

For Immediate Release

Shinsei Bank, Limited  
APLUS FINANCIAL Co., Ltd.

**Launch of “Alipay” at 1,600 Matsumoto Kiyoshi Group Outlets Nationwide**  
**~The first implementation of Alipay by the Shinsei Bank Group~**

Tokyo (Tuesday, October 30, 2018) --- Shinsei Bank has announced today that APLUS, a Group member company of Shinsei Bank has agreed with Matsumoto Kiyoshi Holdings Co., Ltd. (Matsudo City, Chiba Prefecture; President: Kiyoo Matsumoto; hereinafter, “Matsumoto Kiyoshi HD”) to offer “Alipay”(\*), a mobile settlement service for Chinese people, and will start the service at approximately 1,600 Matsumoto Kiyoshi Group outlets nationwide including Matsumoto Kiyoshi drug stores from Tuesday, October 30, 2018.

The Shinsei Bank Group has positioned the payment area as a strategic focus area in its Third Medium-Term Management Plan, and is enhancing the business with APLUS as the business operator. Domestic user outlets of WeChat Pay, a mobile settlement service for Chinese people started in May 2016 has expanded steadily to 11,136 outlets of 1,469 companies as of September 30, 2018. APLUS has already started the acquiring business for “Alipay”, an electronic settlement service offered by a comprehensive financial service provider of the Chinese Alibaba Group. The launch of Alipay by Matsumoto Kiyoshi HD is the first implementation.

Matsumoto Kiyoshi HD focuses on initiatives to meet inbound demand mainly from China including to implement Ginren Credit Card which is widely used in China at Matsumoto Kiyoshi stores catering to many tourists, such as shopping districts and tourist spots in 2008. Matsumoto Kiyoshi HD aims to improve the convenience of more tourists by introducing “Alipay”.

APLUS aims to expand cashless payments promoted by the government and to enhance customer convenience. This will be achieved by expanding the user network of the services that easily complete settlements by reading the QR codes displayed on smartphones and bar codes with dedicated terminals and POS registers at stores, in addition to promoting the existing account transfer settlements and bar code settlements at convenience stores.

■ Summary of Matsumoto Kiyoshi HD

N a m e Matsumoto Kiyoshi Holdings Co., Ltd.  
Representative Kiyoo Matsumoto, President  
Headquarters 1-9, Matsudohigashi, Matsudo City, Chiba Prefecture

(\*) “Alipay” provided by Ant Financial Services Group, an affiliate of Alibaba Group, is the largest mobile and online payment platform in the world. “Alipay” has more than 700 million active users in China, and also offers offline payment services for Chinese in 40 countries/regions.

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*Shinsei Bank is a leading diversified Japanese financial institution providing a various range of financial products and services to both institutional and individual customers. The Bank has a network of outlets throughout Japan and is committed in its pursuit of uncompromising levels of integrity and transparency in all of its activities in order to earn the trust of its customers, staff and shareholders. The Bank is committed to delivering long-term profit growth and increasing value for all its stakeholders. News and other information about Shinsei Bank is available at <http://www.shinseibank.com/corporate/en/index.html>*