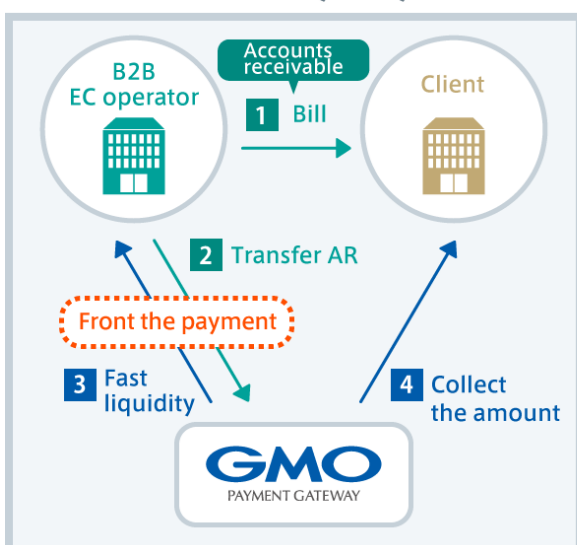


May 15, 2018

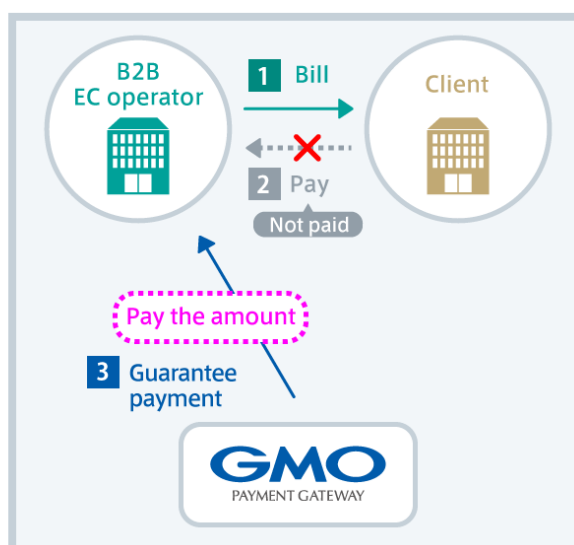
**Release of “GMO B2B Early Payment”**  
**-multilateral support for B2B E-commerce operators**  
**together with the release of “GMO B2B AR Guarantee”-**

GMO Payment Gateway, Inc. released “GMO B2B Early Payment” on May 15, 2018, a fast liquidity service for merchant’s receivables, with the aim of bolstering merchant growth in new ways. In addition, “GMO B2B AR Guarantee” has been released simultaneously, a guarantee service for the collection of receivables.

■ **GMO B2B Early Payment**



■ **GMO B2B AR Guarantee**



**【Background and overview】**

Japan’s domestic B2B E-commerce market is growing year on year and reached 317.2 trillion yen in 2017, up by 9.0% from the previous year\*.

In this growing market, GMO-PG offers services in order to support B2B E-commerce businesses. These include the comprehensive “PG Multi-Payment Service”, payment services that collaborate with B2B shopping carts, and “Payment Package for B2B Ecommerce” which is a compilation of payment methods optimal for B2B E-commerce.

On May 15, 2018, GMO-PG added “GMO B2B Early Payment Service”, a service to buy B2B E-commerce operator’s accounts receivable and front its payment, to its list of services. The main target of the service is those B2B E-commerce operators who currently use other payment services provided by GMO-PG. GMO-PG has also released “GMO B2B AR Guarantee” alongside the “GMO B2B Early Payment Service”.

GMO-PG will continue to support the expansion of B2B E-commerce operators by providing multiple services that include comprehensive payment services, front payment, and guarantee of accounts receivables.

\*METI. “FY2017 Building infrastructure for information- and service-oriented Japanese economy and society (Ecommerce market survey)”

## 【"GMO B2B Early Payment" and "GMO B2B AR Guarantee"】

GMO B2B Early Payment	
Overview	GMO-PG buys the accounts receivable of a B2B E-commerce operator so the receivables can be capitalized ahead of the planned date.
Advantages	<ul style="list-style-type: none"><li>• Operators can accept B2B credit sales while collecting receivables before the planned date</li><li>• Operators can minimize the risks associated with the collection of overdue payments</li><li>• Operators can improve their cash flow</li><li>• Operators can perform better financing (balance sheet reduction)</li></ul>
URL	<a href="https://www.gmo-pg.com/service/hayabarai/">https://www.gmo-pg.com/service/hayabarai/</a>
GMO B2B AR Guarantee	
Overview	The operator's collection of receivables is guaranteed. In the event of an overdue or default payment, GMO-PG pays a guarantee to B2B E-commerce operator.
Advantages	<ul style="list-style-type: none"><li>• The risks associated with the collection of overdue or default payments are mitigated</li><li>• Credit management work can be eliminated including the negotiation on advance deposits and dunning</li><li>• Operators can expect to receive more new business dealings</li></ul>
URL	<a href="https://www.gmo-pg.com/service/urikake/">https://www.gmo-pg.com/service/urikake/</a>

## 【GMO Payment Gateway】

GMO-PG offers comprehensive payment services and financial services to 88,673 merchants (as of March, 2018), including operators of online shops, operators who collect recurring monthly payments such as NHK, and public organizations such as National Tax Agency and Tokyo Metropolitan Government. On top of its core payment-related services, the leading company in Japan's payment space provides value added services such as online advertising service that contributes to boost sales of merchants and a loan service which provides working capital to support merchant growth. Its amount of processed payments has reached over 3 trillion yen per annum. The company is also expanding its business portfolio that includes solution business to financial institutions, overseas business based on capital alliances with overseas PSPs or payment companies, etc. GMO-PG aims to enable both consumers and businesses to enjoy payment methods that are convenient and equipped with high levels of security and to serve as the infrastructure for payment process in Japan. Driving innovations, GMO-PG has and will contribute to promote E-commerce and a cashless society.

## 【Related Links】

- GMO-PG (Service) URL: <https://www.gmo-pg.com/en>
- GMO-PG (Company Profile) URL: <https://corp.gmo-pg.com/en>

(In the event of any discrepancy between the original and the English version, the Japanese version shall prevail.)

### Press Inquiries

GMO Payment Gateway Inc.  
Corporate Value Creation Strategy Division  
TEL: +81-3-3464-0182  
Email: pr@gmo-pg.com

GMO Internet Group  
Group Public / Investor Relations  
TEL: +81-3-5456-2695  
Email: pr@gmo.jp

### Service Inquiries

GMO Payment Gateway Inc.  
B2B Payment Innovation Office  
TEL: +81-3-3464-2323  
Email: info@gmo-pg.com

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