

Supplementary Materials

Financial results briefing for Q3 FY2021

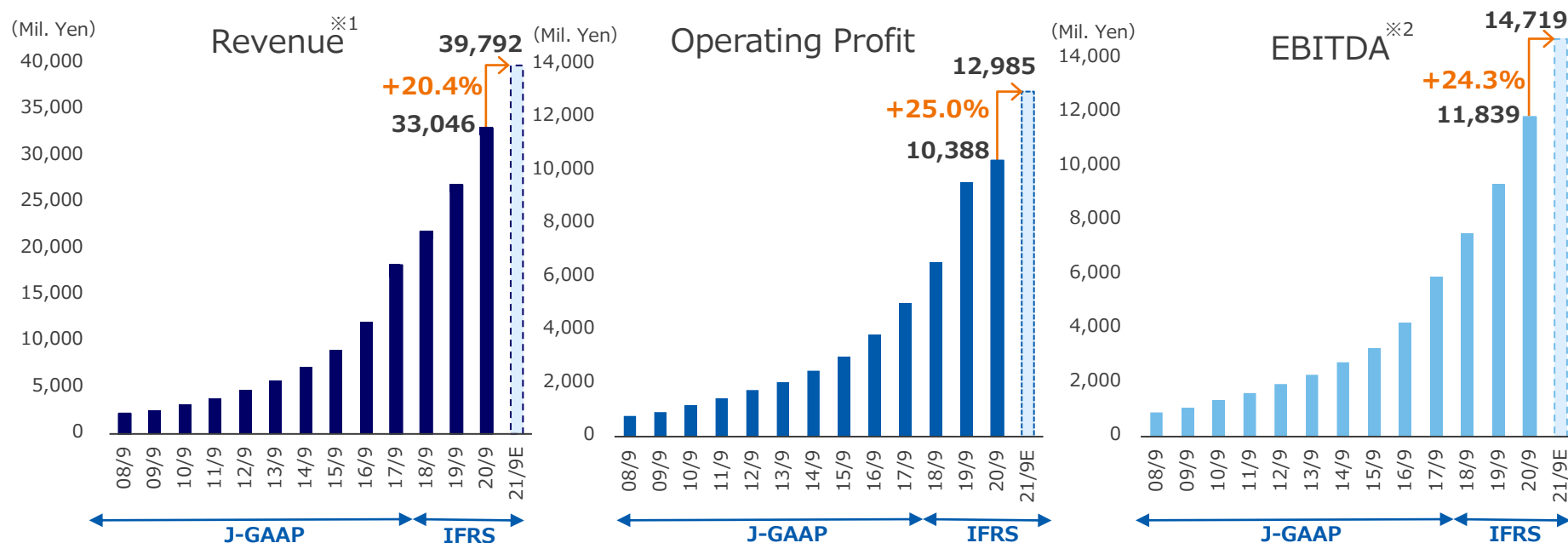
August 11, 2021

66th Investor Meeting

GMO PAYMENT GATEWAY

Our Track Record of Growth

The result of management policy focused on sustainable growth

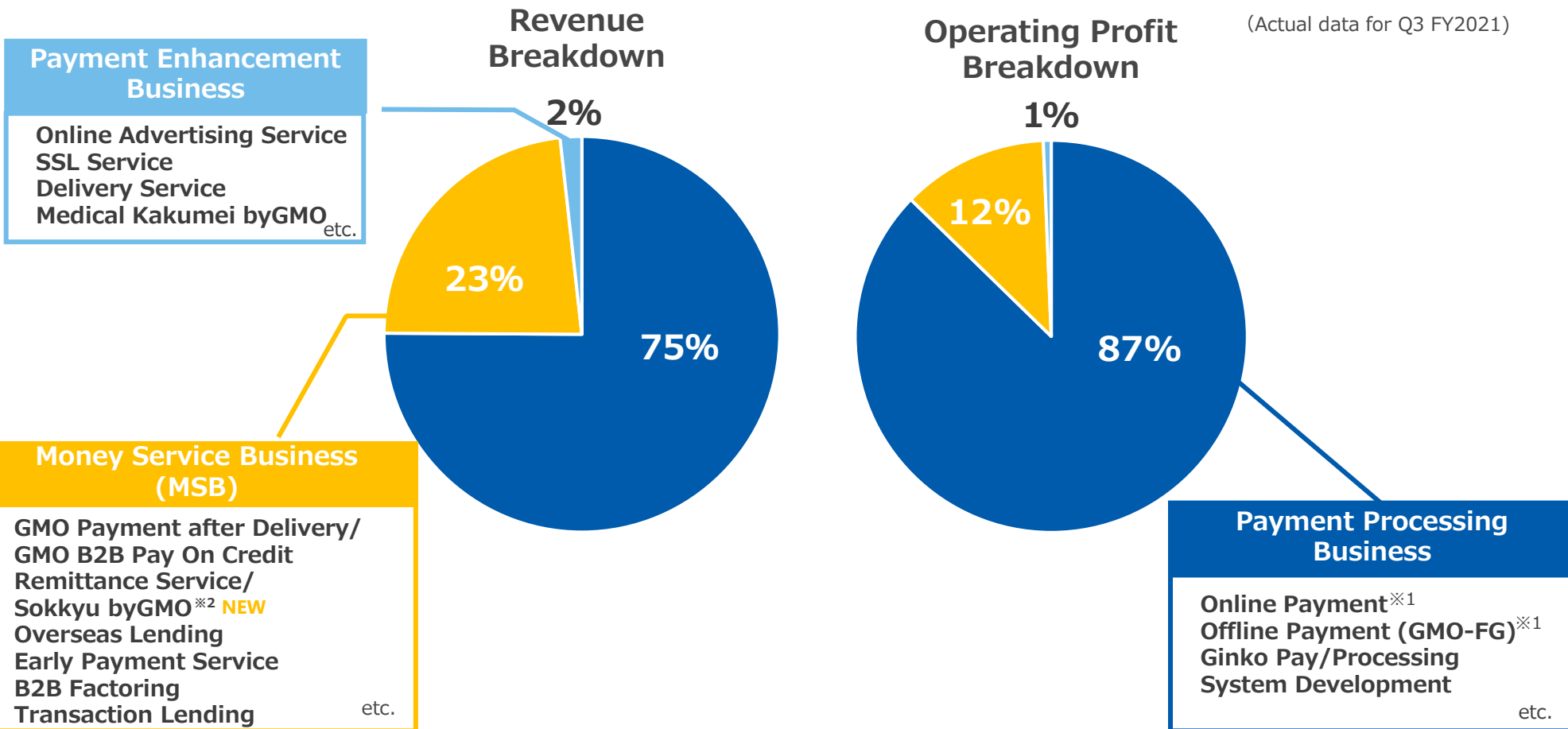


Operating stores ^{※3,4}	Annual TRX Volume ^{※3}	Annual TRX Value ^{※3}
119,440	3.31 billion	¥7.4 trillion

- (※1) Macro Kiosk has been deconsolidated in May 2020 and the revenue figures above present the continuing operations only and exclude the discontinued operations.
- (※2) EBITDA under J-GAAP is calculated as the sum total of operating profit, depreciation and amortization; and EBITDA under IFRS is calculated as sum total of operating profit and depreciation.
- (※3) The number of operating stores is at the end of June 2021. Transaction volume and transaction value are the figures from July 2020 to June 2021; transaction volume and transaction value include the figures of GMO Financial Gate Inc.
- (※4) Figures exclude a significant increase in operating stores from a specific merchant. The figures exclude the number of stores related to a delivery company from Q1 FY2017. If included, the number of operating stores is 270,389 stores as of end of June 2021.

Three Business Segments

Sustain an over 25% OP growth from the expansion of mainstay payment processing business and its peripheral businesses



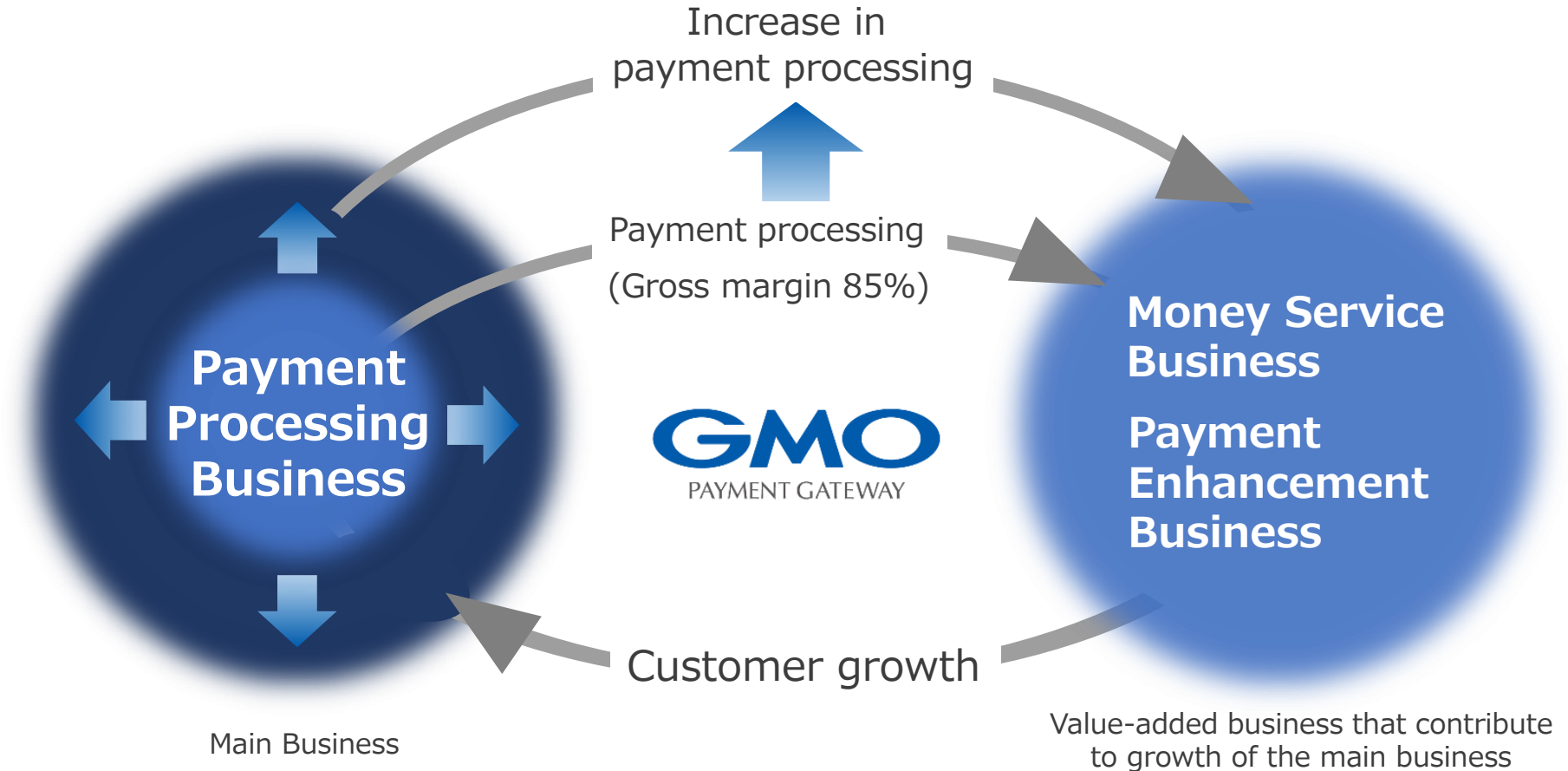
※1 Online payment includes pay-as-you-go and recurring payment and Z.com Payment (overseas payment service).

GMO-FG stands for GMO Financial Gate consolidated subsidiaries.

※2 Sokkyu byGMO is a new service launched on July 7, 2021.

