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## Digital Garage and Resona Holdings Jointly Launch "CurePort," an Online Payment Service for the Healthcare Industry

Initiating the Joint Operation of Next-Generation Fintech Business

Based on a Capital and Business Alliance with Resona Holdings

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- Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; Digital Garage), under its capital and business alliance with Resona Holdings, Inc. (TSE Prime section: 8308; HQ: Tokyo; Director, President and Representative Executive Officer: Masahiro Minami; Resona HD) launched "CurePort," an online payment service optimized for the healthcare industry, on December 19, 2024.
- Additionally, the Resona Group banks, including at Resona Bank, Limited, Saitama Resona Bank, Limited, and Kansai Mirai Bank, Limited, will start offering this service on December 19, while The Minato Bank, Ltd. will begin the service from January 2025.

Service URL for "CurePort": <https://cureport.jp/> (Only in Japanese)



### <Background of the service launch>

Japan's healthcare industry faces the challenge of increasing social security costs due to the advancing aging rate. However, the industry is expected to expand as a supporting service for public health insurance, with its market size projected to grow from 25 trillion yen in 2022 to 77 trillion yen by 2050 <sup>(\*1)</sup>. In these emerging markets, the use of digital technologies is highly anticipated.

Within medical institutions, which play a central role in healthcare, there is a growing demand for solutions to reduce patient waiting times, improve operational efficiency, and implement contactless measures to prevent infections. On the other hand, barriers such as the installation of specialized equipment and the shortage of IT personnel have hindered progress. As a result, cash remains the primary method of payment for medical fees, highlighting significant challenges for the healthcare industry in achieving digital transformation and advancing cashless solutions.

Against the backdrop of challenges in Japan's healthcare industry, which incurs annual medical expenses of 47 trillion

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yen <sup>(\*2)</sup>, Digital Garage, a company with expertise in one of Japan's largest comprehensive payment platforms and Fintech, and Resona HD, which has a strong customer base in SMBs, including medical institutions, and extensive financial expertise, have agreed to jointly develop this service. Following pilot projects conducted with multiple medical institutions, the commercialization of this service is now being promoted collaboratively, to support more patients and healthcare providers.

(\*1) Source: ["Action Plan 2023 for Creating New Health and Medical Industries," Ministry of Economy, Trade and Industry, August 2023.](#) (only in Japanese)

(\*2) Source: ["Trends in Medical Expenses for FY2023," Ministry of Health, Labour and Welfare, September 2024.](#)  
(only in Japanese)

### <Service overview>

"CurePort" is an online payment service designed for use in medical institutions. By implementing "CurePort," medical institutions can easily introduce cashless payment options, enabling patients to make fast and seamless payments after their consultations by registering their patient ID numbers and payment information, such as credit card details, in the dedicated app.

**Service URL for "CurePort": <https://cureport.jp/> (Only in Japanese)**

### <Service features>

**■ Enables patients to return home immediately after their consultations with automated payments and drives digital transformation to enhance operational efficiency for medical institutions.**

This service provides a platform that allows patients and medical institutions to manage everything online, from check-in to billing, on the day of the consultation. By separating the billing phase from the traditional patient flow and executing payments after patients have returned home, the service shortens waiting times, enhances patient satisfaction, and improves operational efficiency for medical institutions.

**■ No dedicated payment terminal required, compatible with medical record and receipt systems used in medical institutions**

