



# **TIS INTEC Group Business Information Meeting (Payment Services 2023)**

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December 7, 2023

TIS Inc.

## Speaker Introductions



**Kiyotaka  
Nakamura**

**TIS Inc.  
Senior Managing Executive Officer  
Division Director,  
Digital Transformation Business Unit**



**Isao  
Otokita**

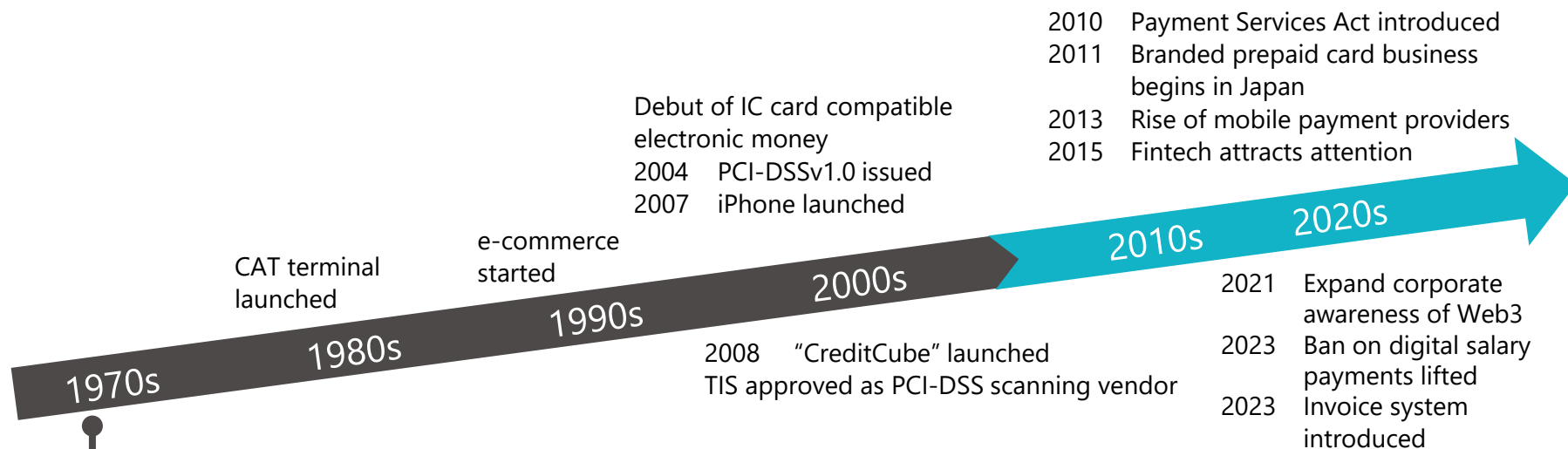
**TIS Inc.  
Managing Executive Officer  
Deputy Division Director,  
Digital Transformation Business Unit**

## 1 Business status, review

## 2 Evolution of PAYCIERGE

## 3 Business strategy

# Shift Toward Service-Style Solutions Derived Through SI Business



From earliest days, tasked with configuration of core credit systems for major credit card companies

Supporting safe and secure, daily credit card settlement

**Credit cards**

Core system development results

Domestic market share

About **50%**

(On annual transaction volume basis for clients served)

Of 26 companies in Japan with significant consumer credit transaction volumes, 11 are in the Group's client base for core system development.

Credit extended for card-facilitated purchases has reached ¥81 trillion in Japan. The 11 companies that are in the TIS INTEC Group client base have aggregate membership of about 200 million people and credit transaction volume representing about 50% of the total market.