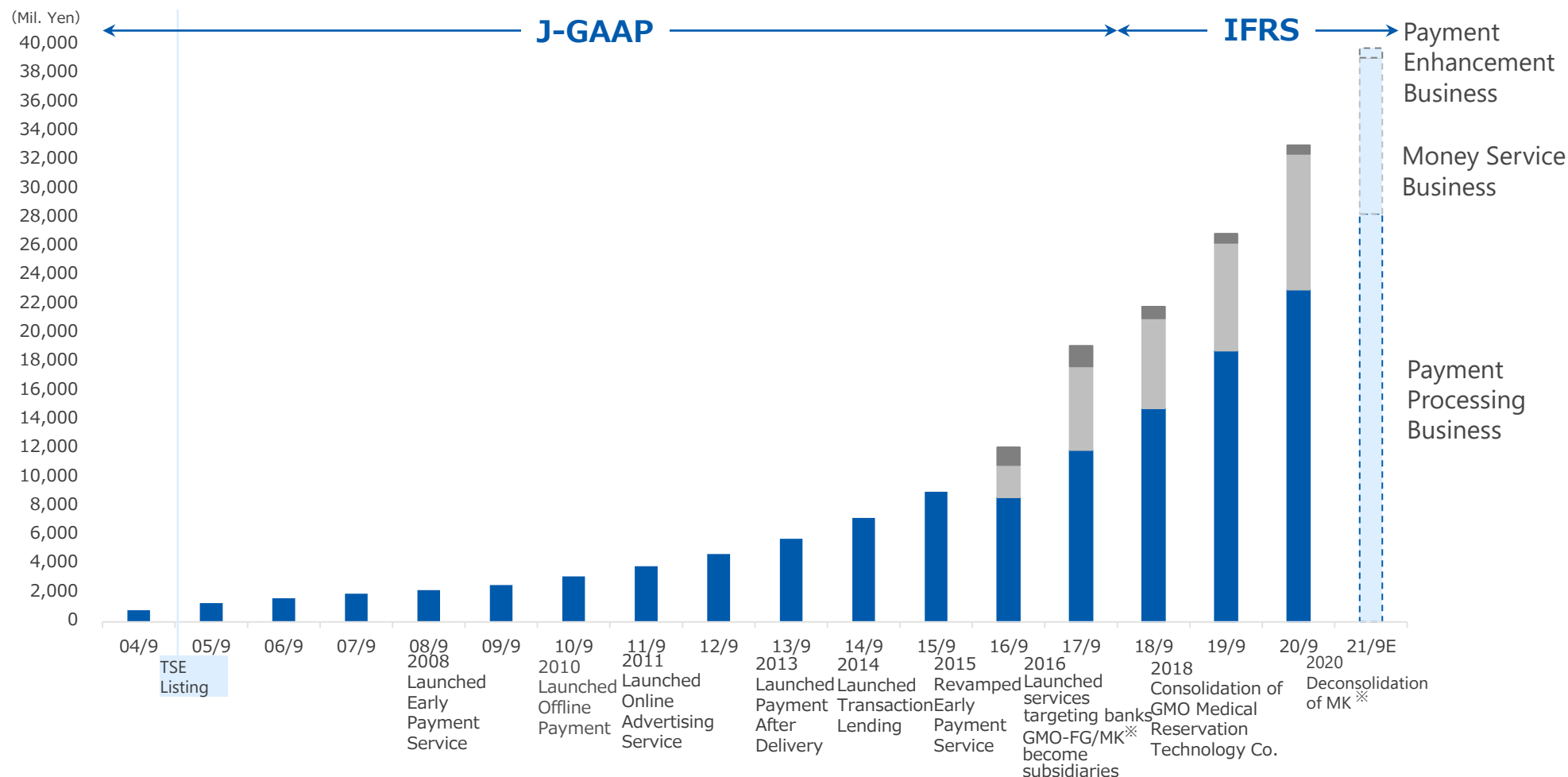
Our Business Eco-system

An eco-system of our value-added services complementing our main business to achieve mutual growth



Revenue Trend by Segment

3 segments of Payment Processing Business, Money Service Business and, Payment Enhancement Business



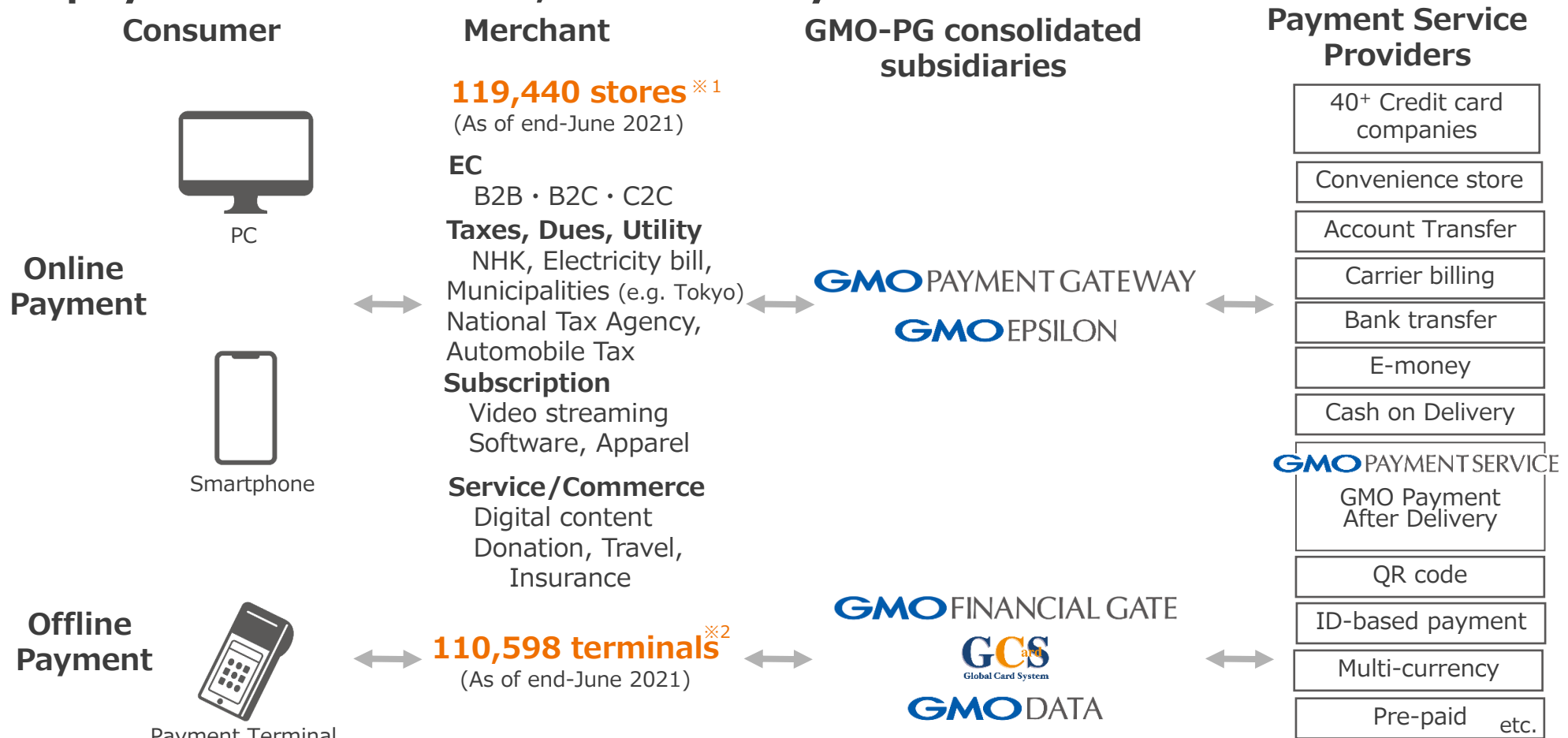
* There was only one segment of Payment Processing Business until September 2015; segment information disclosure began from FY ending September 2016.

GMO-FG stands for GMO Financial Gate. MK stands for MACROKIOSK.

* Due to the deconsolidation of MACROKIOSK from May 2020, its business has been reclassified as a discontinued operations and is excluded from the revenue figures shown above.

Payment Processing Business: Business scope of the GMO-PG and its consolidated subsidiaries

Connecting merchants and payment companies through 'contracts,' 'payment information,' and 'money flow'.



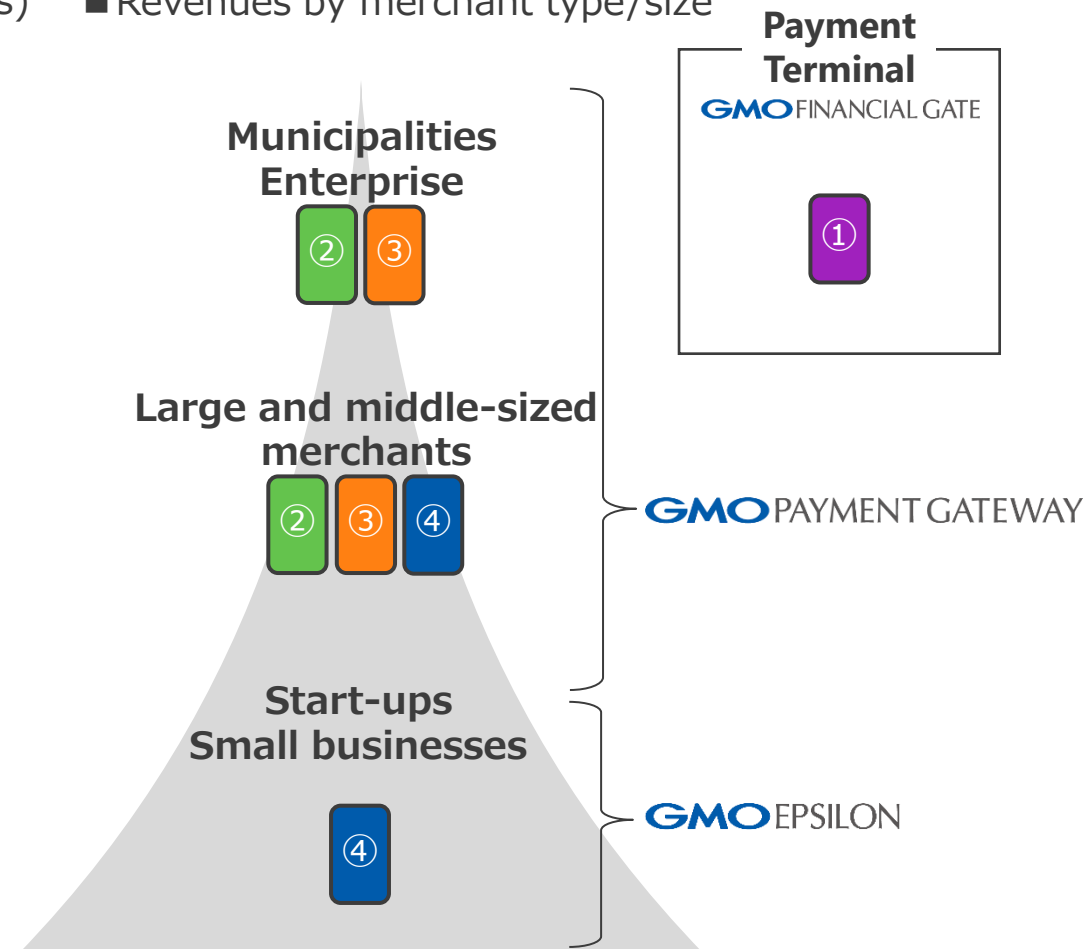
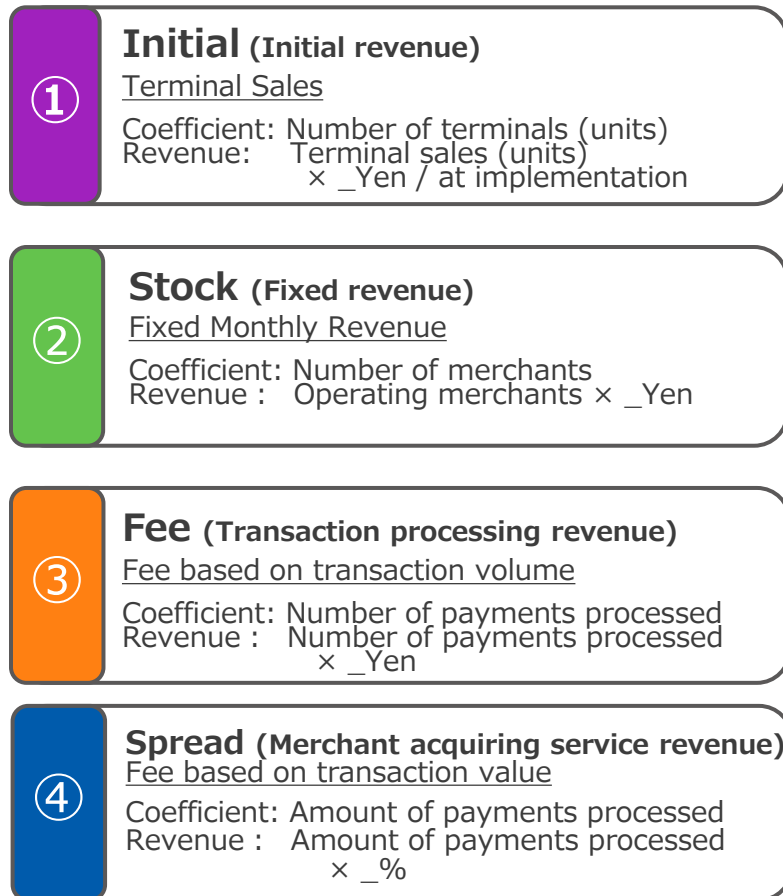
※1 Figures exclude a significant increase in operating stores caused by a specific merchant. Figures exclude merchants related to a major delivery company from Q1 FY2017. If included, the number of operating stores is 270,389 stores as of end of June 2021.

