

KOMOJU[®]

Payments made simple



We are proud to be the first Japanese fintech company to sponsor such an event - this shows how far we've come on our path to become the leading payment provider in Japan and Korea. To celebrate this, we have a **special offer** for all Money20/20 participants

Check the last page of this pamphlet!



Jack Momose
CEO



KOMOJU

Here's [how to](#) pay for
your online order at the
Konbini.

KOMOJU

3 MIN AGO

KOMOJU'S

Purpose

Help merchants start and grow their businesses

Take care of all things payments allowing merchants to focus on their business growth

Make Japanese payments simple for merchants abroad



KOMOJU'S

Benefits

- Experts in Japan and Korea
- Instant onboarding
- No sign up fees, no monthly fees
- Easy to use APIs and pre-built integrations with Shopify, Wix, Woocommerce, PrestaShop, Magento,
- High security standards and compliance with PCI-DSS
In-house machine learning based fraud prevention system



KOMOJU

In Numbers

Komoju is a global platform, spread across 4 regions, with over 50 international partners and more than 2500 merchants using it daily.

2500+

Active
Merchants

100+

YoY GMV
Growth

50+

International
Partners



KOMOJU'S Story

Founded in 2014 by Degica, KOMOJU was strategically developed to provide cutting-edge payment services for merchants in Japan and abroad. Degica combines 15+ years of expertise and industry knowledge of how to make payments succeed in Japan.

Japan is typically known as a market that is considered to be extremely challenging to enter, with payments controlled by big traditional companies that require complicated sign-up and aren't cheap for merchants.

KOMOJU (abbreviation of the Japanese phrase 購入モジュール “purchasing module”) was started with one main purpose - **to make Japan simple**.

Today, KOMOJU is the fastest growing Japanese payment platform with more than 2500+ merchants and strategic partnerships with Shopify, Wix, Prestashop and more.

In 2021, KOMOJU accelerated its global expansion by consolidating its services outside of Japan. We are now able to provide payments services in South Korea, China and Europe.

nicolai
bergmann flowers & design



allbirds



intimissimi

• •
Big Hit
Entertainment

CALZEDONIA
LEGWEAR & BEACHWEAR



KOMOJU Merchants

More than 2500 merchants are trusting
KOMOJU every day for secure and simple
payment transactions.



WARGAMING.NET
LET'S BATTLE



vistaprint



周防大島 お寺カフェ

Merchant Testimonials

Makis Sawides,

Director of Payments
Wargaming Group Ltd

“With a simple integration, Degica helped us provide our Japanese players with the most popular payment methods.”

Jamilla Iris Kay Ramirez,

Project Manager
Vistaprint

“KOMOJU provided us with simple APIs which we managed to utilize very quickly to launch our photobook app. Timely technical support in both English and Japanese was also very appreciated by our international team.”

Nakagawa,

Store Manager
Suo-Ohsima OTera Cafe

“With KOMOJU we managed to provide all the requested payment methods for our very diverse clientele. Without this, the new reservation system we had to implement due to COVID-19 wouldn't have worked.”



KOMOJU Partners

We are partners with industry leaders in
global ecommerce and payments





How to win in the Japanese Market



Japanese Market

Over the past 15+ years of building and growing successful businesses in Japan, we've accumulated wealth of knowledge and expertise on how to make business succeed in this country.

With Japan being the world's third largest economy and the fourth largest e-commerce market, there's plenty of opportunities to win big. Japan's e-commerce market is worth more than \$140 billion and is growing in value at a rate of 9% a year.

Japan is considered the most prosperous country in Asia and one of the richest in the world. Consumers in Japan love global brands, are accustomed to shopping online, and typically have more disposable income to do so than most western countries.



The People

- Population: 126.3 m
- Population Online: 116 m
- Average age: 47.7 years
- Internet Penetration: 92.7%
- Smartphone Penetration: 55.3%



The Economy

- GDP: \$5 tr
- GDP per Capita: \$40,165
- Bank Account Penetration: 98%
- Credit Card Penetration: 68%



The eCommerce

- E-commerce Total Value: \$150.1 billion
- Growth Rate: 9%
- % of All Retail Sales: 9%
- Average Annual Spend: \$1,666
- Mobile Transactions: 54%



Japan in **numbers**

Localize for the Japanese consumers

Japan is a country with a relatively low English proficiency. Over 70% of consumers say they will only buy from sites that are in native Japanese.

Provide enough information

Japanese websites are famous for being extremely text-heavy - and for good reasons. Japanese consumers prefer to learn as much as possible about the product before making purchasing decision.

Be mobile-friendly

54% of all purchases are made on mobile phones. It is common for Japanese consumers to research brands on social media and then proceed with purchase on the website. Making your website mobile-first is a must to succeed in this market.

How to succeed in Japan

Japan is a very different market compared to the rest of the world, it's crucial to understand the culture in order to successfully enter this market

Consider target demographics

Japan is the world's most aged society with 28% of population consisting of senior citizens. At the same time, Japanese millennials are benefiting from the labor shortage and are spending more on leisure than ever. Retailers who understand the needs of older consumers or can provide millennials with the best deal will be in a great position to succeed in this market.

