

Expanded “Early Payment Services” offered for “PG Multi-Payment Service”
Enabling optimum payment cycles
to match the financing needs of e-commerce operators

~Usage also possible for “daily payments” and “payments after two business days”~

Tokyo – July 23, 2015 – Starting on August 1, 2015 (Sat), GMO Internet Group online payment processing company, GMO Payment Gateway Inc. (GMO-PG, TSE1:3769), will implement a major renewal for “Early Payment Services”, an optional service offered in its “PG Multi-Payment Service”, which introduces a diverse array of payment methods to E-commerce operators.

Users will be able to set optimal payment cycles for their financing needs by choosing from “the cutoff dates, the numbers of cutoff dates for payments, and periods for payment to be made” from the dates and numbers of payments which are available for various payment methods such as payments by credit card, convenience stores, Pay-easy, or electronic money. Of particular note among the payment services offered to all e-commerce operators is that the service will also be available for “daily payments”, which comprises the maximum frequency (*1) of “payments, as well as “payments after two business days” (*2), which has the shortest period to the collection of payment.

(*1) Based on research by GMO-PG.

(*2) Use of services will require screening as predetermined by GMO-PG.

[Background and Overview]

At 12.8 trillion yen as of 2014 (up 14.6% in comparison to the previous year) (*3), the domestic e-commerce market continues to expand in size, and the products which are sold and their ranges of prices are diverse. Amid such conditions, one of the key issues for e-commerce operators is funding. They may need to pay procurement costs before sales are collected, or they may be required



<Optimal payment cycle setting>

to prepare funds to meet the varying payment dates as set by its business partners such as multiple suppliers or advertisers.

In order to enable e-commerce operators to collect accounts receivable at an early stage, GMO-PG has been offering “Early Payment Services” for credit card payments in its “PG Multi-Payment Service” for closings at the end of the month payable after five business days on the following month. This service has been extremely well received, particularly among e-commerce operators who are faced with difficulties concerning financing for typical payments of month-end closings payable at the end of the following month or payments made in the month after the next.

In order to meet the more diverse financing needs of e-commerce operators, GMO-PG has made a major refurbishment to its “Early Payment Services” by offering choices to be made from “cutoff dates, numbers of cutoff dates for payments, and periods for payments to be made” from the dates and numbers of payments available so that they will be able to set optimum payment cycles for their businesses, as well as use the service for various other payment methods in addition to credit cards. E-commerce operators will thus be able to allocate funds for the procurement of goods and for advertising as needed, boosting expectations for the growth of their businesses.

GMO-PG will continue to support the development of e-commerce operators by also offering a “GMO-PG Online Advertising Service” and “remittance services” for cancelations and refunds in the time to come as it continues to expand its payment services to match the needs of e-commerce businesses.

(*3) Source: “FY 2014 E-Commerce Market Survey”, Ministry of Economy, Trade and Industry

[About Early Payment Services] (URL: <https://www.gmo-pg.com/service/credit-card/souki/>)

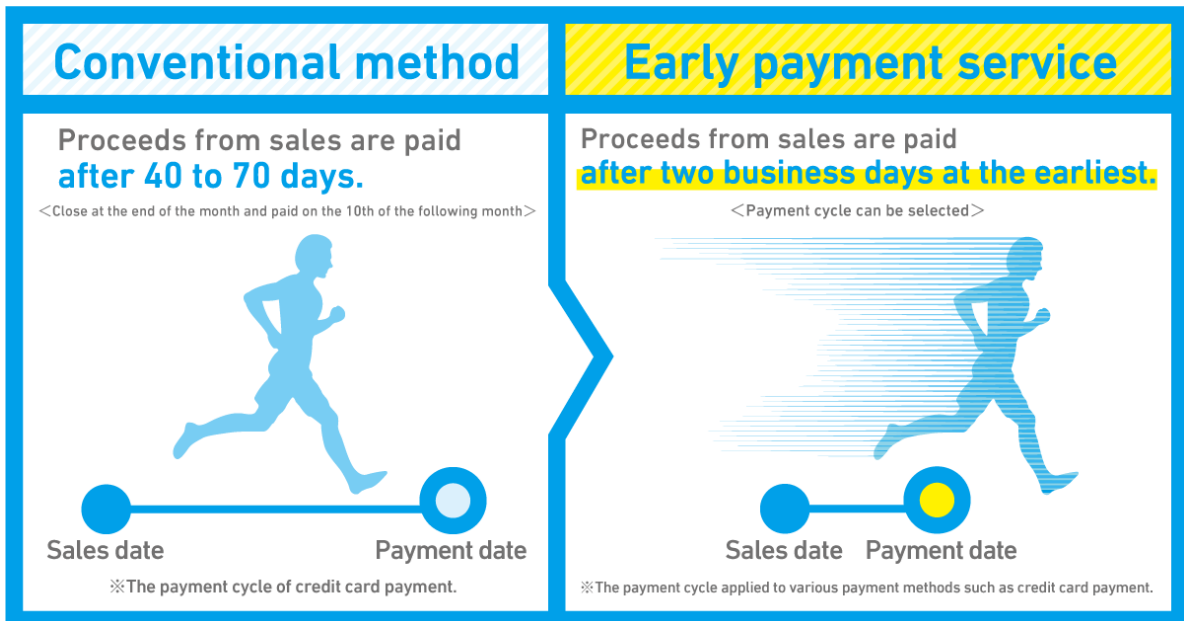
Early Payment Services are optional services offered to business proprietors who use the “PG Multi-Payment Service (merchant acquiring service (*4)). In addition to credit card payments, it is applicable for payment cycles through methods other than account transfers such as convenience store payments, Pay-easy, and electronic money.

The refurbishment of services on August 1, 2015 will make it possible for users to choose from five options for monthly closing dates from “once a month” to “every day”. The closing days in each month will also be possible to select voluntarily according to the frequency of closes. And furthermore, “two business days later”, the most rapid period to payment within the industry, will also be available to significantly shorten the period to payment depending on the financing needs of users.

(*4) Services where, in addition to offering a payment system to merchants and linking payment information between merchants and their various payment service providers, GMO compiles the agreements between merchants and their payment service providers and undertakes the payment of combined sales amounts to merchants in their place.

■ Payment Cycle

Cutoff date	Once, twice, three times, six times and daily
Numbers of cutoff dates for payments	5 th , 10 th , 15 th , 20 th , 25 th and the end of month *Depending on the numbers of payment due, dates can be selected optionally. *In cases where the cutoff date is daily, payment will be due daily.
Periods for payment to be made	Two business days, 15 business days and 30 business days after cutoff date.



<Illustrated image from sales to payment>

【About GMO Payment Gateway】

GMO Payment Gateway, Inc. is an online payment processing service provider offering solutions including online transaction processing for online stores, social and smartphone content sellers, and processing of recurring payments NHK television license fees. The company also provides dedicated payment solutions for public institutions including Japan Pension Service and Tokyo Metropolitan Government. Our services are safe and convenient for both business and the consumer. As the largest payment processing service in Japan, GMO Payment Gateway is an innovation leader and key contributor to the growth and development e-commerce.

【Related Links】

GMO-PG URL: <http://corp.gmo-pg.com/en>

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