

# Financial Results Briefing for Q1 FY2022

---

Business expansion accelerates from customized strategy by customer segment

February 10, 2022

68<sup>th</sup> Investor Meeting

**GMO** PAYMENT GATEWAY

# Agenda

---

1. Summary of Financial Results for Q1 FY2022
2. Growth Strategy
3. Initiatives on Focus Areas
4. Financial Highlights and Reference Materials

# 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 10, 2022.

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 FY2022**

---

# 1.1.1 Earnings Summary

## Revenue and OP off to a strong start towards full year guidance

IFRS (¥ Mil)	Q1 FY2021	Q1 FY2022	% YoY	1H FY2022 Guidance	Achievement vs. 1H Guidance (%)
Revenue	9,767	11,857	+21.4%	23,438	+50.6%
Operating Profit	3,122	4,116	+31.8%	8,117	+50.7%
Pre-tax Profit	3,038	4,299	+41.5% <sup>*See 4.2 (Page 26)</sup>	7,738	+55.6%
Profit Attributable to Owners of Parent	1,704	2,517	+47.6%	4,795	+52.5%
EBITDA	3,569	4,612	+29.2%	—	—
	Operating stores at end of Dec. 2021	Consol. TRX Volume (Oct. 2021 ~ Dec. 2021)		Consol. TRX Value (Oct. 2021 ~ Dec. 2021)	
KPI (% YoY)	129,659 (+16.1%)	Approx. 1.12 bn (+33.3%) o.w., online approx. 1.04 bn (+28.1%)		Approx. ¥2.6 trn (+33.8%) o.w., online approx. ¥2.1 trn (+20.3%)	

※ EBITDA=Operating Profit + Depreciation.

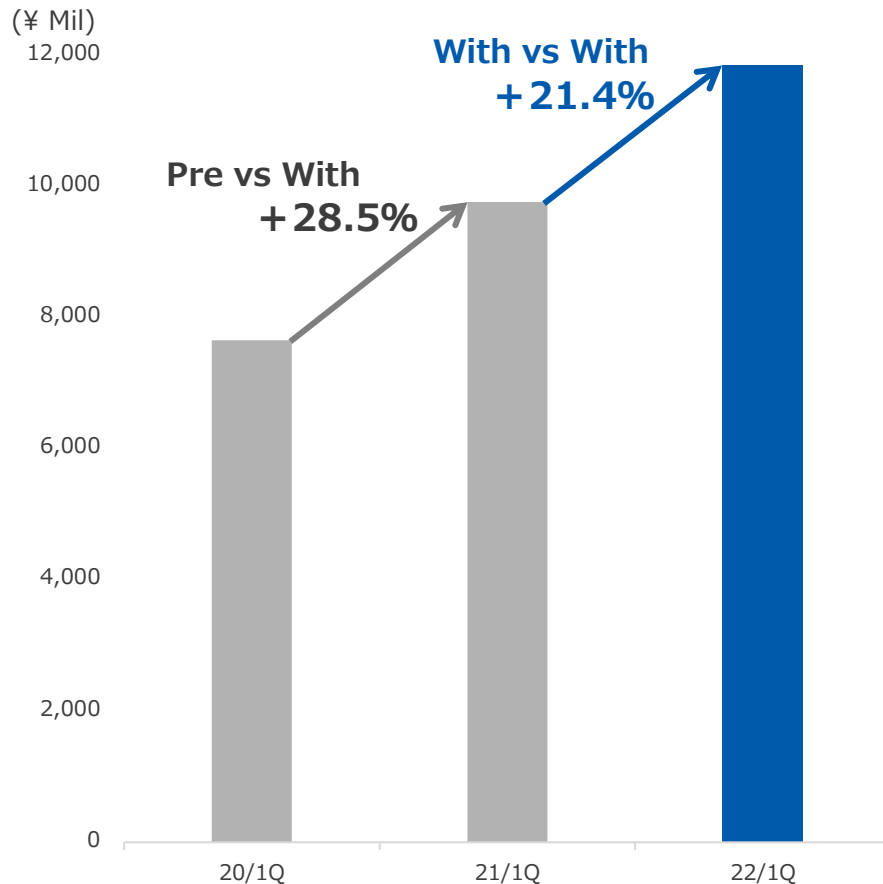
※ Operating stores figure is for GMO-PG and GMO Epsilon (EP). Consolidated TRX volume and value figures are the sum totals for GMO-PG, GMO-EP, GMO Payment Service (GMO-PS) and GMO Financial Gate (GMO-FG). The online payment figures are the sum totals for GMO-PG, GMO-EP and GMO-PS.

※ Operating stores exclude a certain merchant and exclude stores related to a major delivery company. If included, operating stores would be 360,275 stores (up 68.0% YoY).

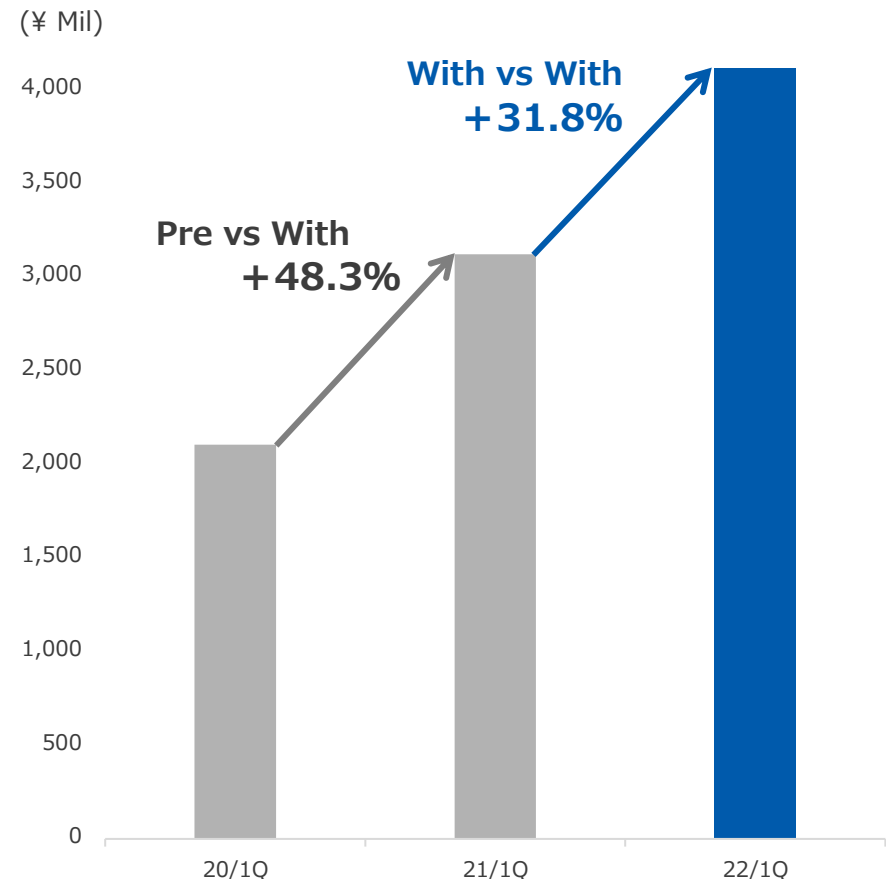
# 1.1.2 Growth Trend of Revenue and OP

Revenue grew 21%, OP grew 31% during the 'With-Corona' phase

## Revenue



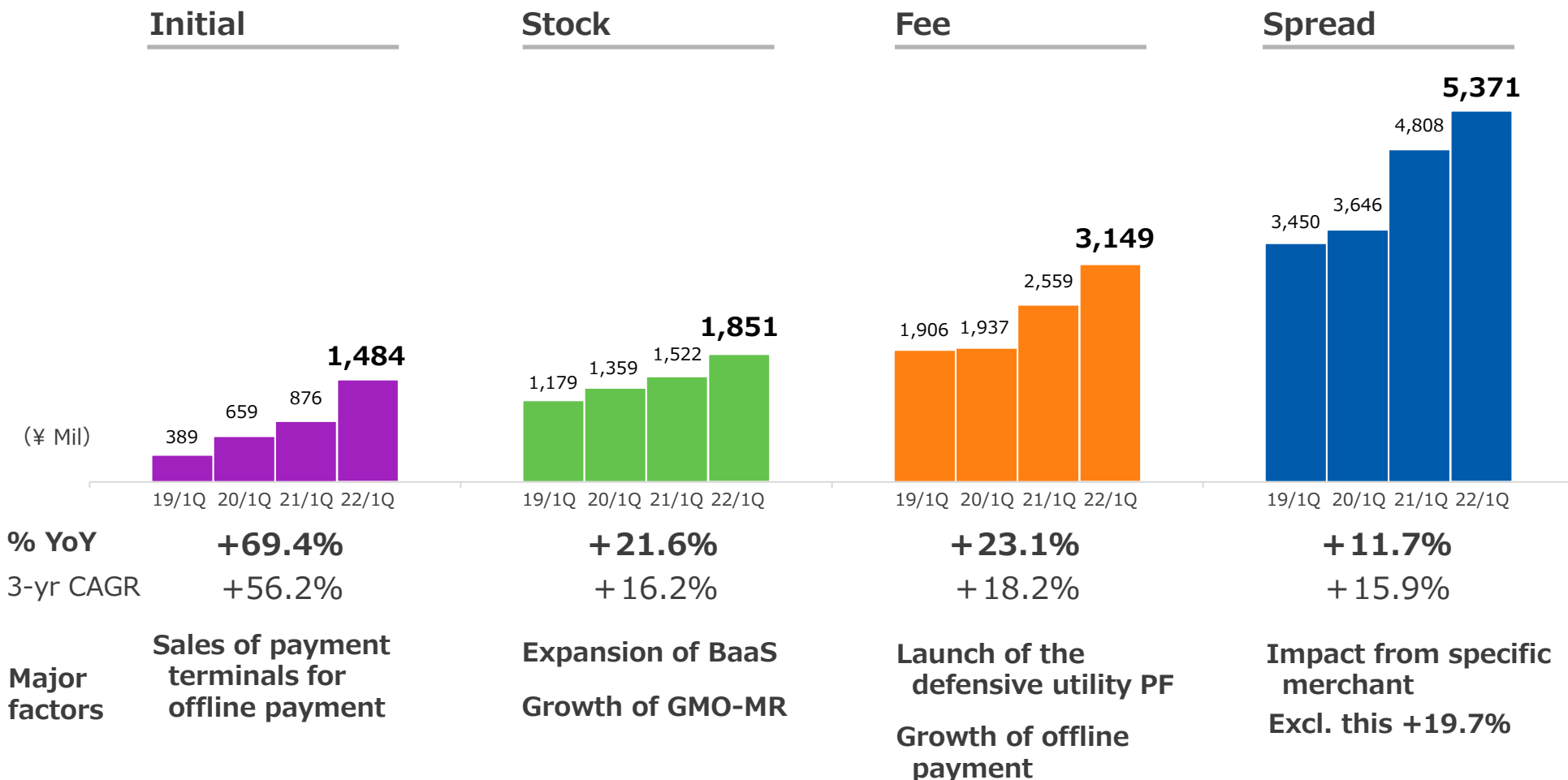
## Operating Profit



※ Due to the deconsolidated of MACROKIOSK in FY ending September 2020, the above figures present the amounts for continued operations only and exclude discontinued operations.

# 1.2 Revenue by Business Model (Q1)

Revenue grown on a recovery trend from contribution of various priority initiatives

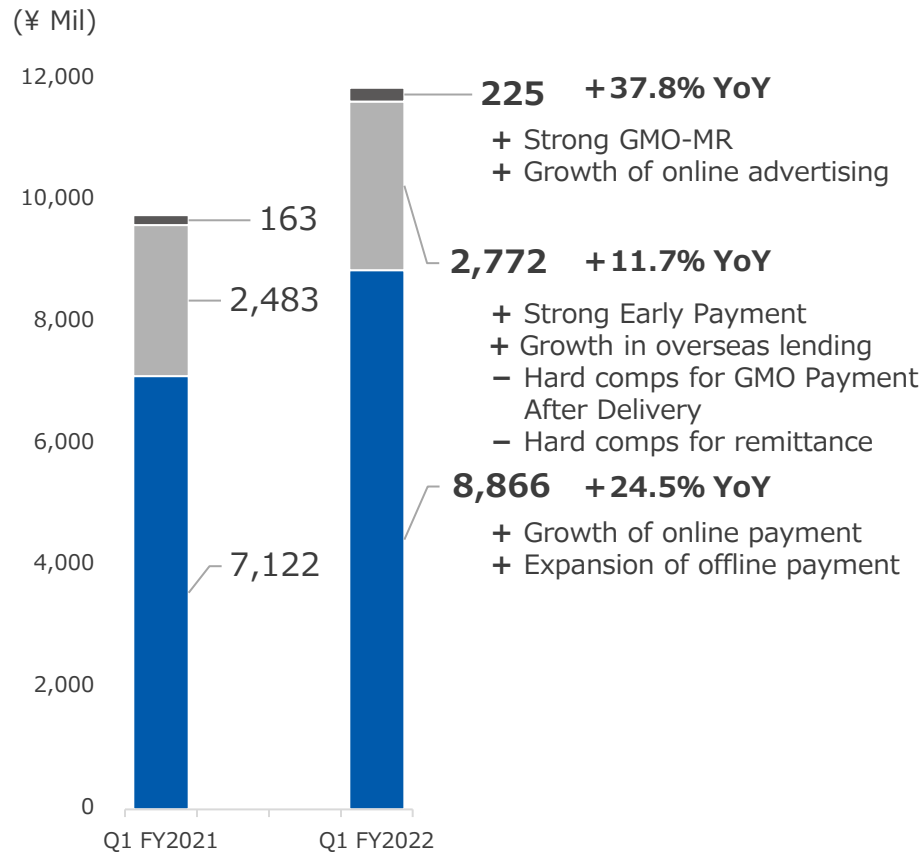


※ GMO-MR: GMO Medical Reservation Technologies Co. Ltd. Due to the deconsolidation of MACROKIOSK in FY ending September 2020, the above figures present amounts for continued business only and exclude the discontinued business.

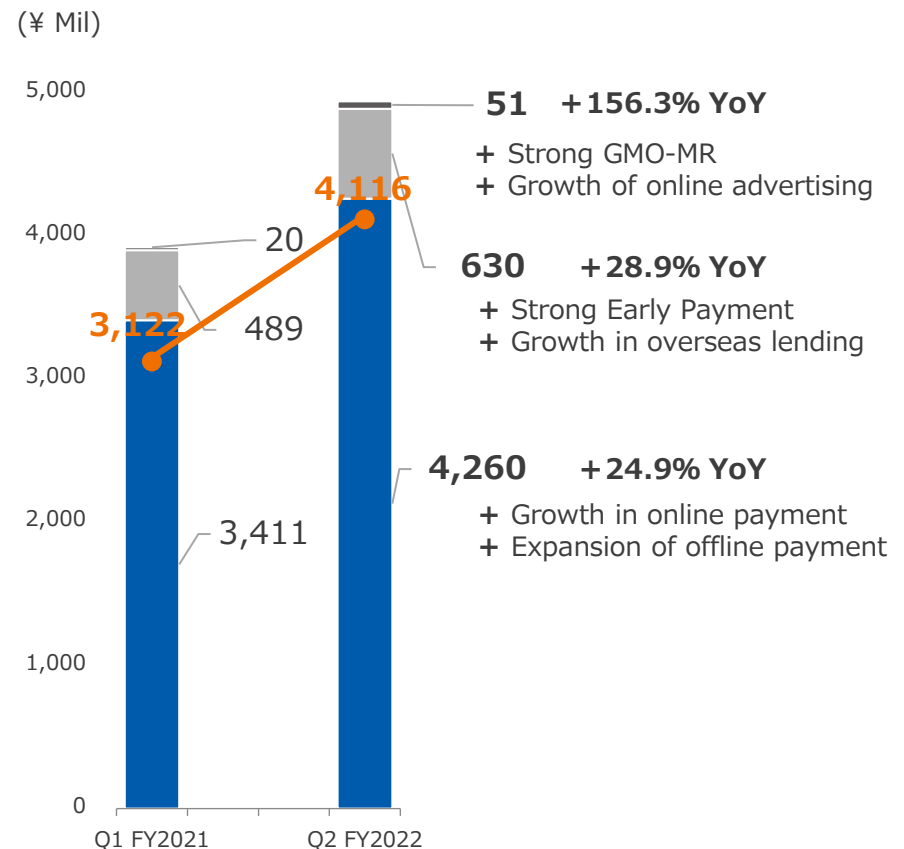
# 1.3 Segment Results

## Steady progress in all segments despite the uplift from COVID-19 related demand last term

**Segment Revenue**      **Consol. +21.4% YoY**



**Segment Profit**      **Consol. +31.8% YoY**



■ Payment Processing Business   ■ Money Service Business (MSB)   ■ Payment Enhancement Business   ● Operating Profit

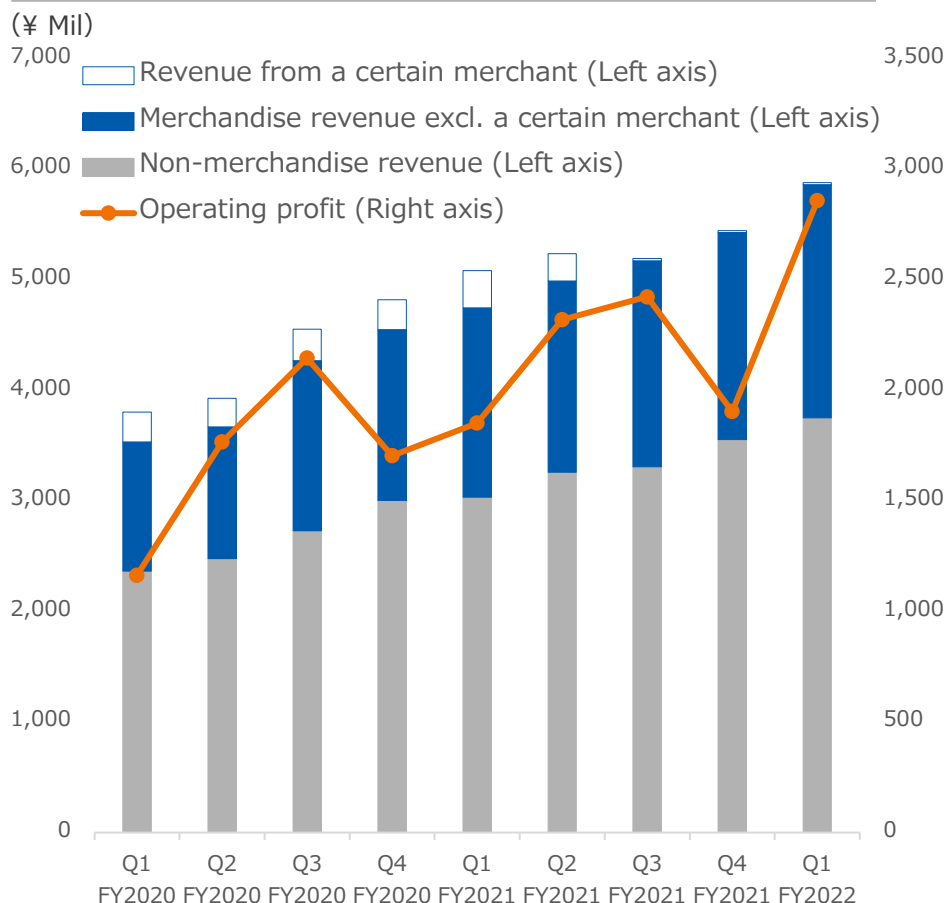
※ GMO-MR: GMO Medical Reservations Technologies Co. Ltd.



