



Payment Landscape in Japan

Shinichi Takatori
Founder & CEO
Kyash Inc.

Recent Development with Technology

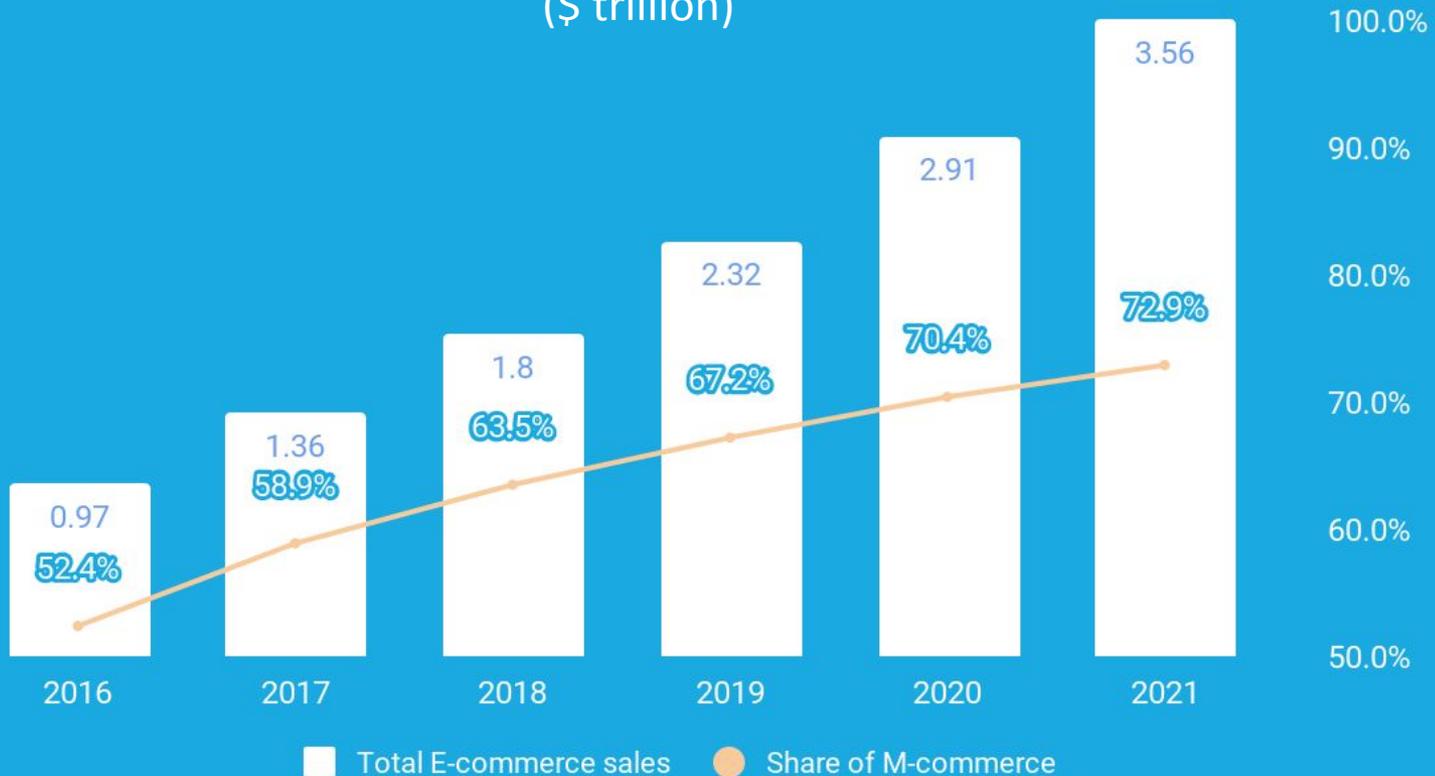
Smartphones brought ubiquity to money and commerce



