

Financial Results Briefing for Q1 FY2023

Deploying the strategy that incorporates medium-to-long term changes in business environment

February 14, 2023

72th Investor Meeting

GMO PAYMENT GATEWAY

Agenda

1. Summary of Financial Results for Q1 FY2023
2. Growth Strategy and Initiatives in Focus Areas
3. Sustainability
4. Financial Highlights and Reference Materials

Following abbreviations are used in this material.

GMO-PG: GMO Payment Gateway; GMO-EP: GMO Epsilon; GMO-MR: GMO Medical Reservation Technology; GMO-PS: GMO Payment Service; GMO-FG: GMO Financial Gate; GMO-CAS: GMO Card System

Merchandise EC: apparel, food & beverage, cosmetics & health foods, home delivery & newspaper, household goods, office supplies, C2C, etc.

Non-merchandise EC: digital content & telecommunication, utility, travel & ticket, insurance, membership fees and services, etc.

PF: Platform

Safe Harbor Statement

The contents of this document are based on generally recognized economic and social conditions, as well as assumptions judged to be reasonable by GMO Payment Gateway as of February 14, 2023.

Please note that the contents are subject to change without prior notice in the event of changes in the business environment or other unforeseen occurrences.

1. Summary of Financial Results for Q1 FY2023

1.1 Earnings Summary (Consolidated)

Revenue grew 24.9%, achieving 52.0% of 1H guidance, but we maintain a cautious guidance

IFRS (¥ Mil)	Q1 FY2022	Q1 FY2023	% YoY	FY2023 1H Guidance	Achievement % of 1H Guidance
Revenue	11,857	14,813	+24.9%	28,491	52.0%
Gross Profit	8,173	9,791	+19.8%	–	–
Operating Profit	4,116	5,090	+23.7%	10,330	49.3%
Pre-tax Profit	4,299	4,687	+9.0%	9,648	48.6%
Profit Attributable to Owners of Parent	2,517	2,447	–2.8%	5,952	41.1%
EBITDA	4,612	5,657	+22.7%	–	–
	Operating Stores (end-Q1 FY2023)	Consol. TRX Volume (Q1 FY2023 standalone)	Consol. TRX Value (Q1 FY2023 standalone)		
KPI (% YoY)	147,204 (+12.6%)	Approx. 1.46 bn (+29.8%) o.w., online approx. 1.33 bn (+27.1%)	Approx. ¥3.6 trn (+34.2%) o.w., online approx. ¥2.6 trn (+23.2%)		

※ EBITDA=Operating Profit + Depreciation.

※ Operating stores figure is for GMO-PG and GMO-EP. Consolidated TRX volume and value figures are the sum totals for GMO-PG, GMO-EP, GMO-PS and GMO-FG.

The online payment figures are the sum totals for GMO-PG, GMO-EP and GMO-PS.

※ The standards for calculation the number of operating stores has been revised from Q1 FY2023.

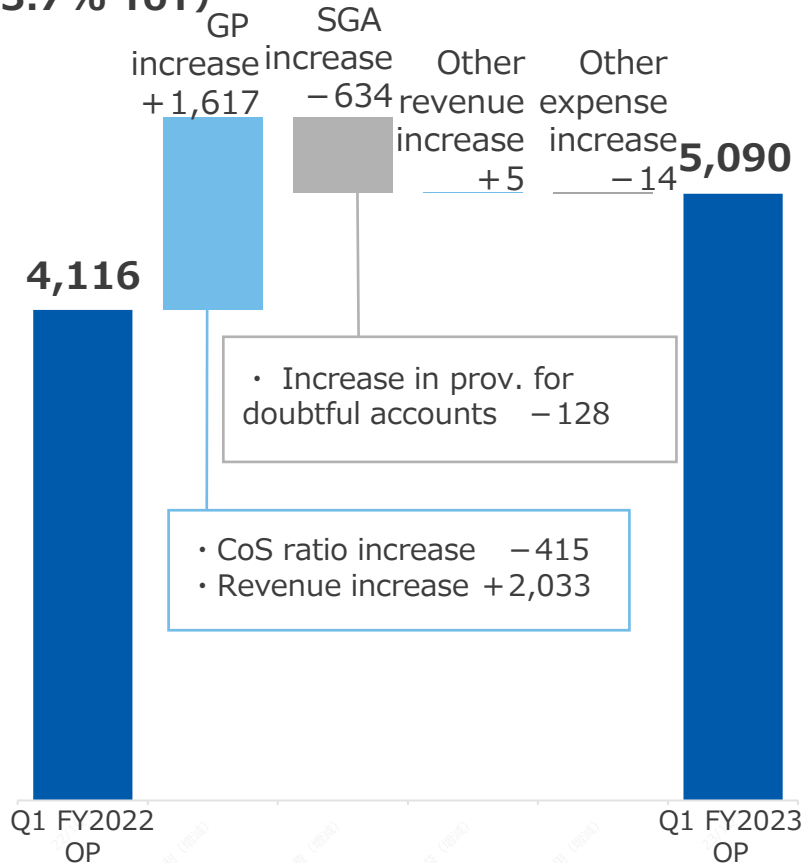
Figure exclude an operating stores of a specific merchant and stores using fincode byGMO. If included, operating stores would be 502,160 (up 37.6% YoY).

1.2 OP and Pre-tax Profit Waterfall Chart

OP grew 23.7% from increased revenue, forex losses recorded but risk to full year guidance removed

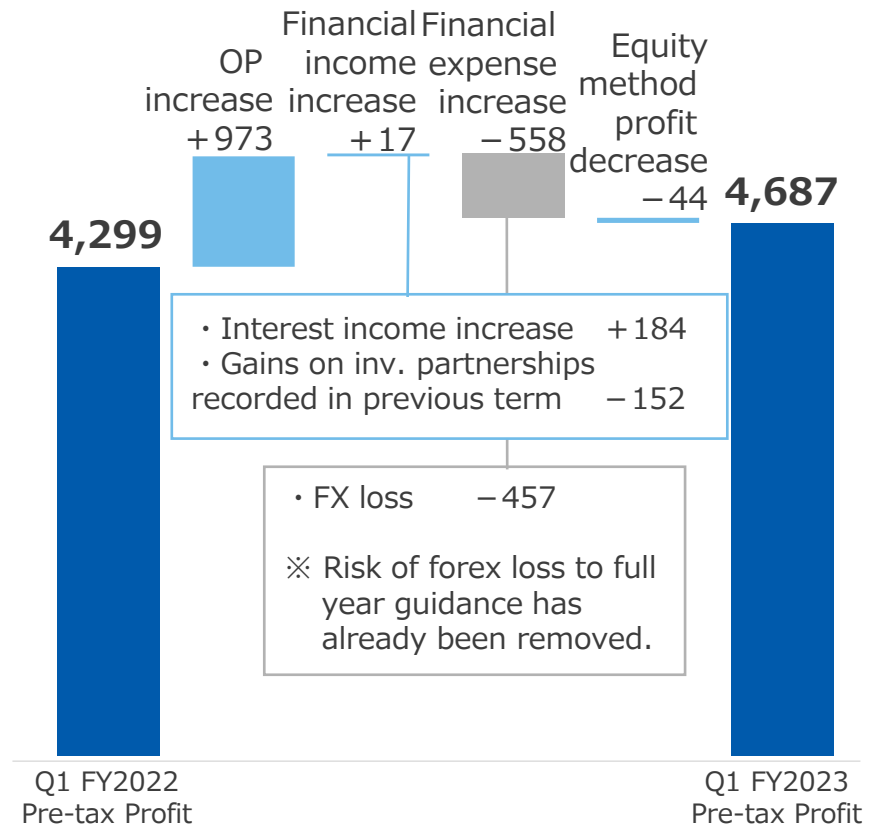
OP YoY: waterfall chart
(+23.7% YoY)

(¥ Mil)



Pre-tax profit YoY: waterfall chart
(+9.0% YoY)

(¥ Mil)

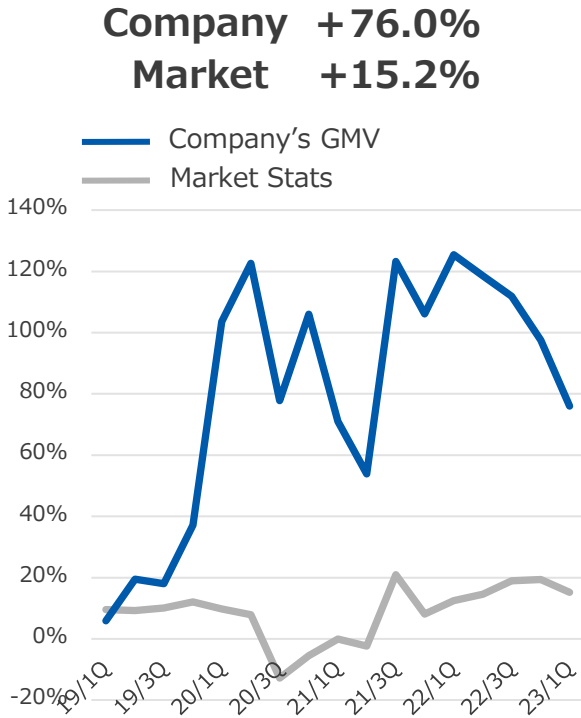


※ The "+" and "-" sign denote the direction of the impact to operating profit and pretax profit.

1.3 Market Stats and GMO-PG's TRX Value

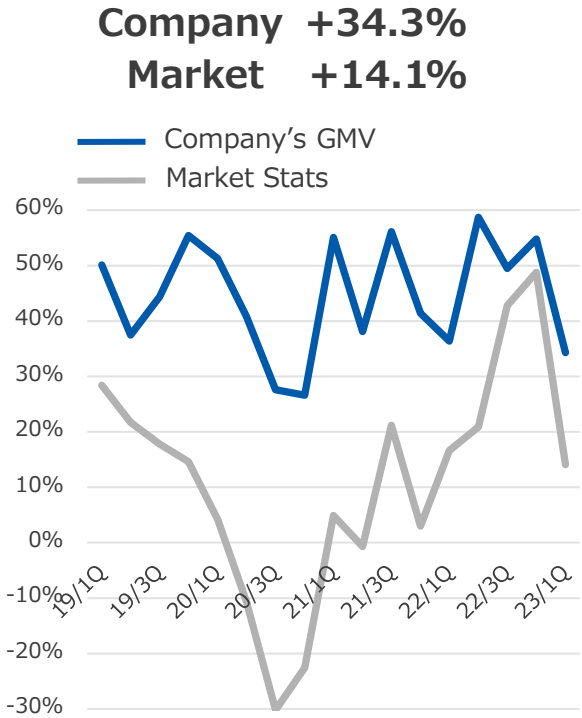
Despite tough market conditions, above-market^{※1} growth achieved from the increase in offline and large EC merchants

Offline TRX Value (GMO-FG Consol.)^{※2}



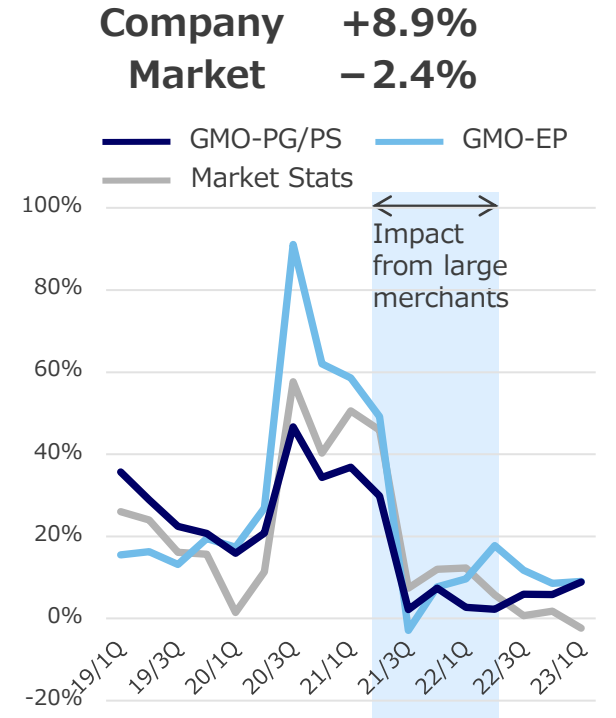
- Sales capability of payment terminal sales from collaboration with SMCC

Non-merchandise EC (GMO-PG)



- Entering new market domains, such as large enterprises and utilities
- Rollout of industry specific PFs and intra-industry deployment

Merchandise EC (GMO-PG/PS/EP)



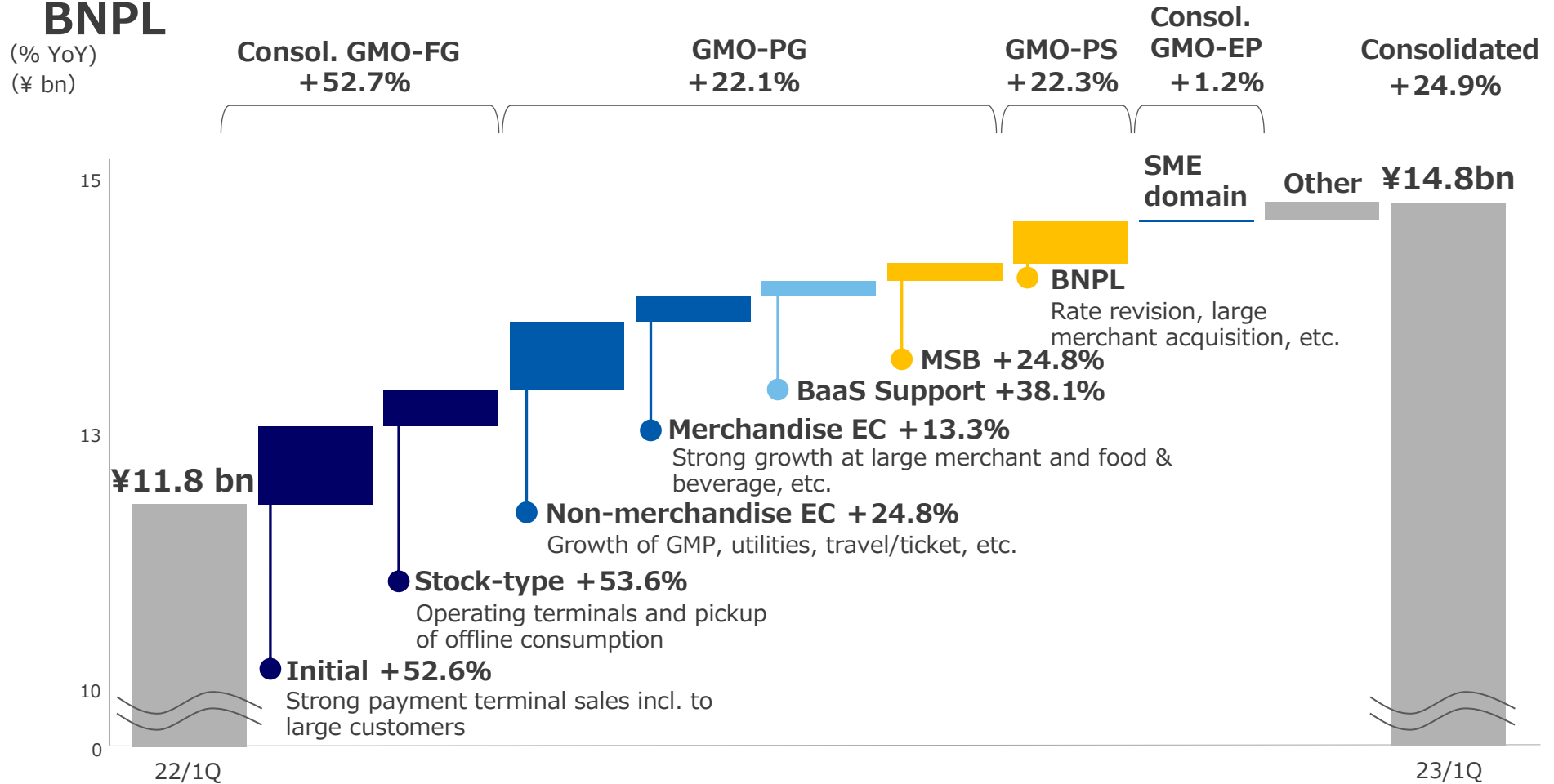
- Strategy that responds to market trends
- Acquisition of large/growing merchants

※1 Offline market: "METI's Survey of Selected Service Industries." The figures for December 2022 for offline market has not been announced as of this writing; the above figures present the YoY growth rate for Oct.~Nov. period. EC Market: Based on data from Ministry of Internal Affairs and Communication's "Family Income and Expenditure," data has been classified into merchandise and non-merchandise based on the total internet expenditures per household.