※2 Operating payment terminals: Starting from FY2021 the figure presents the combined number of payment terminals and embedded-type payment terminals that are also sold through sales partners. (up 40.9% YoY)

Payment Processing Business: Revenue model of credit card payment processing

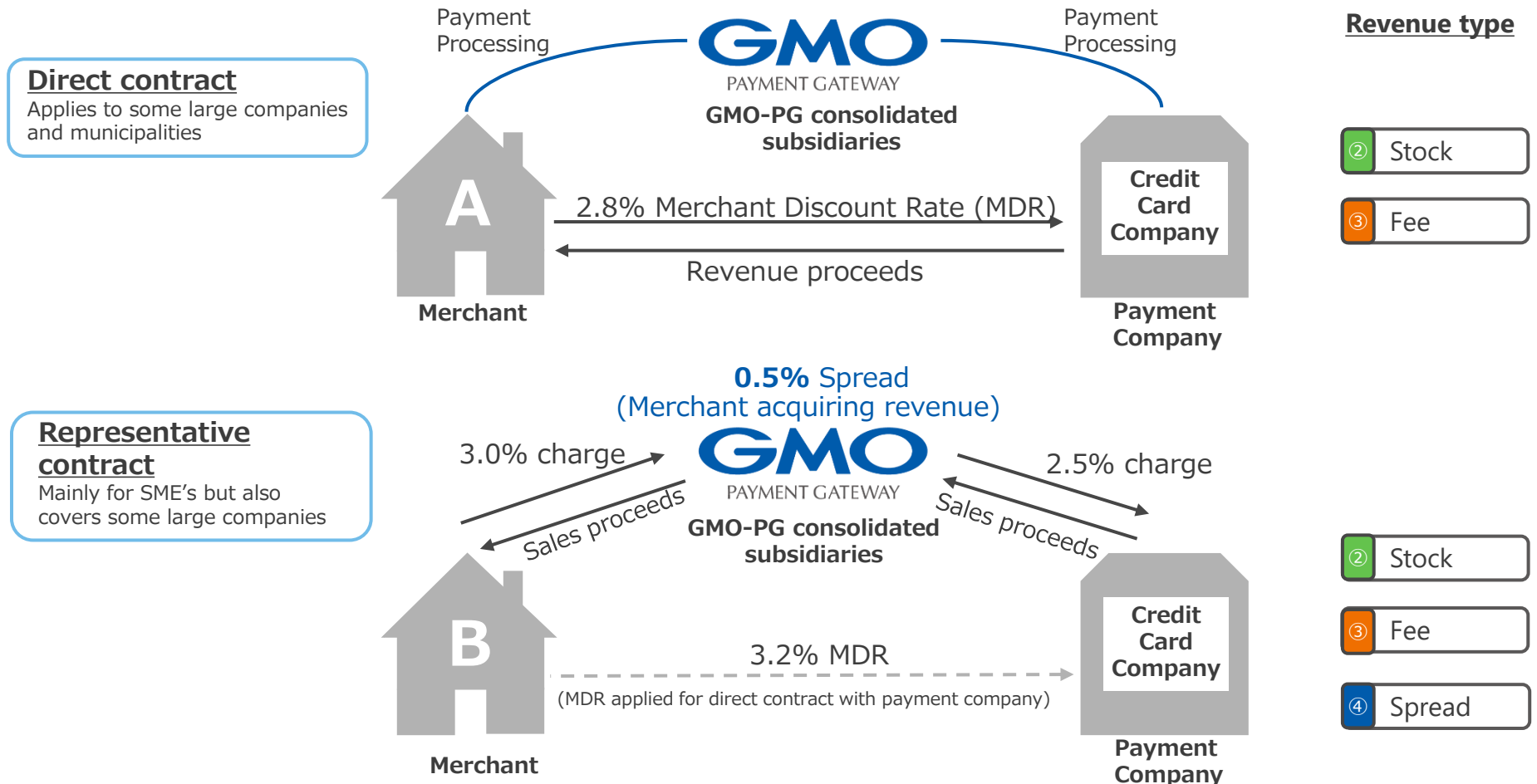
Revenue model determined by merchant size and type

- Four Revenue Streams (a.k.a. Business Models)
- Revenues by merchant type/size



Payment Processing: Two types of merchant contracts

Created the Representative Contract and effectively changed the flow of revenue proceeds

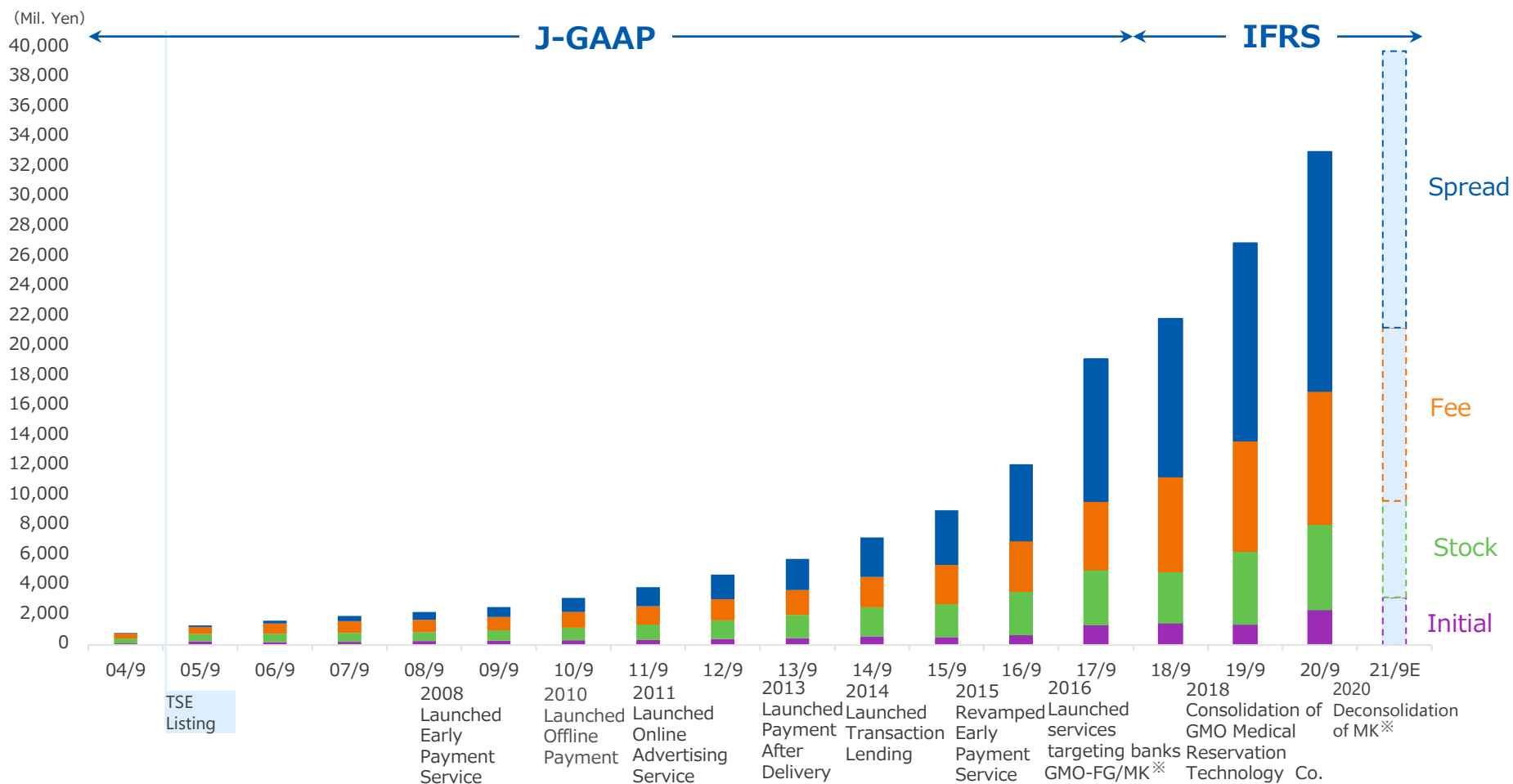


※ Figures included are for illustration and reference purposes only.

※ This illustration represents the contracts for credit card. GMO Epsilon revenues are only derived from spreads (See page 6).

Revenue Breakdown by Business Model

Aiming for a balanced revenue growth by pursuing various initiatives



※GMO-FG : GMO Financial Gate, Inc.; MK : MACROKIOSK

※ Due to adoption of IFRS accounting standards, the online marketing service (stock) and finance lease (spread) revenue recognition standard is converted from gross basis to net basis starting from Fiscal Year ending September 2018.

Due to the deconsolidation of MACROKIOSK from May 2020, its business has been reclassified as a discontinued operations and is excluded from the revenue figures shown above.

Summary Table of Segments, Business Model and Services

Reporting in 3 Segments and 4 business models

■ Business Model

Initial (Initial revenue)	Online Payment※
	Offline Payment (GMO-FG)※
	SSL Service
Stock (Fixed revenue)	Online Payment
	Offline Payment (GMO-FG)
	Ginko Pay/Processing
	System Development
	Online advertising service
	Medical Kakumei byGMO
Fee (Transaction processing revenue)	Online Payment
	Offline Payment (GMO-FG)
	GMO Payment After Delivery
	GMO B2B Pay On Credit
	Remittance Service ㇏
	Sokkyu byGMO NEW
	Delivery service
Spread (Merchant acquiring service revenue)	Medical Kakumei byGMO
	Online Payment
	Offline Payment (GMO-FG)
	GMO Payment After Delivery
	GMO B2B Pay On Credit
	Overseas Lending
	Early Payment Service
	B2B Factoring
	Transaction Lending

■ Segment

Payment Processing Business	Online Payment※
	Offline Payment (GMO-FG)※
	Ginko Pay/Processing
	System Development
Money Service Business (MSB)	GMO Payment After Delivery
	GMO B2B Pay On Credit
	Remittance Service
	Sokkyu byGMO NEW ㇏
	Overseas Lending
	Early Payment Service
Payment Enhancement Business	B2B Factoring
	Transaction Lending
	Online advertising service
	SSL service
	Delivery service
	Medical Kakumei byGMO

※ Online Payment includes pay-as-you-go payment, recurring payment, Z.com Payment (overseas payment service). GMO-FG stands for GMO Financial Gate consolidated subsidiaries.

