

For Immediate Release
June 16, 2023

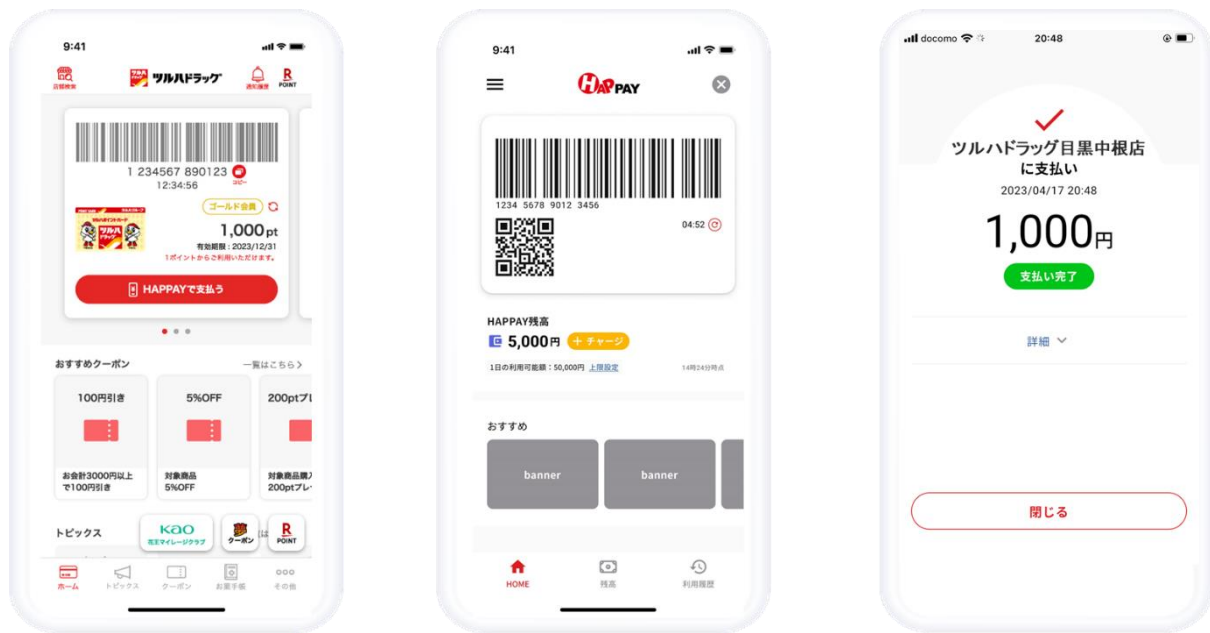
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Infcurion to provide Wallet Station to Tsuruha Group's smartphone payment service “HAPPAY”

Tokyo, Japan, June 16, 2023—Infcurion, Inc. (CEO: Hiroki Maruyama, Head Office: Chiyoda-ku, Tokyo) announced that the company will provide smartphone payment platform Wallet Station to the smartphone payment service “HAPPAY” provided by Tsuruha Holdings Inc. (CEO: Jun Tsuruha, Head Office: Sapporo, Hokkaido) .



HAPPAY is the official app provided across Tsuruha group companies, which has over 7.9 million downloads, and by adding smartphone payment functionality to the app, users will be able to conduct payments, collect points and coupons all within the app. Infcurion provided the smartphone payment platform Wallet Station to HAPPAY to support the launch of the company's original Pay service, including key systems for user registration and verification, payment processing, and balance management. In addition, through the connection to Bank Pay operated by the Japan Electronic Payment Promotion Organization, of which financial institutions across Japan are members, HAPPAY 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 can be integrated into an existing app through SDKs (Software Development Kit), allowing for the addition of payment functionality in a cost effective and timely manner. Furthermore, the SDKs include security measures which allow clients to issue their own original pay service without having to conduct large scale system maintenance and updates on the client's official app.

In recent years, there has been 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. Infcurion will continue to provide new value to society by allowing companies to integrate fintech into any service, by providing a wide range of financial services on an individual functional level through Wallet Station and Xard.

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 the platform 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.

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.

① Embedded Fintech 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: 272 (as of April, 2023)
- Description of business: Providing platforms and consulting support in finance, payment and related field
- URL: <https://infcurion.com/>

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