※2 GMO-PG figures excludes offline payment (GMO Cashless Platform)

1.4 Waterfall Chart of Consol. Revenue

Growth of 24.9% from expanding offline domains, growth of non-merchandise and recovery of large merchandise merchant and BNPL

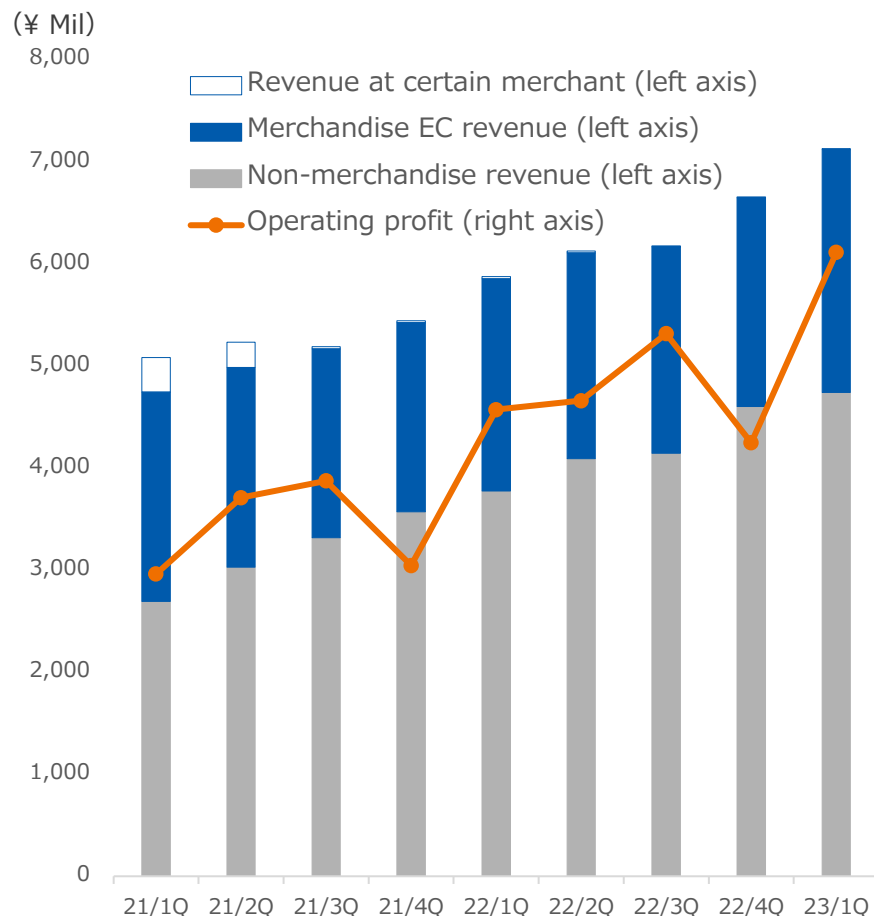


※ MSB stands for Money Service Business.

1.5 GMO-PG Non-consolidated Performance

Online payment up 20.1% from continued non-merchandise EC and recovery of merchandise EC

GMO-PG Non-consolidated Revenue and OP^{※1}



	% YoY ^{※2}	
	22/1Q	23/1Q
Revenue	+16.5%	+22.1%
Online payment	+13.6%	+20.1%
Merchandise EC	-1.6%	+13.3%
Apparel	-44.9%	+7.1%
Food & Beverage	+35.8%	+21.8%
Cosmetics, Health food	+12.4%	+5.1%
Non-merchandise EC	+27.2%	+24.8%
Digital content · Telecom	+23.7%	+15.9%
Utility	+41.4%	+19.2%
Travel & Ticket	+30.5%	+44.1%
BaaS Support	+26.7%	+38.1%
Money Service Business	+10.1%	+24.8%
Remittance service	+5.1%	+20.9%
Early Payment	+58.4%	+23.5%
Overseas lending ^{※3}	+100.4%	+26.2%

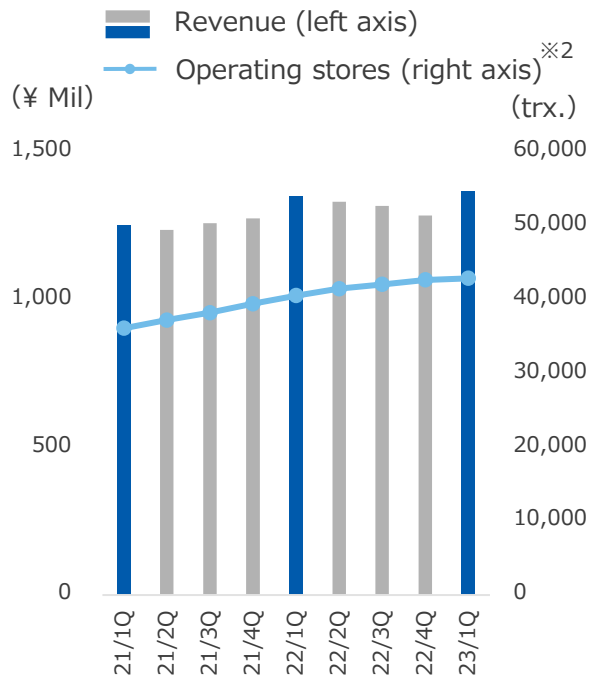
※1 Figures includes BaaS support and MSB revenues. ※2 Figures are before elimination and adjustments. Online payment revenue is after eliminations and adjustments. The figures for BaaS Support is the sum total for Ginko Pay and processing platform. ※3 Figure for overseas lending is on a consolidated basis. Figures are after adjusting for the one-time revenue recognized in Q4 FY2021 and Q1 FY2022. Figures for PG non-consolidated would be Q1 FY2022 +46.2%, Q1 FY2023 +0.5% YoY.

1.6 Performance of GMO-EP, GMO-PS and GMO-FG ^{※1}

GMO-FG trending strongly; GMO-PS impacted by rate revision; GMO-EP strengthening new initiatives

Consol. GMO-EP

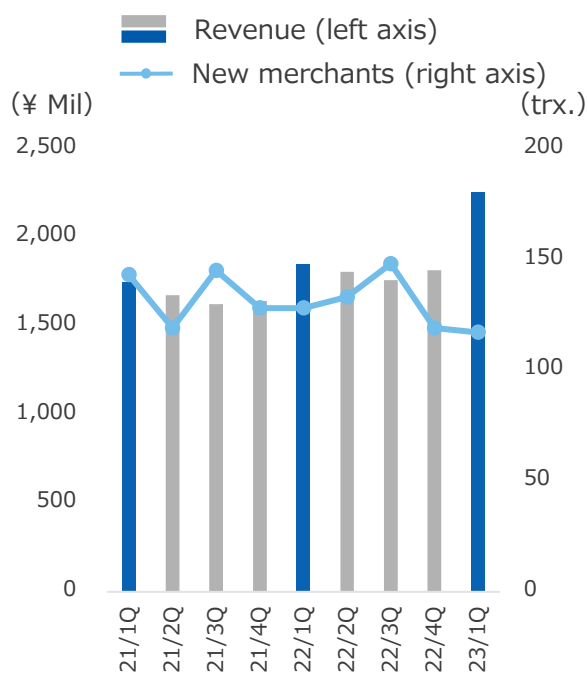
Revenue (% YoY) +1.2%



New initiatives facing challenges
Strengthened management structure from Q2

GMO-PS

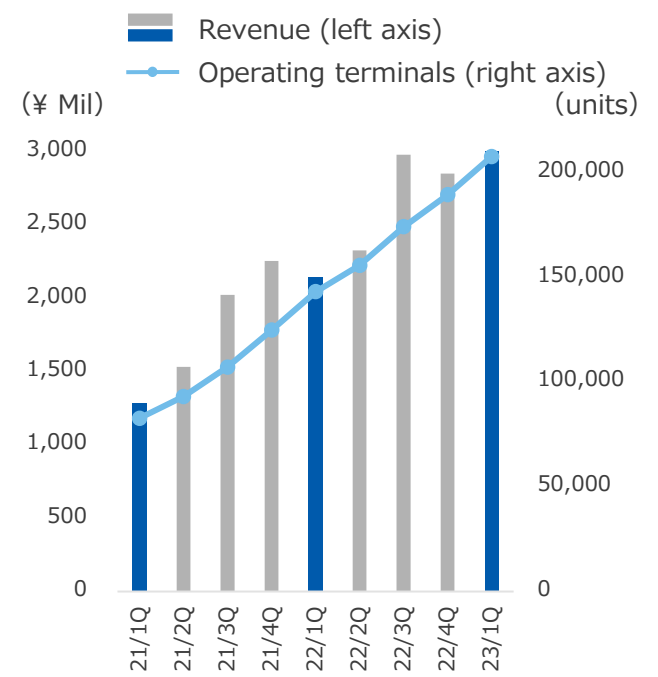
Revenue (% YoY) +22.3%



Revenue increased from rate revisions
Progress in acquiring large merchants

Consol. GMO-FG

Revenue (% YoY) +52.7%



Strong terminal sales contributing to payment TRX growth
Stock-type revenue up 53.6% ^{※3}

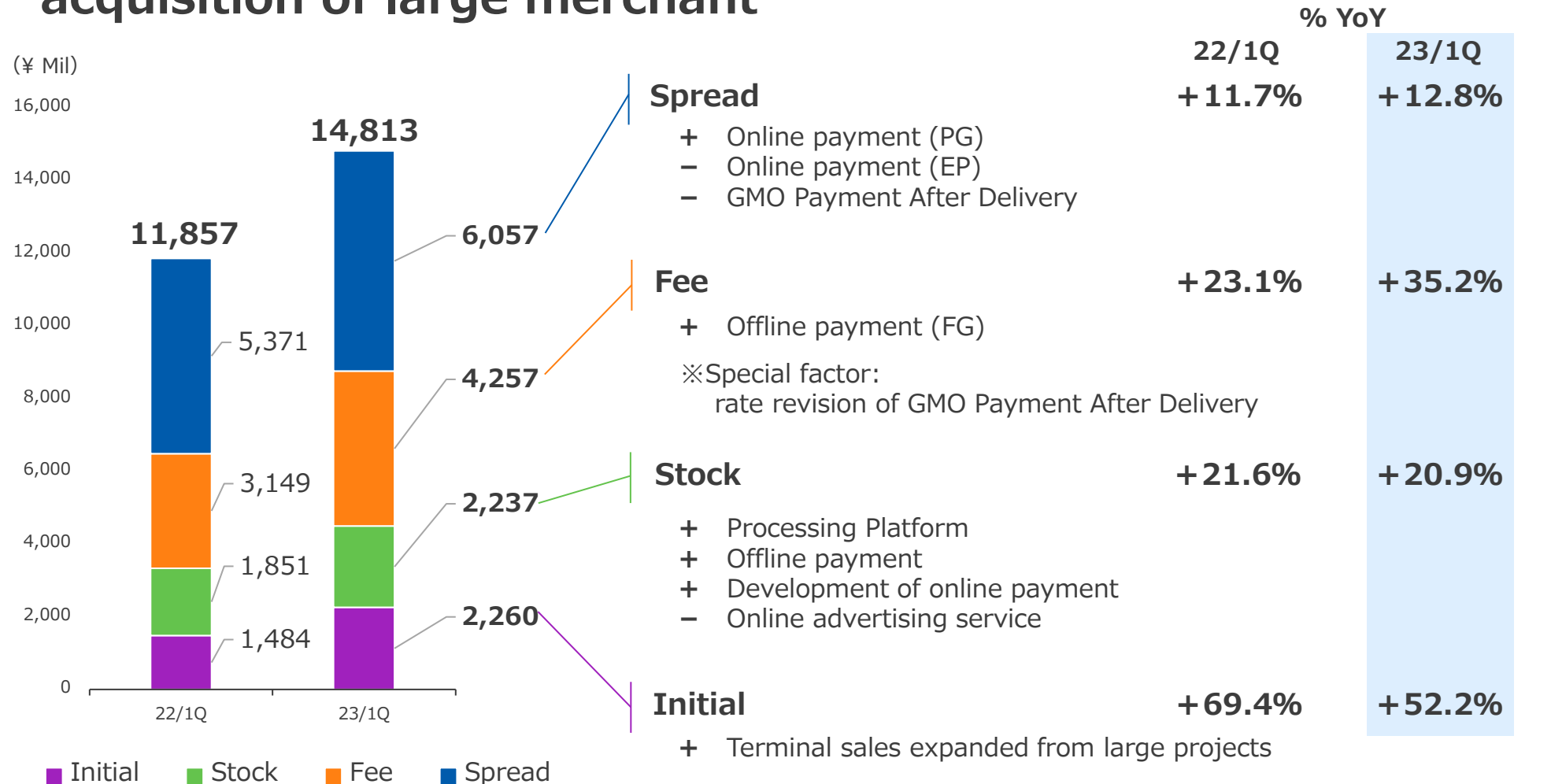
※1 The figures for all the companies stated above are amounts before eliminations and consolidated adjustments. GMO-EP Consol. includes GMO-EP and GMO-MR.

GMO-FG Consol. includes GMO-FG and GMO CAS.

※2 Figures present the number of B2C EC merchants. ※3 Stock-type revenue (sum total of stock, fee and spread) is after consolidated eliminations.

1.7 Revenue by Business Model

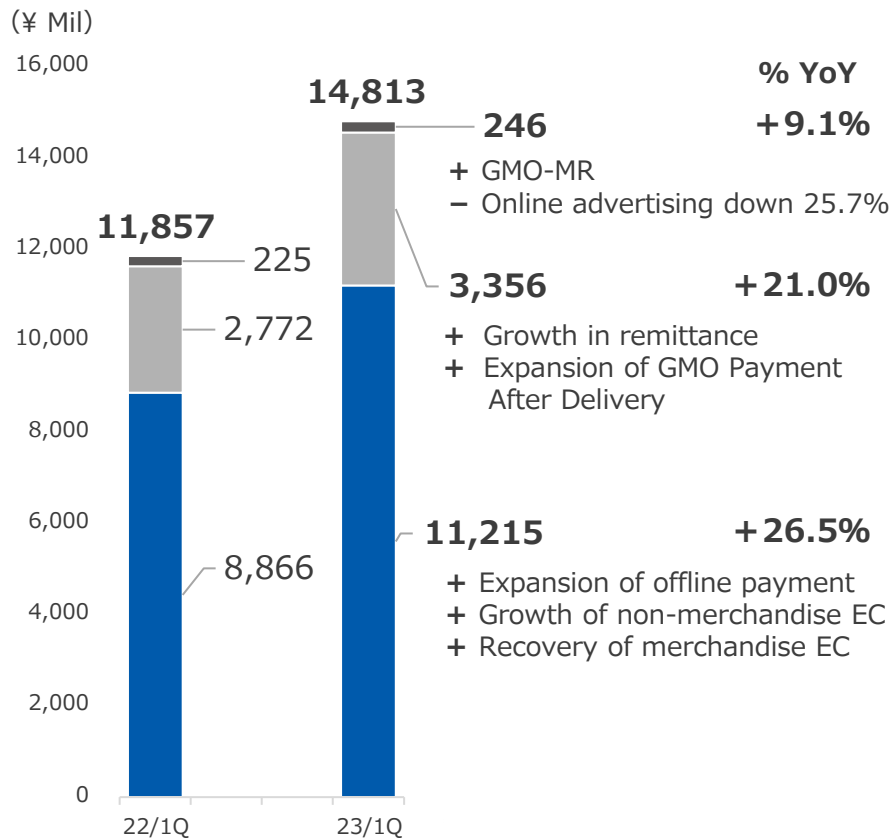
Fee revenue up 35.2% from increased transactions and acquisition of large merchant



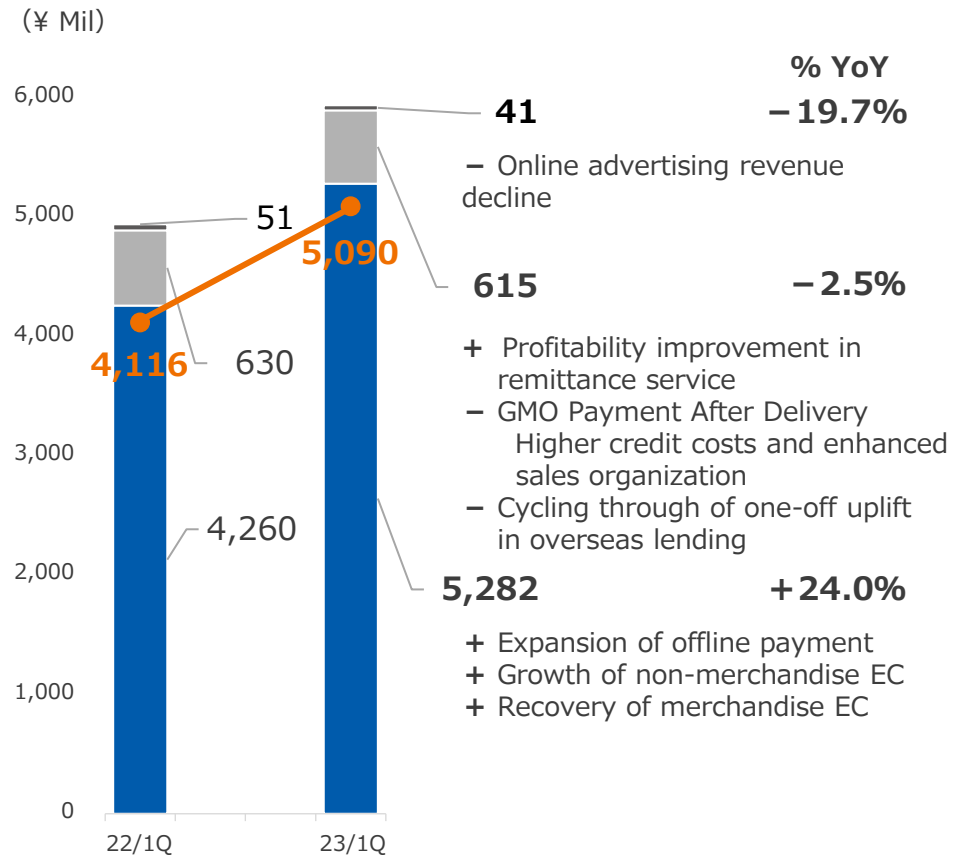
1.8 Segment Results

All segments post revenue increased but MSB segment profits decline from higher credit costs, etc.