Expansion of TAM and Profit Targets

Expand scope of business in the enormous market to achieve 2025 OP target of ¥25 bn

■ TAM by market segment, GMV, OP target and Priority Initiatives

Market Segment	Broader EC (pg. 12-14)		FinTech (pg. 15-17)		BaaS (pg. 18)		Offline (pg. 19-20)		Global (pg. 21)	
	2020	2025	2020	2025	2020	2025	2020	2025	2020	2025
TAM (¥ trn)	20 (B2C EC)	45	1 (Deferred payment)	3	2	2~	87	118	50	50~
	352 (B2B EC)	408~	2.5 (Early Payment, Transaction Lending)	8	(IT investment by Financial Institutions)		(Offline cashless market)		(Overseas lending)	
GMV (¥ trn)	5	13	200 (Salary bank transfer)	200~	—	—	1	5	—	—
OP (¥ bn)	7.5	18~22	1.8	3~	0.5	1~	0.5	2~	— ^{※2}	3~
Priority Initiatives	Platform GMP B2B payment service		FinTech B2B payment service Sokkyu byGMO		Platform		Offline Payment (IoT) FinTech		Global FinTech	

※1 Figures for TAM, GMV, OP (operating profit) are our estimates and targets. Figures are estimates and are rounded up to the nearest whole number. There is some overlap in the OP figures for FinTech and Global. Offline OP includes companies other than GMO Financial Gate consolidated subsidiaries. TAM: Total Addressable Market, BaaS: Bank as a Service, GMV: transaction value.

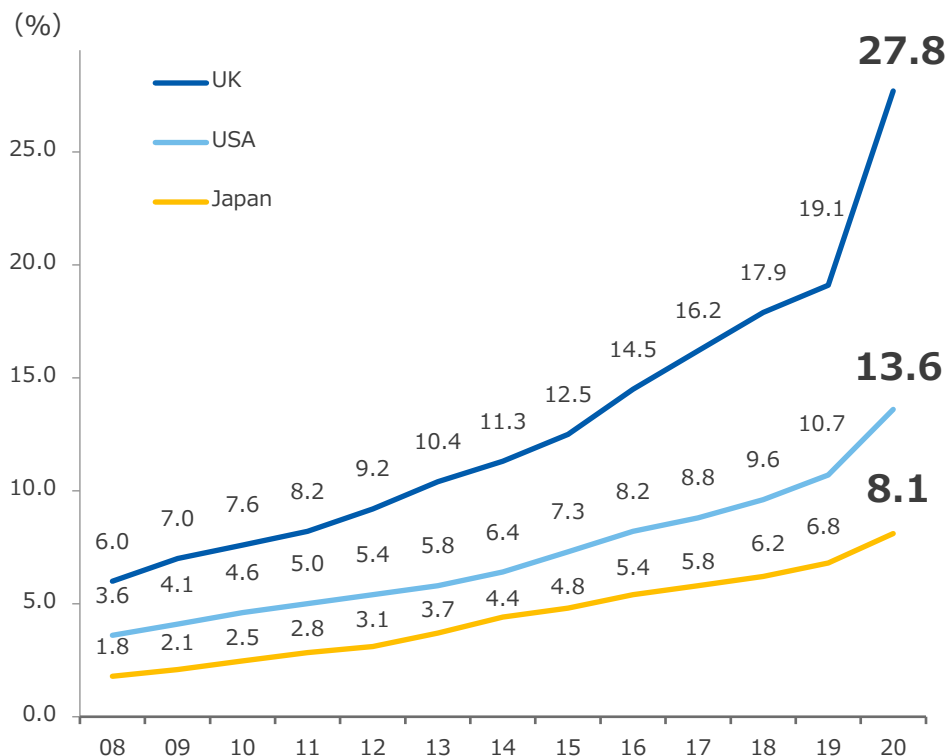
※2 The OP figure for Global is included in FinTech for FY2020.

※3 Global Major Players (GMP): large corporates that provide IT-utilizing services globally.

Narrowly-defined EC: B2C EC Market

Low penetration rate of cashless relative to US/European countries and high proportion of cash payment

■ EC Penetration Rates in Developed Markets



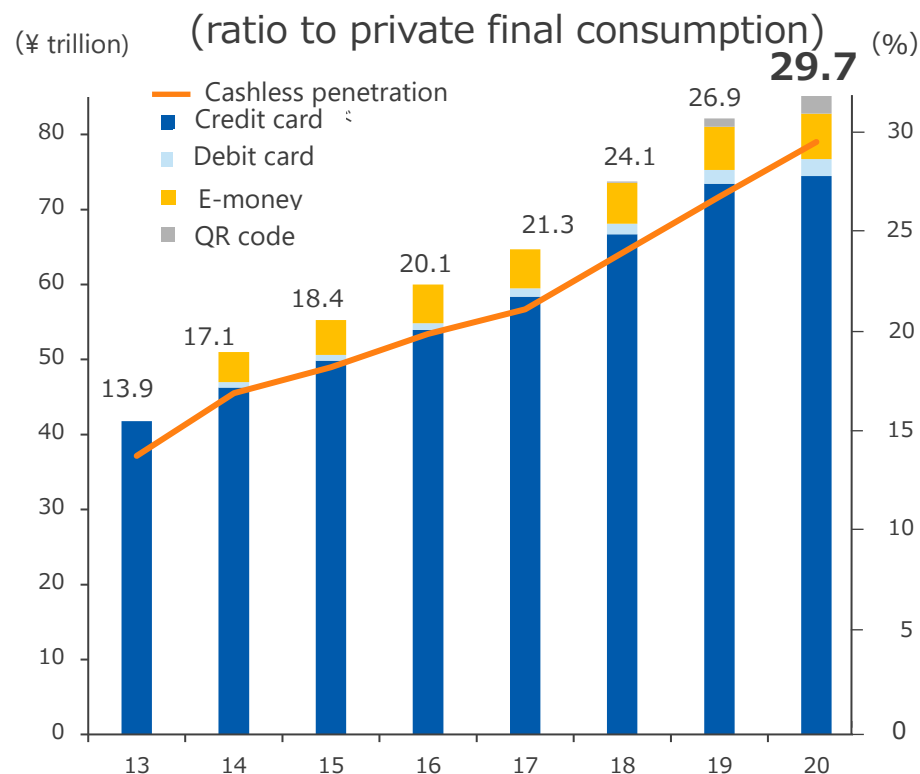
※Figures are GMO-PG estimates.

Sources : METI "FY2020 Global Survey Project Concerning Integrated Domestic and External Economic Growth Strategy Building (E-Commerce market survey)"

U.S. Bureau of the Census "The 1st Quarter 2021 Retail E-Commerce Sales Report";

Office for National Statistics "Retail Sales Index internet sales, June 2021"

■ Cashless penetration in Japan



※ Cashless Penetration = Sum of credit card usage amount, debit card usage amount, e-money usage amount, QR-code usage amount divided by private final consumption expenditure

※GMO-PG estimates based on : Cabinet Office "System of National Accounts"

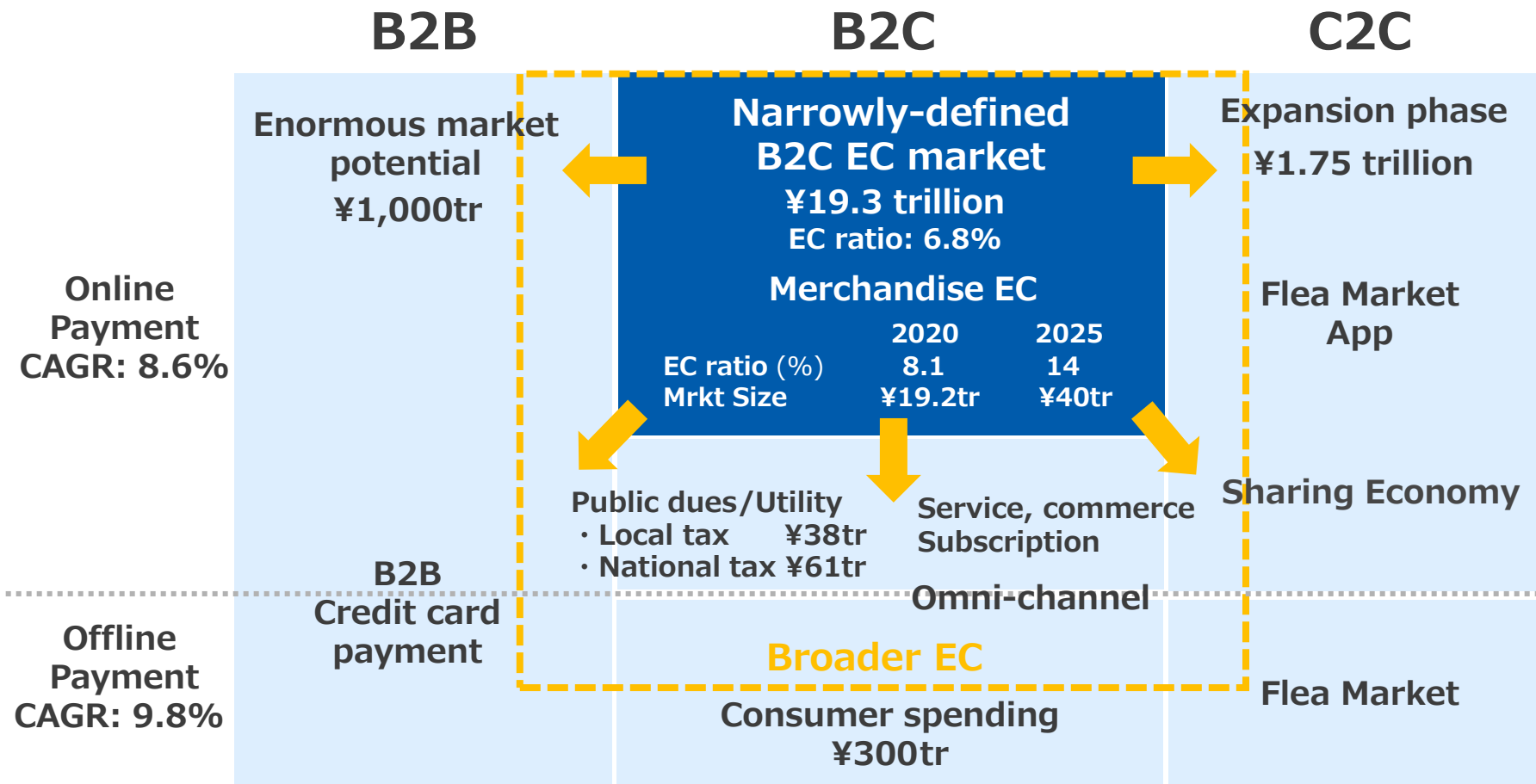
Japan Consumer Credit Association's Credit Card Statistics

Bank Of Japan's Payment and Settlement Statistics

Payments Japan Association's Code Payment Statistics

Broader EC: Expanding Scope of Cashless Business

The migration towards cashless payment is our growth accelerator



※References : METI's "FY2020 Global Survey Project Concerning Integrated Domestic and External Economic Growth Strategy Building (E-Commerce market survey)". Figures for 2025 are our estimates.

※MIAC "Breakdown of national tax and local tax revenue (FY2020 Budget and Local Government Finance Plan)"

※THE WORLD BANK "Household final consumption expenditure (current USD)"

※Payments Japan Association's "Cashless Roadmap 2019"; Yano Research Institute's "Online Payment/Settlement Service Providers 2018."