Promoting cashless settlement in Japan

**Branded debit card-related**

Service provision/system development results

Domestic market share

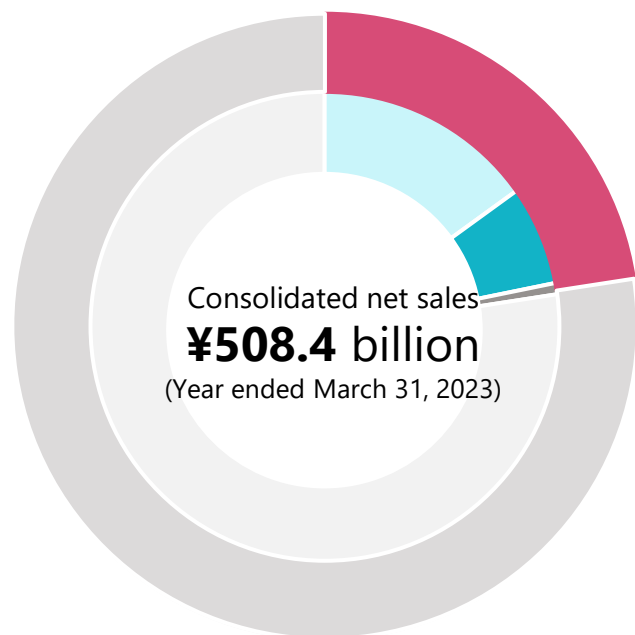
**86%**

There are about 460 million debit cards affiliated with an international brand in Japan. Settlement transactions have reached about 770 million per year, with an aggregate value of about ¥3.3 trillion. The TIS INTEC Group boasts an overwhelming share—about 86%—of the market, on a transaction-handling financial institution basis, through such solutions as DebitCube+, which provides one-stop access to services required or branded debit card issuance and operation.

\*: Data prepared by TIS

# TIS INTEC Group's Payment Settlement Business

- Payment-related operations account for **¥115.0 billion**, or about 23% of consolidated net sales