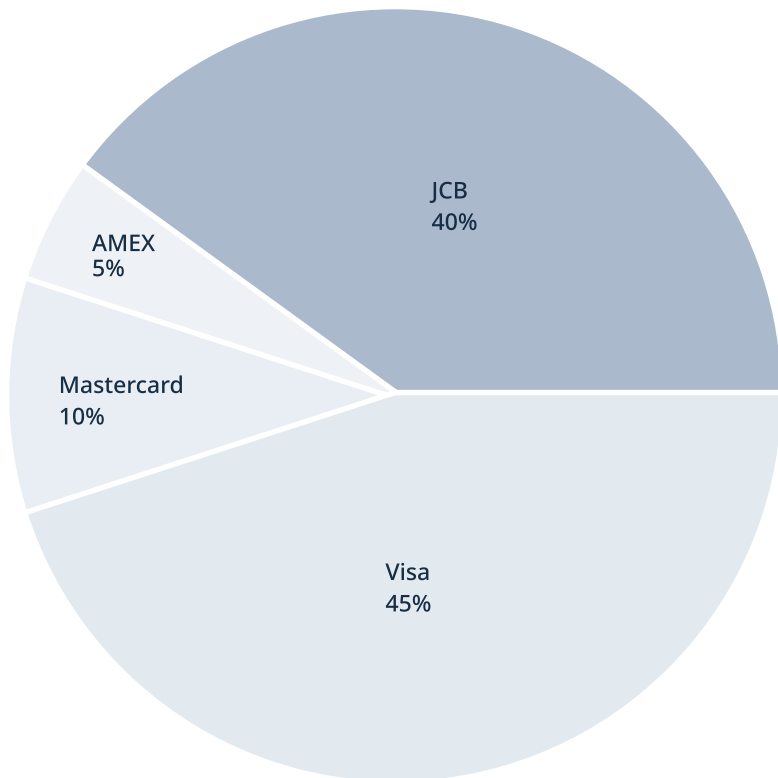
Offer best value for money

While the Japanese market is recovering at a moderate pace, some consumers here have changed their behavior from brand loyalty to shopping for the best deal. Many retailers use sales and discounts as tactic to attract customers. Retailers who can offer better value to their customers and gain their trust will create more returning customers over time.

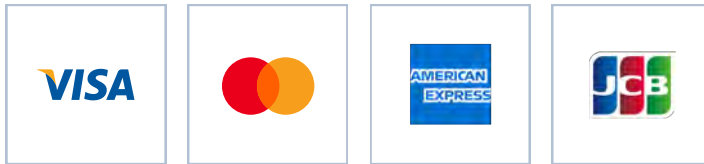
Provide local payment methods

Japan remains a largely cash-based market, where convenience store payments are hugely popular for making online purchases. Customers here are very careful about sharing their credit card information online and might prefer an alternative payment method if it is provided.





Payment Methods In Japan



Credit and debit cards are the used for more than half of all online purchases, however, 52% of online card transactions made in Japan are completed using locally issued cards. JCB, the most popular local brand, has more than 130 million customers in 23 countries and is used for 40% of online purchases. It is a must-have for your online store.



Konbini (Convenience store) 55%



Smartphone 25%



Prepaid Wallets 5%



Online Banking 10%

Alt. Payment Methods In Japan



Konbini



Smartphone



Bank and ATM



Carrier billing



Prepaid wallets

Japanese consumers are known for being reluctant to share their credit card information online. If they don't feel like there is enough information on the website to be able to trust it and alternative payment methods aren't provided, this might result in a cart abandonment. To succeed in Japan, it is important to provide all popular local payment methods.

Konbini (convenience store payments)

With convenience store payments, consumers can make purchases online and pay in cash at over 50,000 locations including 7-Eleven, Lawson, and FamilyMart – the three chains that own the lion's share of the market – as well as Ministop, Seicomart, and Daily Yamazaki. In Japan, these stores are more than just a convenient place to quickly grab necessities; they are a quintessential part of daily life. Accepting Konbini payments is a must-have for running a successful e-commerce store in Japan.

Smartphone payments

Smartphone payments have recently been exponentially growing in popularity. It is an easy way for consumers to make payments online by scanning a QR code with their phone, or by using their mobile phone app. Smartphone payments are loved by the younger, digitally savvy demographic. In an attempt to increase customer loyalty and satisfaction, the 3 major QR code payment brands – PayPay, LINE Pay and Merpay – offer various rewards for making purchases through their app.

Bank and ATM transfers

Almost all shoppers in Japan have a bank account and use it for online purchases. Customers whose bank doesn't allow online shopping can pay for their purchases through an ATM with Pay-Easy.

Carrier billing

Carrier billing allows customers of the 3 most popular carrier brands – NTT Docomo, SoftBank and au – to pay online with the purchase amount charged to their monthly carrier bill. This payment method makes purchases instant and effortless, as the customers can verify their purchases using their PIN without having to enter their credit cards details.

Prepaid wallets

Prepaid wallets can be purchased at the majority of convenience stores as cards or as electronic money on wallet websites. They are used as a safe payment method by a wide demographic, especially to pay for digital content and games.

KOMOJU OFFER

FREE WEBSITE LOCALIZATION

We are here to break all the barriers between
Japan and the rest of the world - even the
language barriers.

Sign up on Komoju during Money 20/20
Europe, and we will create your website in
Japanese or Chinese, for **FREE!***

*The offer is available to all Money20/20 participants who operate Shopify or Wix store and sign up with KOMOJU during September 21-23.

For more information visit us at space B120.

KOMOJU®