# 1.4.1 GMO-PG Non-consolidated performance (Quarterly Trend)

## Non-merchandise returns to 25% growth trajectory; Overall performance outperformed plans

### GMO-PG Non-Consolidated Revenue and OP



<b>Revenue</b>	<b>% YoY</b>
	<b>+ 16.5%</b>
<b>Online payment</b>	<b>+ 17.2%</b>
<b>Merchandise EC</b>	<b>+ 0.9%</b>
Apparel	- 44.9%
Food & Beverage	+ 35.6%
Cosmetics, Health food	+ 12.4%
<b>Non-merchandise EC</b>	<b>+ 26.1%</b>
Digital content	+ 37.8%
Utility	+ 47.1%
Travel & Ticket	+ 30.5%
<b>Money Service Business</b>	<b>+ 10.1%</b>
Remittance service	+ 5.1%
Early Payment	+ 58.4%
Overseas Lending	+ 46.2%

※ Revenues figures present amounts before eliminations and adjustments. Online payment revenue figures are after elimination and adjustments. GMO-PG stands for GMO Payment Gateway.

# 1.4.2 Performance of GMO-EP, GMO-PS and GMO-FG (Quarterly Trend)

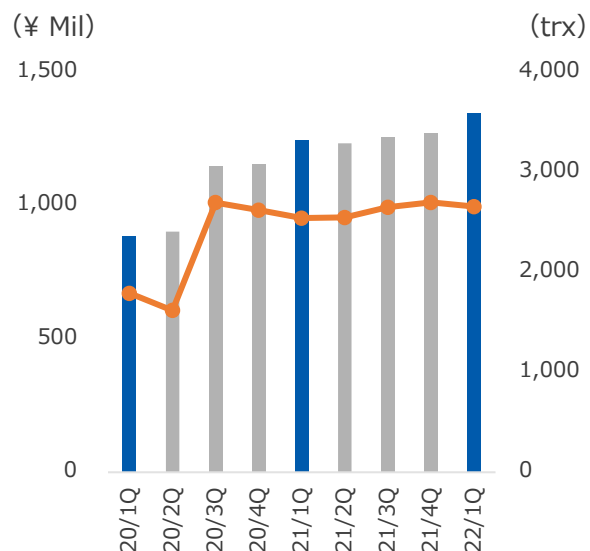
**EP/PS on a recovery trend despite high COVID-19 related demand last term, GMO-FG continues strong performance**

■ Revenue (Right axis)    ● KPI (Left axis)

## GMO-EP Consol.

Revenue + 7.9% YoY  
(2-yr CAGR) +23.3%

KPI: new merchant acquisitions  
Run rate 1,000/mnth level

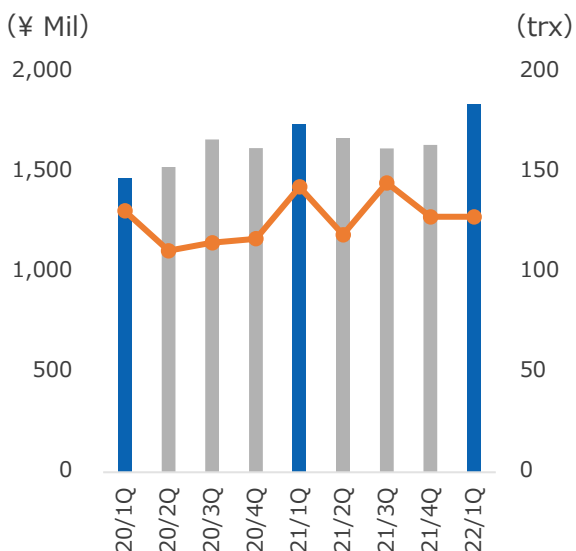


**Merchandise EC demand in the SME sector cycles through**

## GMO-PS

Revenue + 5.6% YoY  
(2-yr CAGR) +11.8%

KPI: new merchant acquisitions maintain its pace

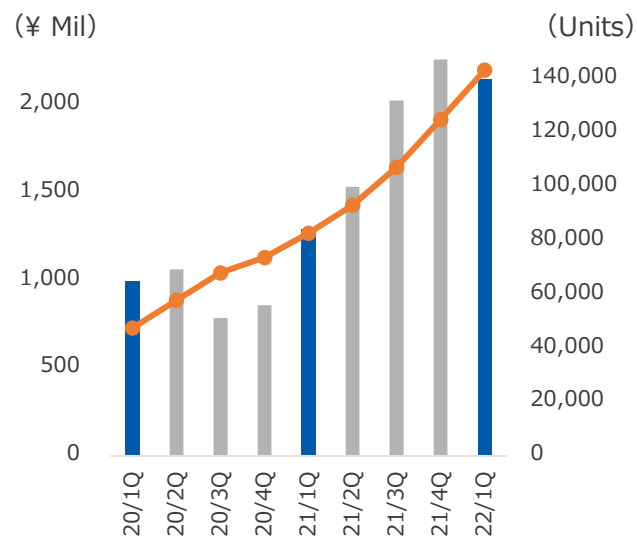


**Hard comps against last year's windfall demand and tighter credit control**

## GMO-FG Consol.

Revenue + 66.5% YoY  
(2-yr CAGR) +47.0%

KPI: Operating terminals +73.1%



**Stock-type revenue up 55.8% from recovery in offline consumption<sup>※2</sup>**

※1 The figures for all the companies stated above are amounts before eliminations and consolidated adjustments. GMO-EP Consol. includes GMO Epsilon and GMO Medical Reservations Technology. GMO-PS: GMO Payment Service, GMO-FG Consol. includes GMO Financial Gate and GMO Card System.

※2 FG consolidated initial revenue is and excerpt from GMO-FG's disclosed financial results and stock-type revenue is the sum total of stock, fee, and spread revenues.

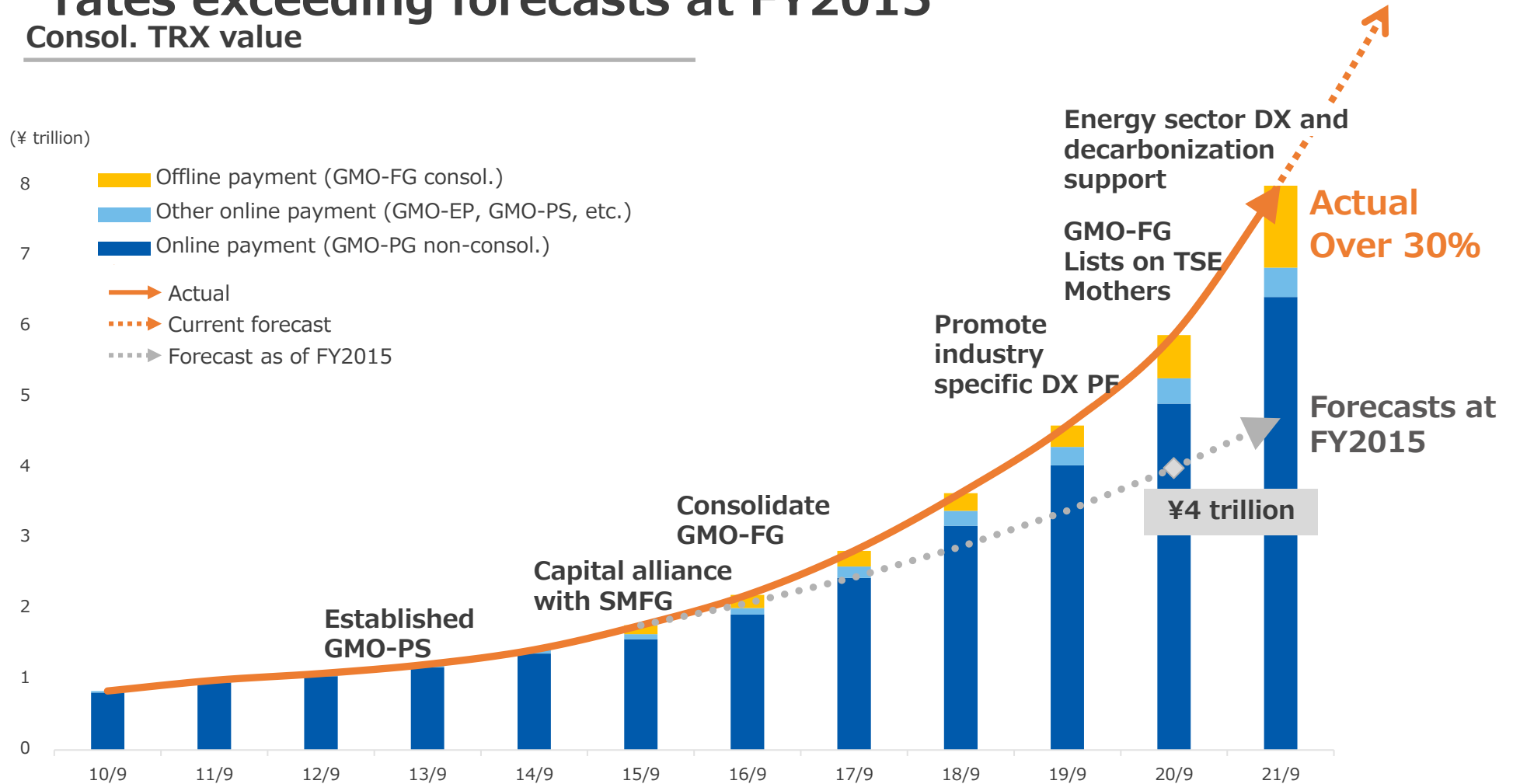
## 2. Growth Strategy

---

# 2.1 Growth Acceleration

## Supporting core businesses of large clients leading to growth rates exceeding forecasts at FY2015

Consol. TRX value



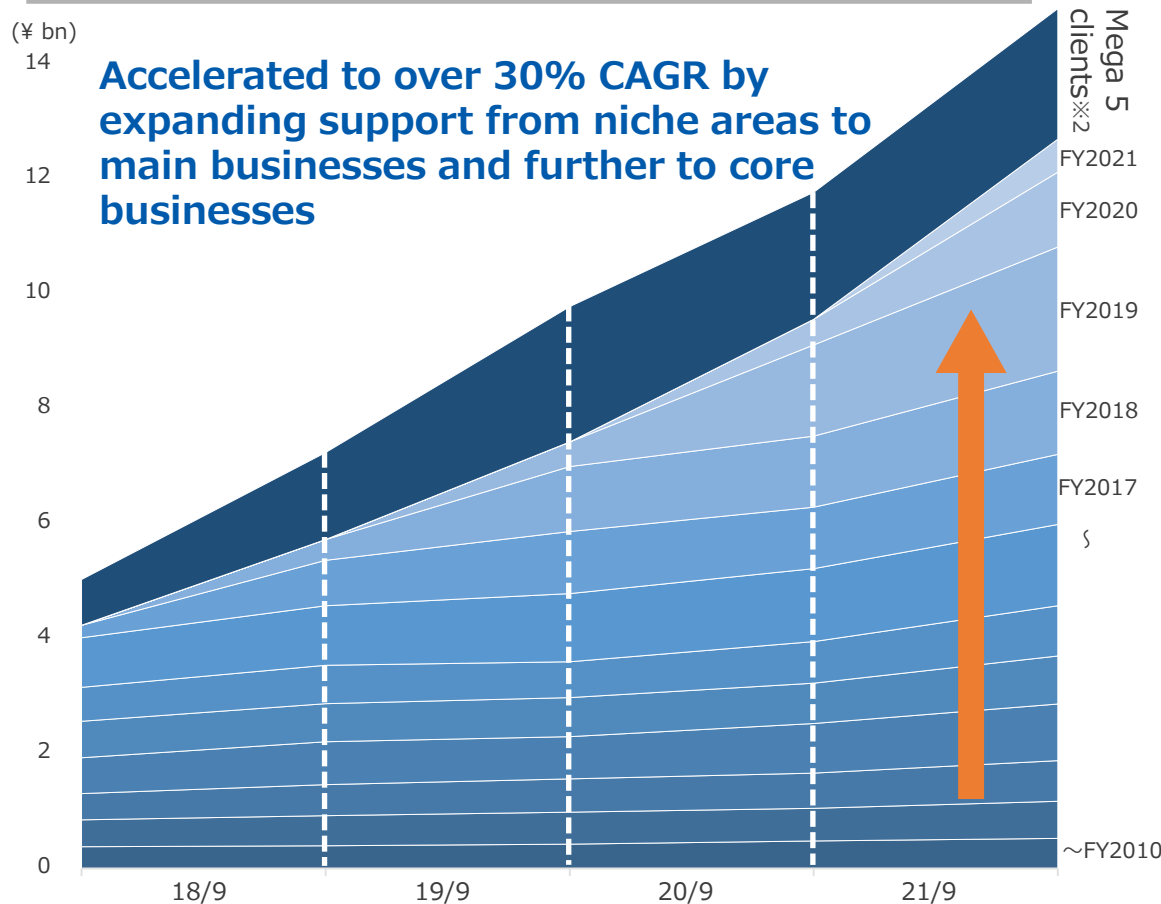
※ Capital alliance with SMFG refers to Sumitomo Mitsui Financial Group, Inc. and Sumitomo Mitsui Banking Corporation and GMO Internet, Inc.

GMO-PS stands for GMO Payment Service, GMO-FG stands for GMO Financial Gate.