Mobile commerce growth in data

Mobile commerce is up and posed for further growth

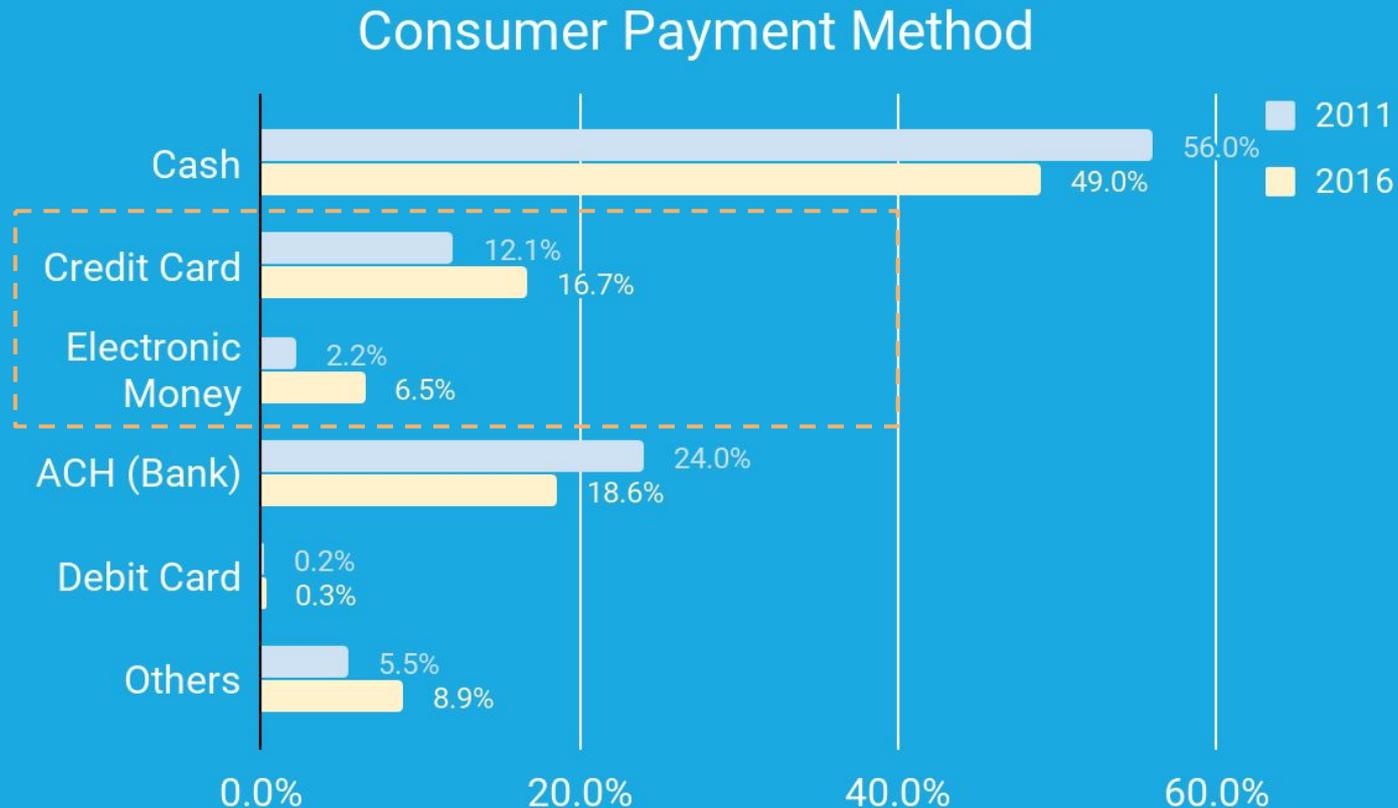
Estimated mobile e-commerce sales worldwide
(\$ trillion)