Segment Revenue **Consol. +24.9% YoY**



Segment Profit **+23.7% YoY (after consol. adjustments)**

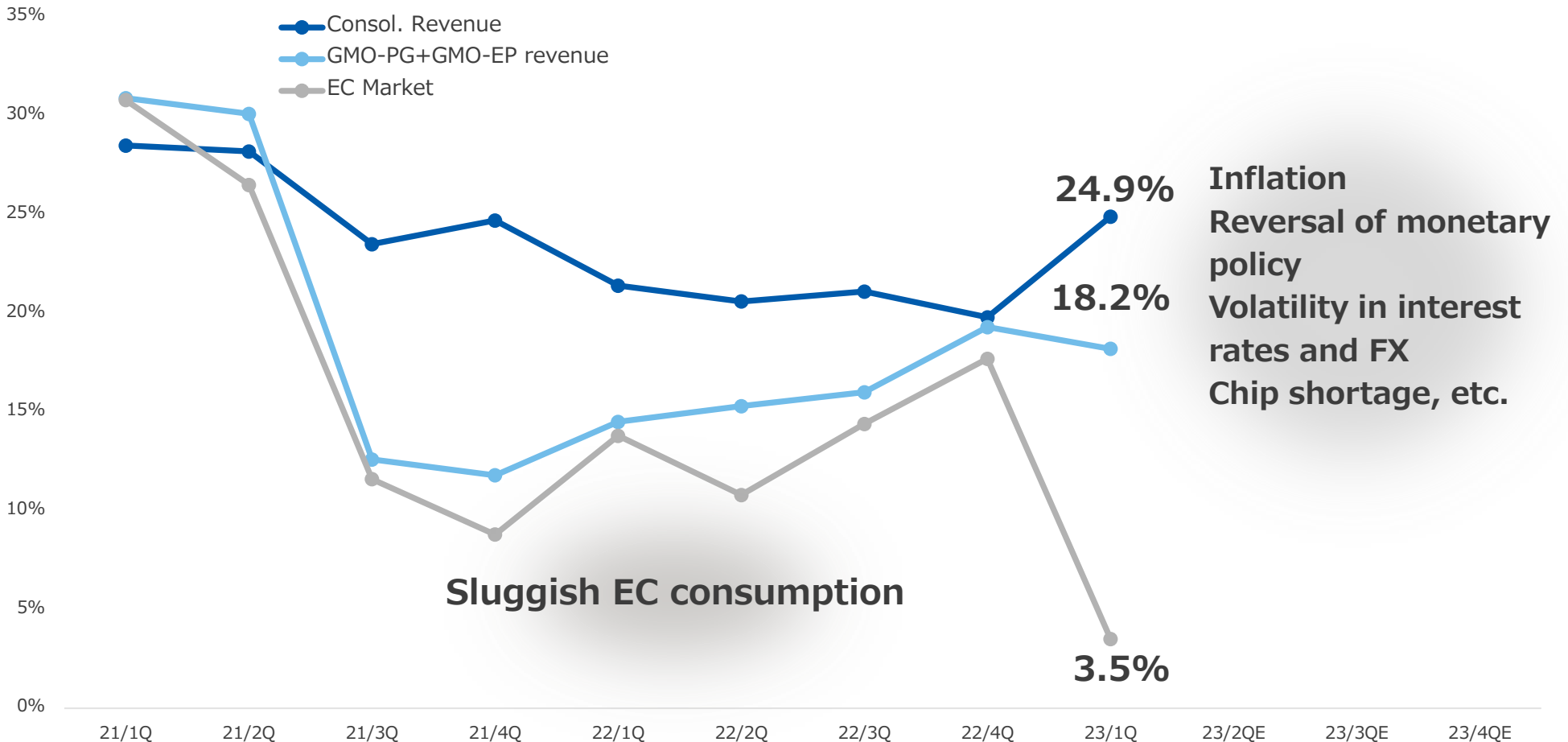


■ Payment Processing Business ■ Money Service Business (MSB) ■ Payment Enhancement Business — Operating Profit (after eliminations)

1.9 Current Market Conditions

Q1 in-line with expectations thanks to initiatives, but business environment remains uncertain

EC Market and GMO-PG's Revenue Growth (Quarterly Trend)



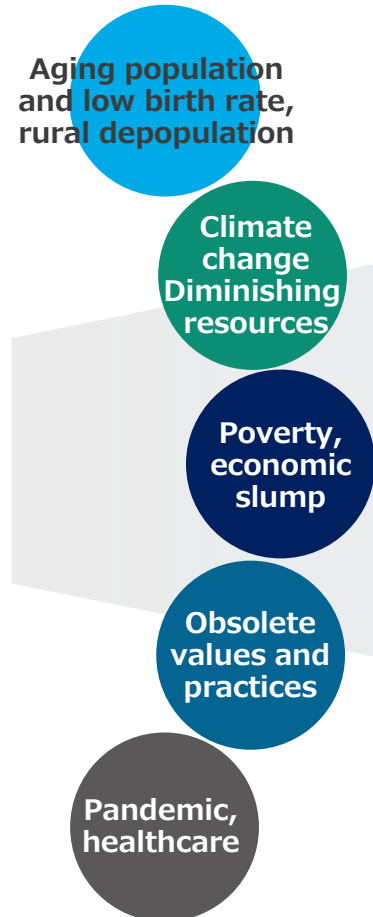
※ EC Market: Based on data from Ministry of Internal Affairs and Communication's "Family Income and Expenditure," data has been classified into merchandise and non-merchandise based on the total internet expenditures per household.

2. Growth Strategy and Initiatives in Focus Areas

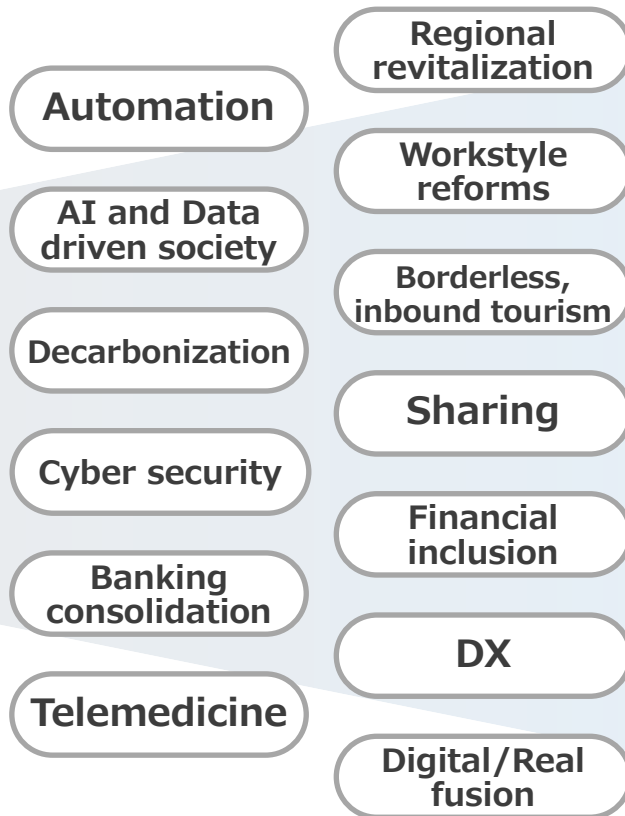
2.1 Business Opportunity and Medium-to-Long term Changes in Business Environment

Turning society's needs into business opportunities through the payment-related businesses

Social Challenges



Social Trends



Business Opportunity for GMO-PG

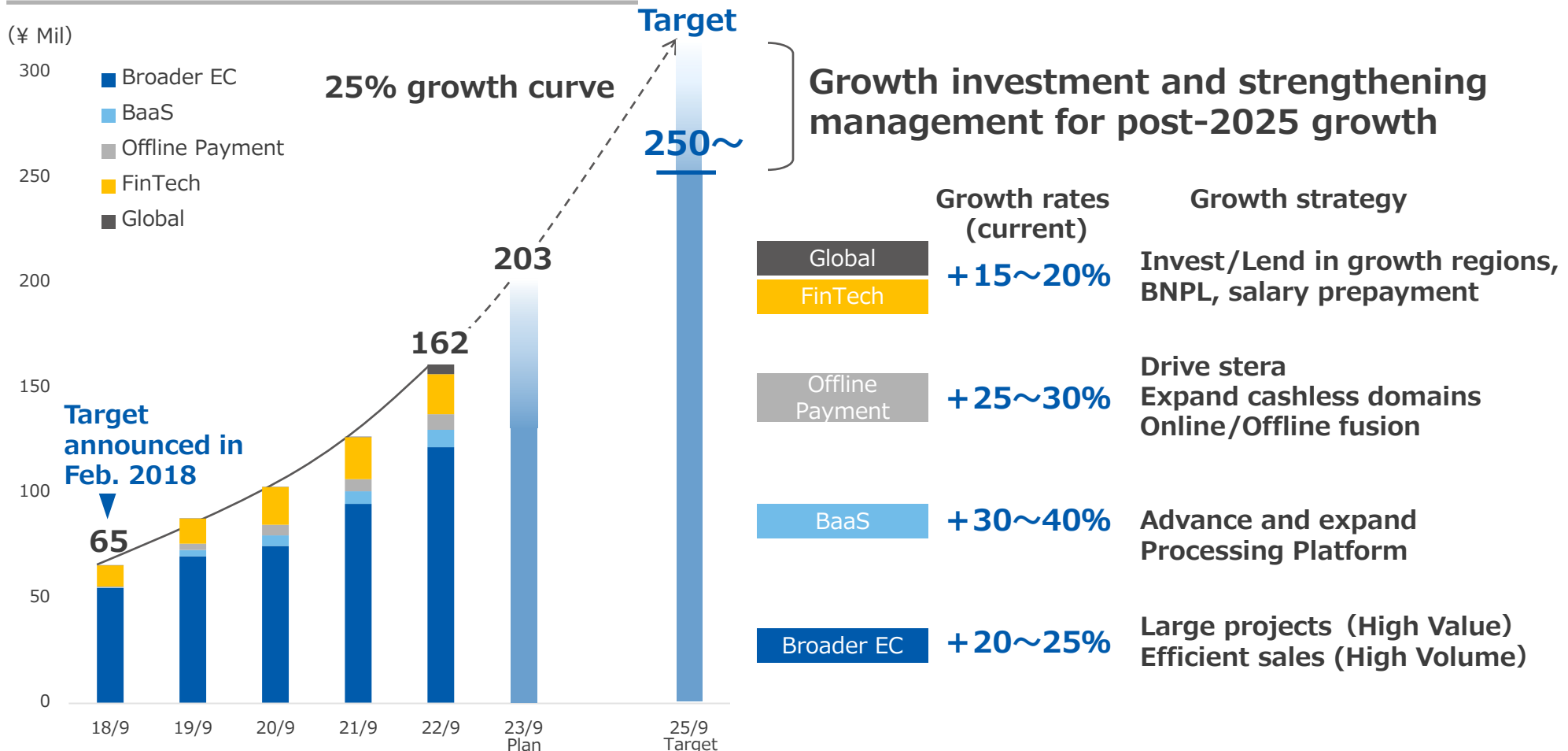
Payment related businesses

Biometric authentication	CRM
Data utilization	Self-checkout
Salary prepayment	C2C payment
Digital salary	Paperless
Security enhancement	IoT payment
BNPL	Road pricing
Micro-finance	Embedded Finance
D2C	API
OMO	Online medical consultation

2.2 Management Targets

Current OP growth and growth strategy to 2025 in the five focus areas

OP and OP Target in Five Focus Areas^{※1,2}

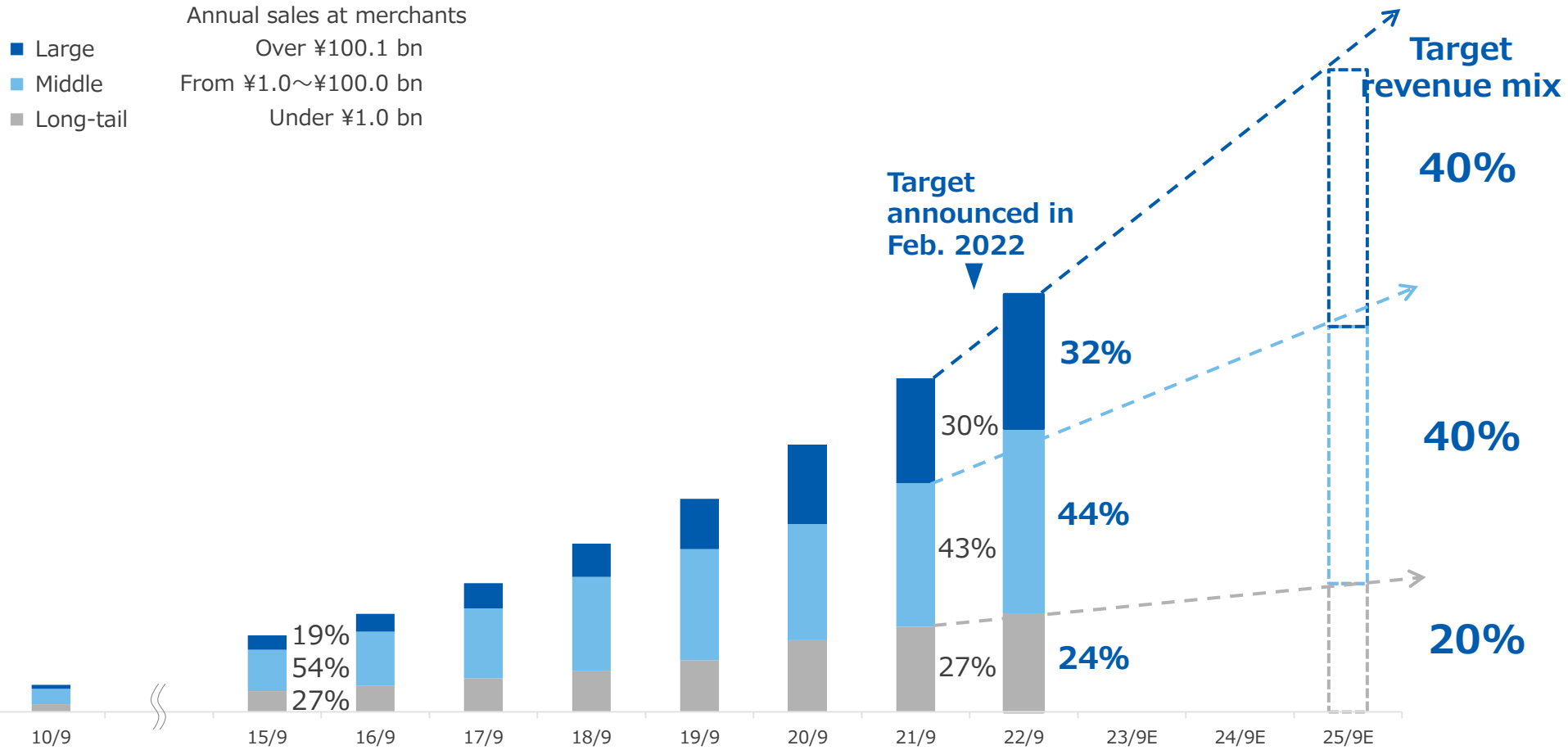


※1 Figures for global include FinTech up to FY2021. ※2 The Fintech OP for FY2019 exclude a one-time impact from changing the provisioning rate, and present figures for the underlying profit.