# 2.2 Expanding Support of Core Businesses

## Business scale is enlarging yearly from providing digitalization support of core businesses

GMO-PG non-consol. revenue by year of contract (FY) <sup>※1</sup>



Digitalization support for core businesses (excerpt) <sup>※3</sup>

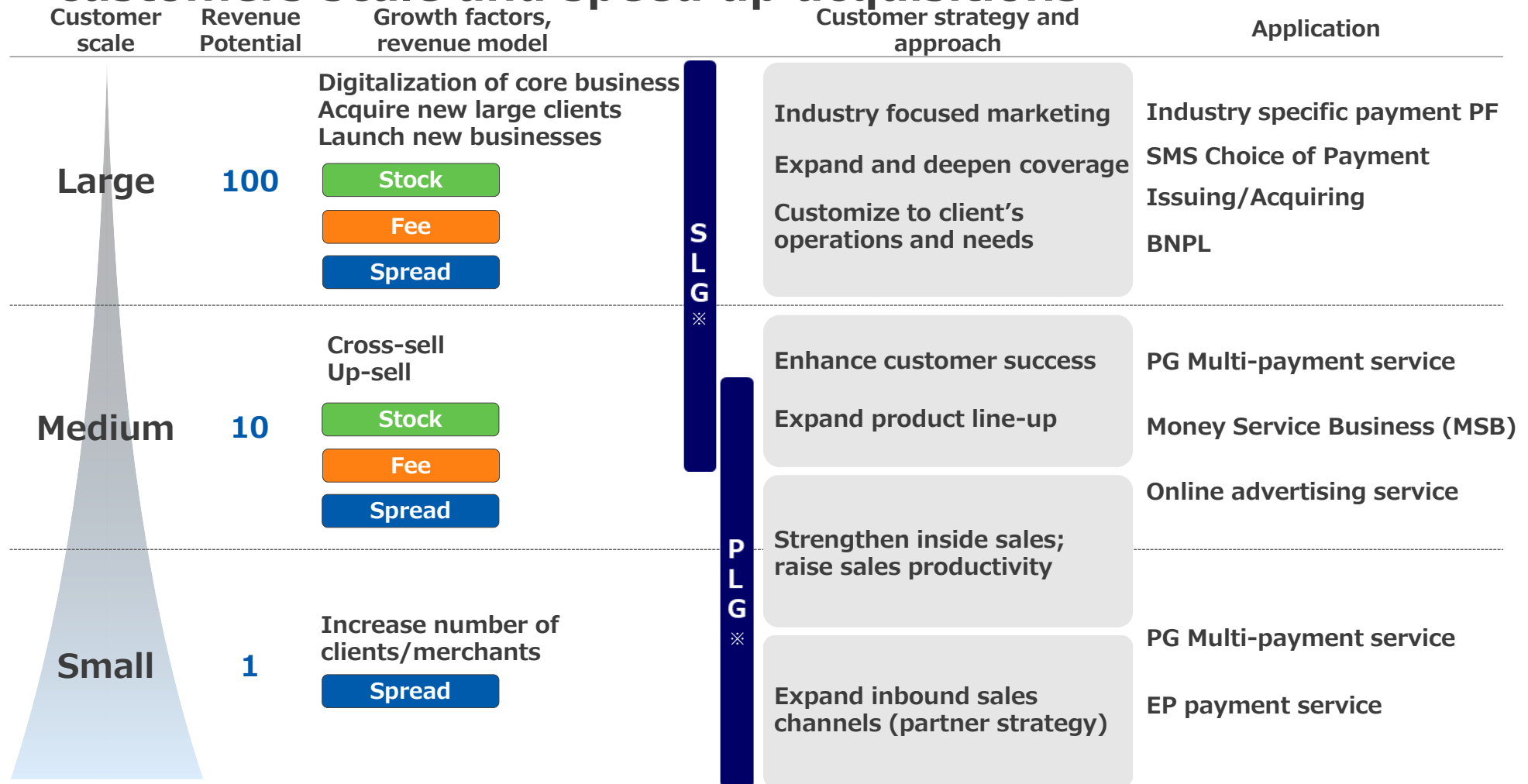
- |                        |  |
|------------------------|--|
| <b>Non-merchandise</b> | Tax payment (consumption tax, corporate tax, income tax, etc.) |
|                        | Payment PF for large telco carrier                             |
|                        | Hometown tax website   |
|                        | Reservation platform for leisure/excursions                    |
|                        | Major regional EPCO  |
| <b>Merchandise</b>     | Global major players   |
|                        | C2C fashion platform   |
|                        | Video streaming subscription                                   |
|                        | Major café chain operator                                      |
|                        | C2C platform   |
|                        | Major apparel mall   |
|                        | Major delivery   |
|                        | Major food subscription  |

※1 Revenue by year of contracting for PG Multi-payment service. ※2 Top five major clients of PG Multi-payment service in FY2019.

※3 Large projects that contributed to FY2021 business performance related to digitalization support for invoicing and payment and business operators that require online payments in the main business.

# 2.3 Revenue Expansion Strategy by Customer Segment

Raise sales productivity through customized strategy by customers scale and speed up acquisitions

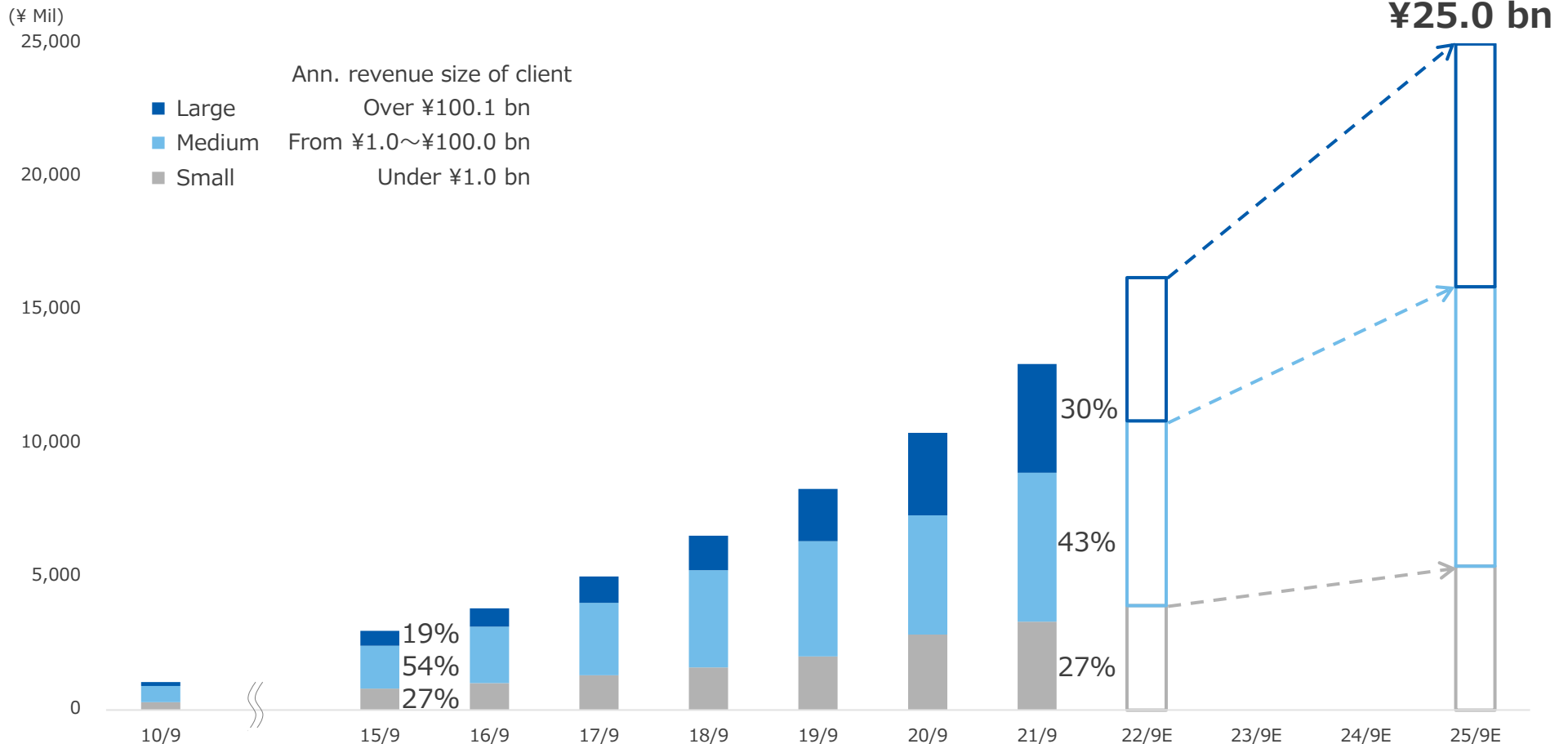


\* SLG stands for sales-led growth and PLG stands for product-led growth.

# 2.4 OP Breakdown by Customer Segment

Growth accelerates from core business support and acquisitions of large clients

OP target and breakdown by customer segment\*



\* OP by customer segment is calculated by multiplying the consol. OP margin to the revenue by customer segment.

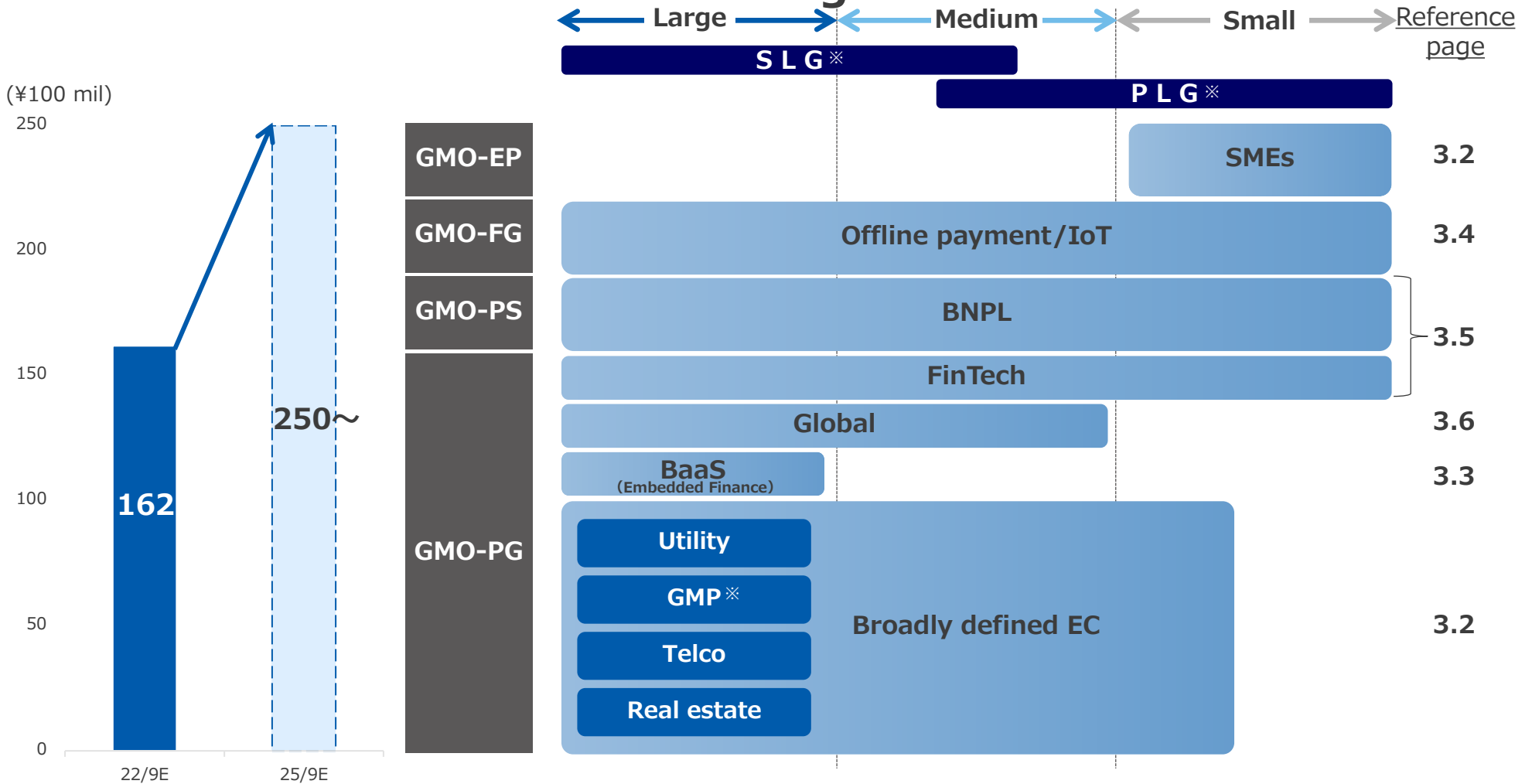
## 3. Initiatives in Focus Areas

---



# 3.1 Initiatives to Achieve 2025 OP Target

Implement product strategy coupled with initiatives customized to each customer segment



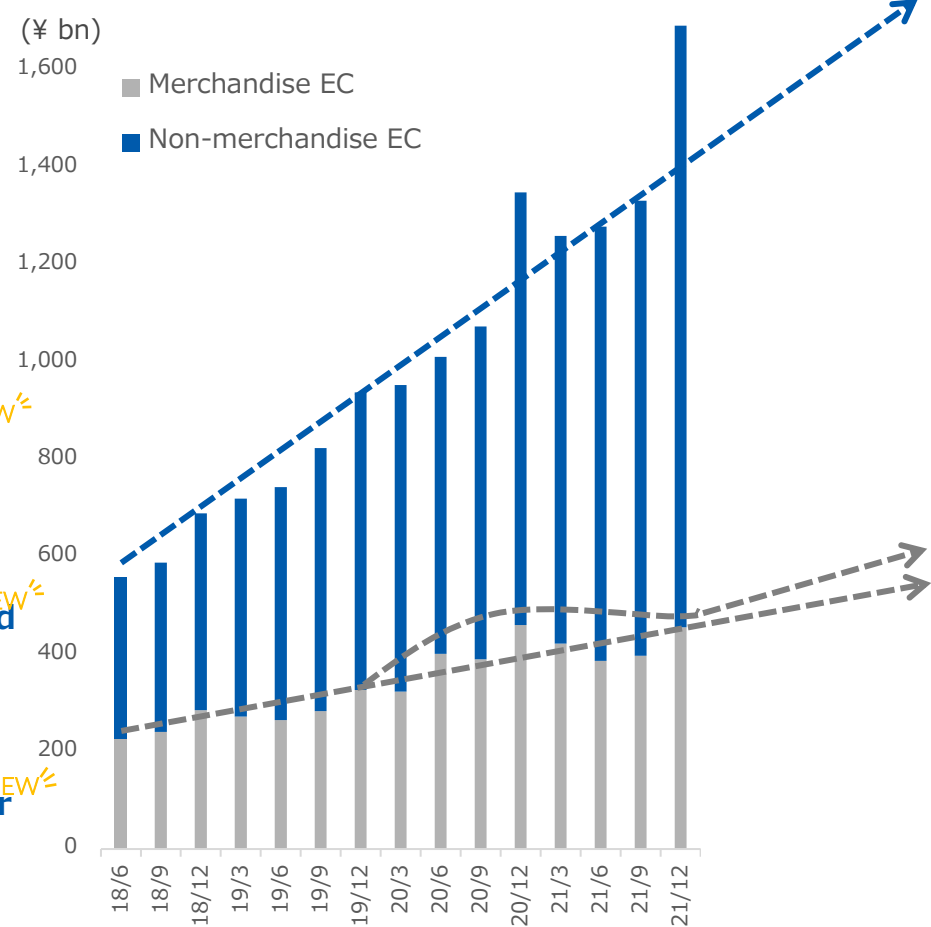
※ SLG stands for sales-led growth and PLG stands for product-led growth. GMP stands for global major players.

# 3.2 Broadly Defined EC

Focus on DX promotion to acquire large clients, penetrate into SME segment

	2021 (Act.)	2025 (Target as of 2021)
OP (¥ bn)	9.5	18.0~22.0

GMO-PG non-consolidated B2C EC transaction value (merchandise, non-merchandise; Quarterly trend)<sup>※2</sup>



### Growth Scenario<sup>※1</sup>

- 1) DX promotion ≡ Payment platform
- 2) GX promotion ≡ Payment platform
- 3) Penetrate deeper into GMPs

### Progress on Initiatives

Utility	Q1 FY2022	Co. B PF launch scheduled <b>NEW</b>
	Q1 FY2023	Smartphone app for tax payment <b>NEW</b>
GMP	Q1 FY2022	Co. A 2 <sup>nd</sup> payment service <b>NEW</b>
	Q3 FY2022	Co. B Negotiations for launch
Telco	FY2023	Co. C Talks for next FY launch
	Q4 FY2022	2 <sup>nd</sup> payment service launch planned <b>NEW</b>
Real Estate	Q3 FY2022	Rent/guarantee payment launch planned <b>NEW</b>
	Q3 FY2022	E-contract, cashless adoption
SMEs	Q3 FY2022	PLG: new service
	Q1 FY2022	Partner strategy with EC platformer <b>NEW</b>
Sustainability	Q1 FY2022	Start of payment processing using de facto renewable energy <b>NEW</b>

※1 DX stands for digital transformation, GX stands for green transformation. ※2 Figures present the transaction value for B2C EC operators in merchandise sector.