Broader EC: Public Dues and Utility Payments

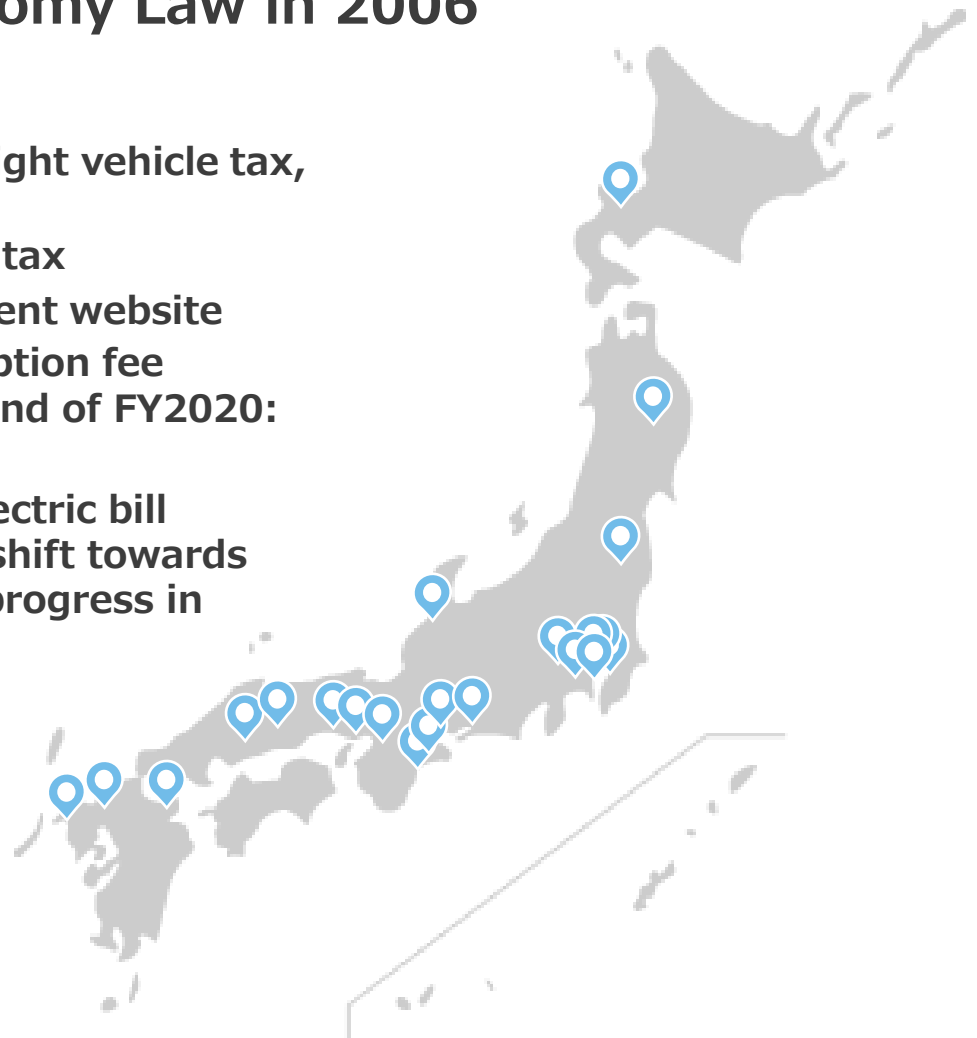
Introducing card payments for public dues and taxes since the amendment of the Local Autonomy Law in 2006

Local governments, etc. Local Taxes (automobile tax, light vehicle tax, fixed assets tax, etc.)
Water bill, gas bill, hometown tax

NHK National tax credit card payment website
National broadcasting subscription fee
Credit card usage rate at the end of FY2020: 17.5% (Up +0.6% YoY)

TEPCO Energy Partner Supporting digitalization of electric bill payment to realize significant shift towards paperless operations. Making progress in lateral deployment of service.

Expansion expected to continue
Maintenance fee, cram school tuition fee
parking fee, school meal charge, etc.



※Japan Broadcasting Corporation "Business Report for FY2020"

FinTech: Money Service Business (MSB)

Financial services that only a payment processing company can offer

	<u>Services</u>	<u>MSB-related assets</u>	<u>Business Model</u>
✓ GMO Payment After Delivery GMO B2B Pay On Credit	Pay the sales proceed ahead of the deposit from the consumer	Accrued revenues	<div>③ Fee</div> <div>④ Spread</div>
✓ Remittance service Sokkyu byGMO <small>NEW</small>	Efficient and secure refund and remittance processing	Advances paid ※ reimbursement-type Sokkyu byGMO	<div>③ Fee</div>
✓ Overseas Lending/ Transaction Lending	Lending of growth capital	Accounts receivable-trade (short term loans)	<div>④ Spread</div>
✓ Early Payment service	Improves cash flows by bringing forward the payment date	Advances paid	<div>④ Spread</div>
✓ B2B Factoring	Early cash conversion of accounts receivable	Accrued revenues	<div>④ Spread</div>

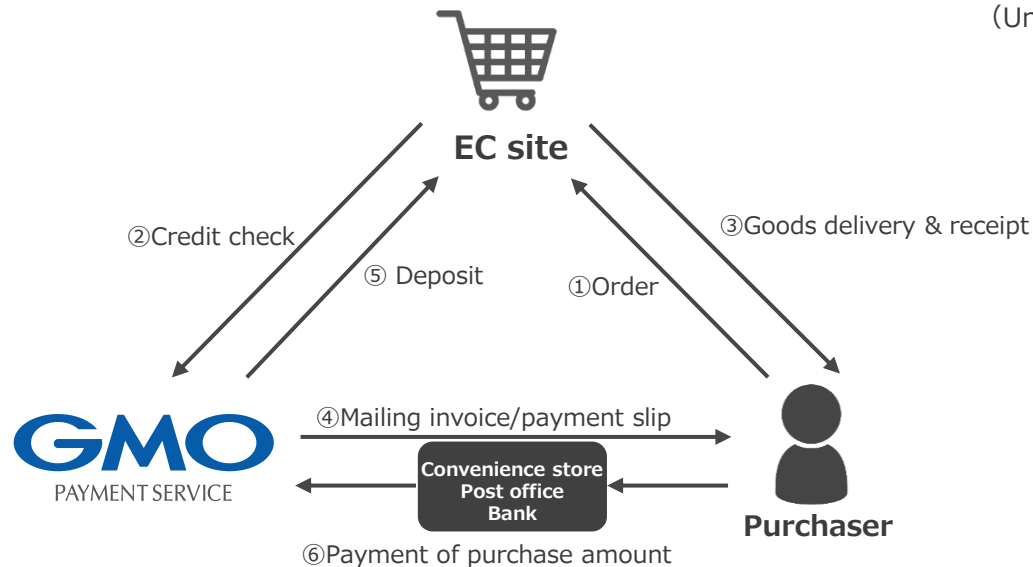
FinTech: GMO Payment After Delivery

Deferred payment provided by GMO Payment Service Inc.

■ GMO Payment After Delivery/ GMO B2B Pay On Credit

Buyer can pay at a post office or CVS store after receiving the goods

Payment term (deadline) is 2 weeks.



- Payment services with over 2 weeks payment terms are also available
- Service rollout of GMO B2B Pay On Credit for B2B transactions.

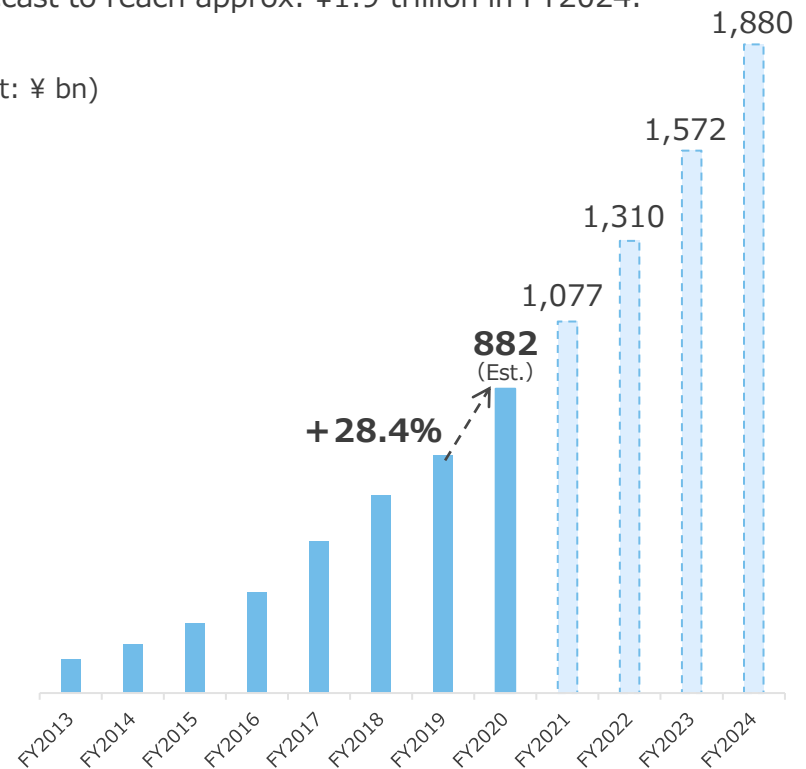
■ Market size of deferred payment

Robust growth of the Deferred Payment market.

Market size in FY2020 estimated at ¥882.0 billion.

Forecast to reach approx. ¥1.9 trillion in FY2024.

(Unit: ¥ bn)



※ Source: "Online Payment/Settlement Service Providers 2021" and "Domestic Cashless Payment Market 2019" issued by Yano Research Institute Ltd.

Figures for FY2020 are estimates and figures for 2021~2024 are forecasts.

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FinTech: Sokkyu byGMO

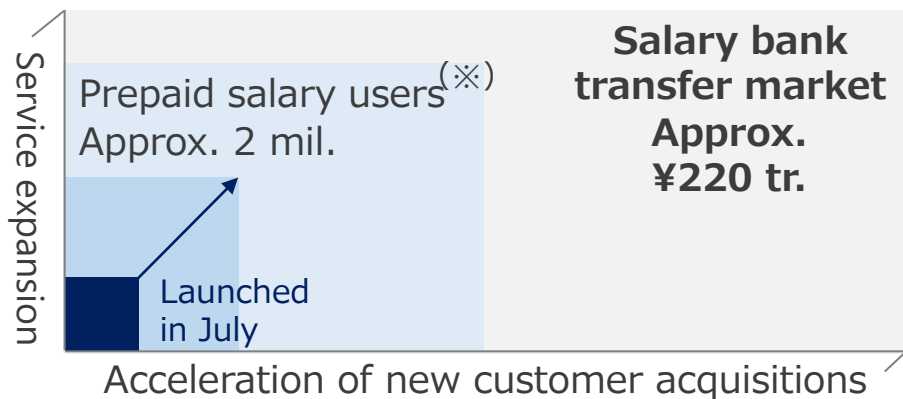
To be the de facto digital and seamless service provider in the ¥220 trillion salary market

Collaboration with SMFG

2015 2016 2017 2018 2019 2020 2021

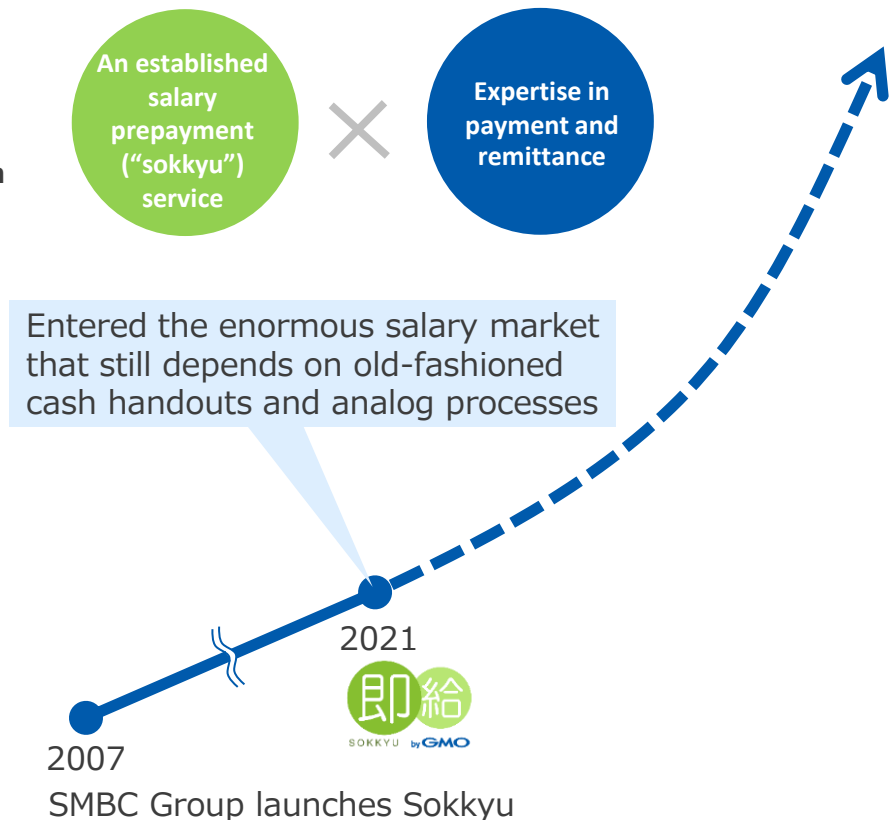


Target market



(※) Major sectors: Logistics & transport, delivery, relocation services
Employment type: full-time, part-time, etc.