Japanese Payment Landscape

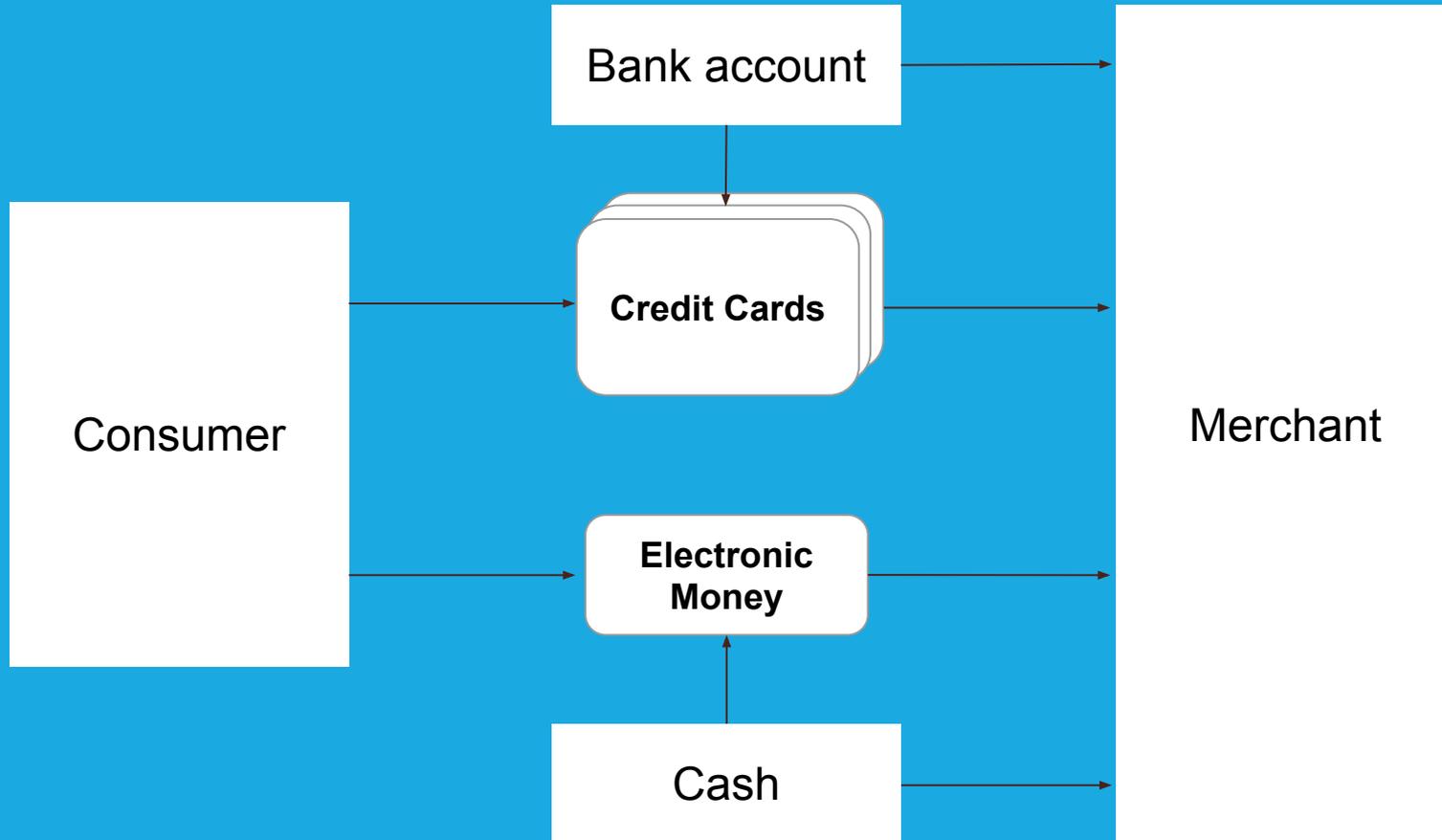
Consumers still prefer cash payment over electronic payment