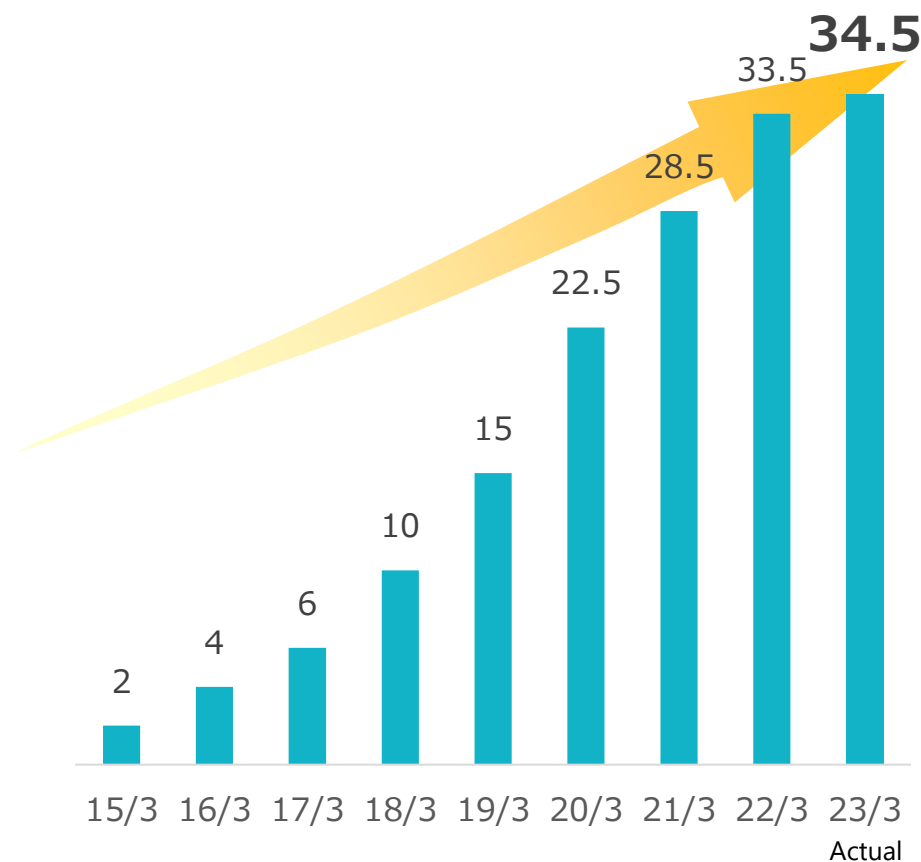


## Payment-related operations of the Group

Sales composition about **23%**

Financial IT Business	15%
Offering Service Business	7%
Other	1%

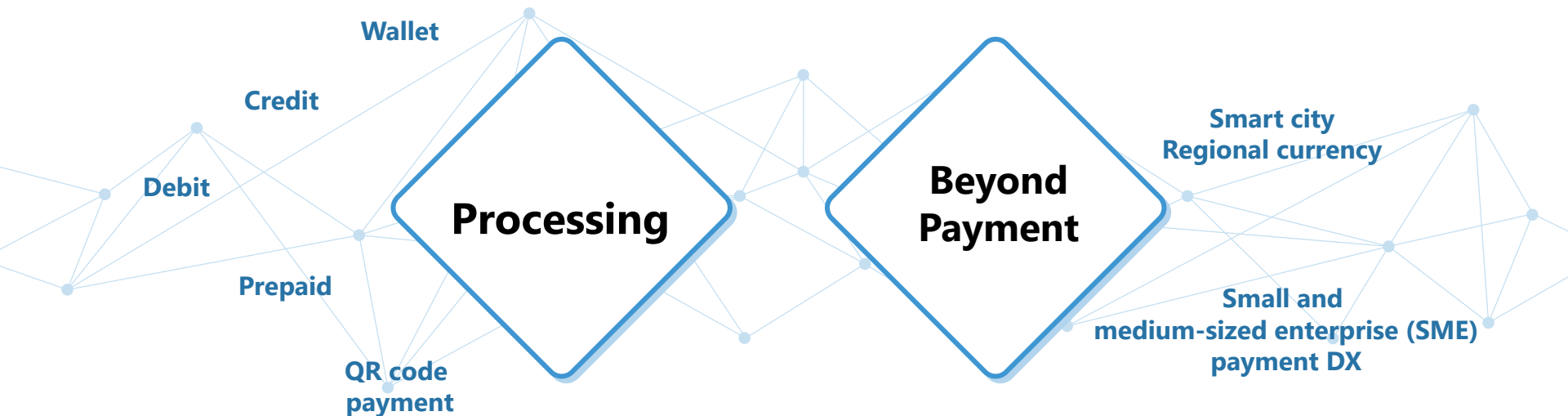
- Of this, **service-style operations** (payment services) are driving scale of operations wider in recent years