Growth Trend (image)



※ SMFG: Sumitomo Mitsui Financial Group, Inc. SMBC Group: Sumitomo Mitsui Banking Corporation group (including Sakura Information System Co. Ltd.)

Cashless

Increase Ginko Pay adopters, interlink each service to create an infrastructure-like service

■ Ginko Pay

A smartphone app system marketed to financial institutions that allows for immediate payments such as direct debit



(As of June 30, 2021)

■ Cash-out (withdrawal) service※

Cash withdrawal made from ticket vending machines at Tokyu Line train stations that is based on the Ginko Pay framework (jointly developed with Tokyu Corporation, Bank of Yokohama and Japan Post Bank)

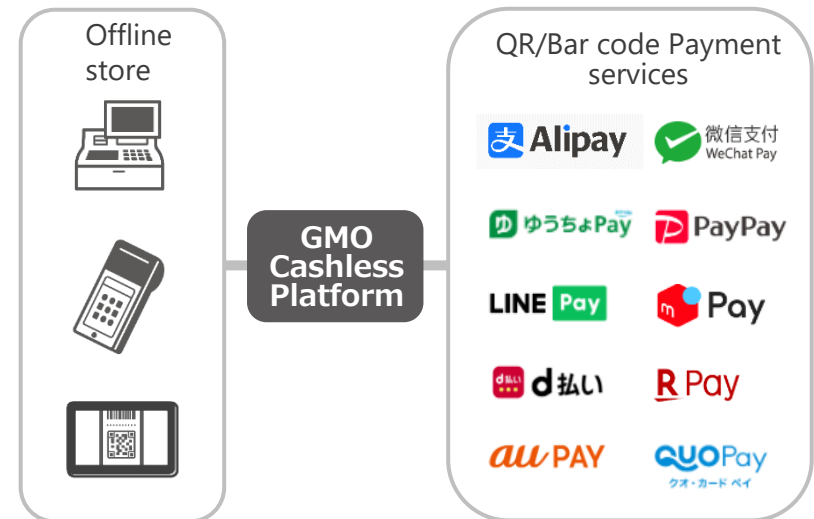
■ Cash-in (deposit) service※

※ not available at certain stations of Tokyu Line.

GMO PAYMENT GATEWAY

■ GMO Cashless Platform

Cashless solution for offline stores which offers a package of payments methods including QR/Bar code and is scalable to include new payment methods



■ Processing Platform

A one-stop package of various payment solutions for issuing and acquiring businesses, offered to banks, credit card companies and general businesses.

Further expanding the scope of business through cashless migration and alliance strategy

■ Offline payment

GMO Financial Gate offers payment terminals for payments made at offline stores.

■ Growth factors of the offline market

Amendment of Installment Sales Act:

- Replacement demand for IC chip equipped terminals from conventional magnetic strips.
- Cashless demand from changing externalities such as new lifestyles

Embedded-type EMV terminal ※



with PIN



with PIN



with PIN



without PIN

■ stera

Rollout of a new payment platform to provide a one-stop service that handles variety of payment methods.

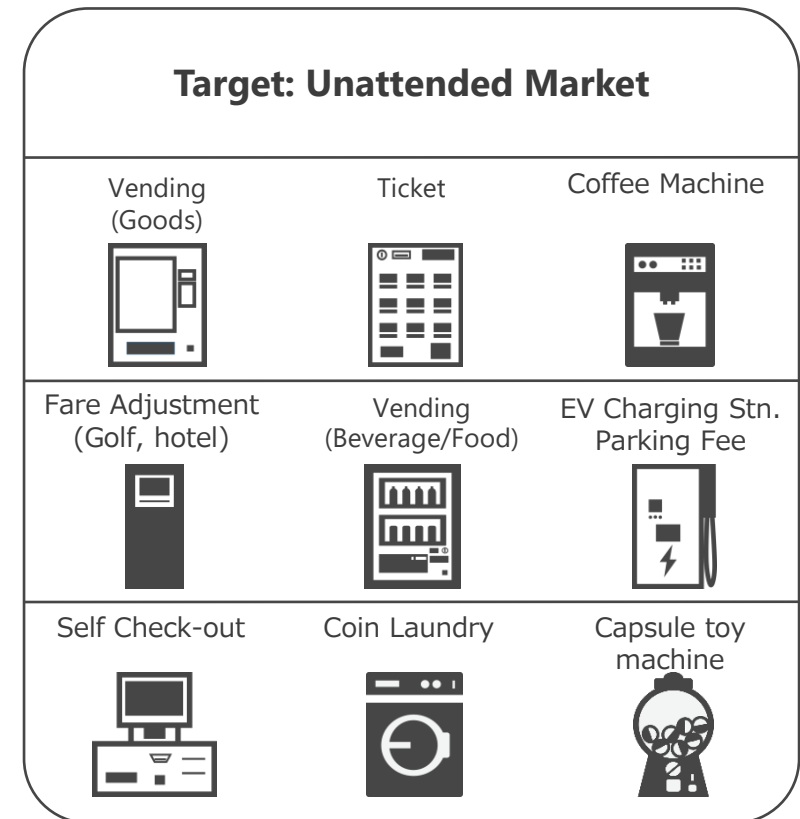


Customer facing



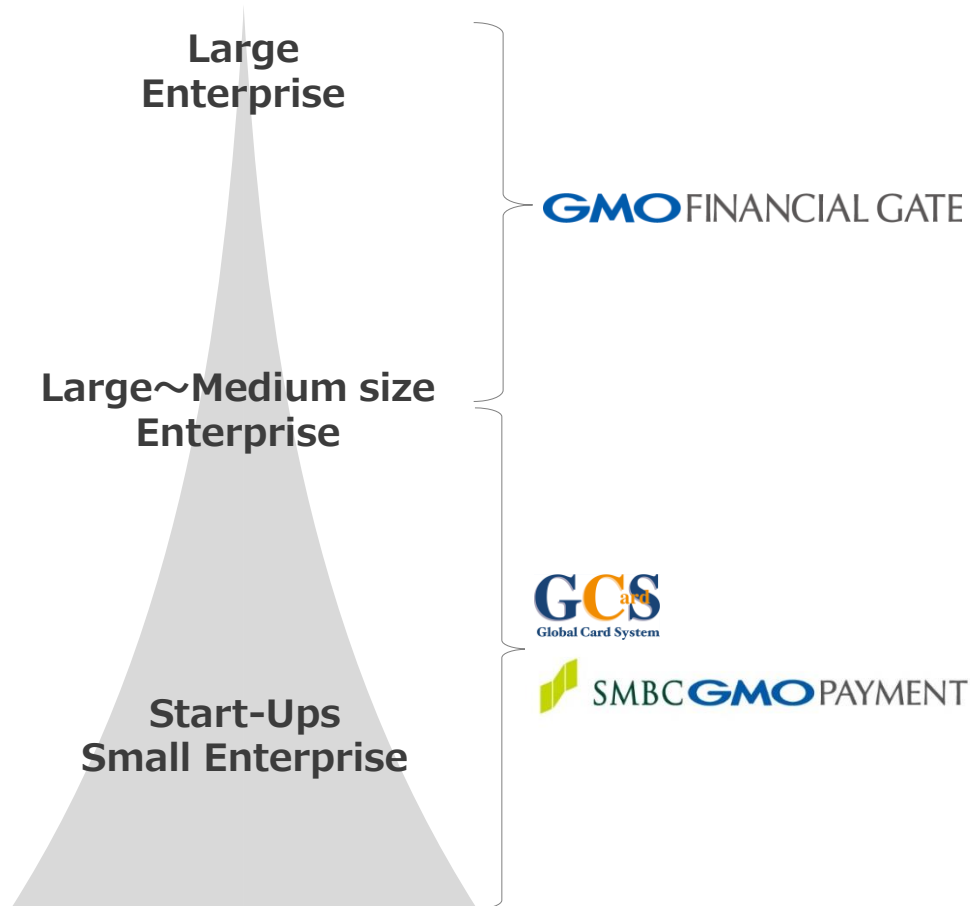
Merchant facing

※EMV: uniform standards for IC-chip enabled credit cards created by Visa and MasterCard.



IoT: Offline Payment Market

SMBC GMO PAYMENT: Business reorganization and reinforcing the alliance



Business reorganization (change in equity interest)

	Before	After
SMBC	51%	10%
GMO-PG	49%	40%
SMCC	0%	50%

SMBC stands for Sumitomo Mitsui Banking Corporation.
SMCC stands for Sumitomo Mitsui Card Company.

Rollout of “stera pack,” a solution service for SMEs

Commission
Rate (%)

Visa/Mastercard: 2.70~2.90%(※)

Union Pay, E-money, QR/Bar Code: 3.25%

※ First year is a flat rate of 2.80%. Second year onwards is a range on 2.70~2.90% based on Visa/Mastercard's GMV in the previous year.

Service
Charge

¥3,000 per month x nos. of terminals

Only credit card payments accepted.

Terminal
Cost

Free(※)

※ Repaid and exchange is free (if no fault of the merchant)

Global: Overseas Strategy

Expand customer coverage through strategic investments and assisting Japanese companies' foray into the Asian market

■ Investment target

Asia: Top payment-related company

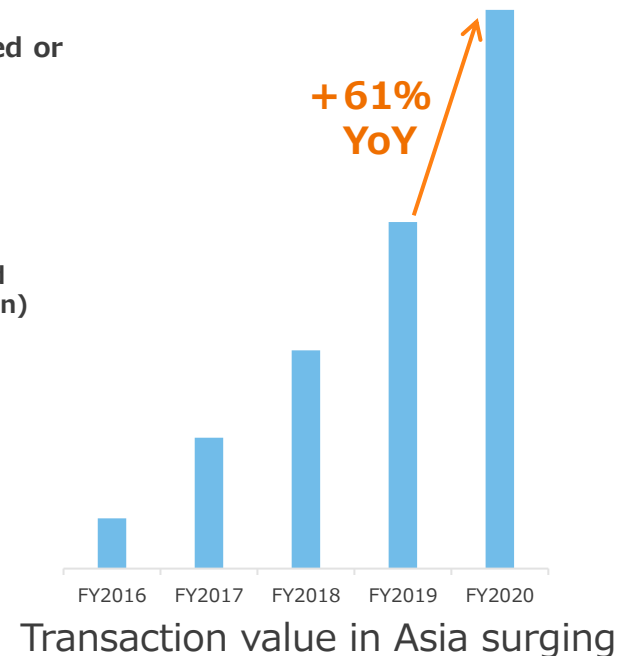
US: Innovation equity stakes

Portfolios of Investments by GMO-PG and GMO Global Payment Fund



■ Payment processing business

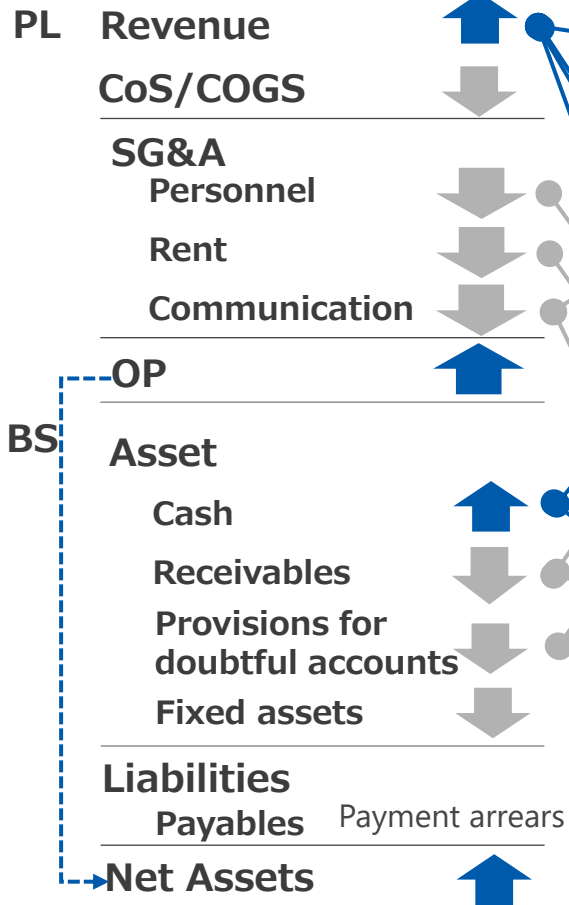
Providing payment services to Japanese companies expanding into the Asian market (Z.com Payment)