The country now pushes towards cashless, 40% by 2025



Japanese Payment Landscape

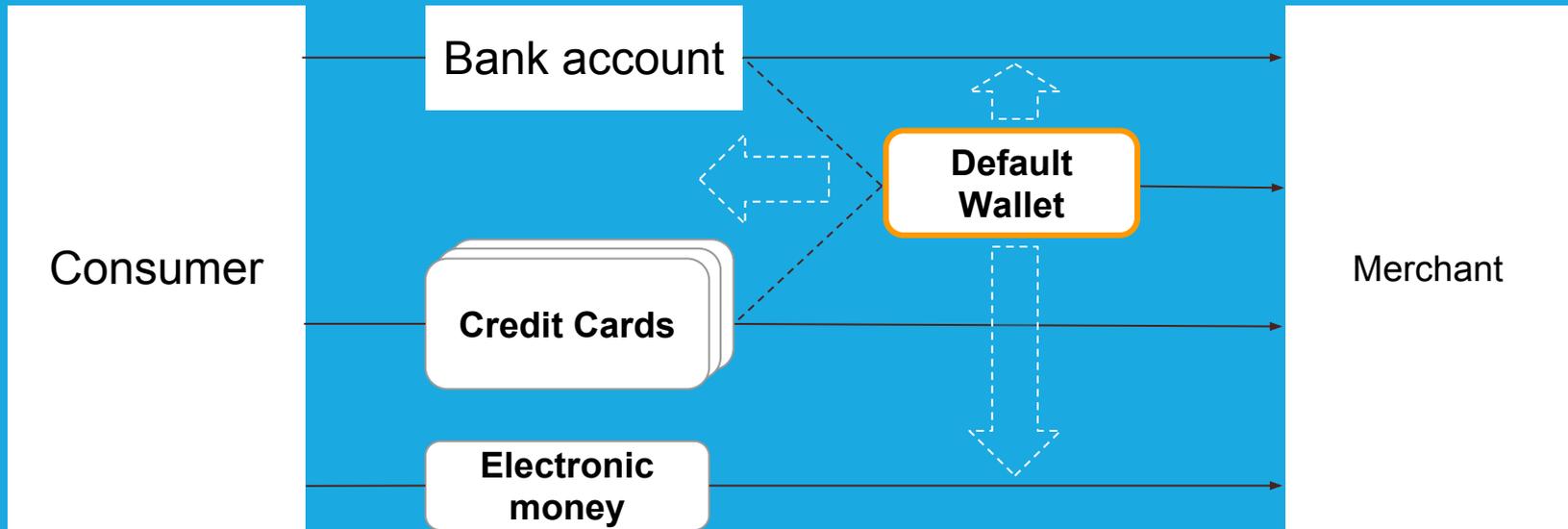
High penetration of credit card and bank account throughout Japan



Future Scenario 1 (Japan)

Default wallet compatible with various payment options for merchant works with bank account and payment cards

 Potential direction for expansion

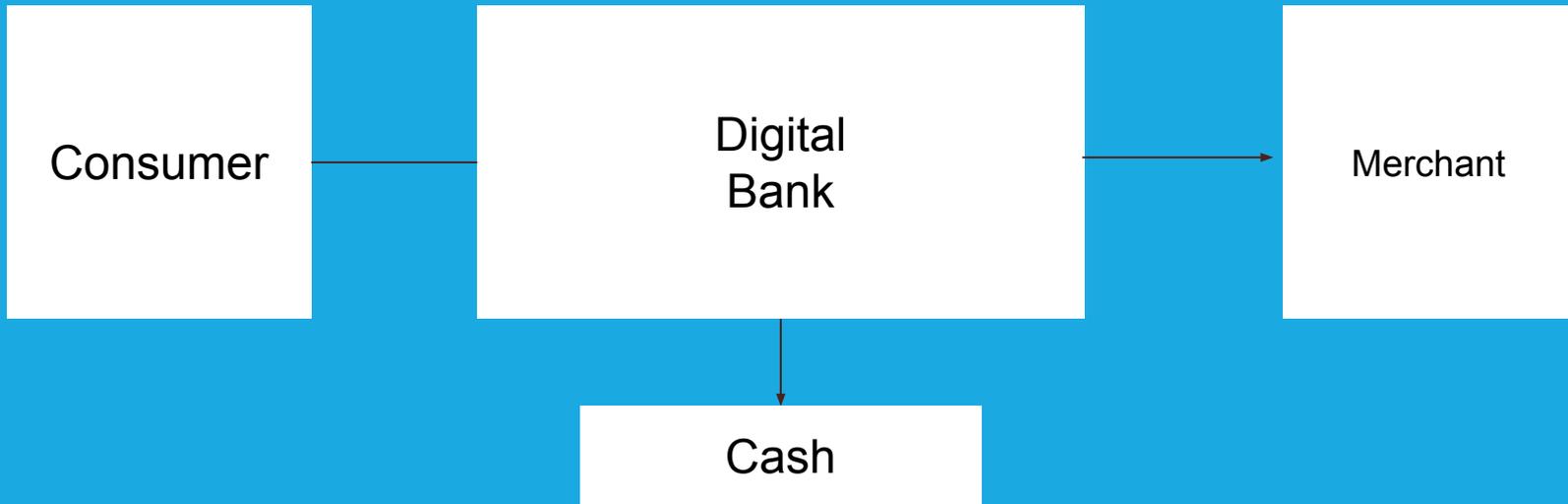


Example of Default Wallet



Future Scenario 2 (Japan)

Bank accounts and payment cards replaced with digital wallet which works almost like bank account



Example of Digital Bank (Overseas)