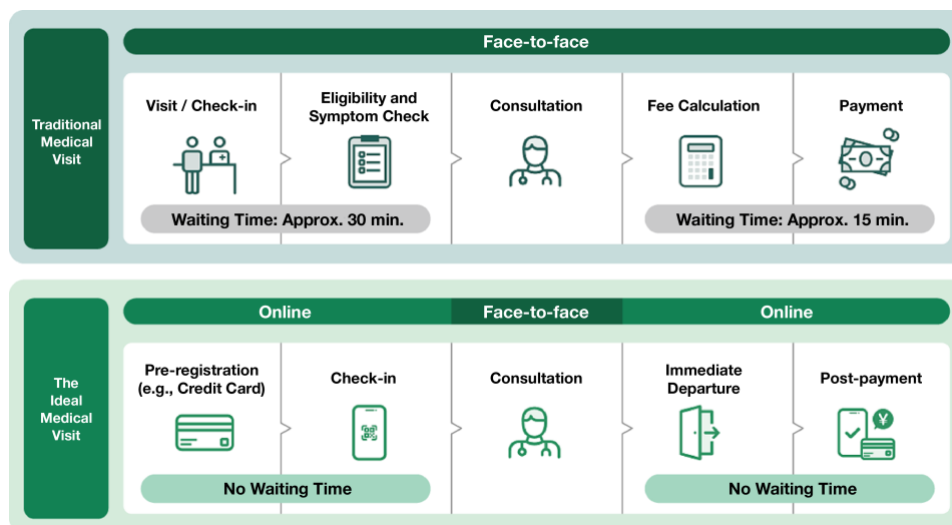
This service eliminates the need for dedicated payment terminals, enabling low-cost and quick implementation. It also supports integration with existing systems used in medical institutions, providing an environment for smoother system utilization. Currently, the service is compatible with the "Medicom-HRf Hybrid Cloud<sup>(\*3)</sup>," an integrated electronic medical record system for clinics provided by Wemex Corporation (a subsidiary of PHC Holdings Corporation; headquarters in Shibuya-ku, Tokyo; President and Representative Director: Hideaki Takahashi), as well as the "WebORCA Cloud Edition," JMA standard receipt software provided by the ORCA Management Organization Co., Ltd. The range of compatible systems is set to be expanded progressively in the future.

(\*3): [Medicom-HRf Hybrid Cloud](#) (only in Japanese)

**■ The first <sup>(\*4)</sup> joint business operation in Japan by a major payment processing provider and a major financial institution**

Through this joint business operation, which leverages the respective strengths of the Digital Garage Group and the Resona Group, efforts will continue to drive the planning and development of solutions aimed at providing a seamless patient experience.

(\*4) This marks the first initiative in Japan where a major payment processing provider and a financial institution jointly offer services for patients and medical institutions.

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\* "Ideal Experience" refers to the long-term vision for the desired medical experience. It may differ from the capabilities provided by the features currently available.

Digital Garage has supported the adoption of cashless payments across various industries through its payment processing services. Leveraging extensive experience, it aims to drive digital transformation in the healthcare and medical fields through payment solutions. Furthermore, under the group strategy "DG FinTech Shift," which integrates payments, data, and technology, additional value creation is being pursued.

As part of the strengthened capital and business alliance with Resona Holdings, which began in December 2023, both will continue to integrate their management resources and expand their collaboration moving forward.

**<Service features>**
**■For medical institutions**

- Automatic check-in
- Integration with electronic medical records and receipt systems
- Online billing
- Invoice adjustments and cancellations

**■For patients**

- Easy registration
- Accessible from anywhere
- Convenient online payments
- Anytime access to payment history

**<Service name and logo>**


Service Name: CurePort

Origin of the Name: Reflecting the vision and features of the service

—"Cure": Represents the desire for medical institutions and patients to focus solely on treatment.

—"Port": Symbolizes the connection and integration of healthcare information and services.

Logo: Based on a heart symbol to evoke a sense of security, combined with the concept of "Port" (connection and linking).

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## &lt;Service image&gt;

▽Illustration of the application used by medical institutions



▽Illustration of the application used by patients

**■About Digital Garage, Inc**Name : Digital Garage, Inc. ( <https://www.garage.co.jp/en/> )

Representative: Kaoru Hayashi, Representative Director, President Executive Officer and Group CEO

Head office address: DG Bldg., 3-5-7 Ebisu Minami, Shibuya-ku, Tokyo

Shibuya PARCO DG Bldg., 15-1 Udagawa-cho, Shibuya-ku, Tokyo

Date founded: August 1995

Business : Digital Garage's corporate purpose is "Designing 'New Context' for a sustainable society with technology." Digital Garage operates a payment business that provides one of the largest comprehensive payment platforms in Japan. In addition, DG has a marketing business that provides one-stop solutions in the digital and real world, and a startup investment and development business that reaches out to promising startups and technologies in Japan and overseas.