2.3 Trend and Target for Revenue Mix by Merchant Size

Making progress towards 40% revenue share of large merchants from merchant acquisitions and growth

GMO-PG: Revenue Mix by Merchant Size

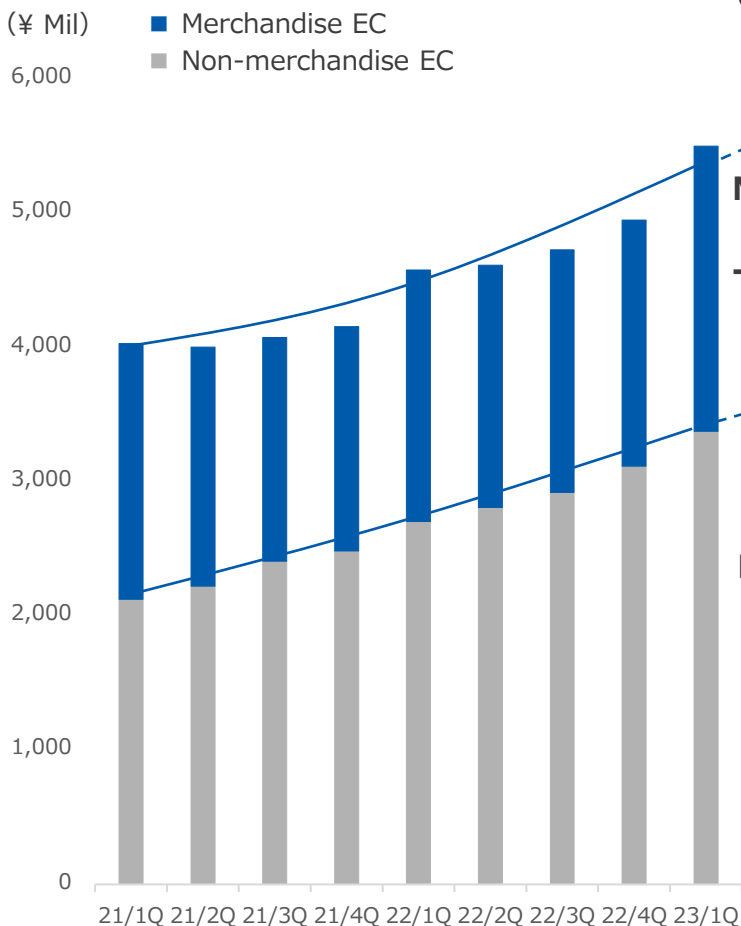


2.4.1 Broader EC: Revenue Growth Driven by Growth of Large Merchants

Broader EC
2025 OP Target
¥18.0~¥22.0 bn

Growth driven by top merchants with a 50% revenue share

※1
Revenue of merchandise/non-merchandise EC (quarterly trend)



% YoY

Online payment
+20.1%

Merchandise EC
+13.3%

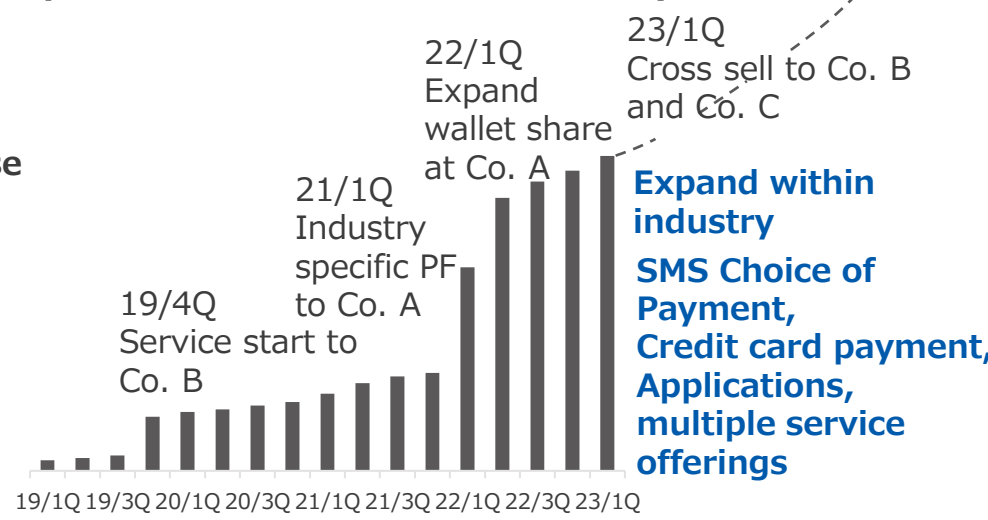
Non-merchandise EC
+24.8%

Q1 Revenue growth rate of top merchants

Category	Total	Growth Rate	Share
Merchandise EC	Top 100	+16.2%	(Share^{※2} 52.5%)
Non-merchandise EC	Top 50	+32.3%	(Share^{※2} 52.4%)

Non-merchandise EC growth strategy (Platform use case)

Expansion of TRX volume in utility sector

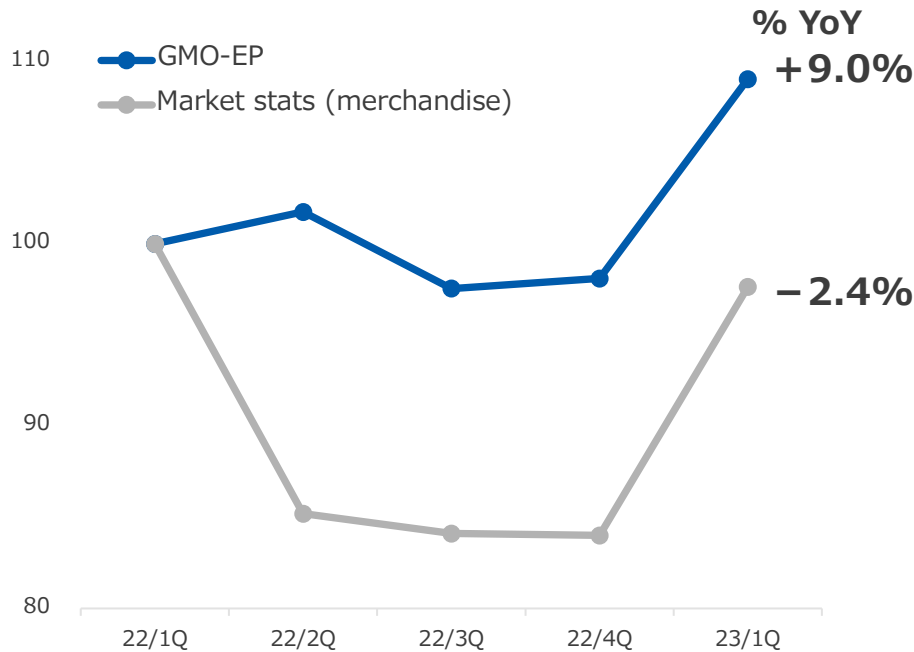


※1 Figures are merchandise EC and non-merchandise EC revenues for online payment at non-consolidated GMO-PG. ※2 Proportion of GMO-PG's merchandise EC and non-merchandise EC revenues. ※3 Transaction volume at electric power and gas companies.

2.4.2 Broader EC: GMO-EP's Current Condition

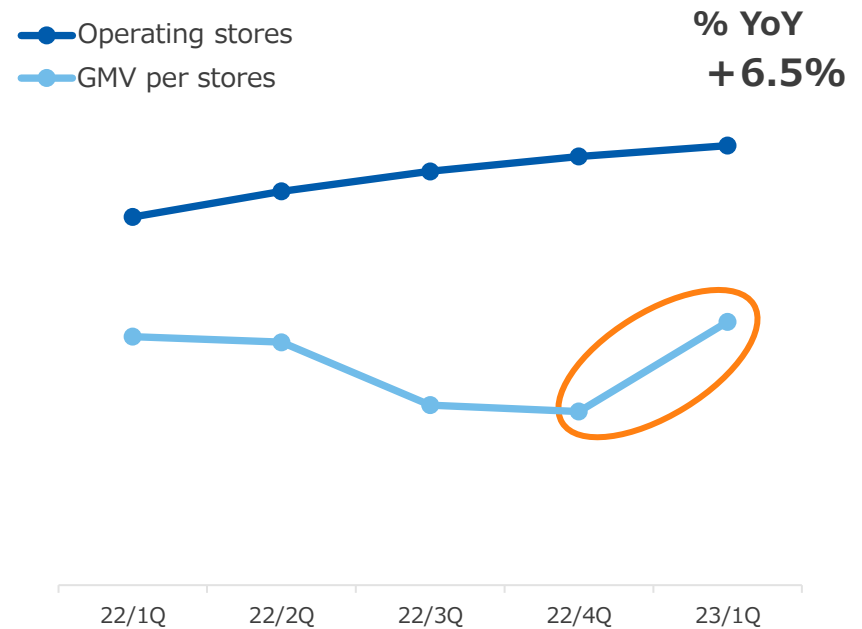
Continue to tackle issues despite above-market GMV growth

GMV Index※1



Above-market GMV growth despite tough market conditions

Operating stores and GMV per store ※2



Improving GMV per store

Challenge

Sluggish revenue from rate changes given intense competition

Response

New merchant acquisitions improving by entering new market domains with ficode byGMO and collaborating with industry-specific partners

※1 GMV refers to transaction value. ※2 Operating stores excludes stores using ficode byGMO. GMV per store excludes the stores using ficode byGMO and their GMV.

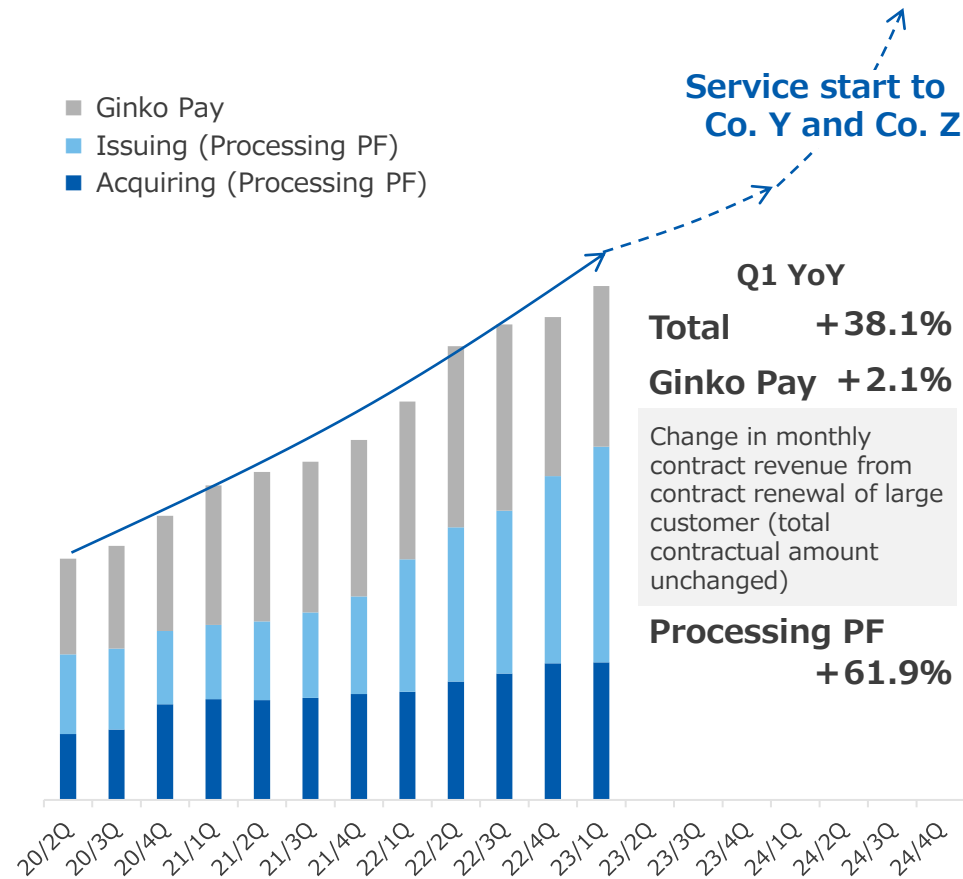
2.5 BaaS: Current and Progress of Initiatives

(Embedded Finance)

BaaS
2025 OP Target
¥1.0 bn~

Progress on large project to accelerate growth from next FY

Ginko Pay & Processing PF Revenue* (Quarterly Trend)



Key Initiatives and Progress

Processing Platform

Preparation towards large-scale credit card issuing project

Co. X: rollout 23/1Q

Co. Y: preparing for rollout 24/1Q

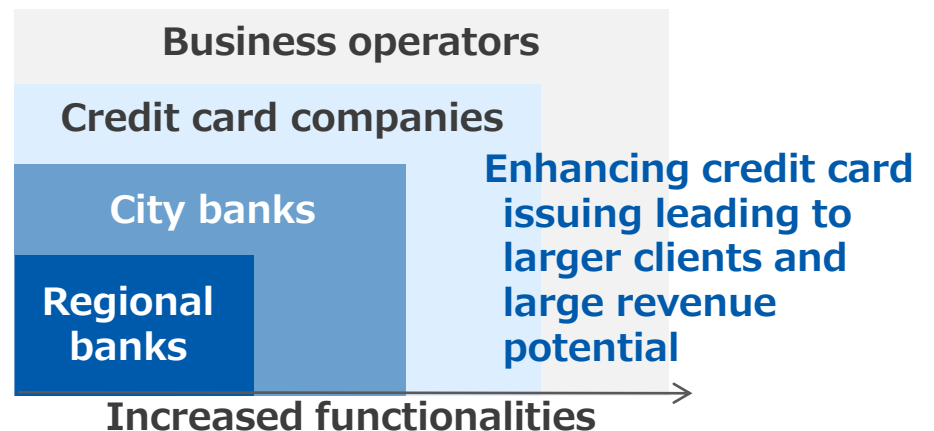
Co. Z: preparing to rollout 24/2Q

Ginko Pay

Contract revision

Sales of security products

Direction of business domain expansion



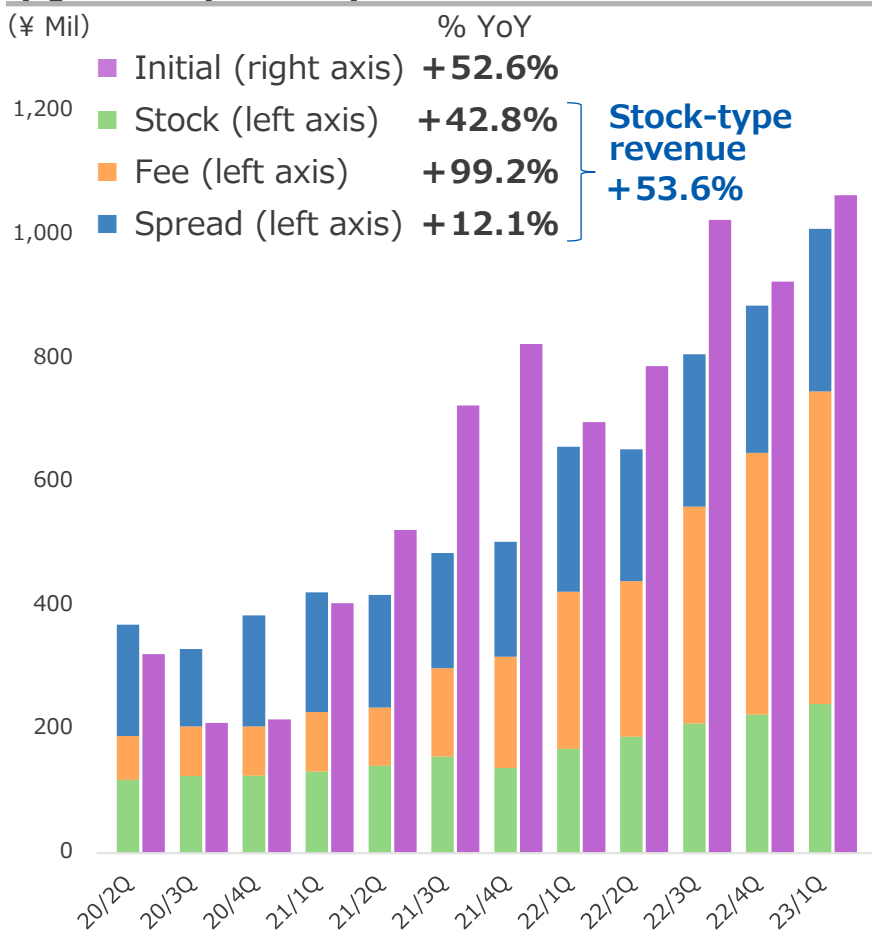
* Includes revenue from business operators other than financial institutions for Ginko Pay and Processing Platform.

2.6 Offline payment: GMO-FG's Current Condition

Offline
2025 OP Target
¥2.0 bn~*1

Expanding growth opportunities from addressing large customers and recover of offline events and inbound tourists

GMO-FG/CAS Revenue by Business Model (Quarterly Trend)*2



Recovery of Inbound Consumption



Penetrate customers by responding to industry-specific system development needs

Public service (transportation) with nationwide services
Track record of acquiring large merchants in transport/travel sector contributing to customer leads

C→REX :
Stera terminal chosen for card payment service at JTB-operated accommodation and tourist facilities (from Summer 2023)

Offline events (sports stadiums, etc.):
Cashless adoption at shops and food vendors

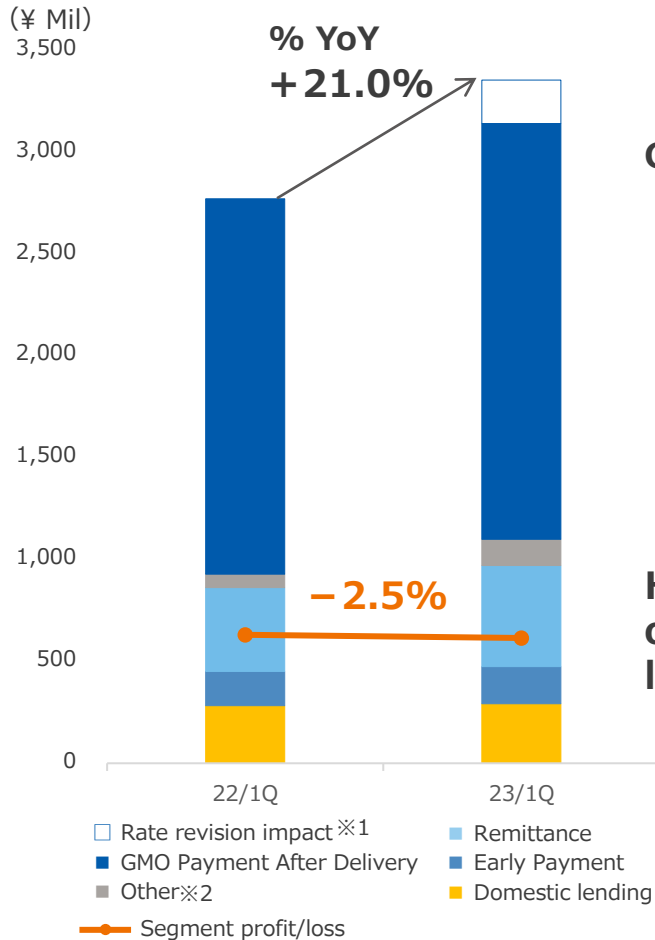
*1 The operating profit target for 2025 includes companies other than GMO-FG and GMO-CAS. *2 Revenue figures are after consolidated eliminations. Stock-type revenue is the sum total of stock, fee and spread revenues. *3 Japan National Tourism Organization

2.7 FinTech:

Reasons for Revenue Increase and Profit Decline and Response Measures

Revenue increase of 21% but profit decline due to higher credit costs, etc.