# 3.3 BaaS and Cashless

(Embedded Finance)

Provide proprietary financial function to capture structural changes in financial services

	<b>2021</b> (Act.)	<b>2025</b> (Target as of 2021)
<b>OP (¥ bn)</b>	<b>0.6</b>	<b>1.0~</b>

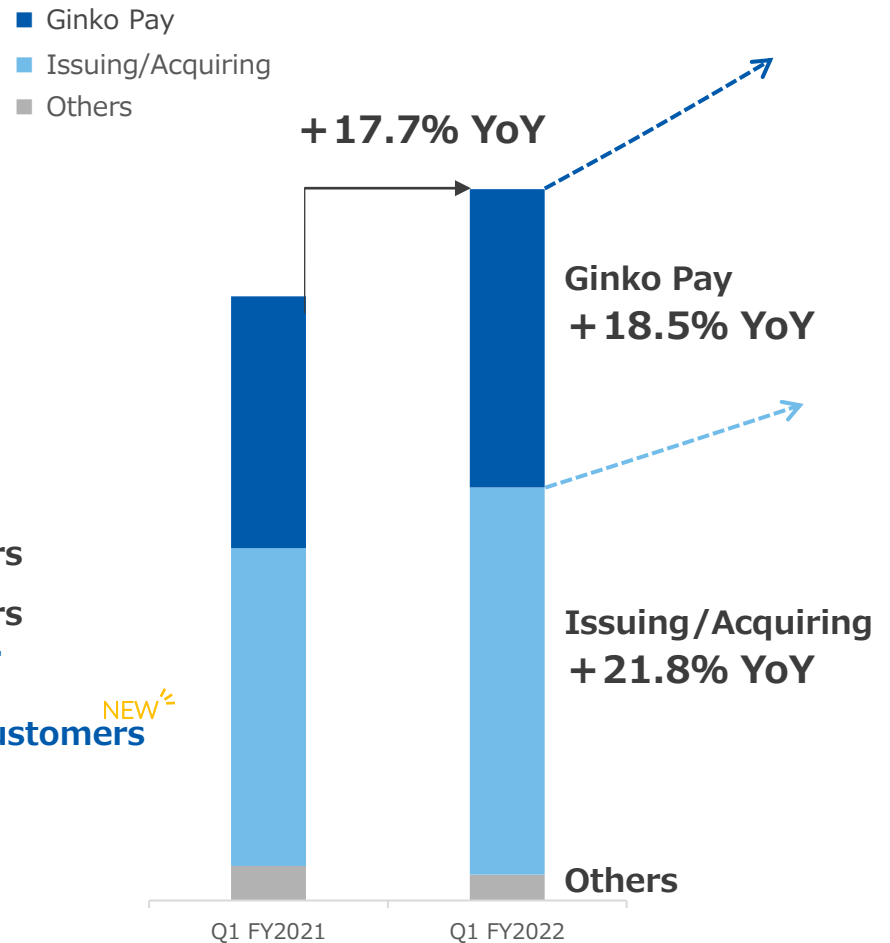
### Growth Scenario

- 1) Buildout platform template and rollout across industries
- 2) Service diversification and rollout to business operators
- 3) Provide financial function to capture the expanding Embedded Finance

### Progress on initiatives

Ginko Pay	Additional functionality to existing customers
Issuing/ Acquiring	Additional functionality to existing customers
	Q1 FY2022 Launch issuing prepaid card for major manufacturers <small>NEW</small>
	Q4 FY2022 Service expansion to payment customers <small>NEW</small>
	Q4 FY2021 White label sale of Cycle byGMO

Q1 stock revenue from services to FIs\*



\* FI stands for financial institution.

# 3.4 Offline/IoT

## Increase in transactions from the recovery in offline consumption contributing to overall performance

	2021 (Act.)	2025 (Target as of 2021)
OP (¥bn) <sup>※1</sup>	0.58	2.0~

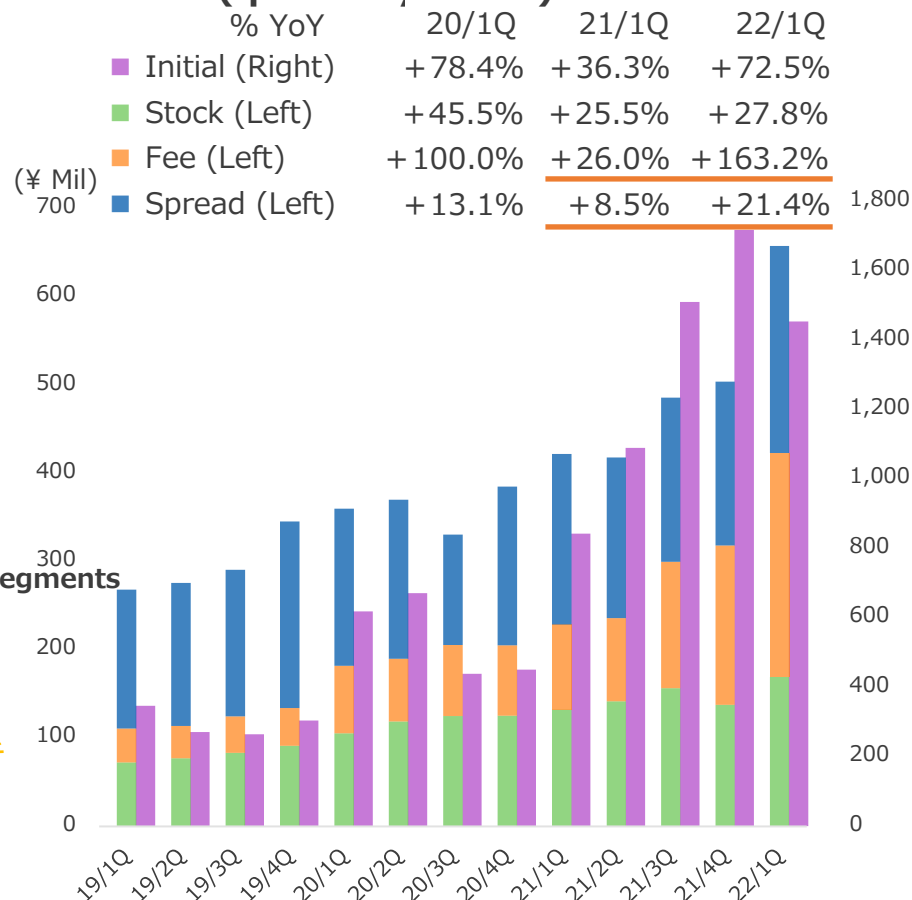
### Growth Scenario

- 1) Expansion of stock-type revenue from acquisition of large merchants<sup>※2</sup>
- 2) Strengthen collaboration and business reorganization of SMBC GMO PAYMENT
- 3) Extract synergy between online/offline (stera, etc.)
- 4) Penetrate into Unattended Market
- 5) Promote implementation of tap-and-pay in mobility segment

### Progress on initiatives

stera	Growth of major clients of GMS and drugstores Recovery in transactions at restaurants and leisure segments Stock-type revenue up 55.8% <sup>※3</sup>
Unattended Market	Q1 FY2022 Implement IoT terminals to smart stores and SAs <sup>NEW</sup>
Mobility	Q1 FY2022 Launch of JCB tap-and-pay <sup>NEW</sup>
Terminal-free payment	Promote initiatives for terminal-free payment such as Tap to phone <sup>NEW</sup>

### Revenue by business model for GMO-FG and GMO-CAS (quarterly trend)<sup>※3</sup>



※1 OP target for 2025 includes GMO Financial Gate and GMO Card System. ※2 Stock-type revenue is the sum total of stock, fee, and spread revenues. ※3 Figures present amounts according to GMO-PG's financial performance (after eliminations and consolidated adjustments).

# 3.5 FinTech

Revenue only grew 11.7% but profit grew 28.9% from growth of high-margin products

	2021 (Act.)	2025 (Target as of 2021)
OP (¥bn)	2.0	3.0~

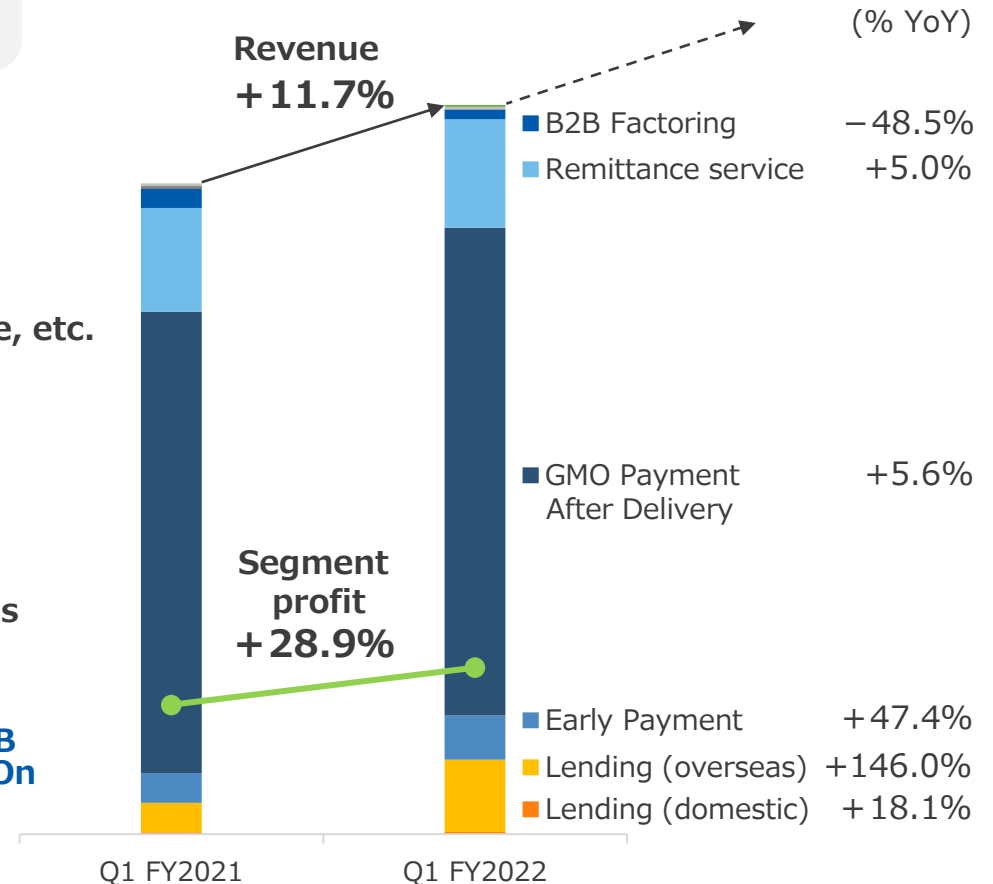
Q1 FinTech Service performance

**Growth Scenario**

- 1) Asset shift to high margin services\*
- 2) Expand GMO Payment After Delivery by new merchant acquisitions
- 3) Expand sales of B2B financial services  
GMO B2B Pay On Credit, B2B Payment Guarantee, etc.
- 4) Financial inclusion such as Instant Salary byGMO, GMO Payment After Delivery

**Progress on initiatives**

GMO-PG MSB	Cross-selling to large customers <b>NEW</b> Instant Salary byGMO outperforms plans
B2C BNPL	Q1 FY2022 Trial of credit easing to some merchants <b>NEW</b>
B2B BNPL	Strengthening partner strategy with B2B EC operators to promote GMO B2B Pay On Credit <b>NEW</b>



\* High margin services is defined as services where the ROIC exceeds the WACC and consists of GMO Payment After Delivery, overseas lending, B2B factoring (Invoice Early Payment and B2B Early Payment), B2B AR Guarantee, etc.

# 3.6 Global

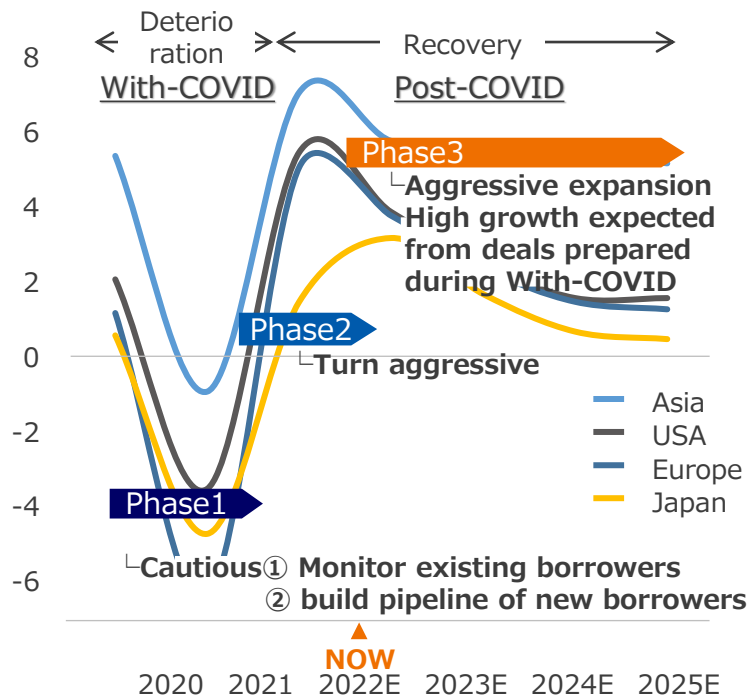
## Entered expansionary phase from COVID-19 reopening ahead of Japan

### ■ Market environment and business policy

- Overseas is transitioning to post-COVID phase. Asia in aggressive expansion phase, US assessing competitive environment to turn aggressive
- Tailwind for financial business and margins from tapering moves

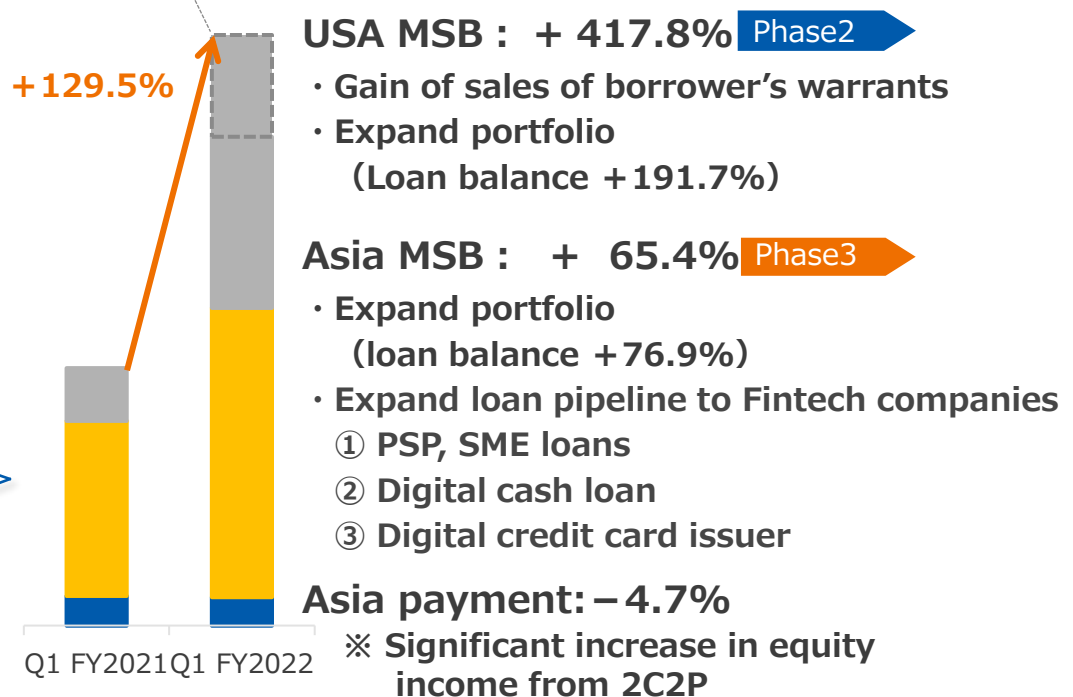
### ■ Strategy fine-tuned to each environment※

Global GDP growth rates



### ■ Revenue from global (% YoY)

■ Gain on sales of warrants



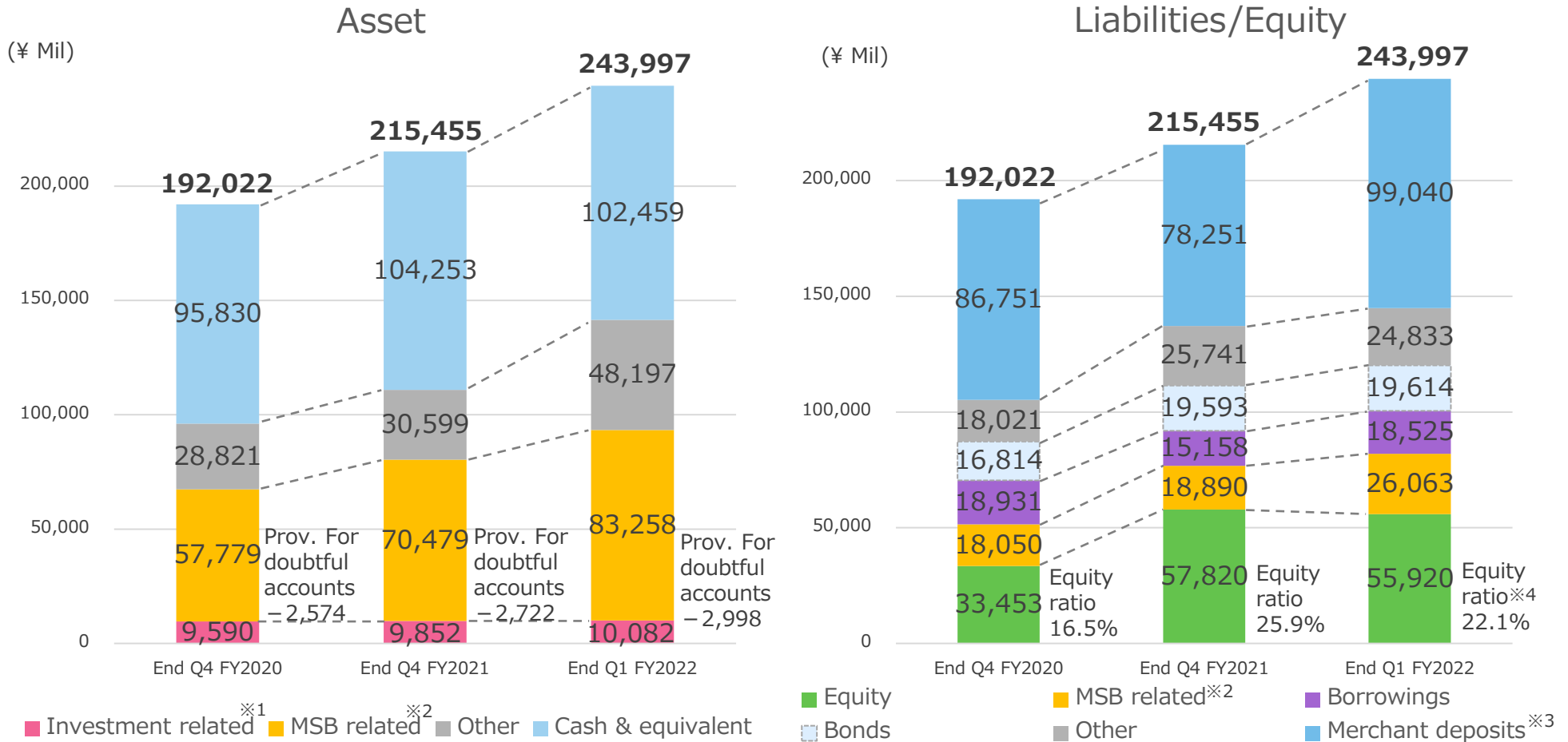
※ IMF : World Economic Outlook Update, January 2022, DataMapper