**Payment-related sales in Offering Service Business** (Billions of yen)

# PAYCIERGE®

For a new, more convenient society and beyond



**Bring new value to society  
through payment solutions**

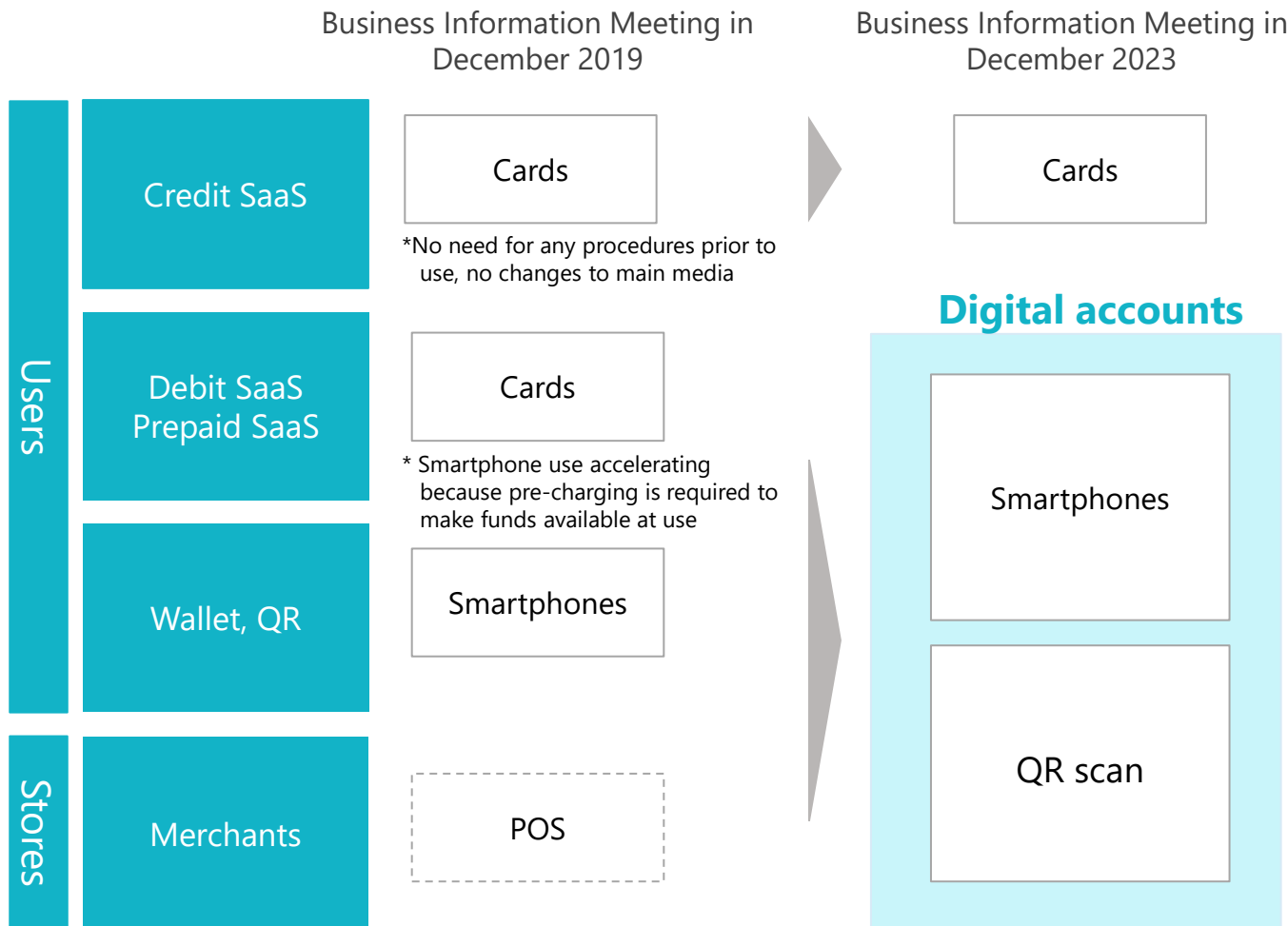
# Payment Services Composition, as of March 31, 2023

- Progress is generally on track to achieve ¥50 billion by fiscal 2026, ending March 31, 2026, a target introduced at business briefing in 2019.
- With expanding light needs, that is, simple, speedy and prioritized payment options such as QR code apps, digital account services will fuel results.

	Fiscal 2026 Estimate (at 2019 information meeting)			Fiscal 2024 Estimate (when plan drawn up in 2021)	Fiscal 2023 Actual
Credit SaaS	¥35 billion		Credit	¥20 billion	¥19.2 billion
Debit SaaS Prepaid SaaS	¥9 billion	¥15 billion	Digital accounts	¥11.5 billion	¥12.7 billion
Wallet QR	¥3.5 billion				
Merchants	¥2.5 billion				
—	—	—	New areas/ common	¥2.5 billion	¥2.6 billion
Payment total	¥50 billion		Payment total	¥34 billion	¥34.5 billion