Our Position in the socio-economic New Normal

DX support services that improves client's PL & BS

Customer needs & PL/BS changes



Use cases

Online shop, Utility bills

- Multiple payment methods
- Paperless (lower postal cost)
- CF improvement service

- Improve collection rate
- Prevent suspicious transactions

Restaurants

- Delivery sales
- Cashless implementation
- Reduced headcount (lower personnel cost)
- Store closures (lower rent expense)
- CF improvement service

Event, Ticket Sales

- Merchandise sale
- Refund demand (lower postal cost)

Our DX support services

PG Multi-Payment service

TEPCO EP's

SMS Payment Choice

Cycle byGMO

GMO B2B Early Payment

Invoice Smartphone Payment

Fraud prevention

service (Sift)

Online sales support

GMO Cashless Platform

Electronic Invoice Early Payment

GMO B2B AR Guarantee

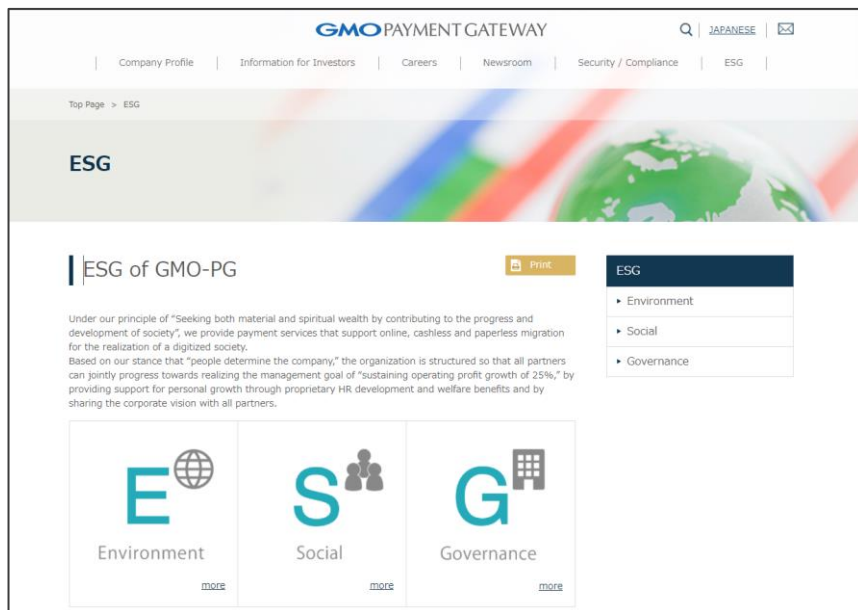
Online sales support

Remittance service (for refunds)

ESG Initiatives

ESG initiatives are outlined on GMO-PG's website and in the 27th fiscal year annual report.

■ GMO-PG website



■ Annual Report for the 27th Fiscal Year



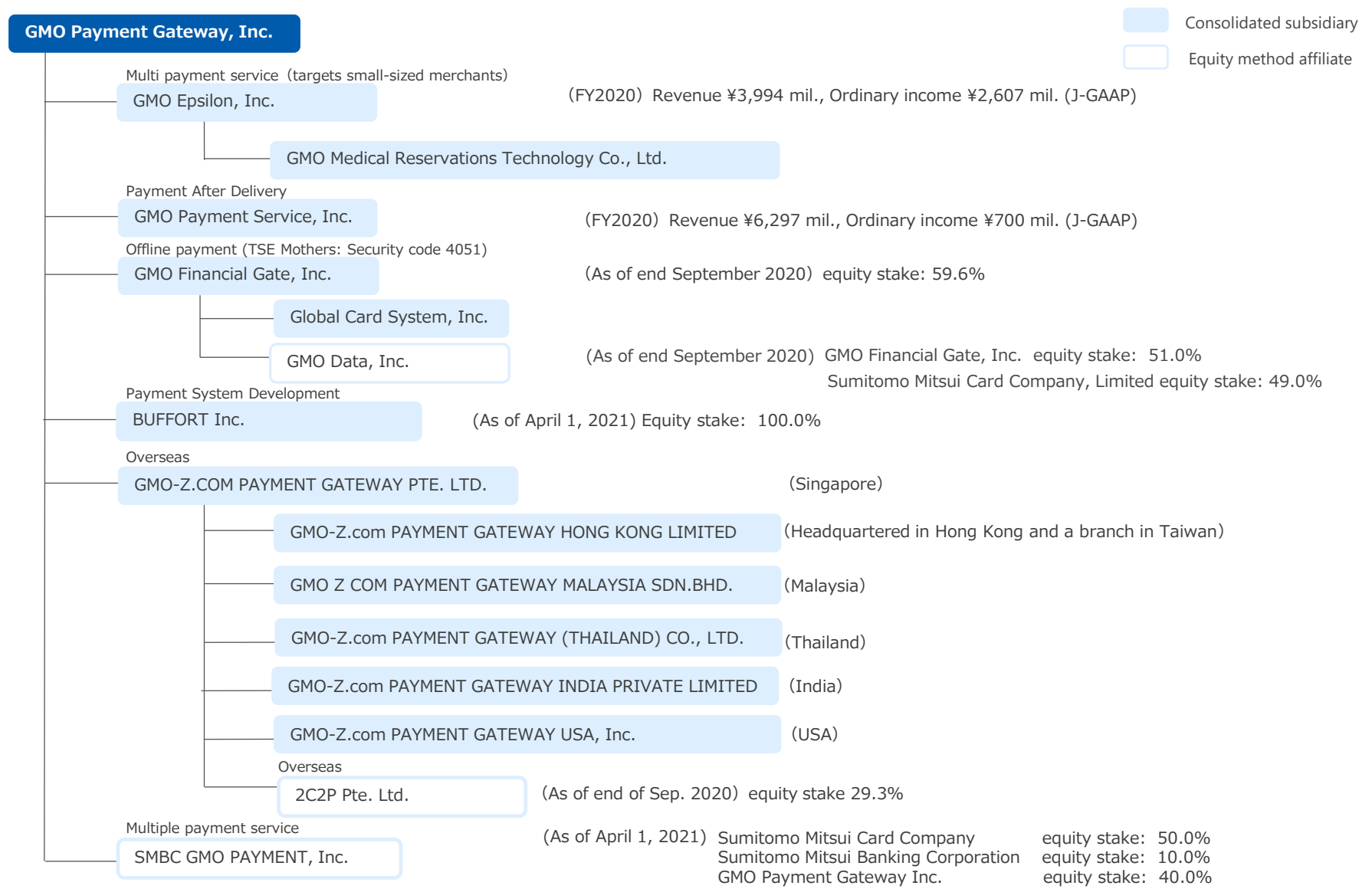
For details, please click on the URL links below:

- GMO-PG website
- 27th FY Annual Report

<https://www.gmo-pg.com/en/corp/esg/>

https://www.gmo-pg.com/en/corp/newsroom/pdf/201221_gmo_pg_en.pdf

Major subsidiaries and equity-method affiliates (IFRS standards)




Company Outline

■ Name	GMO Payment Gateway, Inc. (3769; Tokyo Stock Exchange First section)																																																												
■ Date of establishment	March 1995																																																												
■ Location	FUKURAS office (Head office) SHIBUYA FUKURAS 15F, 1-2-3 Dogenzaka, Shibuya-ku, Tokyo, 150-0043 Japan Humax Shibuya Building 7F, 1-14-6, Dogenzaka, Shibuya-ku, Tokyo Japan																																																												
■ Capital stock	13,323 million yen																																																												
■ Major shareholders	GMO Internet, Inc., Sumitomo Mitsui Banking Corporation, Mr. Issei Ainoura ,etc																																																												
■ Management team	<table> <tr> <td>Chairman & Director</td><td>Masatoshi Kumagai</td></tr> <tr> <td>President & Chief Executive Officer</td><td>Issei Ainoura</td></tr> <tr> <td>Director, Executive Vice President</td><td>Ryu Muramatsu</td></tr> <tr> <td>Director, Executive Vice President</td><td>Satoru Isozaki</td></tr> <tr> <td>Senior Managing Director</td><td>Yuichi Hisada</td></tr> <tr> <td>Director</td><td>Masashi Yasuda</td></tr> <tr> <td>Director</td><td>Hirofumi Yamashita</td></tr> <tr> <td>Director</td><td>Takehito Kaneko</td></tr> <tr> <td>Director</td><td>Yuki Kawasaki</td></tr> <tr> <td>External Director</td><td>Masaya Onagi</td></tr> <tr> <td>External Director</td><td>Akio Sato</td></tr> <tr> <td>Senior Managing Executive Officer</td><td>Shinichi Sugiyama</td></tr> <tr> <td>Managing Executive Officer</td><td>Tomoyuki Murakami</td></tr> <tr> <td>Managing Executive Officer</td><td>Masaru Yoshioka</td></tr> <tr> <td>Managing Executive Officer</td><td>Takeshi Yoshii</td></tr> <tr> <td>Managing Executive Officer</td><td>Takashi Mitani</td></tr> <tr> <td>Managing Executive Officer</td><td>Katsunari Mukai</td></tr> <tr> <td>Managing Executive Officer</td><td>Kazunari Taguchi</td></tr> <tr> <td>Executive officer</td><td>Kiyonobu Inayama</td></tr> <tr> <td>Executive officer</td><td>Shingo Ito</td></tr> <tr> <td>Executive officer</td><td>Yoshinori Inoguchi</td></tr> <tr> <td>Executive officer</td><td>Hirofumi Tozawa</td></tr> <tr> <td>Executive officer</td><td>Yasunori Hatada</td></tr> <tr> <td>Executive officer</td><td>Mariko Takeda</td></tr> <tr> <td>Executive officer</td><td>Junpei Kendo</td></tr> <tr> <td>Executive officer</td><td>Katsuyoshi Sota</td></tr> <tr> <td>Standing Auditor</td><td>Kazutaka Yoshida</td></tr> <tr> <td>Auditor</td><td>Takashi Iinuma</td></tr> <tr> <td>External Auditor</td><td>Kazuhiko Okamoto</td></tr> <tr> <td>External Auditor</td><td>Yumi Hokazono</td></tr> </table>	Chairman & Director	Masatoshi Kumagai	President & Chief Executive Officer	Issei Ainoura	Director, Executive Vice President	Ryu Muramatsu	Director, Executive Vice President	Satoru Isozaki	Senior Managing Director	Yuichi Hisada	Director	Masashi Yasuda	Director	Hirofumi Yamashita	Director	Takehito Kaneko	Director	Yuki Kawasaki	External Director	Masaya Onagi	External Director	Akio Sato	Senior Managing Executive Officer	Shinichi Sugiyama	Managing Executive Officer	Tomoyuki Murakami	Managing Executive Officer	Masaru Yoshioka	Managing Executive Officer	Takeshi Yoshii	Managing Executive Officer	Takashi Mitani	Managing Executive Officer	Katsunari Mukai	Managing Executive Officer	Kazunari Taguchi	Executive officer	Kiyonobu Inayama	Executive officer	Shingo Ito	Executive officer	Yoshinori Inoguchi	Executive officer	Hirofumi Tozawa	Executive officer	Yasunori Hatada	Executive officer	Mariko Takeda	Executive officer	Junpei Kendo	Executive officer	Katsuyoshi Sota	Standing Auditor	Kazutaka Yoshida	Auditor	Takashi Iinuma	External Auditor	Kazuhiko Okamoto	External Auditor	Yumi Hokazono
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External Auditor	Yumi Hokazono																																																												
■ Auditor	Deloitte Touche Tohmatsu LLC																																																												
■ Consolidated subsidiaries	GMO Epsilon, Inc., GMO Payment Service, Inc., GMO Financial Gate, Inc., BUFFORT Inc. GMO-Z.com Payment Gateway Pte. Ltd. (Singapore), etc.																																																												
■ Equity affiliates	SMBC GMO Payment, Inc., GMO Data, Inc., 2C2P Pte. Ltd., etc.																																																												

