

For Immediate Release  
November 10, 2022

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<https://infcurion.com/>

## Infcurion to Act as Third-Party Prepaid Payment Instrument Issuer for Coke ON Wallet

- Responsible for issuing and settling e-money and managing the issuance of points as a joint operating partner-

Tokyo, Japan, November 10, 2022—Infcurion, Inc. (CEO: Hiroki Maruyama, Head Office: Chiyoda-ku, Tokyo) announced that the Company will act as a third-party prepaid payment instrument issuer\*<sup>1</sup> for Coke ON Wallet, an e-money product with an original point function provided by Coca-Cola (Japan) Co., Ltd. (CEO: Jorge Garduño, Head Office: Shibuya-ku, Tokyo), and will be responsible for issuance, settlement and management of point issuance in relation to the e-money product.



Coke ON Wallet is a new e-money service which consists of the Coca-Cola system's original point function Coke ON Point and prepaid service Coke ON Money. The service can be used as a payment method for Coke ON Pay provided by the official Coca-Cola Japan app Coke ON®. Coke ON Pay is supported by 420,000 vending machines across Japan.

\* "Coke ON®" is a registered trademark of Coca-Cola (Japan) Co., Ltd.

In developing Coke ON Wallet, Infcurion, as a joint operating partner, provided the smartphone payment platform Wallet Station and enhanced the Coke ON app with financial services such as user account management, value and point issuance, and payments. In addition, through the connection to Bank Pay operated by the Japan Electronic Payment Promotion Organization, of which financial institutions across

Japan are members, the Coke ON Wallet can be topped up directly from bank accounts at over 100 financial institutions—including megabanks, to provide a seamless payment UX without compromising the customer experience.

Wallet Station has been adopted by retailers and various financial institutions—including major banks—as a service which provides users with peace of mind by offering load capacity that can handle large volumes of data and users, as well as a complying with a wide range of security assessments.

In recent years, there has been in a rising number of digital consumers, who make full use of digital services via smartphones. Embedded finance, which incorporates financial functions into digital channels such as retail apps, is attracting attention from digital consumers who seek a seamless user experience.

Leveraging its longstanding expertise in the Fintech area, Infcurion has supported many companies to realize embedded finance solutions through enabling connections between financial institutions and business operators. By participating in Coke ON Wallet, Infcurion, as a third-party prepaid payment instruments issuer, has started to provide prepaid value issuance and related business support, in addition to their existing smartphone payment platform. Infcurion will continue to support the realization of financial DX, starting with the expansion of cashless transactions.

#### **About third-party prepaid payment instruments issuer**

Infcurion registered as a Third-Party Prepaid Payment Instruments Issuer with the Kanto Local Finance Bureau on June 25, 2021.

Registration No.: Director-General of Kanto Local Finance Bureau No. 00749

Registration date: June 25, 2021

Corporation No.: 4010001117846

#### **About Wallet Station** <https://infcurion.com/walletstation/> (in Japanese)

Wallet Station is a smartphone payment platform for building a company's original payment product. It provides a one-stop solution for the functions necessary to create custom wallets, including barcode payment, user management, and value/point issuance. Since it is provided through an API, it can be easily integrated into existing smart phone apps to realize a seamless payment UX without compromising the overall customer experience.

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#### **About Infcurion, Inc.**

Infcurion, Inc. is a payment focused fintech company aiming to achieve social change with the power of “Finance x Technology.” Infcurion is focused on building the future of finance by becoming the No.1 Enabler in the fintech space through establishing a finance and payment ecosystem with our partner companies. We are engaged in three core business segments.

①BaaS (Banking as a Service) platform business

We provide banking functions as a B2B2C cloud service called Wallet Station which can connect on top of the traditional banking systems and integrate various services such as point cards, coupons, BNPL (Buy now Pay later) etc., as well as various payment methods. In addition, we also offer B2B2B services including our international brand card issuing and processing platform called Xard.

## ② Merchant Solution Business

We provide payment terminals and settlement center for merchants, with customized terminals for key verticals.

## ③ Consulting Services

We also provide a comprehensive range of consulting services from new business planning to operational set up support for financial institutions, payment operators and corporates. We maximize group synergies by cross-selling our products and services, focused on supporting our clients in their Digital Transformation (DX) and new service launch, with the ultimate goal of creating seamless UX and smarter and more convenient financial services for end consumers and businesses.

### **Company Profile**

- Company Name: Infcurion, Inc.
- Founder & CEO: Hiroki Maruyama
- Established: May.1, 2006
- Head office: MFPR Kojimachi Bld.7F, 5-7-2, Kojimachi, Chiyoda-ku, Tokyo 102-0083
- Number of employees: 248 (as of November, 2022)
- Description of business: Providing platforms and consulting support in finance, payment and related field
- URL: <https://infcurion.com/>

### **Contact Information**

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