FinTech Revenue and Profit/Loss



Reasons for revenue increase and profit decline and response measures

GMO Payment After Delivery

Increase in credit cost
→ Credit control given macro trends

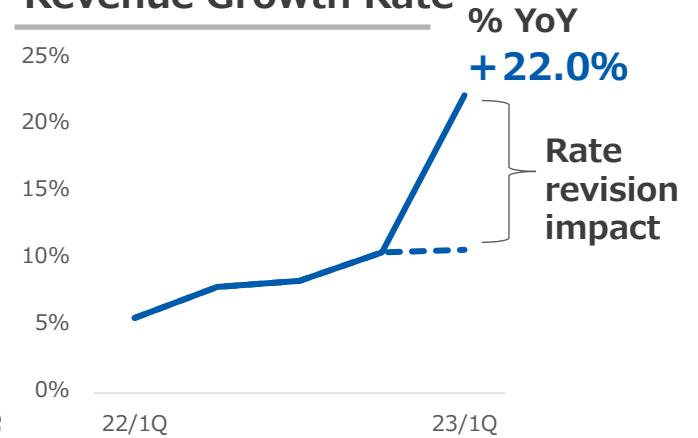
Strengthen sales structure

→ Progress on penetrating large customers

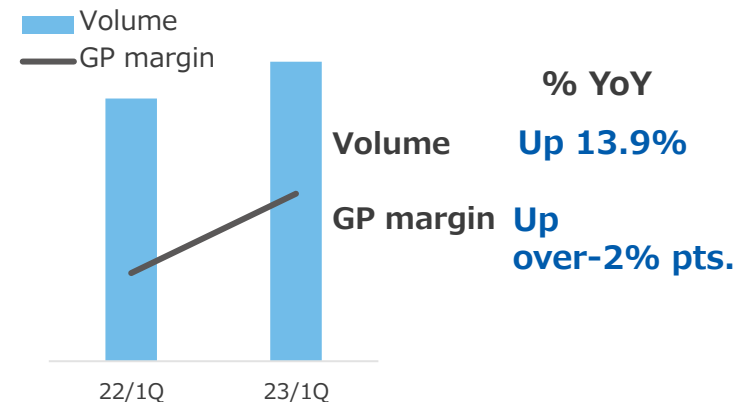
Hard comps due to sharp one-off revenue increase last fiscal year

→ Accelerate stable growth

GMO Payment After Delivery Revenue Growth Rate



GMO-PG Remittance service



※1 Rate revision due to the price increase of CVS payment cost. ※2 Other refers to B2B factoring, finance lease, B2B AR Guarantee, Condo Pay and Instant Salary byGMO.

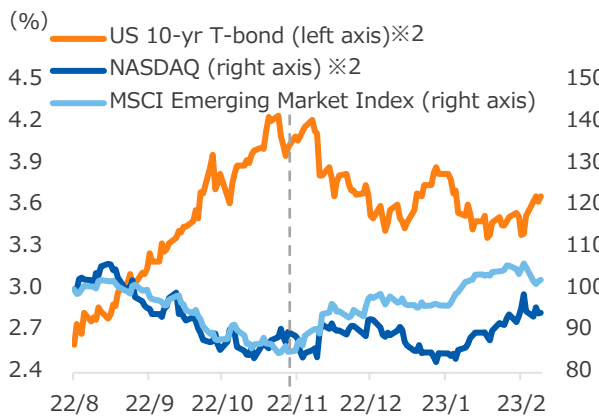
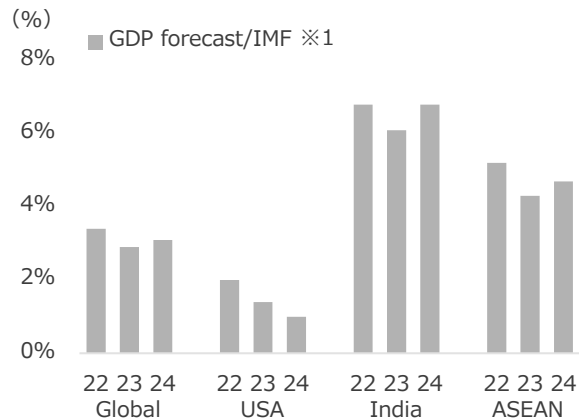
2.8.1 Global Investment Strategy

Global
2025 OP Target
¥3.0 bn~

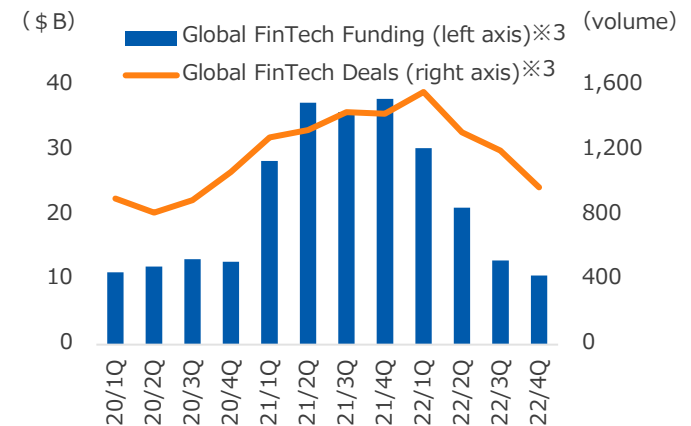
Improve agility of investment strategy given changes in macro environment

Global macro changes: slowing inflation (tapering of US monetary tightening), resumption of economic activity in China and elsewhere

Easing of recessionary concerns; Stock prices bottoming from EM-driven growth



Start-up funding continues to decline



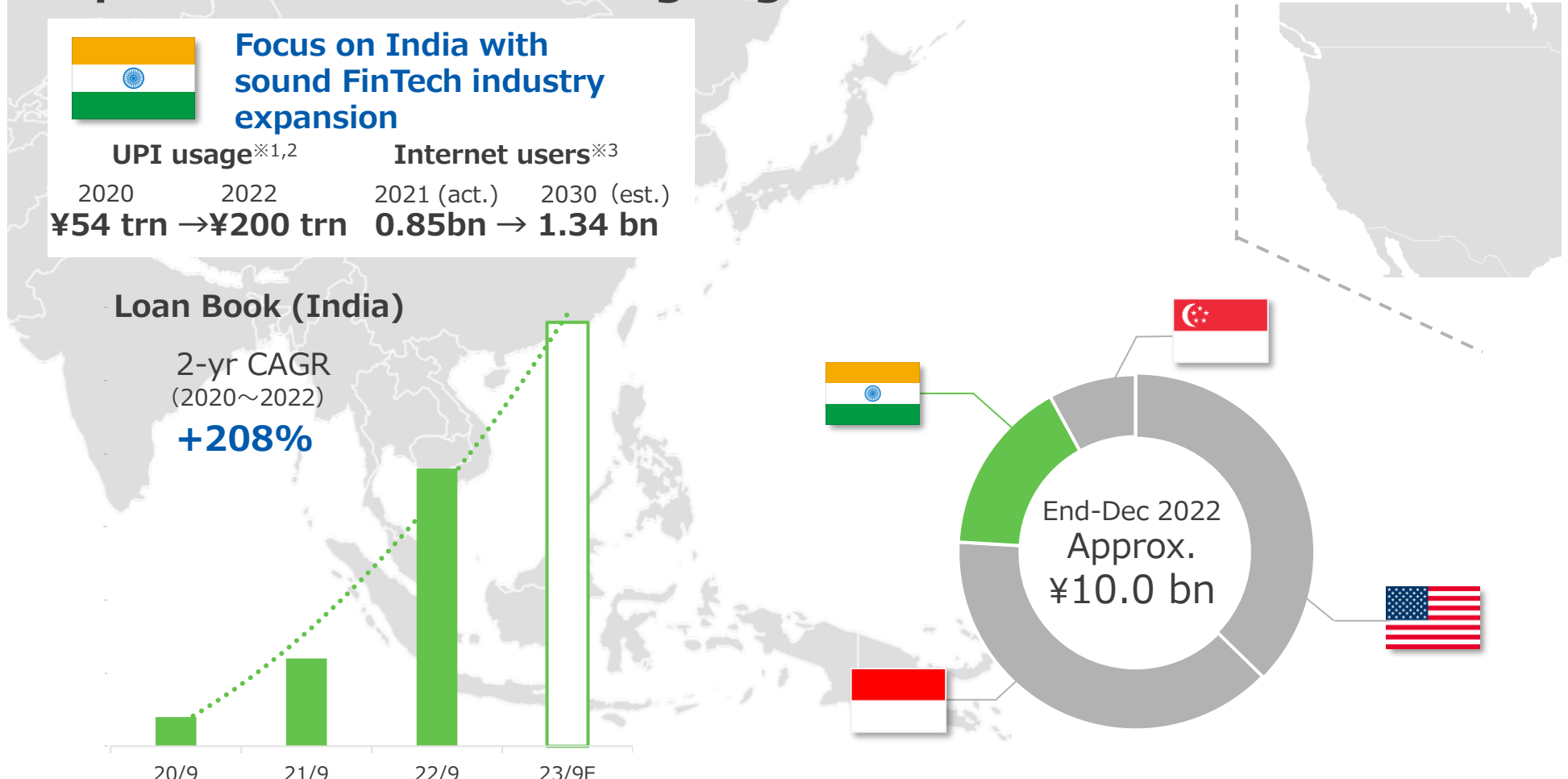
Improve agility to ensure the investment opportunities are captured

- Investment funds secured for now (Singapore company holds funds from 2C2P share sale), equity increased by US\$30 mil at US company
- Increasing personnel at local entities (local recruits, expats)
- Invest in Indian VC (reinvested the S'pore's funds mentioned above) and strengthening self-funding
Speeding up decision-making

※1 Based on revised outlook from IMF's World Economic Outlook, January 2023. ※2 Indexed to September 1, 2022. ※3 CB Insights' "State of Fintech Global 2022."

2.8.2 Area Strategy of Global Investment/Lending

Approach cutting edge FinTech regions by leveraging expertise while exercising regional diversification



※1 UPI stands for United Payments Interface and is the largest digital payment method led by the Indian Government, where payments between individuals are free of charges with instant debit and remittance from bank accounts. Open to any user with a bank account and smartphone.

※2 National Payments Corporation of India. ※3 Inc42, Statista, NPCI, Bain & Company, App Annie.

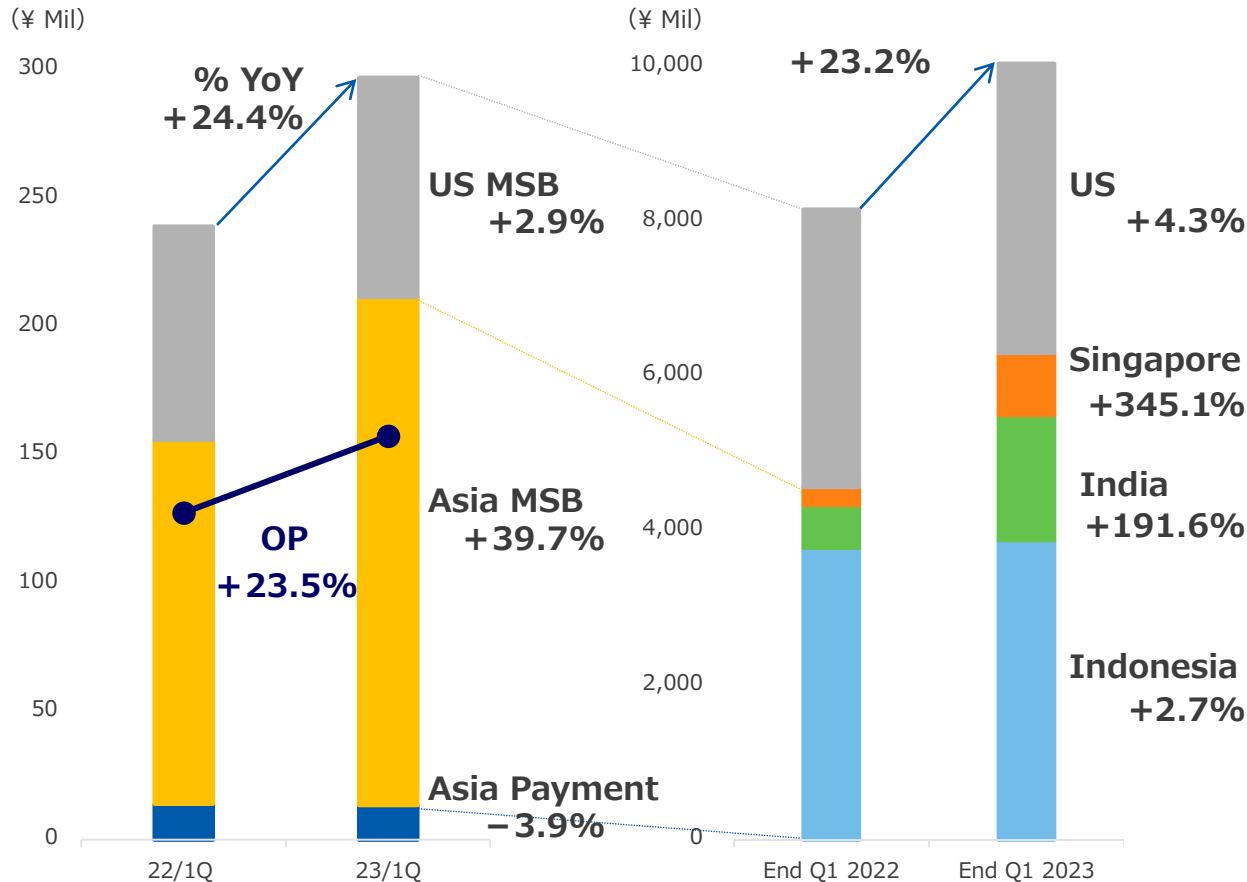
2.8.3 Global: Earnings Summary

Pipeline expanding, continue to diversify country and sector risk

Revenue & Operating Profit*

Loan Balance (end-Dec)



New loans



Loan executed to education sector FinTech (Jan. 2023)

- FinTech education loan to individuals
- Loans provided to over 70K people; collaborates with over 600 schools
- Credit after assessing both student and education institution
- Contributes to expand access to education in India

Current pipeline

-  FinTech providing instant loan for individuals
-  RBF (Revenue Based Funding) for digital content sector

* Figures exclude a one-time revenue and operating profit recorded in Q1 FY2022.

3. Sustainability

3.1 Integrated Report: Enhancing Disclosure of Non-financial Information

Expanding non-financial information which is the foundation of value creation as we advance sustainability management

29th Integrated Report

URL : https://www.gmo-pg.com/en/corp/newsroom/pdf/20221219_gmo_pg_ir_integrated_report_en.pdf

Human Resource Strategy

In order to realize sustainable growth based on the corporate culture that "people determine the company," all employees are involved in recruiting and fostering talented individuals, as well as in improving the working environment.

Kiyosabu Inayama
Executive Director, Executive Manager of Human Resources

HR Strategy Meeting

A strategic meeting held once a week exclusively on human resources is the venue for all management to seriously think and face issues for human resources.

Participants: Executive Vice President, Chief Managing Executive Officer, President of GDMO, President of GDMO-PS, Human Resources Frequency: Once weekly Agenda: Recruitment, talent development, health management strategy, utilization, development, etc.

Environment

Response to climate change (information disclosure based on TCFD recommendations)
The Company promotes online, cashless and paperless migration, which has a low environmental footprint compared to the Company. Through such services, we aim to achieve the decarbonization of society and our customers.

Governance

Roundtable Meeting of External Directors
Grow sustainably and exercise governance that enhances corporate value over the medium-to-long term.

Kazuhiko Yoshida, External Director
Kazuhiko Okamoto, External Director
Yumi Nakazono, External Director
Fumiko Kai, External Director

Risks and Opportunities Assessment

Classification	Priority, Issue	Materiality
Transition risk	Policy, issue	High
	Market, services	High
Physical risk	Climate	High
	Acute	High
Opportunity	Market, services	High
	Evolution	High

42 / GMO Payment Gateway, Inc.