# Changes in Business Structure

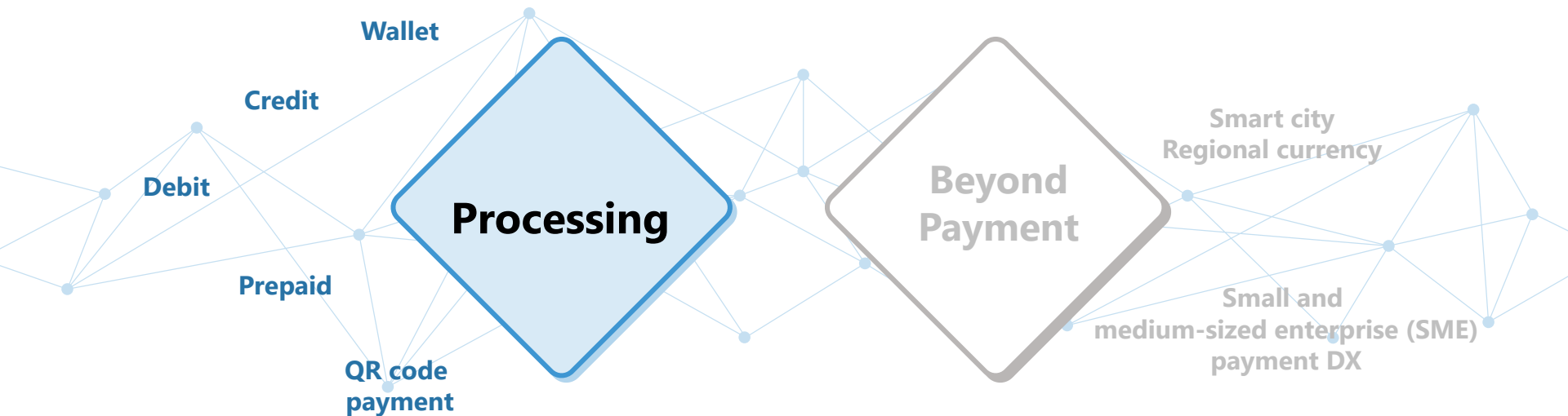
- Smartphone first concept—prioritizing smartphones among mobile devices for app development and release—accelerating, with emphasis on prepaid e-money services requiring payment in advance of use.
- More services integrating debit/prepaid SaaS, wallet and QR code app, and merchant payment methods, so reorganized as digital accounts.







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Bring new value to society  
through payment solutions

# Achievements in Area of Payment Processing

- Credit SaaS service start in fiscal 2023.
- Awareness of QR-code enabled payment as payment method suddenly became more pervasive in 2018, providing backdrop for digital account operations, combining mobile wallet and debit or prepaid e-money, to drive results higher.

## Achievements

### Credit

- Credit SaaS started with provision of solution to NTT DoCoMo. If existing user clients included, transaction volume moving in favorable direction.
- Saw demand for credit solution appropriate to needs of digital account client companies as well as demand for corporate credit solution comparable to B2B transaction DX.

### Digital accounts

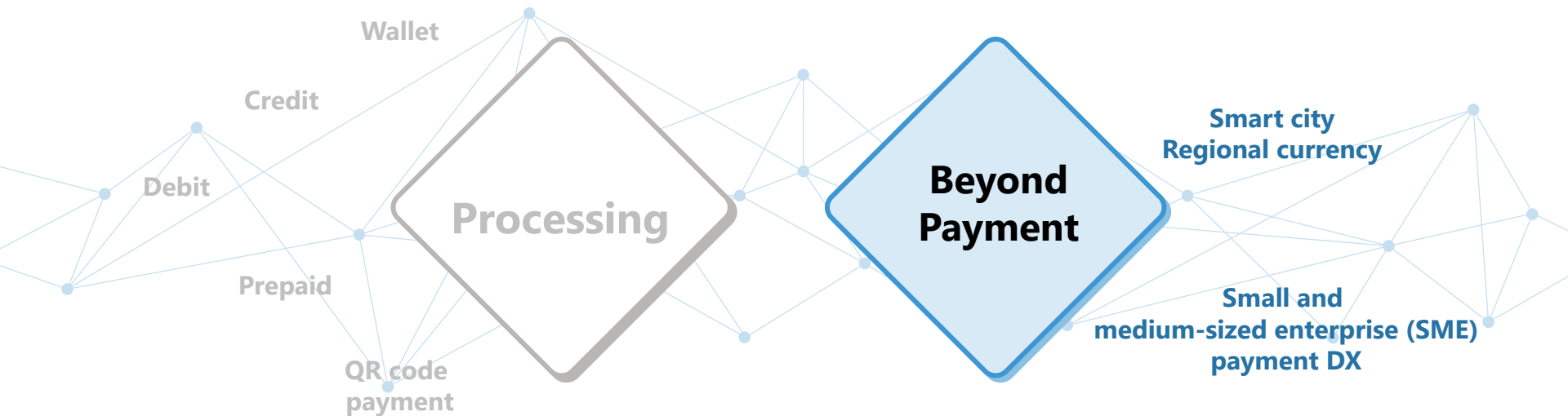
- Booming digital account demand from emerging platform market.
  - Support for building TOYOTA Wallet, Toyota Financial Services' cashless payment app.
  - Support for issuing corporate cards linked to free's cloud-based accounting tool.
  - Provided processing service to Nudge, which seeks to be a challenger bank.
- Responded to demand from major payment processors in digital shift as projects utilizing digital account asset groups
  - Started providing Sumitomo Mitsui Card Mobile Payment Package