(As of June 30, 2021)

GMO Financial Gate, Inc.: Overview

■ Name	GMO Financial Gate, Inc. (TSE Mothers, security code 4051)	GMO FINANCIAL GATE
■ Date of Establishment	September 1999	
■ Location	Humax Shibuya Building 7F, 1-14-6 Dogenzaka, Shibuya-ku, Tokyo	
■ Capital Stock	¥1,594 million yen (As of June 30, 2021)	
■ Major Shareholders	GMO Payment Gateway, Inc. and others	
■ Management	President and CEO Kentaro Sugiyama Chairman Akira Takano Managing Director Akio Aoyama (GM of Sales Department) Director Masamitsu Ikezawa (GM of Administration Department and Corporate Planning) Director Tomonaga Fukuda (GM of System Department) Yasuhiko Kimura Director Masaru Yoshioka (Managing Executive Officer of GMO Payment Gateway Inc.) External Director Nao Shimamura External Auditor Takayoshi Nagasawa External Auditor Satoru Ozawa Auditor Takashi Iinuma (CPA; Representative of Iinuma General Accounting Firm)	
■ Auditor	Deloitte Touche Tohmatsu LLC	
■ Consolidated Subsidiaries	Global Card System, Inc. (Equity stake: 100%) * Planning to change trade name to GMO Card System, Inc. on October 1, 2021 GMO Data, Inc. (51.0% stake; Sumitomo Mitsui Card Company, Ltd. 49.0%)	 GMO DATA
■ Business Description	Provides cashless payment infrastructure for credit card, debit card, e-money, etc.	



Stationary-type
payment terminal



Mobile payment
terminal



Embedded-type
payment terminal



POS terminal for
merchants

(As of August 11, 2021)

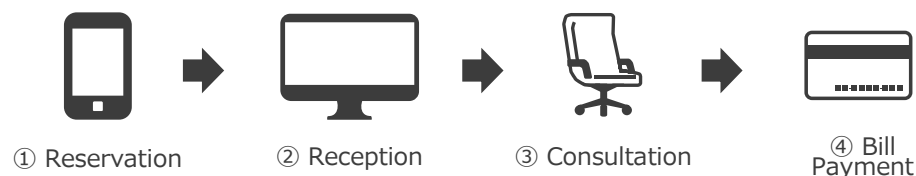
GMO Medical Reservations Technology

メディカル革命 by GMO

Provides reservation management system to improve operations at hospitals and clinics

■ Medical Kakumei byGMO

Seamless services that not only includes reservation function, but also reception, e-medical record link and cashless payment function.*



■ Omatome Shinsatsuken by GMO

Bundle the multiple medical cards of several hospitals and clinics onto a single app
Contributes to improving reception work efficiency and cancellation rates

Other services also available

- Medical Kakumei byGMO for veterinary hospitals
- Dentry byGMO

■ Corporate Overview

Corporate name GMO Medical Reservations Technology Co. Ltd.

Establishment April 11, 2016

Address Tokyo HQ: Humax Shibuya Building 7F, 1-14-6 Dogenzaka, Shibuya-ku, Tokyo
Hamamatsu Branch: Chanson Building 6F, 125 Daikumachi, Naka-ku, Hamamatsu-shi, Shizuoka

Capital ¥259 million yen

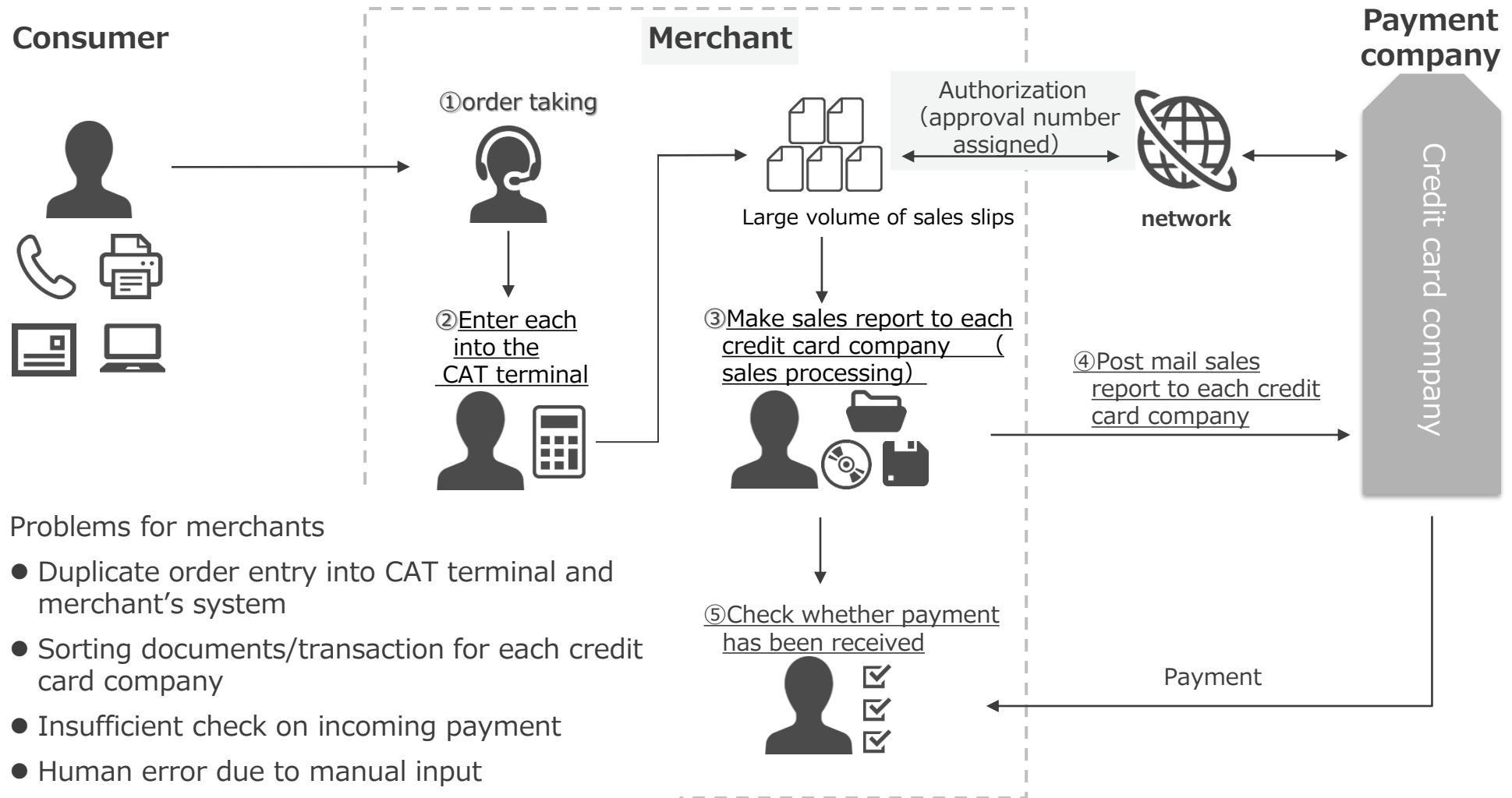
Directors	President and CEO	Naoyuki Kumano
	Director	Satoru Isozaki
	Director	Takashi Mitani
	Director	Kazunari Taguchi
	Executive Officer	Mineaki Hagita
	Executive Officer	Takayuki Koretomo

* The following services of reception machines for repeat visits, e-medical record links and payment functions are available as option services.

(As of June 30, 2021)

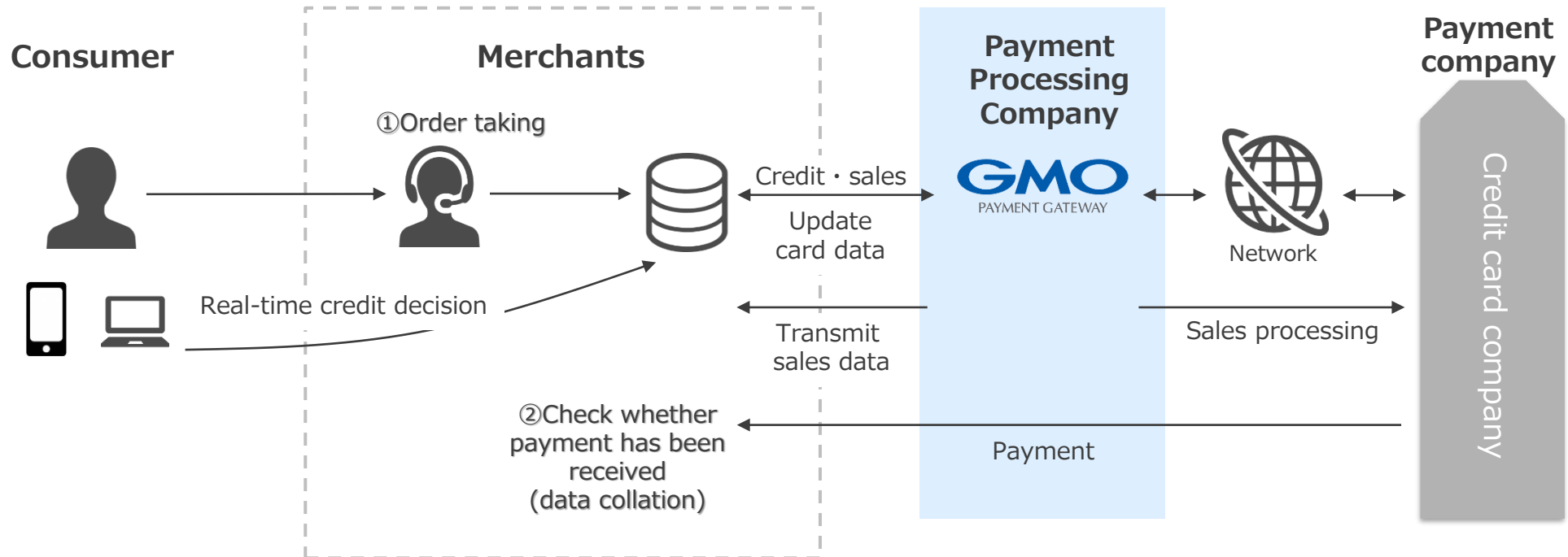
Business outline of payment processing company (1)

Problems with online credit card payment in the early days of E-Commerce



Business outline of payment processing company (2)

Payment processing service adds operational efficiency to credit card payment



In the early days of Ecommerce, credit card payment was processed offline between merchant and credit card company, resulting in work burden on both sides.

The establishment of payment processing companies eliminated this burden for both parties.