

For Immediate Release

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Infcurion announces release of prepaid top up connection service CharG, enabling new top up methods for prepaid services such as in house payment services

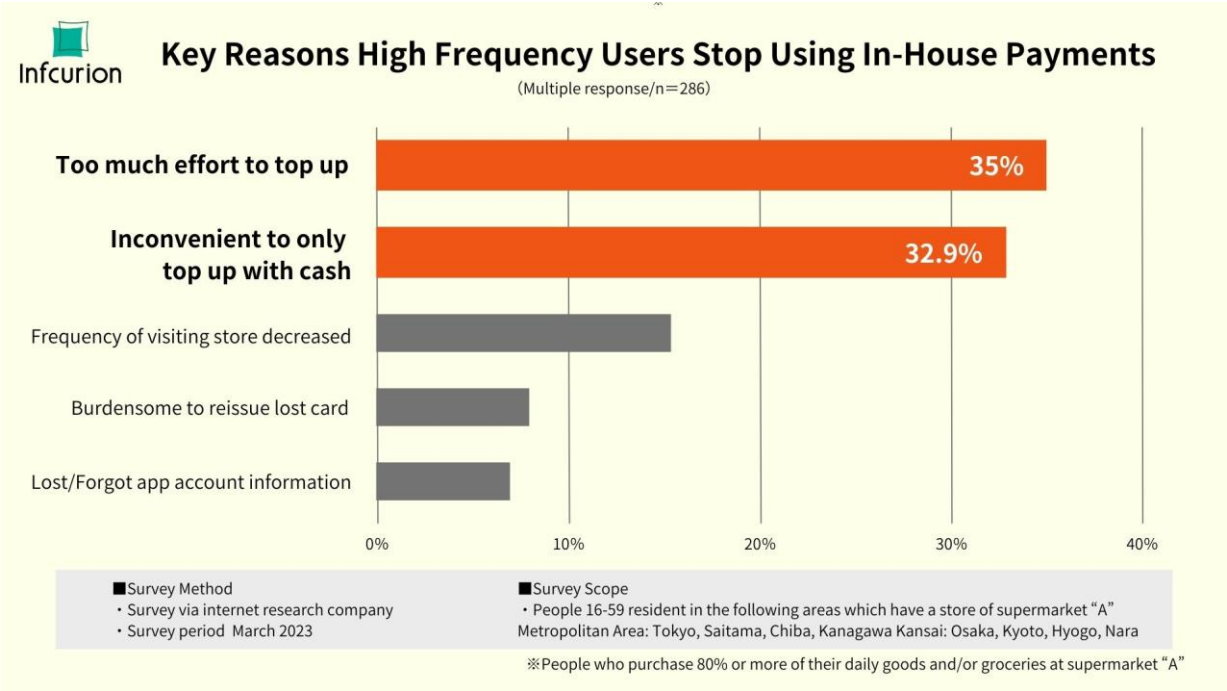
Tokyo, Japan, July 21, 2023—Infcurion (CEO: Hiroki Maruyama, Head Office: Chiyoda-ku, Tokyo) announced the release of prepaid top up connection service CharG.



CharG is a connection service which enables integrations to new top up methods in a cost and time efficient manner to prepaid services such as in house payment services and regional e-money etc. In September 2023, as the first top up method, the company plans to provide a connection to Bank Pay which is operated by the Japan Electronic Payment Promotion Organization, allowing real time top up from over 140 financial institutions including mega banks, and facilitating the realization of value added service and enhanced usability to in-house payment services. It is possible to smoothly integrate the necessary functionality for processing top ups into existing prepaid services as the service is provided not only via API but also through web interface.

While the implementation of cashless payment methods has expanded in the retail industry starting from supermarkets, the high cost of payment fees continues to be a burden for management and has triggered the implementation of original in-house payment services. However, based on a survey that the Company conducted, around 30% of frequent in-house payment users responded that “Top up is time consuming” and/or “it is inconvenient to only be able to top up with cash at the store,” showing a need for a variety of top up methods.

■ Survey Results



In recent years, Embedded Finance, which incorporates financial services into the existing services of non-financial companies to improve the customer experience is attracting attention as a new type of Fintech service. Infcurion enables the integration of Fintech into any service, realizing new value for society through its platforms that provide various financial services on an individual function level such as Wallet Station, CharG and Xard.

About CharG

CharG is a service which enables the connection to new top up methods in a cost and time efficient manner for in-house payment services. In addition to real time top up from bank accounts, the company is planning to develop connections to top up methods including after pay top up and ATM top up.

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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.

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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