## 4. Financial Highlights and Reference Materials

---

# 4.1.1 Balance Sheet Changes

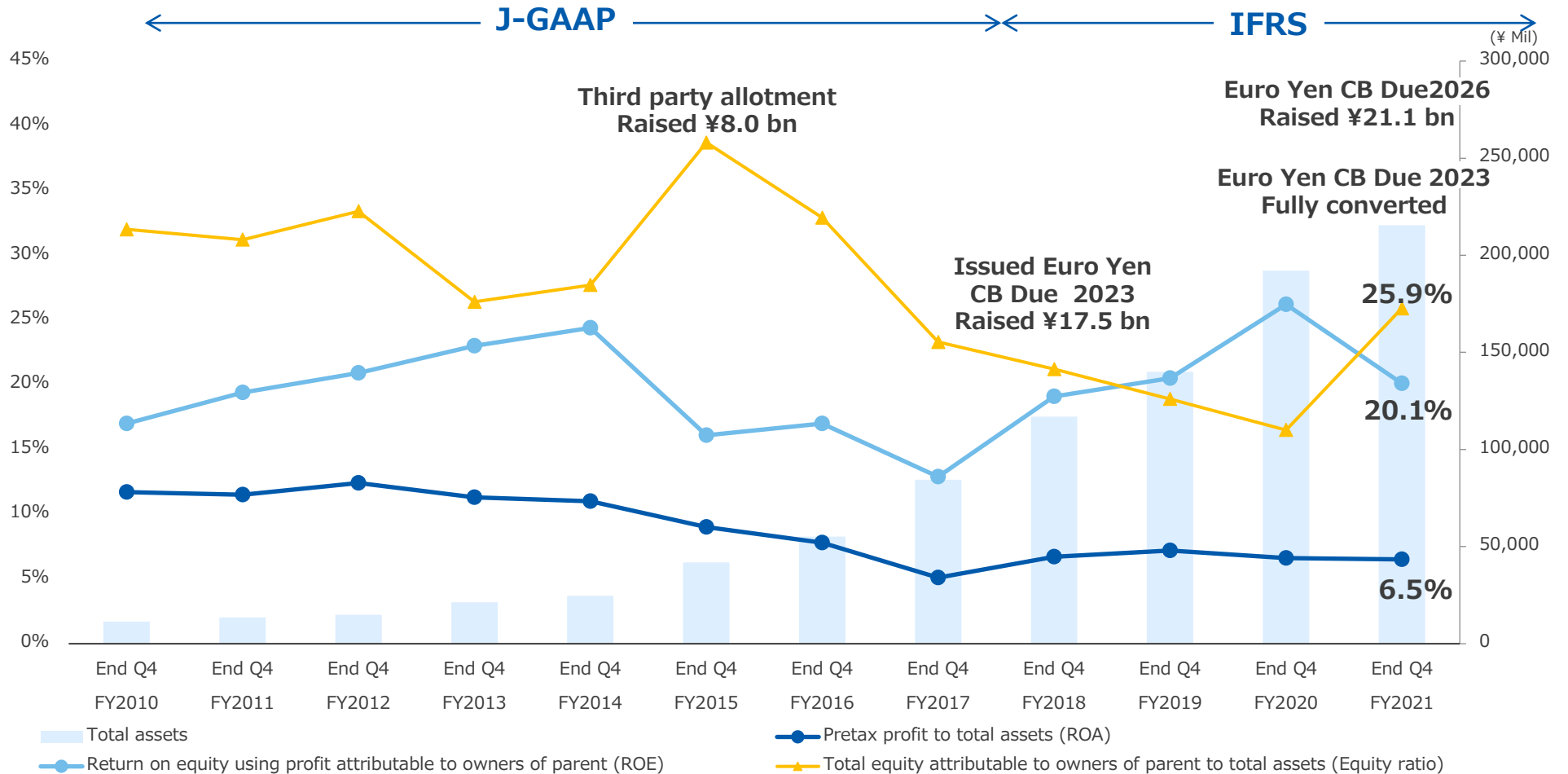
## Increase in MSB related asset and deposits received





# 4.1.2 Major Financial Indicators

## Strengthened equity base in order to expands MSB segment



※ 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 (ROE) refers to net profit to equity ratio.

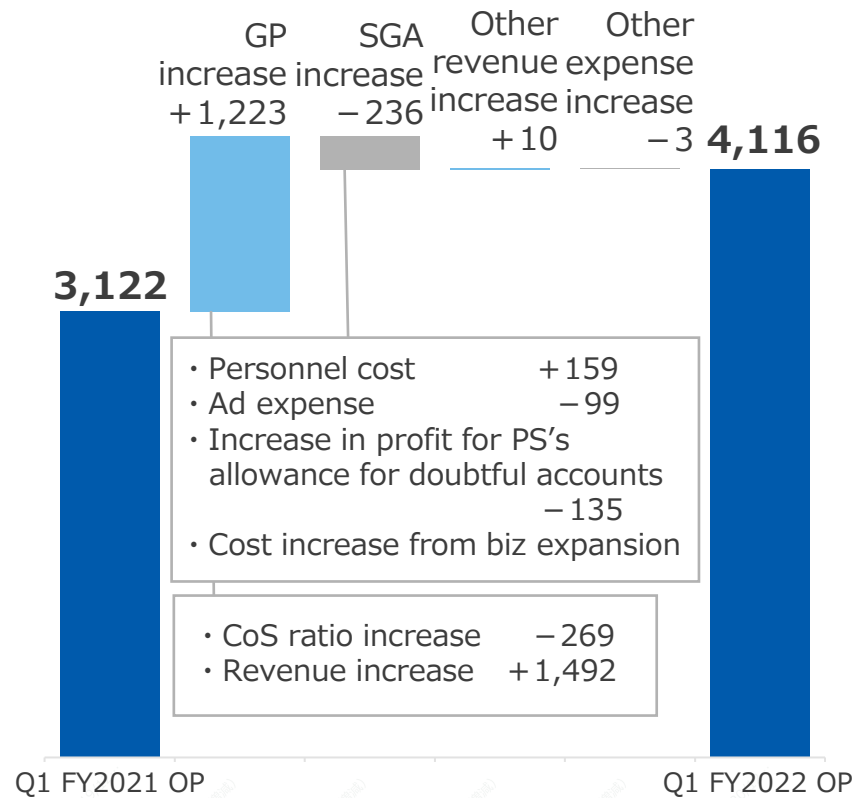
※ Adopted IFRS accounting standards from FY ending September 2018. The figures for FY ending September 2017 are restated on the same basis.

# 4.2 OP and Pre-tax Profit Waterfall Chart

Pre-tax profit grew 41.5% from profit contribution from overseas FinTech investment and lending activities

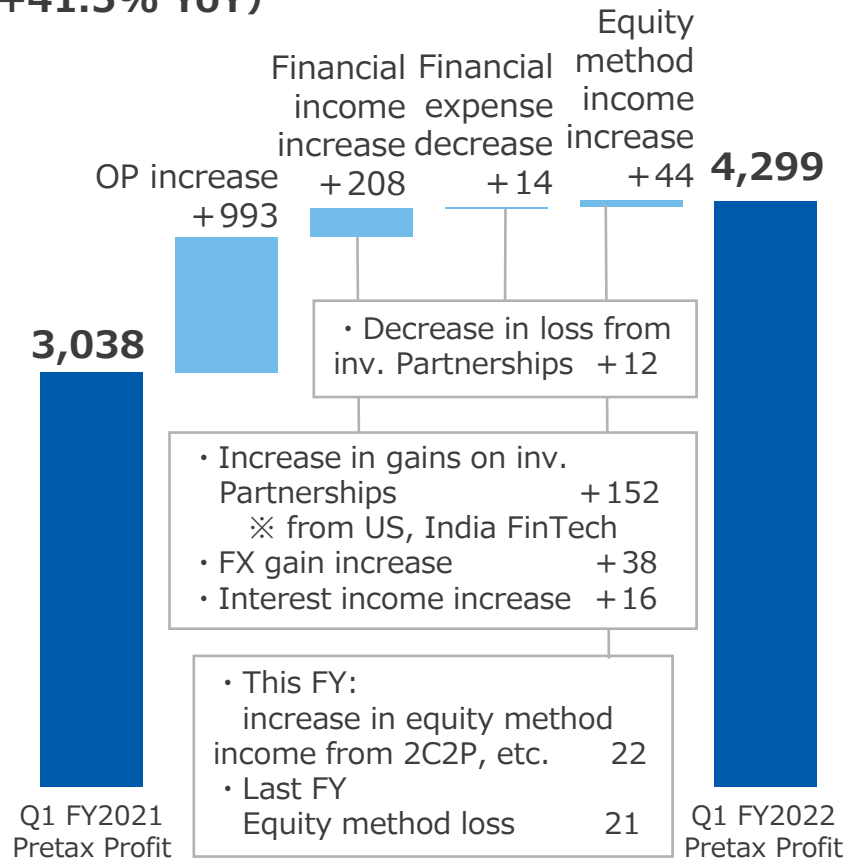
OP YoY: waterfall chart  
(+31.8% YoY)

(¥ Mil)



Pre-tax profit YoY: waterfall chart  
(+41.5% YoY)

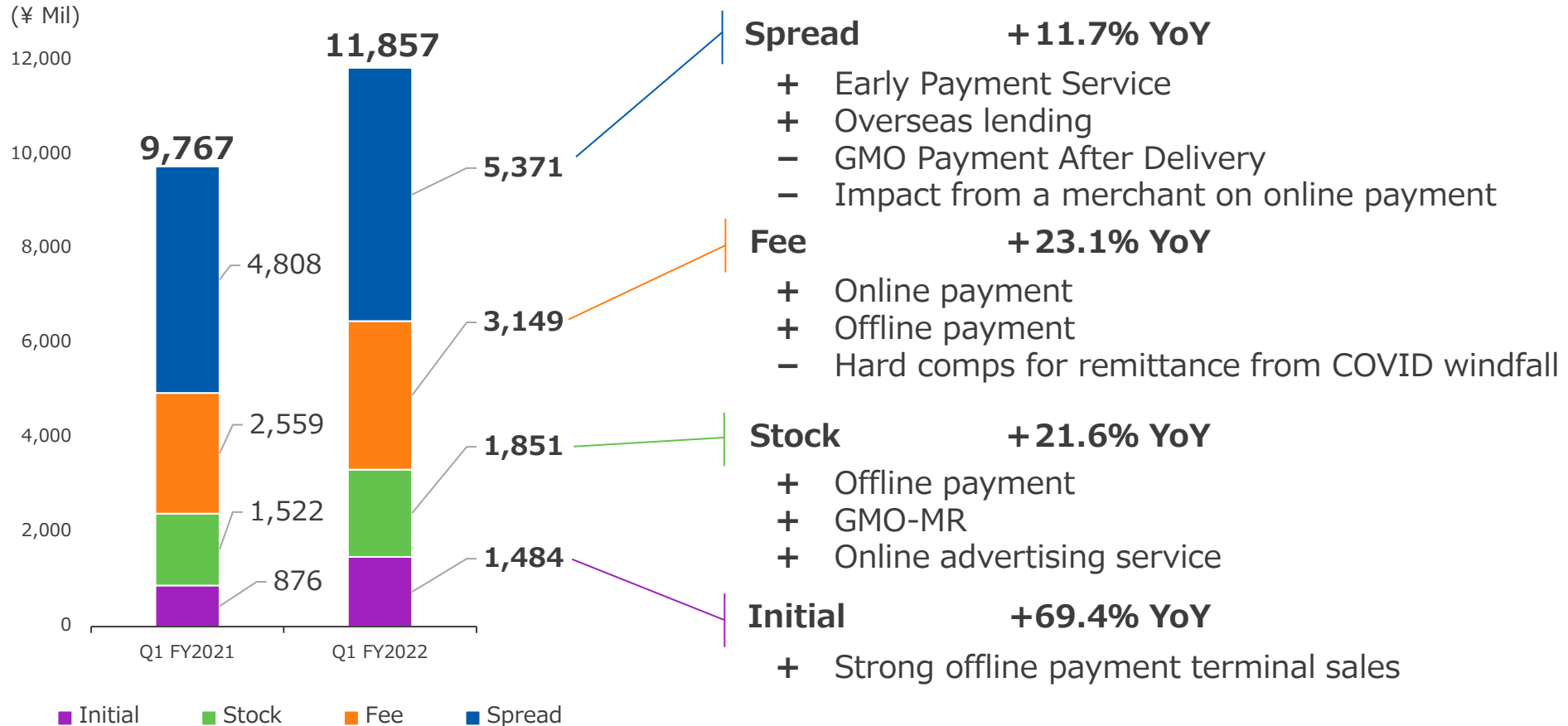
(¥ Mil)



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

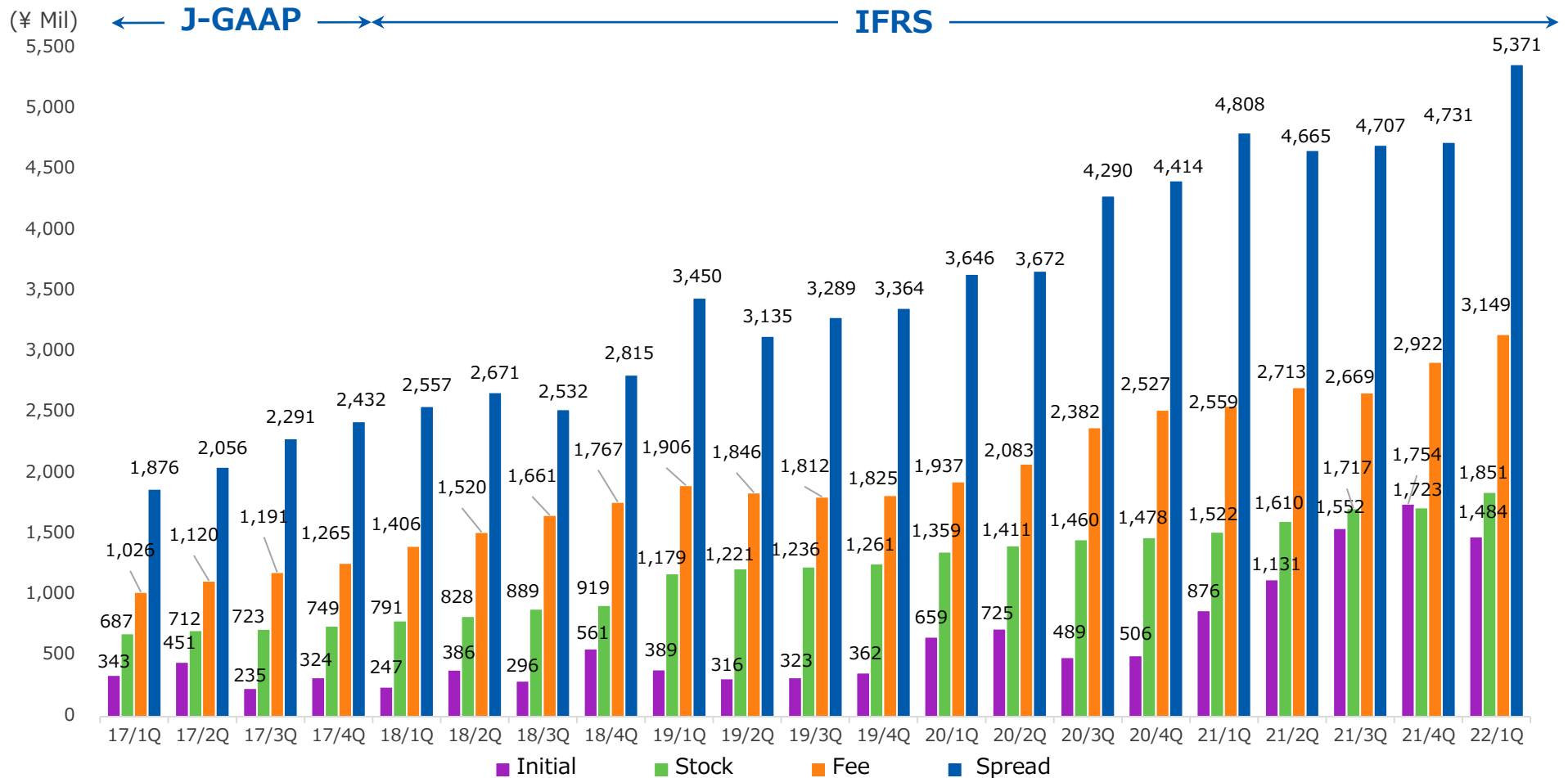
# 4.3.1 Revenue by Business Model (Q1 FY2022)