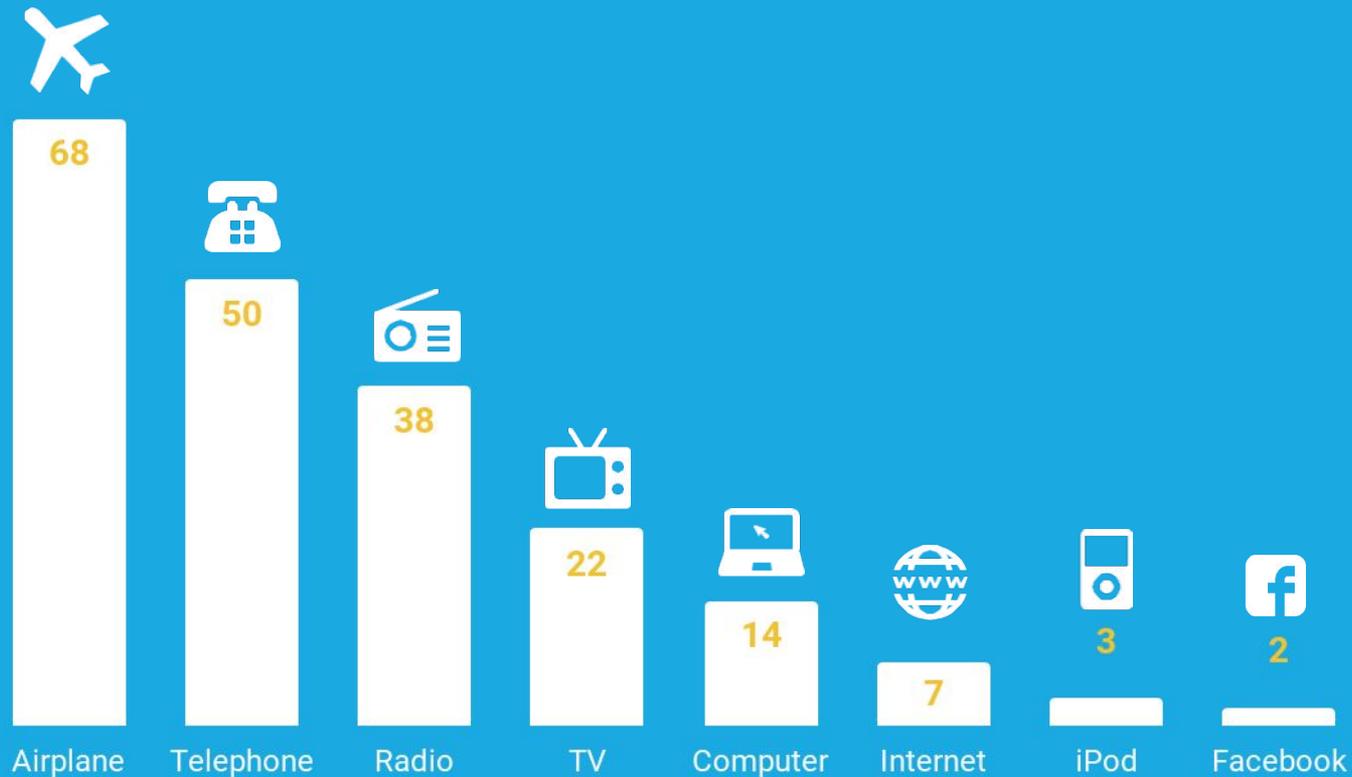






History of chasm

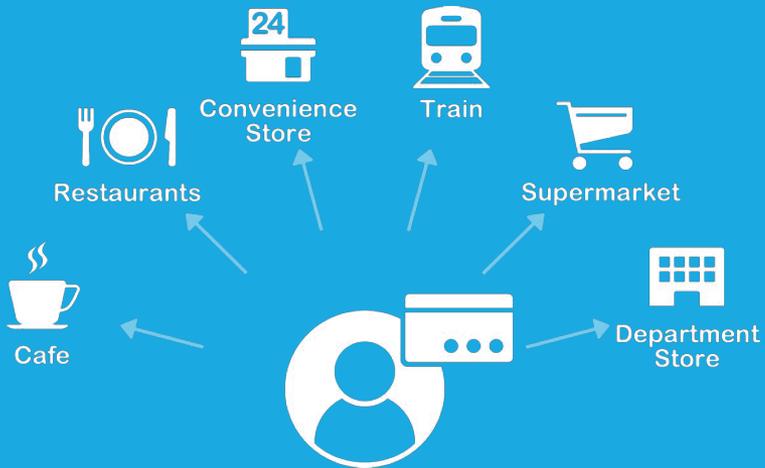
The length of reaching critical mass has just shorten over years