40 / GMO Payment Gateway, Inc.

34 / GMO Payment Gateway, Inc.

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New contents

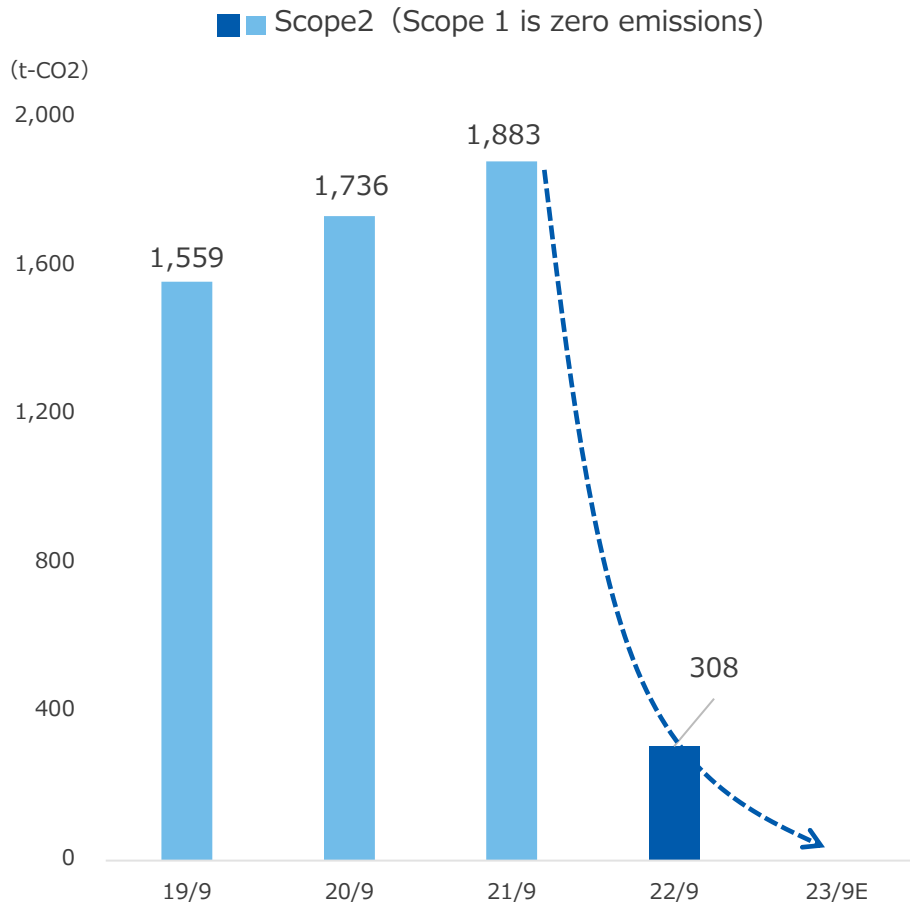
- Roundtable meeting of External Directors
 - Governance perspective
 - Company strength and challenges
- Response to climate change (information disclosure aligned with TCFD recommendation)
 - GHG emissions (Scope 1+2) 84% reduction (YoY)
- Human resource strategy
 - People determine the company
 - Partner's voices

3.2 Initiatives to Reduce GHG Emissions



Reduced GHG emissions by 80% by implementing what is effectively renewable energy in FY2022

GHG Emissions (Scope 1+2)*

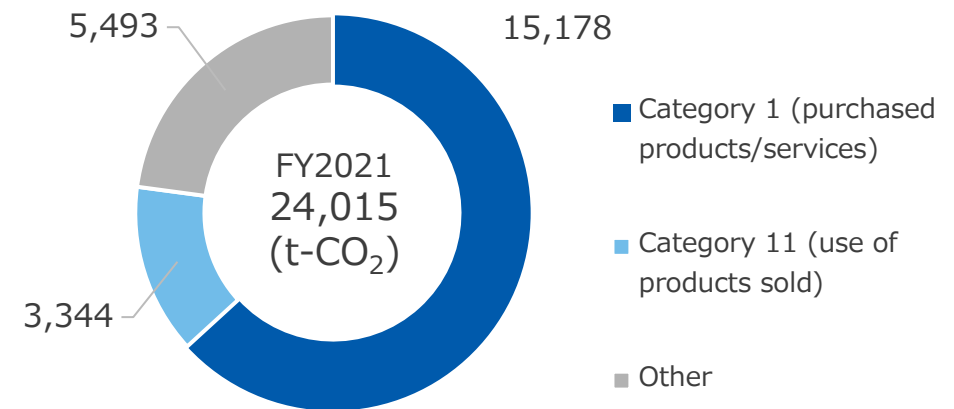


Third Party Certification

- Acquired third party certification from SOCOTEC Certification Japan to secure reliability of GHG emissions (Scope 1+2) reporting in FY2022
- Currently verifying Scope 3 emissions

GHG Emissions (Scope 3)

- Main source of GHG emission from procurement of payment terminals for offline payment and use of terminal

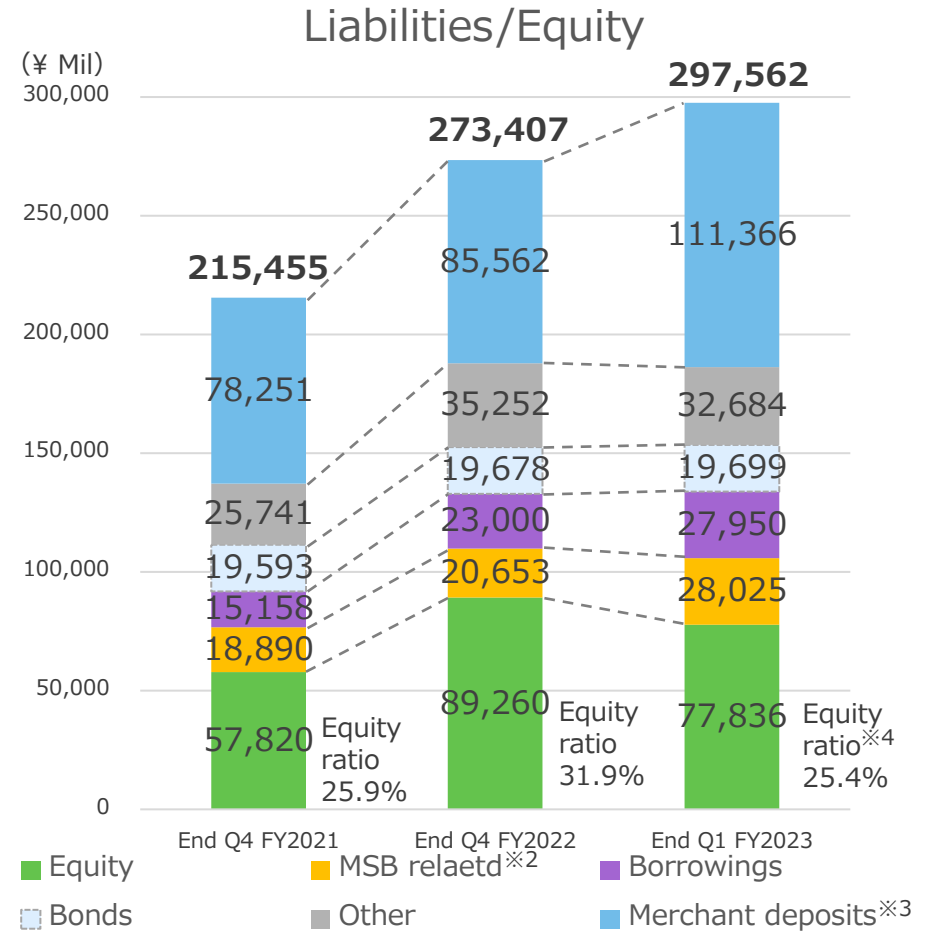
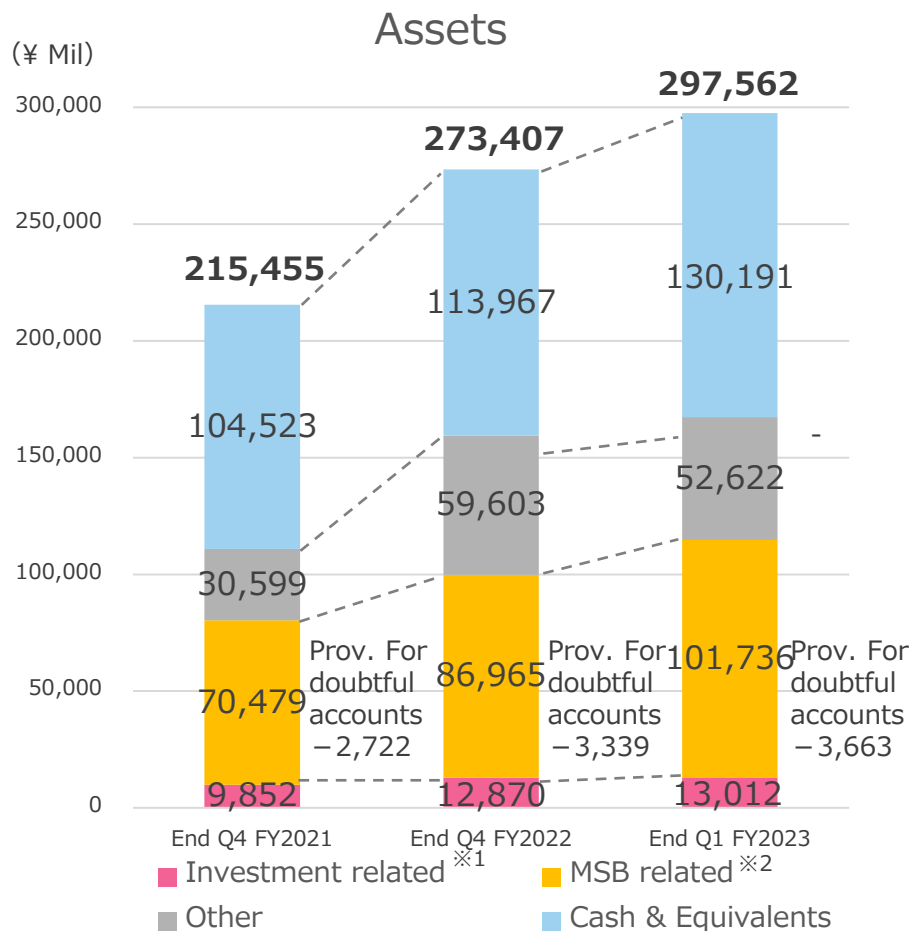


* Compiled from electricity consumption at the major companies' data centers and offices. Scope 1 are direct greenhouse gas emissions from sources that are directly controlled or owned by an organization. Scope 2 are indirect emissions associated with the purchase of electricity, steam, heat or cooling.

4. Financial Highlights and Reference Materials

4.1.1 Consolidated Balance Sheet Changes

Increase in deposits received and MSB related assets



※1 Securities classified under investment securities and investment accounted for under the equity method.

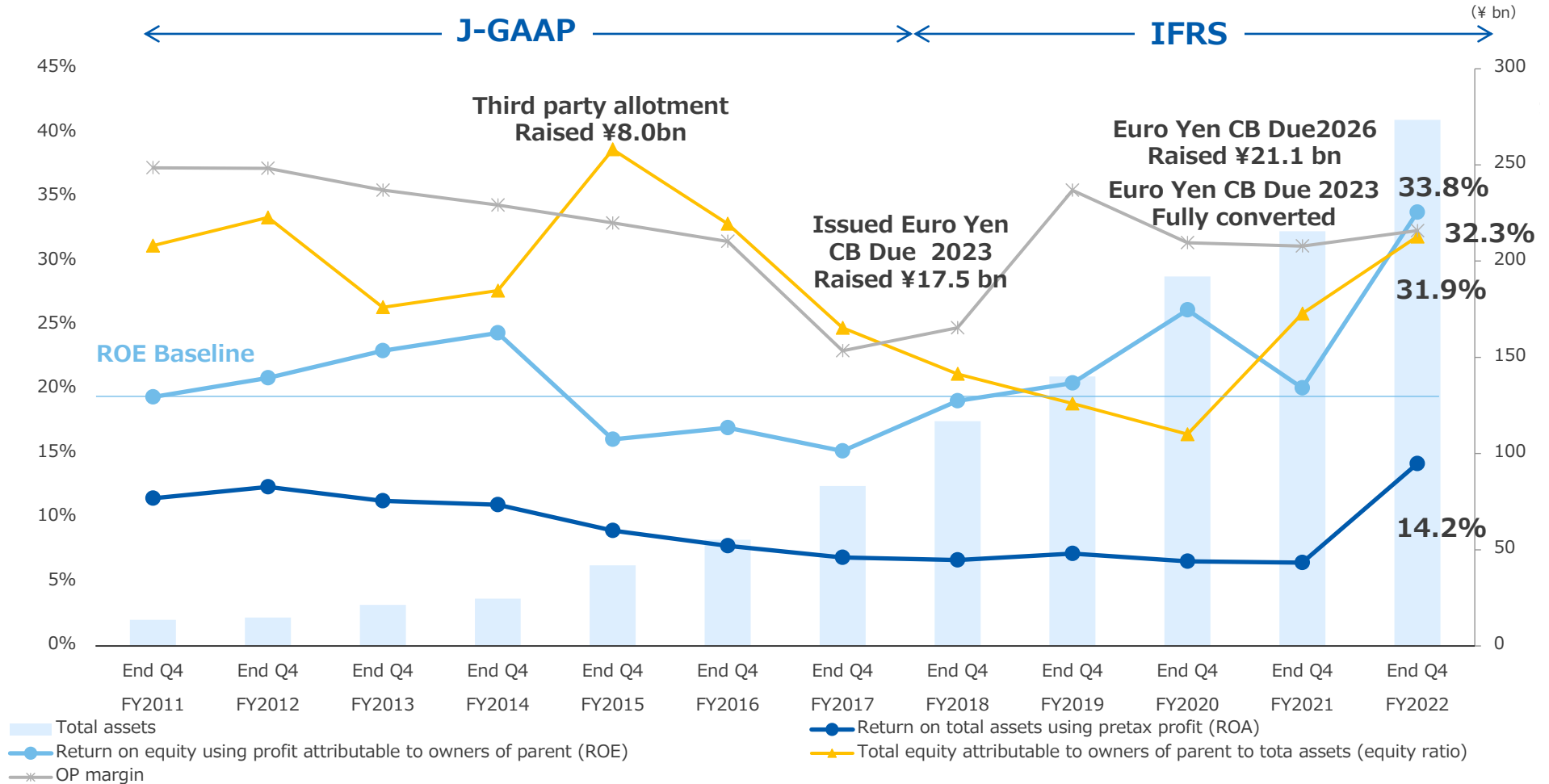
※2 MSB Related Asset = Lease assets, Short term loans, Advances paid, Accrued revenue (net of provision for doubtful accounts). MSB Related Liabilities = Accrued expenses

※3 Deposits received from merchants under the Representative Contract. ※4 Equity ratio is total equity attributable to owners of parent divided by total assets.

※5 Some figures are shown in net amounts of financial assets and liabilities.