Steady progress of online payments and strong offline terminal sales



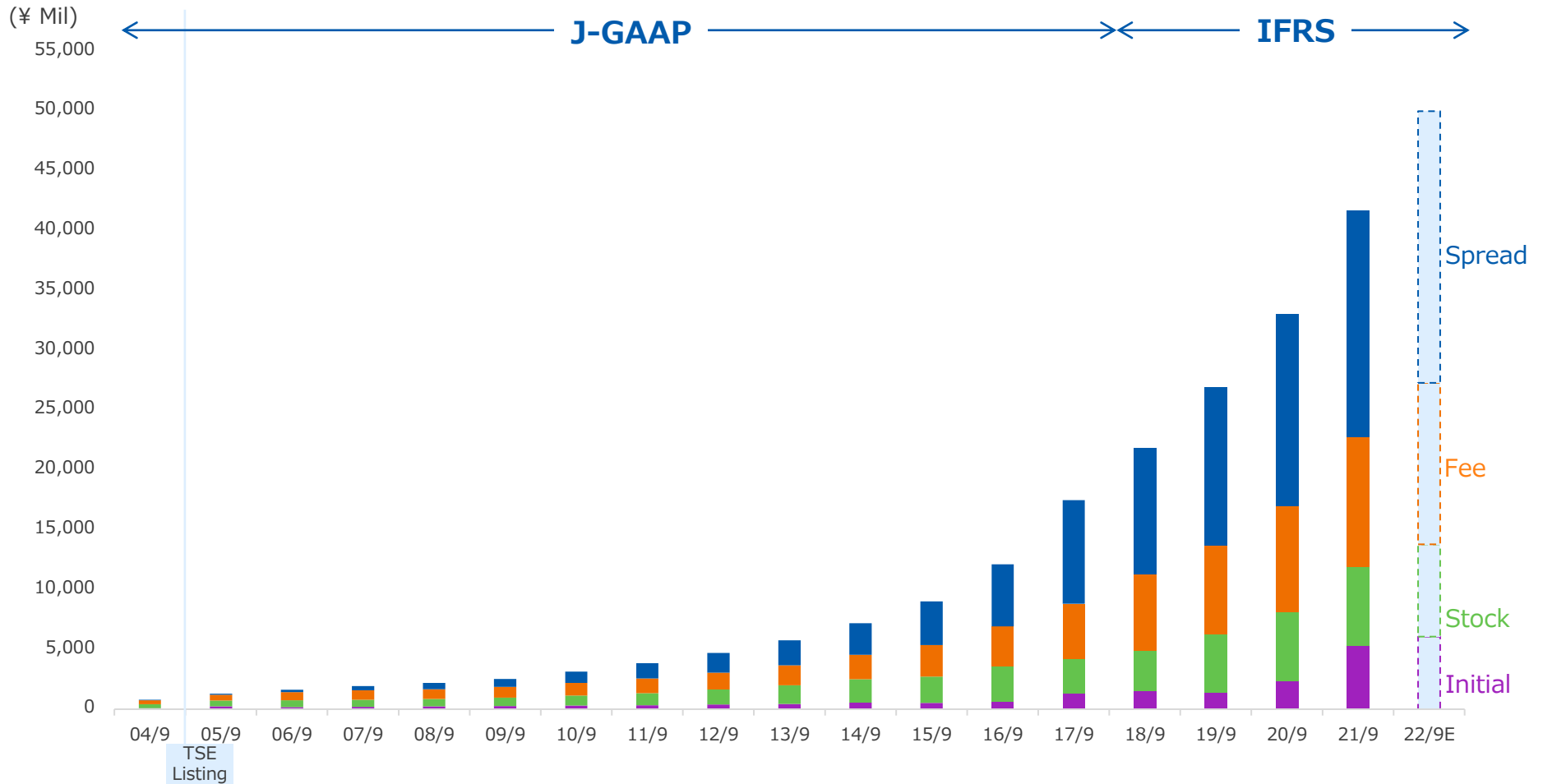
※ GMO-MR stands for GMO Medical Reservations Technologies Co. Ltd.

# 4.3.2 Quarterly Trend of Revenue by Business Model



※ 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.

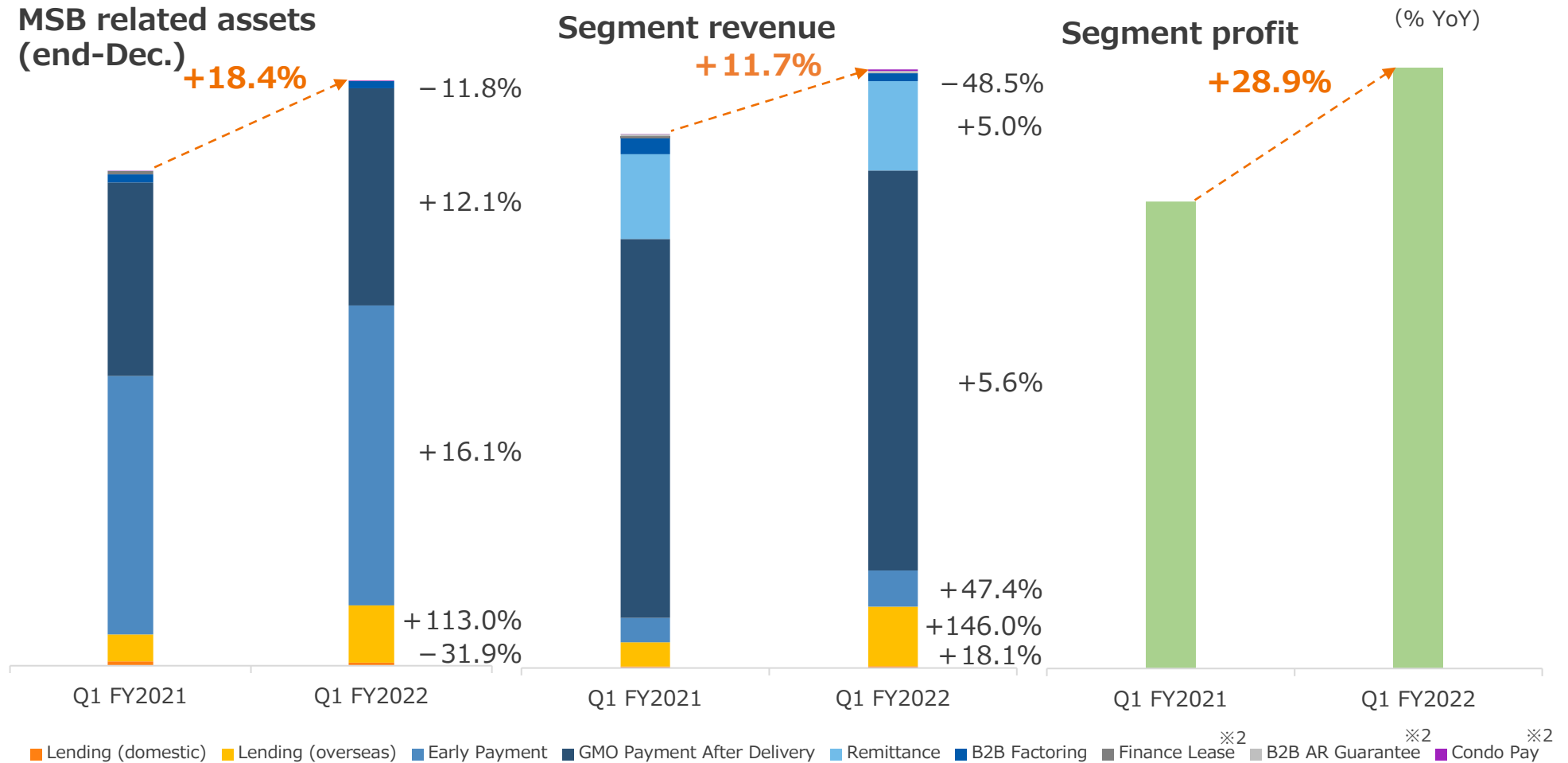
# 4.3.3 Revenue Trend by Business Model (Annual)



※ 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.

# 4.4 FinTech: Assets & Profit Growth (Q1 FY2022)

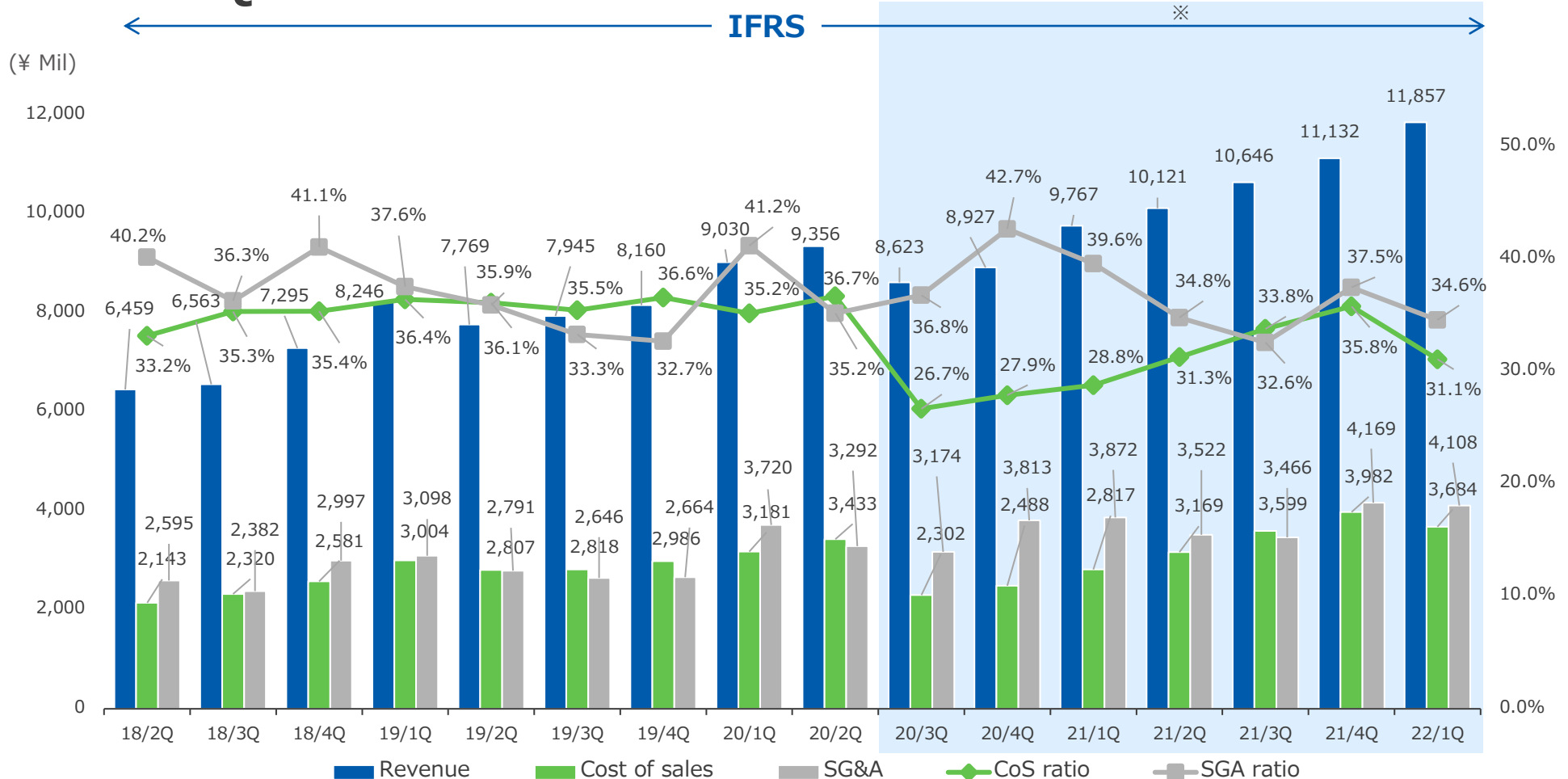
## Steady profit trend from expansion of high margin services



※1 Figures for GMO Payment After Delivery assets (accrued revenues) is net of allowance for doubtful accounts. ※2 The % YoY figures for finance lease, B2B AR Guarantee, Condo Pay is not displayed.

# 4.5.1 Quarterly Trend of CoS and SGA Ratio

CoS ratio fluctuates with changes in revenue mix; decline from Q3 FY2020 is due to deconsolidation of MK

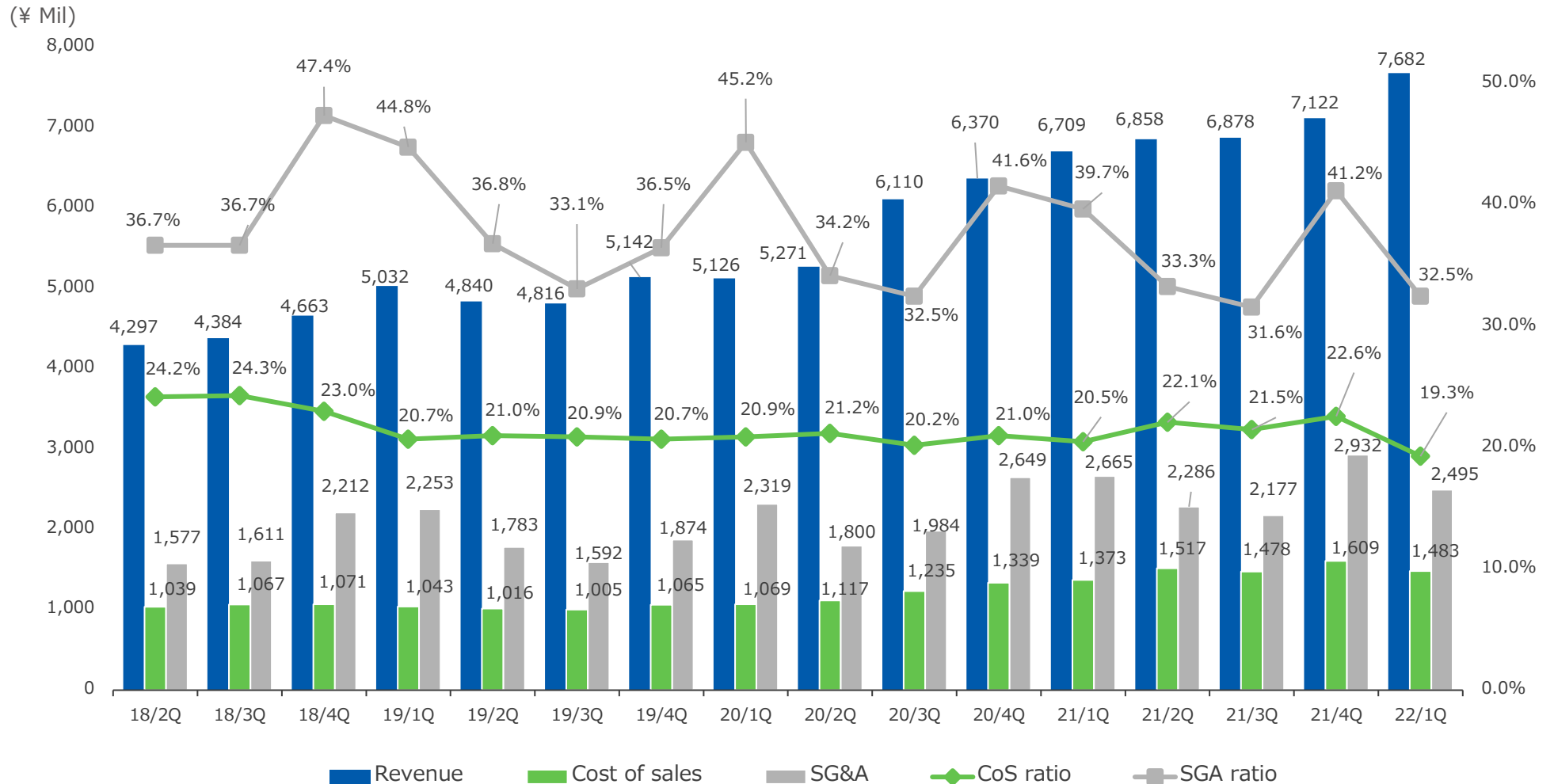


※ Figures with asterisk exclude outsourcing expense related to MSB. These outsourcing expenses are not recorded in SG&A from December 2017 (Q1) due to change in accounting standards.

※ 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.

