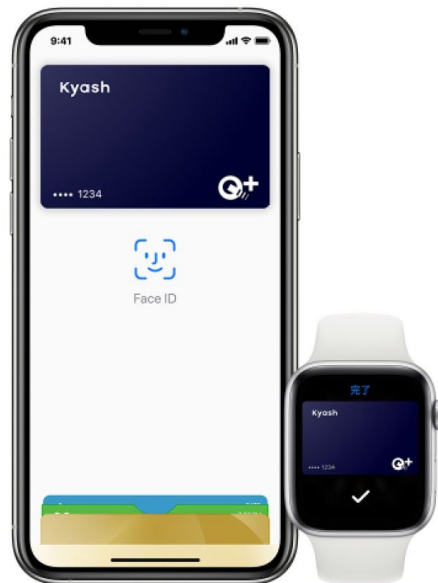


## Kyash Launches Apple Pay for Kyash Users

Tokyo, April 7, 2020— Kyash Inc., a digital-only fintech (Headquarters: Minato-ku, Tokyo, Founder & CEO: Shinichi Takatori) announced today that the Kyash app is bringing its customers the ability to pay with Apple Pay to customers.



## Apple Pay Coming to Kyash



Users can easily add their Kyash card to Apple Pay from within Kyash app. They can immediately begin smooth and simply and securely using contactless payments payment at approximately 1.13 million QUICPay+™ merchants (terminals)\* including convenience stores and supermarkets, just with their iPhone.

### About Apple Pay

Security and privacy are at the core of Apple Pay. When you use a credit, debit, or prepaid card with Apple Pay, the actual card numbers are not stored on the device, nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted and securely stored in the Secure Element on your device. Each transaction is authenticated with Face ID or Touch ID and authorized with a one-time unique dynamic security code.

Apple Pay is accepted at approximately 1.13 million QUICPay+™ merchants (terminals)\* such as convenience stores, supermarkets, drugstores and large theme parks in Japan. When shopping in apps or on the web in Safari with Apple Pay, there's no need to manually fill out lengthy account forms or repeatedly type in shipping and billing information. Every Apple Pay purchase is authenticated with just a glance or a touch with Face ID or Touch ID, or a device's passcode.

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## **About Kyash**

Kyash is a Tokyo-based fast growing mobile financial startup that offers a mobile banking experience to consumers. Founded in 2015, the company's mission is to create a new financial infrastructure to transform the Japanese banking landscape. Kyash's proprietary payment processing technology facilitates better unit economics and more flexibility around product development. Investors in the company include all three major Japanese mega bank groups, as well as global venture capital firms. Kyash has also made its APIs available to other business partners for their payment services by issuing Visa cards.