Our Mission

Conventional payment to hyper connected payment

Conventional Payment



Means to Consume

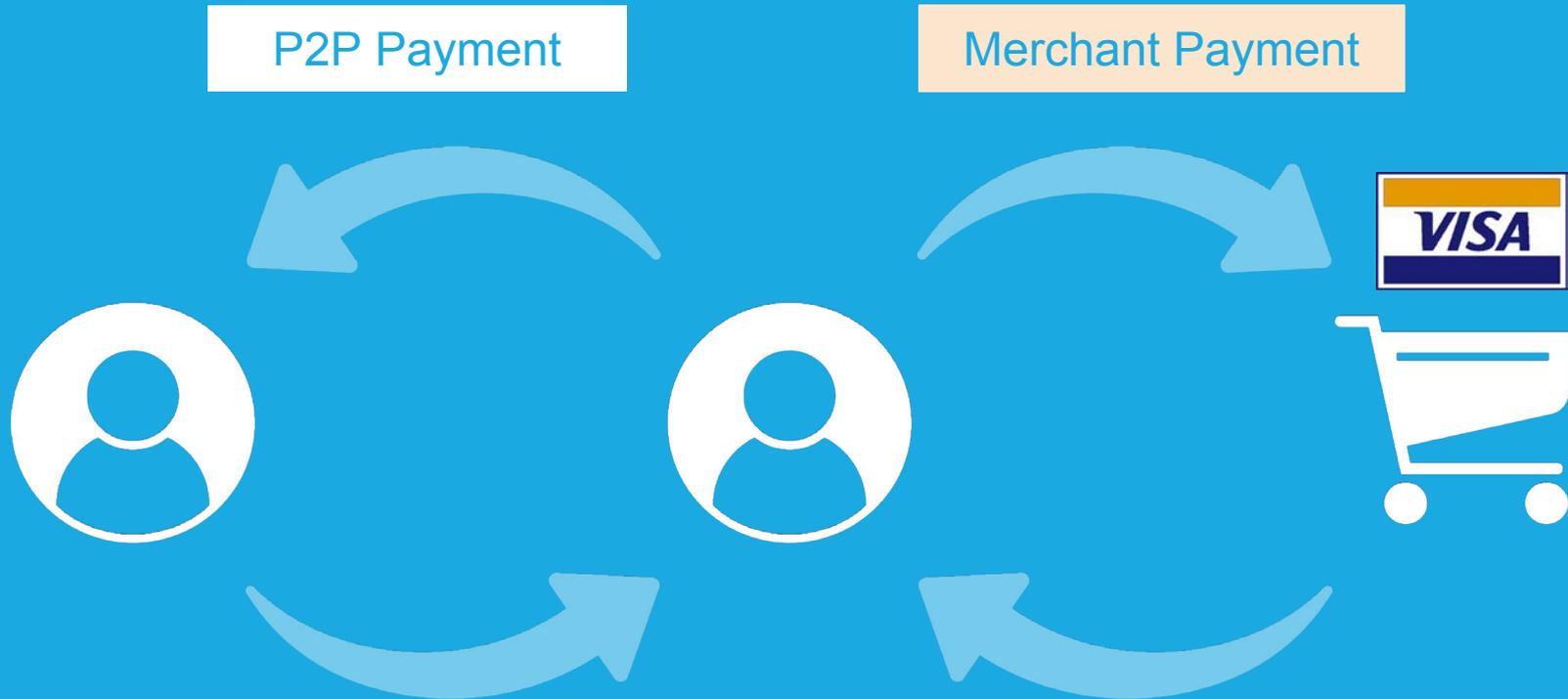
Payment with Kyash



Payment to stores and people

Our Mission

Kyash aims to redesign how money moves by offering payment wallet to merchant and person



Our Solution

We offer prepaid account for merchants and P2P payment



Visa Card for Anyone

- Instant Virtual Visa
- Top up at CVS, banks, and credit cards



P2P payment

Send money to whoever connected via LINE, Twitter, Facebook etc.



Our Vision

Toward a cashless society for mindful world by bringing the new value transfer platform