# 4.5.2 CoS and SGA ratio of GMO-PG and GMO-EP (Quarterly Trend)

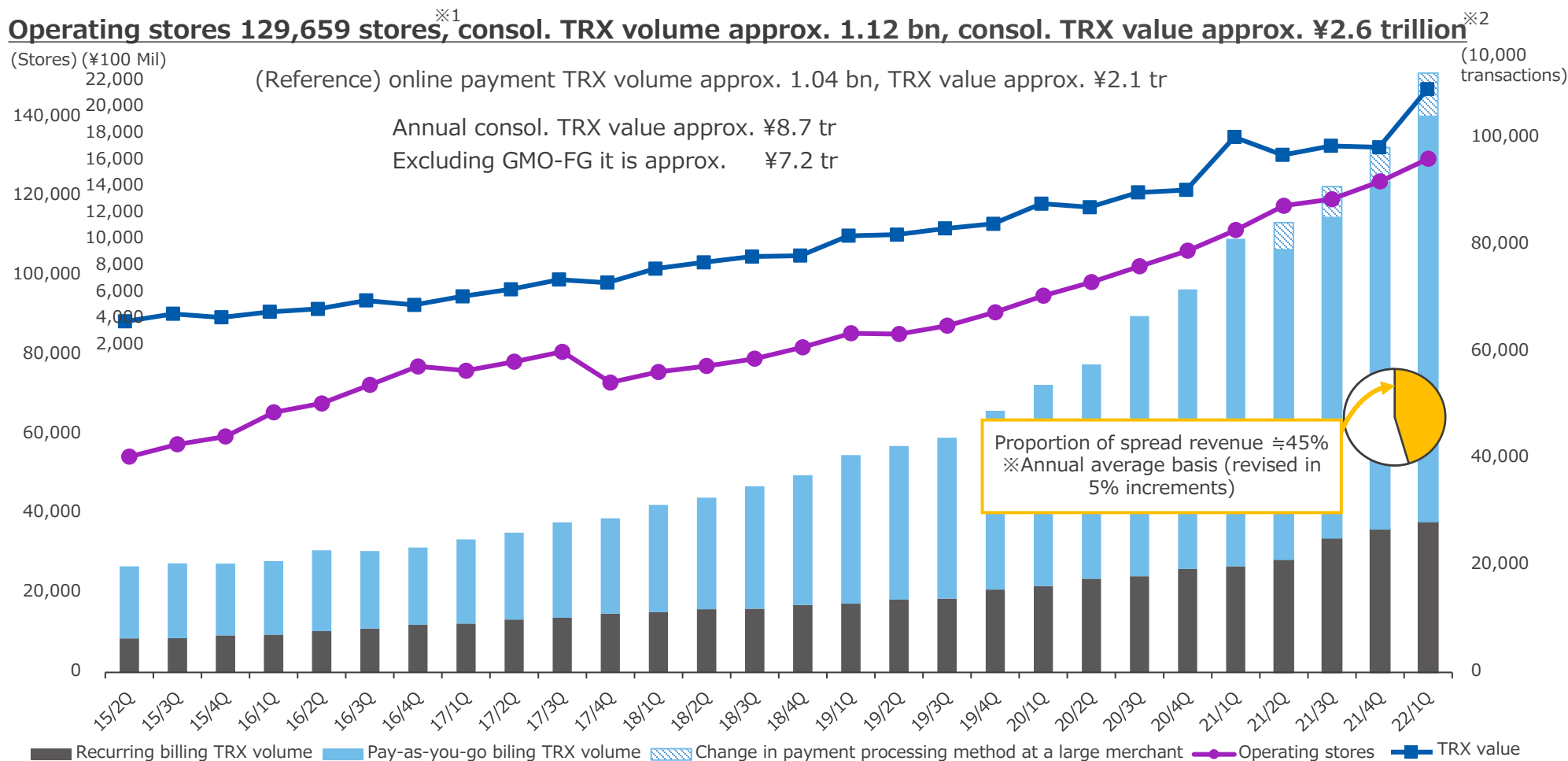
Cost of sales ratio for online payment business trending stably





# 4.6.1 Operating Stores, TRX Volume and Value (Quarterly Trend)

## Group-wide annual TRX value reaches ¥8.7 trillion



※1 Figure excludes a significant increase in operating stores from a specific merchant. Figures exclude the stores related to a large delivery company from Q1 FY2017. If included, operating stores would be 360,275 (up 68.0% YoY).

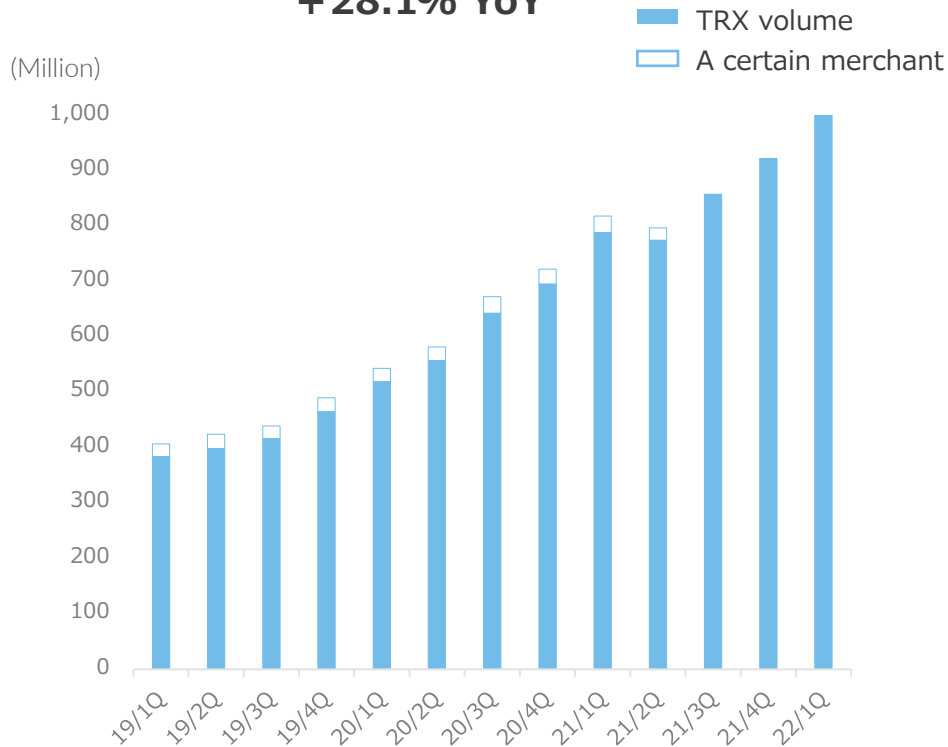
※2 Operating stores are measured on an end-of-quarter basis. GMV value and volume are the total for the respective quarter. ※3 The graph is based using only online payment figures.

# 4.6.2 TRX volume and value (Quarterly Trend)

## TRX volume growth accelerating from increase in micropayments

Quarterly trend of online payment TRX volume

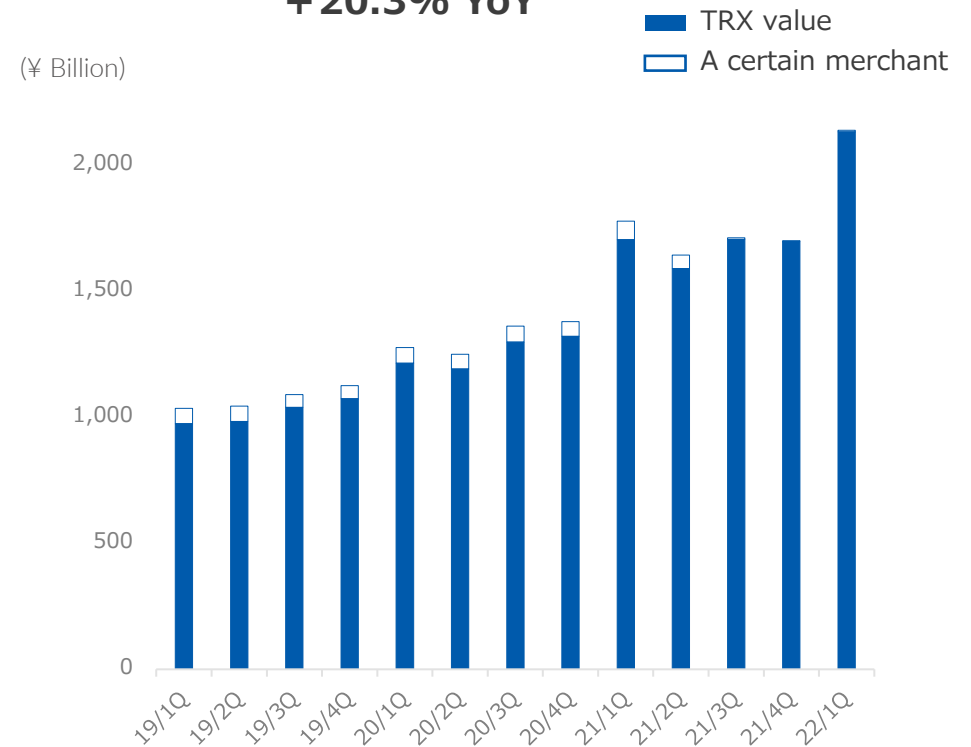
+28.1% YoY



Digital content	+41.5%	YoY
Utility	+71.9%	YoY
Delivery	+71.8%	YoY

Quarterly trend of online TRX value

+20.3% YoY



Digital content	+61.6%	YoY
Utility	+49.6%	YoY
Travel & Ticket	+23.0%	YoY

# 4.6.3 Data Book

## Starting this quarter, a data book containing major financial indicators, KPIs will be made available on the website

### Data Book Q1 FY2022

URL : [https://www.gmo-pg.com/en/corp/newsroom/pdf/211220\\_gmo\\_pg\\_ir\\_integrated\\_report\\_en.pdf](https://www.gmo-pg.com/en/corp/newsroom/pdf/211220_gmo_pg_ir_integrated_report_en.pdf)

Figures included in the data book:

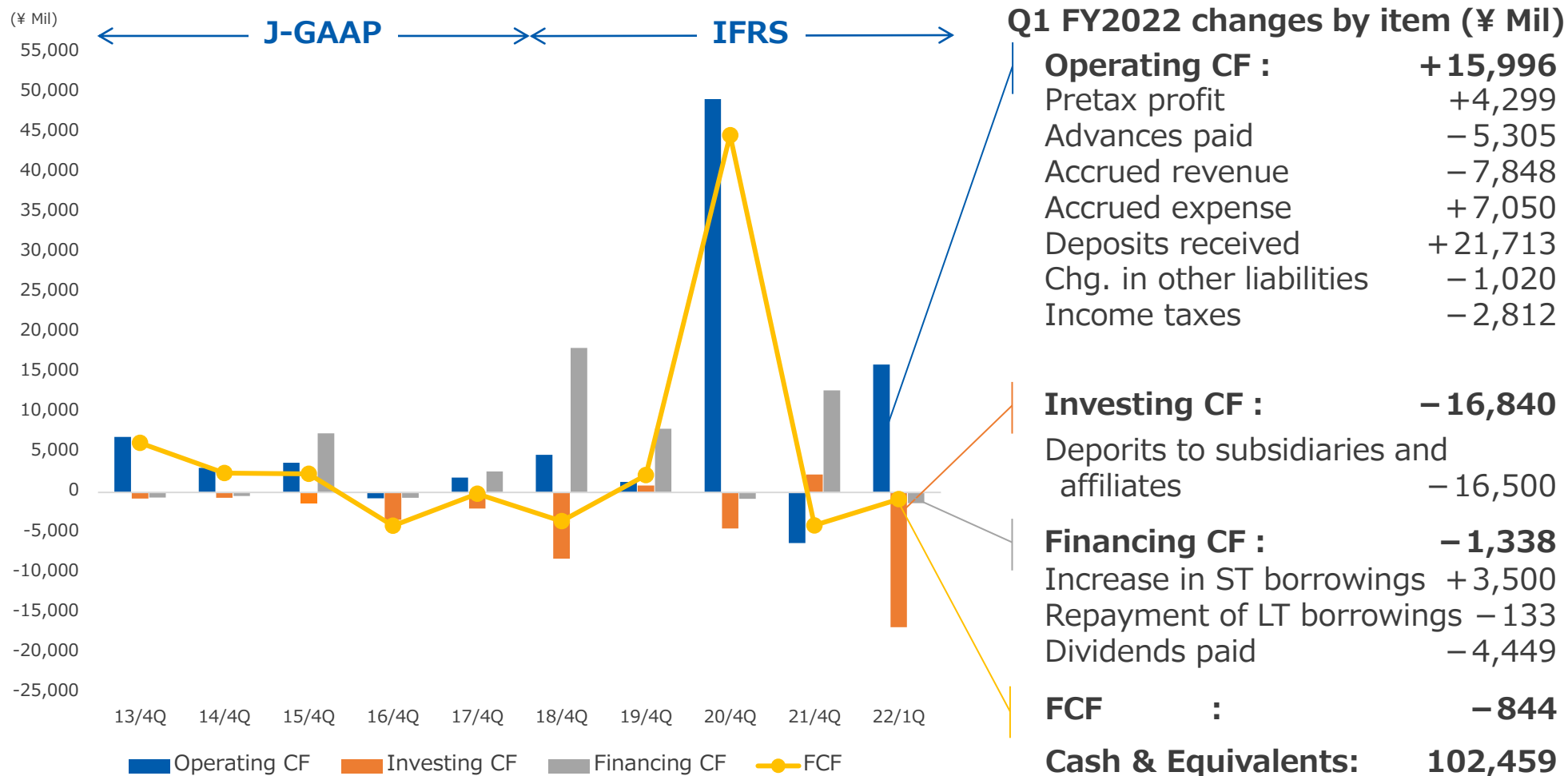
- Revenue by business model
- Segment performance
- Operating stores, TRX volume and TRX value
- Profit & Loss statement of consolidated subsidiaries

### イメージ

The image shows a screenshot of a financial data table from the Data Book Q1 FY2022. The table is organized into several sections, including consolidated financial information, results by segment, and consolidated subsidiaries. It lists various financial metrics such as revenue, operating income, and profit, broken down by quarter and year-over-year percentage changes. The table is presented in a multi-column format with headers for the fiscal year and quarter.

項目	2021年1-3月	2021年4-6月	2021年7-9月	2021年10-12月
<b>連結財務情報</b>				
売上高	1,370,000	1,370,000	1,370,000	1,370,000
営業利益	100,000	100,000	100,000	100,000
経常利益	100,000	100,000	100,000	100,000
当期純利益	100,000	100,000	100,000	100,000
株主当たり利益	100,000	100,000	100,000	100,000
連結財務情報				
売上高	1,370,000	1,370,000	1,370,000	1,370,000
営業利益	100,000	100,000	100,000	100,000
経常利益	100,000	100,000	100,000	100,000
当期純利益	100,000	100,000	100,000	100,000
株主当たり利益	100,000	100,000	100,000	100,000

# 4.7.1 Consolidated Cashflow Statement



※ 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.

# 4.7.2 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)

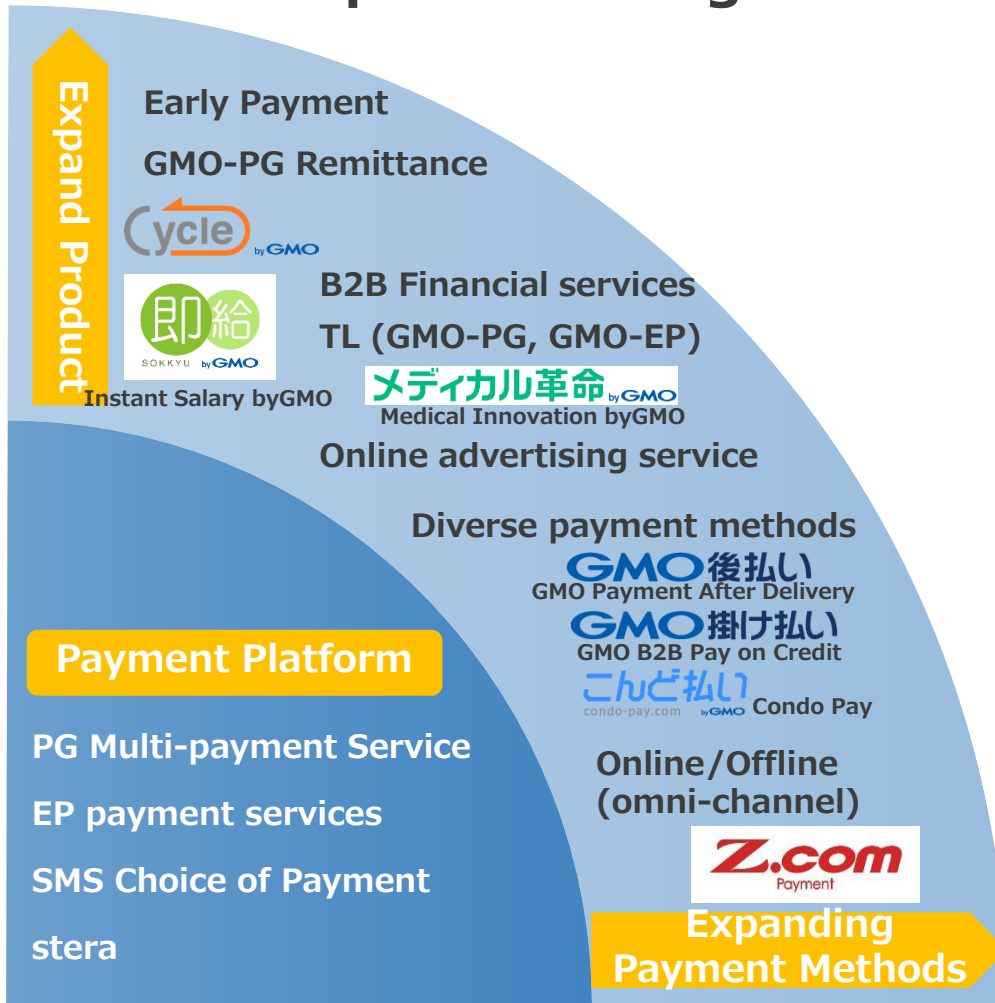
Asset —

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.