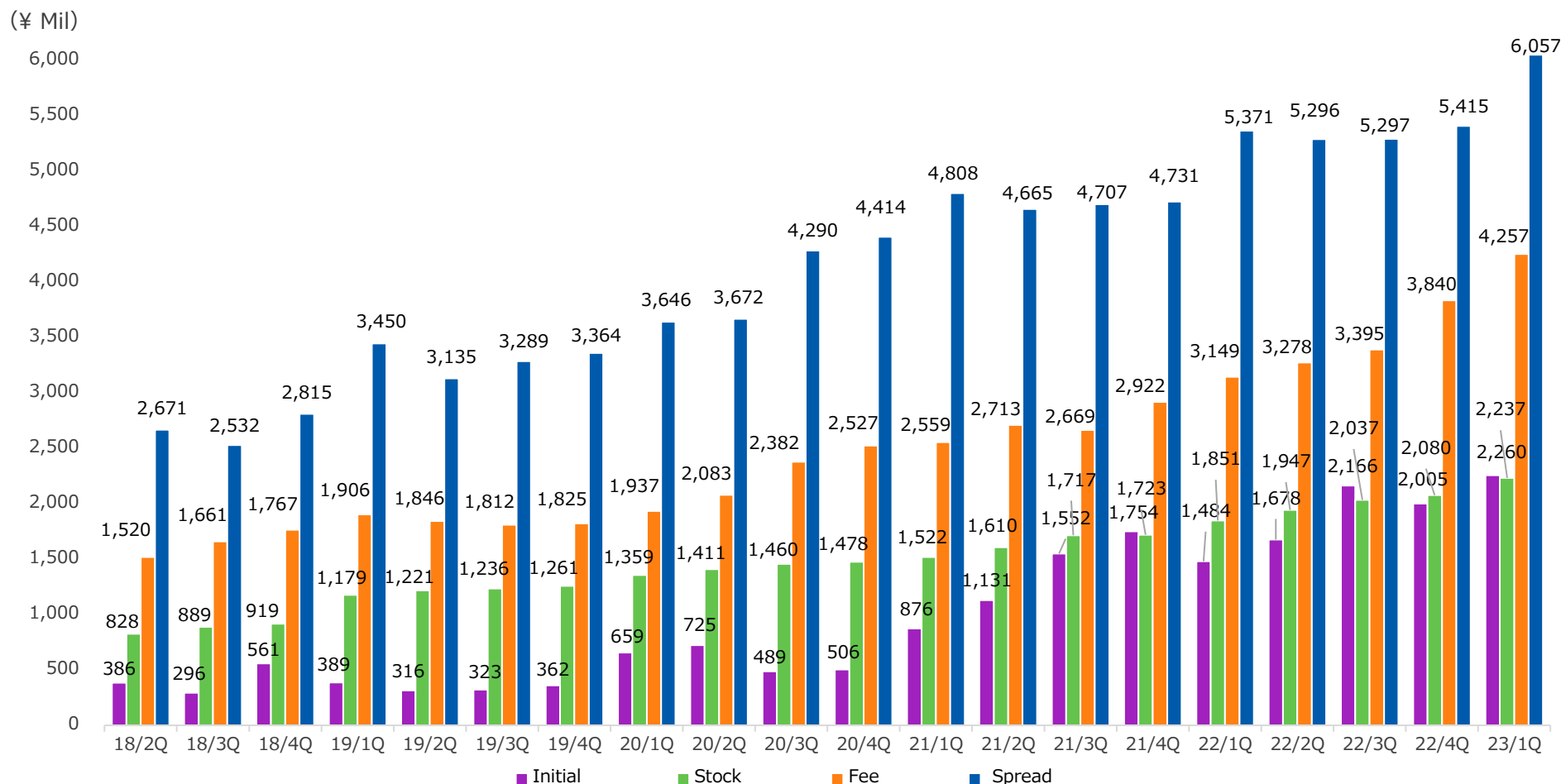
4.1.2 Major Consolidated Financial Indicators (Annual trend)

Strengthened equity base with the expansion of MSB



※ Figures from FY2018 are based on IFRS standards. For figures before FY ending September 2017 are based on J-GAAP standards. As such, total assets refers to assets, equity refers to net assets and total equity attributable to owners of parent to total assets refers to equity ratio, return on total assets using profit attributable to owners of parent refers to ordinary profit to assets ratio, and return on equity using profit attributable to owners of parent refers to net profit to equity ratio.

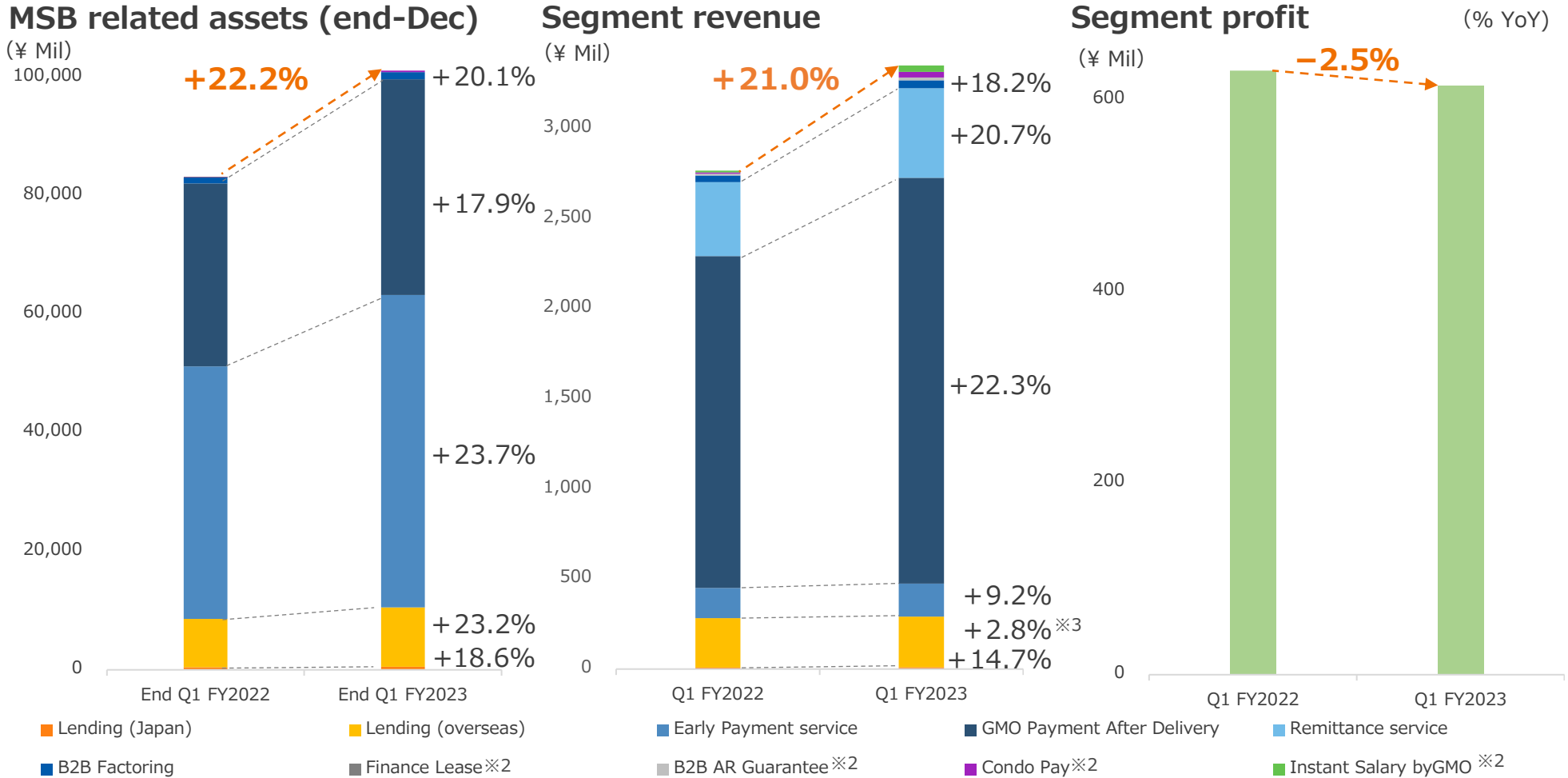
4.2 Consolidated Revenue by Business Model (Quarterly Trend)



※ Online advertising service (stock) and finance lease (spread) revenues are recognized as a net amount with the IFRS adoption rather than the gross method from FY Ending September 2018. The figures for revenues by business model present the continuing operations only and exclude MACROKIOSK, due to its deconsolidation in May 2020.

4.3 FinTech: Assets & Profit Growth

Profit decline from higher credit cost and change in sales mix



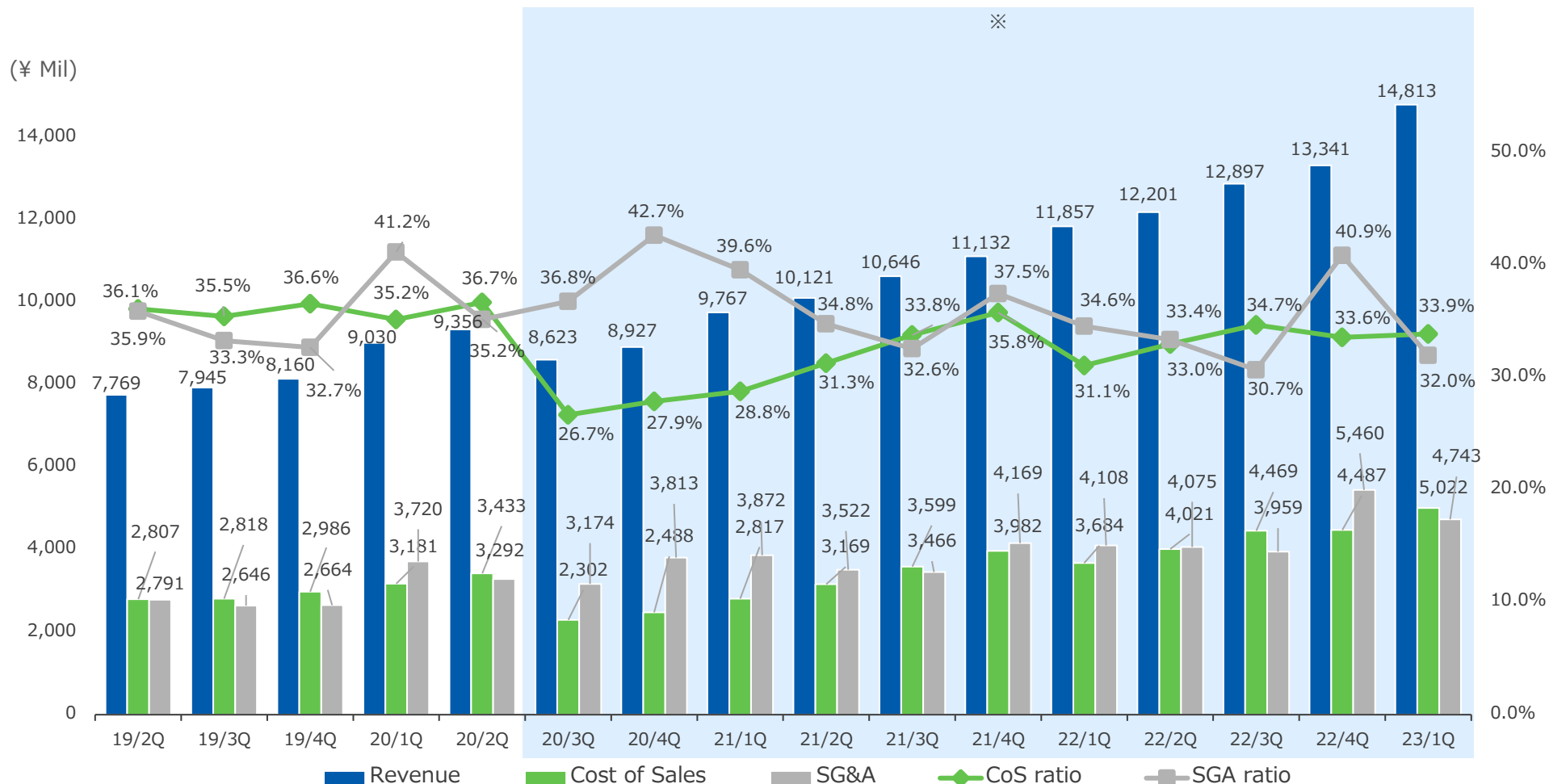
※1 Figures for GMO Payment After Delivery related assets (accrued revenues) is net of allowance for doubtful accounts.

※2 The % YoY figures for finance lease, B2B AR Guarantee, Condo Pay and Instant Salary byGMO are not displayed.

※3 Includes a one-time revenue recorded only in Q1 FY2022. If excluded the revenue growth rate would be +26.1% YoY.

4.4.1 Consolidated CoS and SG&A Ratio (Quarterly Trend)

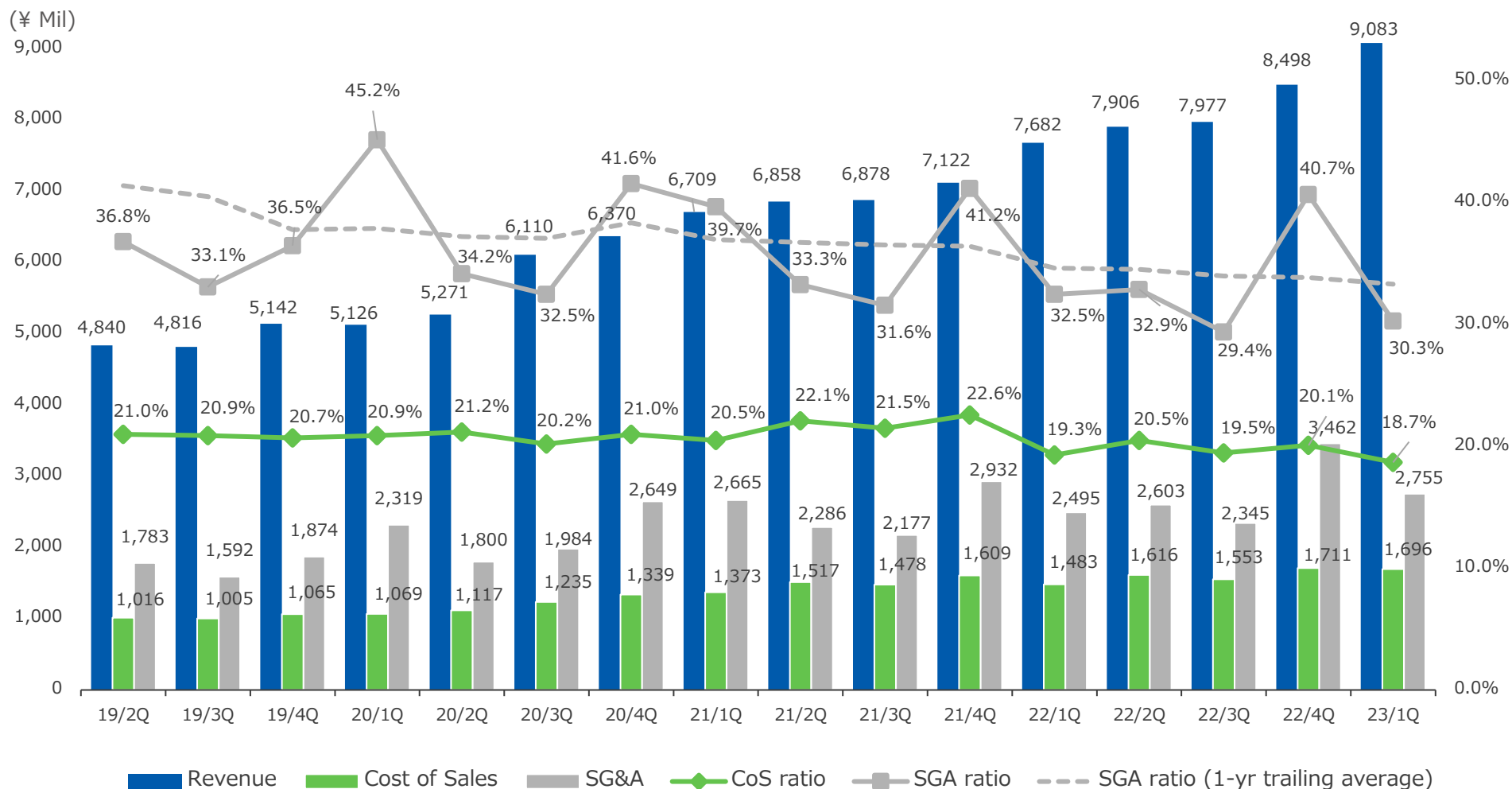
CoS ratio fluctuates with changes in revenue mix



※ Figures only present the continuing operation from Q3 FY2020 and onwards and exclude MACROKIOSK (reclassified as discontinued operation) due to its deconsolidation in May 2020.

4.4.2 CoS/SGA Ratio of GMO-PG & GMO-EP (Quarterly Trend)

Cost of sales ratio for online payment business trending stably

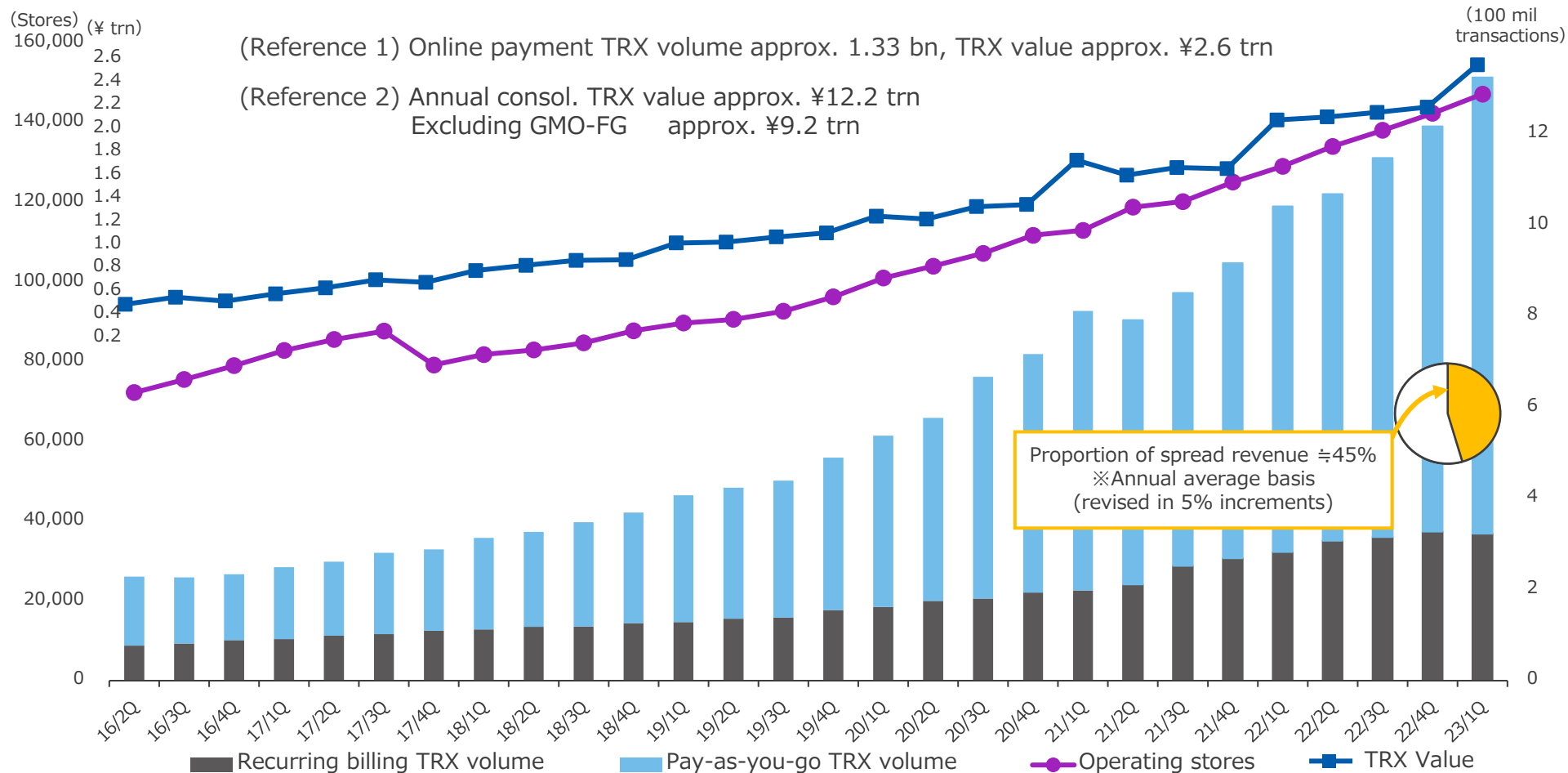


※ Figures are before consolidated eliminations.