# 4.8 Expand line-up and expand revenue per customer

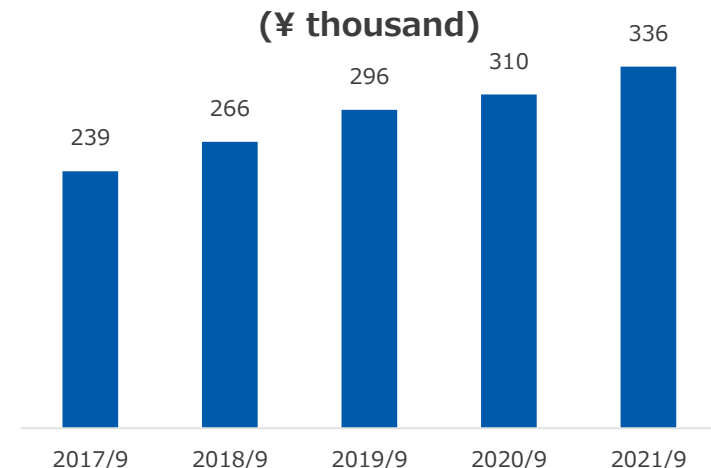
Diverse value proposition to existing customers  
 Promote up-sell through resolving customers' issues



## Our Strengths/Value Proposition

- Highly scalable payment platform
- Incorporates various payment methods
- Win-win model of providing value added services that contribute to revenue/TRX
- Multiparty platform for consumer, merchants, and payment companies

## Revenue per merchant



# 4.9 BaaS and Cashless

(Embedded Finance)

## Deploy BaaS business by leveraging our strengths

- Market Environment**
- Strengths**
- Strategy**
- Potential Market**

- Growing cashless and DX demand
- Provide financial service embedded into main service of business operators
- One-stop offering of payment know-how, money flow management, development capability, and value
- Provide functionalities and applications to FIs and business operators for their cashless business and DX implementation
- Promote white label sales of proprietary products
- 30% of the IT investments by Japanese financial institutions of ¥2.4 tr is for new development (as of 2021)

		Value Proposition	
		Conventional financial service	Peripheral financial service
<b>Customers</b>	<b>Financial Institution</b>	<b>Strengthen and optimize core business with the power of IT</b> Processing Platform	<b>Expand support for peripheral financial services</b> Ginko Pay
	<b>Business Operators</b>	Transaction Lending Factoring	VISA Business Card Salary prepayment

# 4.10 Offline Payment and IoT: Initiatives to terminal-free payment

Implementing initiatives for the future without payment terminals.  
Strengthen initiatives in mobility and beverage vending machine sectors

Tap to Phone	NFC Tag Tap-ad-Pay Payment
--------------	----------------------------

2021/12~ **New**

Started JCB tap-and-pay at Nagaden Bus



2020/12~

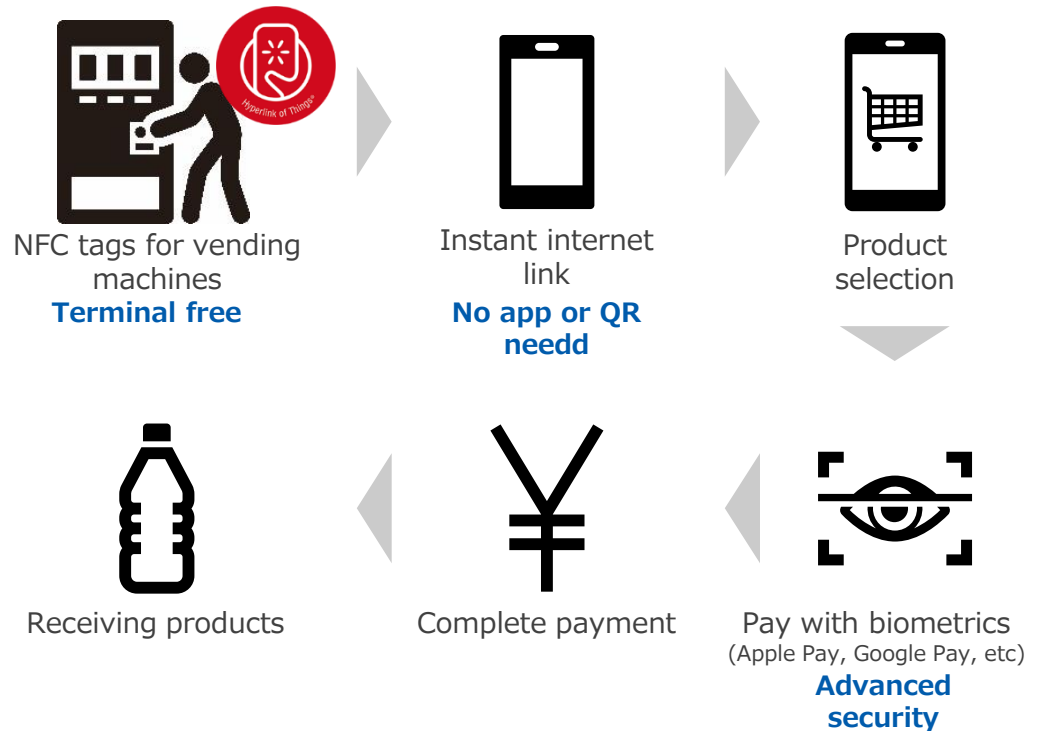
Started terminal-free NFC tap-and-pay service with Soft Space Sdn Bhd

Soft Space社の「FasTap(ファスタップ)」が利用されている様子



Likely during FY2022 **New**

Planning service with large food manufacturer



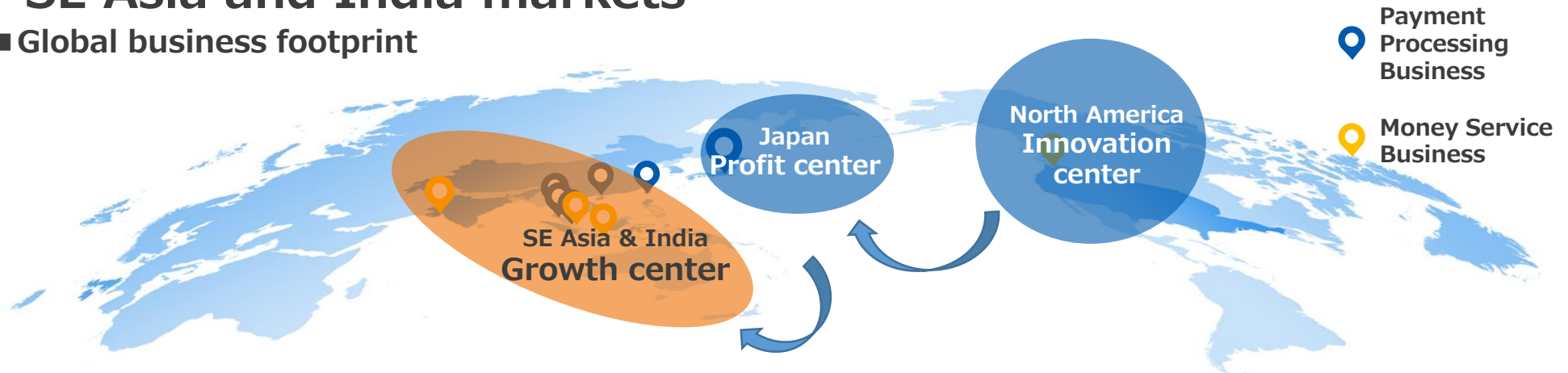
※ Tap to Phone: A mobile payment service that does not require a payment terminal nor cash register and only uses NFC enabled device for the payment service.  
NFC stands for Near Field Communication, a communication protocol based on contactless IC chip that only requires a tap.  
NFC tag: A tag which can operate various NFC enabled devices from an NFC enabled smartphone.



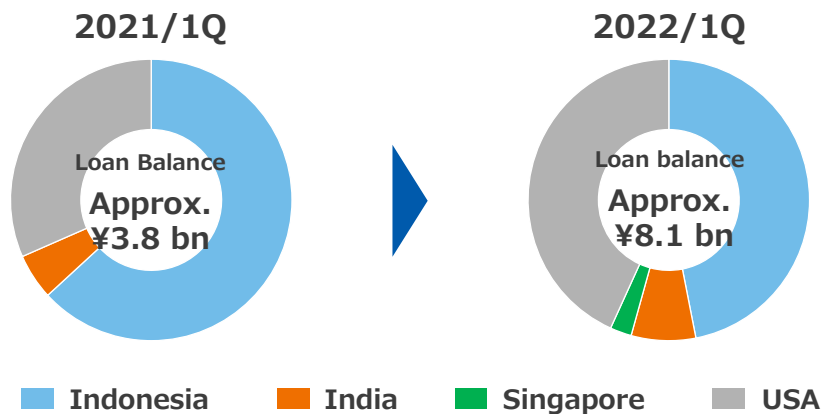
# 4.11 Global

## Leverage synergy with NAM investments; focus on growth in SE Asia and India markets

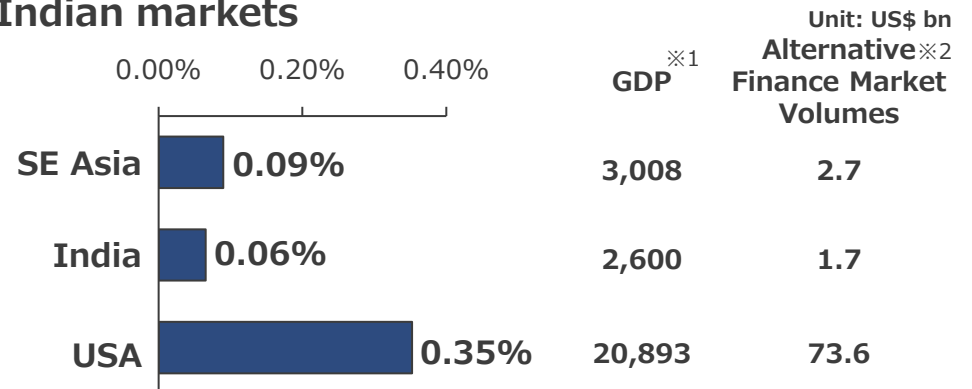
### Global business footprint



### Global MSB investment and loan portfolio



### Huge potential credit needs in SE Asian and Indian markets



SE Asia and India's credit gap is 3.5 to 5 times larger than US

※1 World Bank ※2 University of Cambridge "The 2<sup>nd</sup> Global Alternative Finance Market Benchmarking Report"

# 4.12 Sustainability

## Integrated Report outlines the various initiatives to realize sustainability

28<sup>th</sup> Integrated Report

URL : [https://www.gmo-pg.com/en/corp/newsroom/pdf/211220\\_gmo\\_pg\\_ir\\_integrated\\_report\\_en.pdf](https://www.gmo-pg.com/en/corp/newsroom/pdf/211220_gmo_pg_ir_integrated_report_en.pdf)

▶ 持続的な成長を支える基盤

### サステナビリティ経営

DX・脱炭素化支援により、社会の進歩発展を牽引  
クレジット×デジタル技術で社会的包摂を推進

当社は、経営理念「社会の進歩発展に貢献する中で、用途の心物両面の豊かさを追求する」のもと、オンライン化・キャッシュレス化・ペーパーレス化・DXなどを支援する決済を起点としたサービス提供、決済・金融技術での社会インノベーションの導入などによりSDGsへの取り組みを行っています。また、多様性を認め合い、誰もが参加し支え合う社会の実現（インクルージョン）包摂）に貢献してまいります。

▶ サステナビリティ実現に向けた注力領域  
当社では、当社事業内容やステークホルダーの意見を踏まえ、持続可能な社会の実現に向けて以下領域の取り組みに注力してまいります。今後、様々な社会課題の中で当社において中長期的視点で優先的に取り組むべき重要な課題（マテリアリティ）を適切に特定し、サステナビリティ経営の高度化に努めます。

注力領域	関連するESG	SDGsへの貢献	具体的な取り組み
デジタル・インクルージョン*	E 環境 S 社会	9, 17	▶ EC化率向上、キャッシュレス化推進による便利・快適な社会の実現 ▶ ECショップ、デジタルリーフレット、デジタルを活用した多様な販売形態の加盟店を決済サービスでサポート ▶ 多数の事業者パートナーとのオープンイノベーション
フィナンシャル・インクルージョン*	E 環境 S 社会	1, 5, 8, 9	▶ 金融包摂FinTech企業（マイクロファイナンス）へのインバウンドファイナンスを推進 ▶ 多岐を有するマイクロフィンテックで取り扱う「誰とbyGMO」 ▶ 無利貸決済を通じ、クレジットカード担保有者もECへアクセスし、クレジットサービスによる、事業者への運転資金融資
環境への貢献	E 環境	7, 13	▶ ペーパーレス化等、DX実装を通じた加盟店の脱炭素化支援 ▶ 実質買込可能エネルギーによる決済処理を開始
人材への貢献	S 社会	8	▶ 多様な多様な人的資源の活用（ダイバーシティ推進） ▶ 「企業は人なり」の考えのもと、ビジョン共有と、当社独自の人材育成制度により「人」の成長を支援 ▶ 企業は人を育てる義務がある、と認識をもち、その能力を最大限発揮できる場を提供（働き方改革）
健全な経営の実践	G ガバナンス	17	▶ 実質的なコーポレートガバナンス（企業統治）体制の構築 ▶ 最重要課題として、情報セキュリティ対策を強化 ▶ コンプライアンス（法令遵守）の強化

\* デジタル・インクルージョンとは、デジタル技術を活用し、誰もが利用できること、デジタル技術の活用を促進する多岐なサービス提供、デジタル・インクルージョンとは、デジタル技術を活用し、誰もが利用できること、デジタル技術の活用を促進する多岐なサービス提供

30 / GMO PAYSMENT GATEWAY 株式会社 2020.10.1 - 2021.9.30 / 31

### Specific initiatives (excerpt)

Realize convenient and comfortable society by promoting EC and cashless adoption

Promote impact finance to financial inclusion FinTech companies (microfinance)

Support merchant's decarbonization through DX support and paperless operations

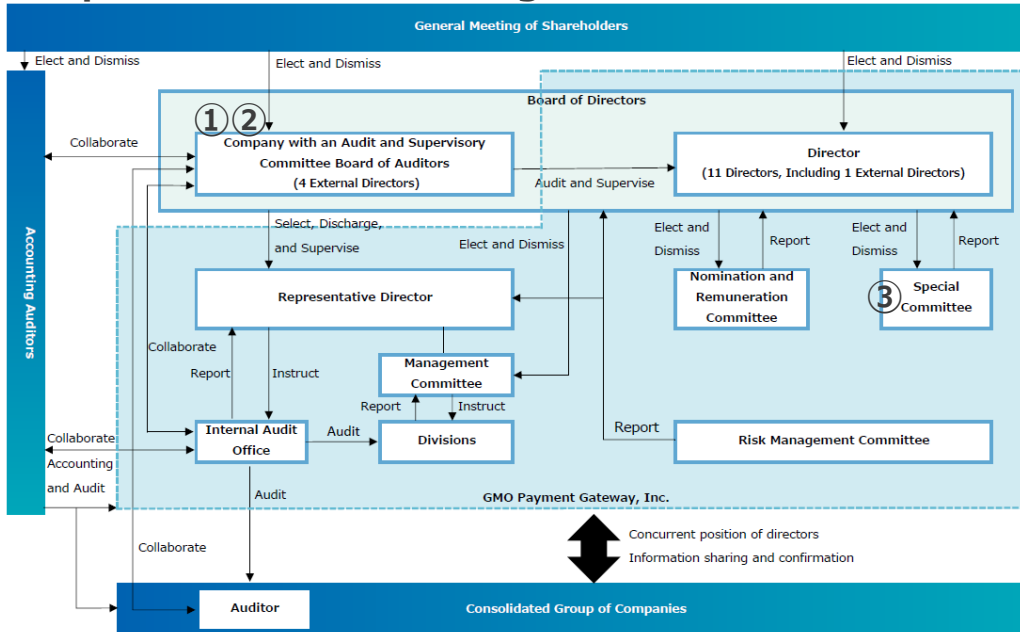
Start payment processing using de facto renewable energy

Selected as Best Company in the Great Place To Work survey for seven consecutive years

# 4.13 Strengthening governance

Realize medium to long term corporate value enhancement from strengthening supervisory function of Board of Directors

## Corporate Governance Organizational Structure



- ① Transition to company with Audit and Supervisory Committee
- ② Proportion of External Director rises to a third
- ③ Established a Special Committee
  - Comprised of five External Directors
  - Strengthen protection of interests of non-controlling shareholders
  - Deliberate on transactions and actions that entail a conflict of interest between controlling and non-controlling shareholder and report findings to the Board of Directors

# Thank You Very Much

## **GMO** PAYMENT GATEWAY

---

GMO Payment Gateway, Inc.  
(3769; Tokyo Stock Exchange, Section 1)

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

For inquiries, please contact our IR team at the telephone number below:  
Corporate Value Creation Strategy Division (IR Department)  
TEL: +81-3-3464-0182  
E-mail : [ir-contact@gmo-pg.com](mailto:ir-contact@gmo-pg.com)