4.5.1 Operating Stores, TRX Volume and Value (Quarterly Trend)

Group-wide annual TRX value reaches approx. ¥12.2 trillion

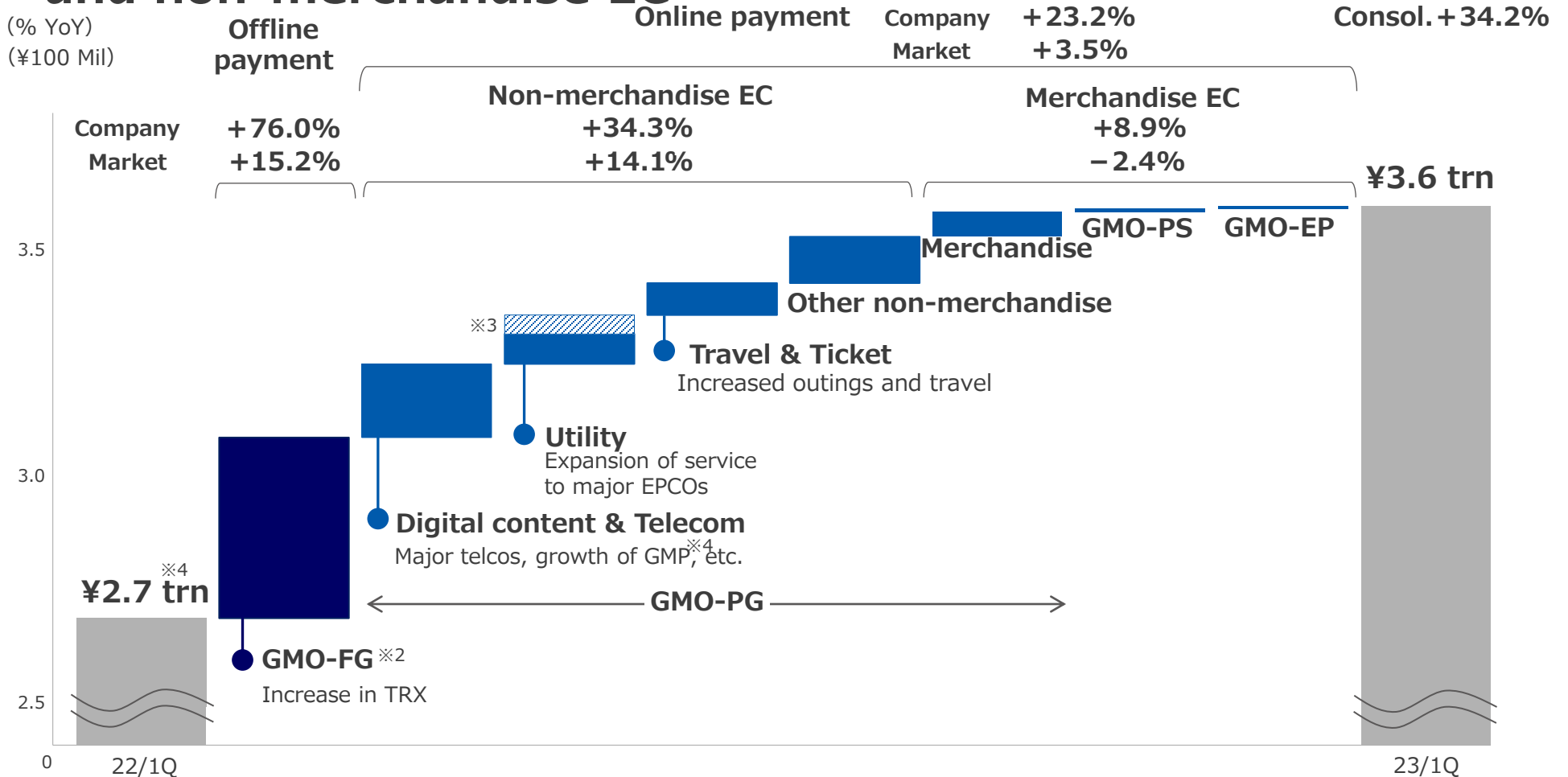
Operating stores 147,204^{※1} stores, consol. TRX volume approx. 1.46 bn, consol. TRX value approx. ¥3.6 trn^{※2}



※1 The standards for calculation the number of operating stores has been revised from Q1 FY2023. Figure exclude an operating stores of a specific merchant and stores using fincode byGMO. If included, operating stores would be 502,160 (up 37.6% YoY). ※2 Operating stores are measured on an end-of-quarter basis. Figures for GMV value and volume are the total for the respective quarter. ※3 The graph is based using only online payment figures.

4.5.2 Waterfall Chart for Consol. TRX Value

Achieved above-market^{※1} growth rate from increase in offline and non-merchandise EC



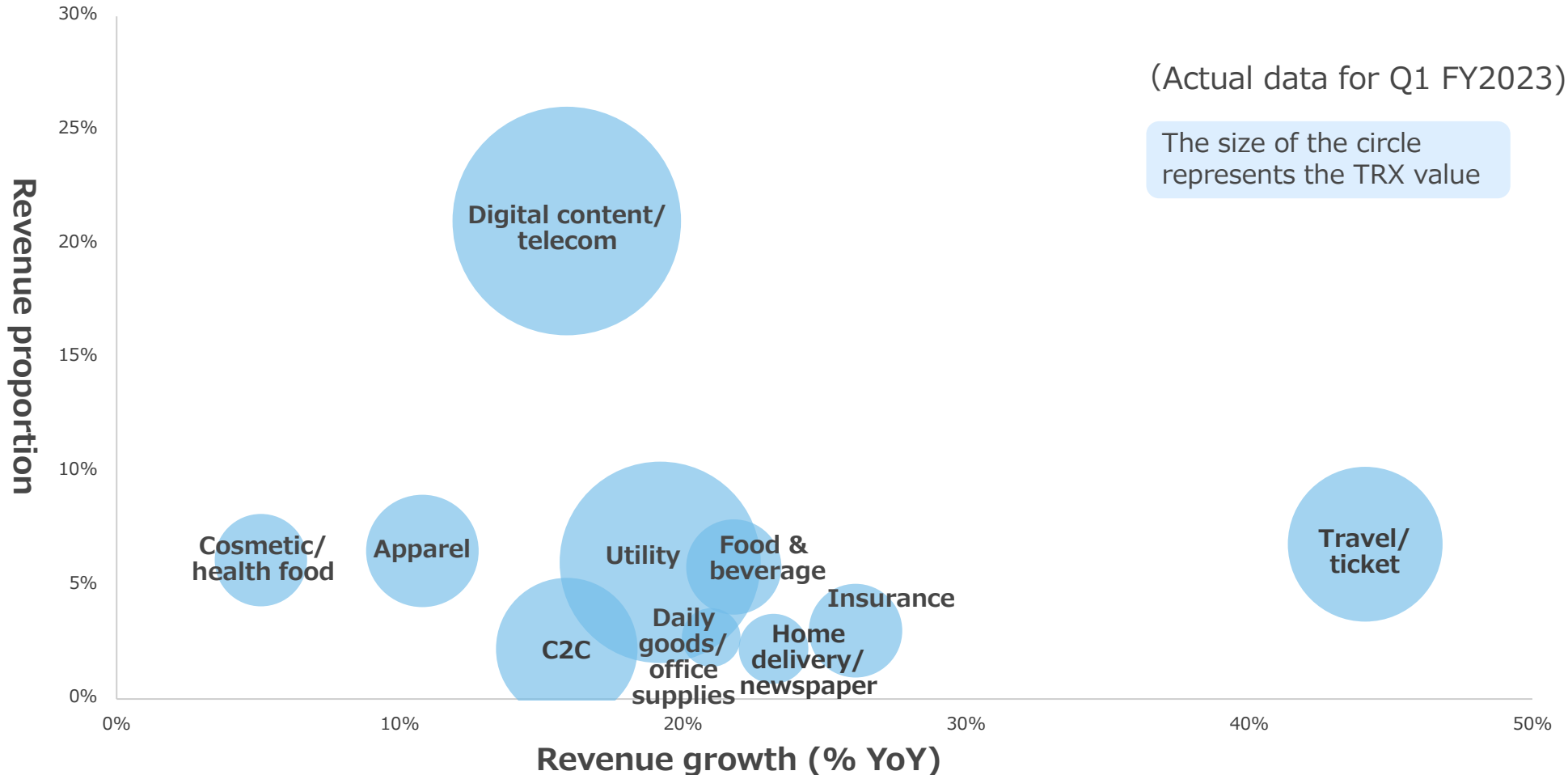
※1 Offline market: METI's "Survey of Selected Service Industries". The offline market figures show the YoY change for October to November as the December figure is undisclosed as of this writing. EC Market: Based on Ministry of Internal Affairs and Communication's "Family Income and Expenditure Survey," figures are categorized into merchandise and non-merchandise according to the Company's standards using the Internet expenditure amount per household. ※2 Excludes GMO-PG's offline payment (GMO Cashless Platform)

※3 Financial institution-linked utility ※4 GMP stands for Global Major Players ※4 Rounded off to nearest trillion of yen.

4.5.3 Distribution of major sectors

Balance both stability and growth through sector diversification

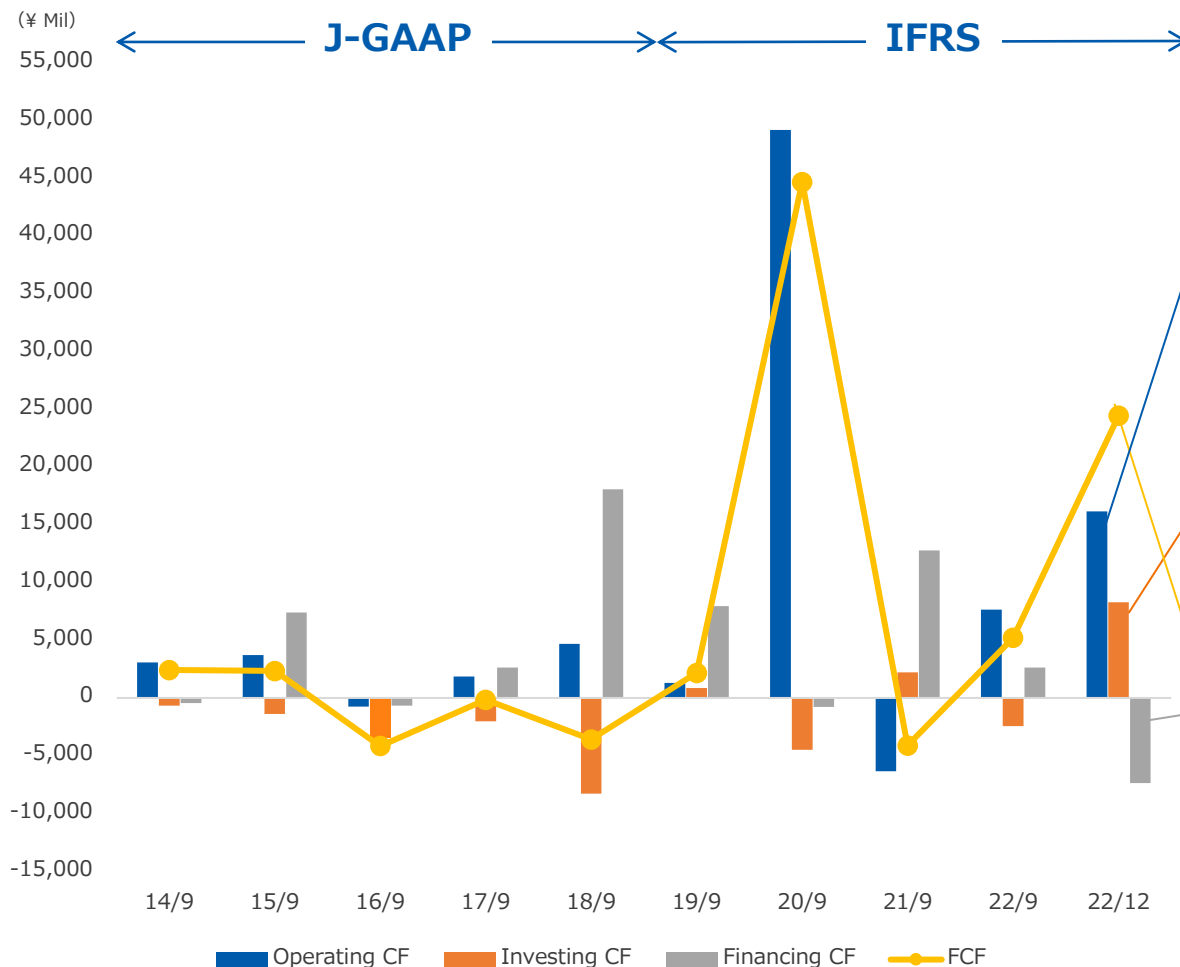
Revenue share by industry (vertical axis)/ Revenue growth rate (horizontal axis)



※ Composed from TRX value by sector for the PG Multi-payment service. Apparel excludes a certain merchant.

4.6.1 Consolidated Cashflow Statement

Q1 FY2023 changes by item (¥ Mil)



Operating CF :	+16,173
Pretax profit	+4,687
Trade receivables	
And other receivables	-1,656
Advances paid	-7,484
Accrued revenues	-7,854
Accrued expenses	+6,919
Deposits received	+26,930
Income taxes	-5,209
Investing CF :	+8,288
Deposits into restricted accounts	-1,161
Deposits to subsidiaries and affiliates	-5,300
Withdrawals of deposits to subsidiaries and affiliates	+16,500
Financing CF :	-7,378
Net ST borrowings	+3,000
Dividends paid	-12,083
FCF :	+24,461
Cash & Equivalents:	130,191

**Mainly Money
Service Business**

※ FCF is calculated as the sum-total of Operating CF and Investing CF. Only major items of the cash flow statement are shown on this page.

4.6.2 Changes in the Consolidated CF Statement

Following factors affect operating CF other than the pretax profit



Payment Processing Business

Sales proceeds from merchants under Representative Contract

Related Liabilities & Assets

Deposits received (liability)



Impact from business expansion

Liability  Operating CF 
 Yearly fluctuations can be large as annual TRX value of trillions of yen can be carried over to following year

Money Service Business





Early Payment service

Advances paid (asset)

Asset  Operating CF 


BNPL service

Accrued revenue (asset)
 Accrued expense (liabilities)

Asset  Operating CF 
 Liabilities  Operating CF 

Others


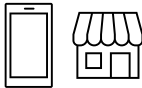



Deposits to subsidiaries and affiliates (asset)

Asset  Investing CF 

Funds that are temporarily deposited into the CMS of GMO Internet Group, which can be withdrawn at any time depending on cash requirements.

4.7 Value Proposition to Support Customer's Growth

Support growth of our customer's facing irreversible changes by implementing digital payments

Irreversible Changes and Advances	Use Cases	Our Value Proposition
Progress in decarbonization 	Major electric power company	Digital payment + α Paperless migration Improve business operations surrounding payment Over 30 payment methods Strengthen security Stable system operations Group-wide products Comprehensive capability Payment know-how/ Proposal based sales backed by customer knowledge
OMO/Mobile order system 	Major restaurant chain	
EC penetration/ Subscription of daily goods 	Major food subscription	
Changing values and consumption behavior; Promotion of D2C 	Foreign-capital electric appliance manufacturer	
Community revitalization/ Premium coupon 	Major travel agent	

Thank You Very Much

GMO PAYMENT GATEWAY

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URL : <https://www.gmo-pg.com/en/corp/>

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