### Laying groundwork, medium to long term

- Support swift response to expedite payment of salaries through digital payment apps, a trend that is expected to attract greater interest.
- Taking medium- to long-term perspective, will start research on digital currency and Central Bank Digital Currency (CBDC).



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## Achievements in Area of Beyond Payment

- In area of Beyond Payment, we seek to deliver solutions to social issues through “~ x payment” approaches.
- Not simple behind-the-scenes support but rather efforts on our own to be primary contractor pushing business forward.

### Smart City x Payment

#### **Drawing digital technology and know-how together and work with communities to realize smart.**

- Launched full-scale practical application of Aizu Coin, digital regional currency service.
- Supported efforts to energize local economy, promote sustainable development goals and encourage good health practices through Satsu Navi sightseeing recommendation app.
- Supported payment services at HOKKAIDO BALLPARK F VILLAGE and build framework linking community with sports team fans through Kyakushiru, new service that visualizes customer behavior.

### Corporate DX x Payment

#### **Realizing improvement in productivity through digitization of invoicing and payment processing for SMEs.**

- Launched new services originating from professional support solutions from Nihon ICS which recently came under TIS INTEC Group umbrella.
- Started building next-generation corporate card services linking invoice processing between companies.
- Began providing consulting service that supports launch of B2B payment service for financial institutions and non-banks.

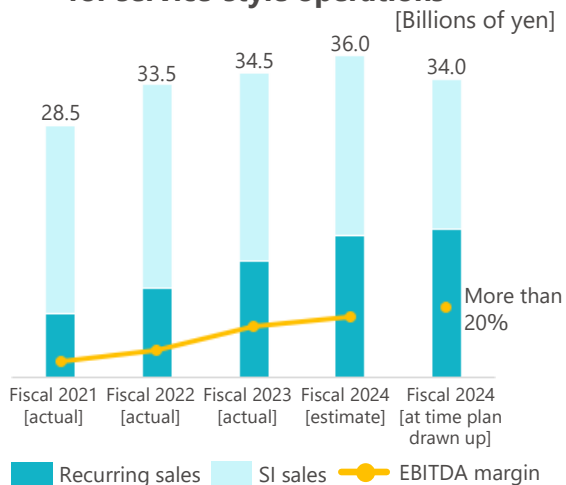
# Medium-Term Management Plan (2021–2023) and Progress Update

## Business Environment

- Domestic B2C cashless payment ratio nearing 40%, indicating progress toward cashless society.
- TIS' target market — emerging platform market — growing as anticipated.
- Trend toward lower payment fee rates continuing.
- Emerging value-added demand, such as combined approach for small and medium-sized enterprise (SME) DX x B2B cashless payments.

## Numbers

### Payment-related business scale for service-style operations



## Status of Progress

### Growth



- Expanding business scale exemplified in results exceeding estimates set at time plan formulated. (Sales reached ¥34.5 billion in fiscal 2023, hitting estimate a year ahead of schedule)
- Complemented existing credit, debit and other processing services with wider service lineup to gradually encompass new themes, including digital wallet and embedded finance needs.
- Welcomed launch of credit SaaS in fiscal 2023 and stable operation of platform.

### Profitability / Shift to recurring sales focus



- Recurring sales ratio rose, thanks to start of credit SaaS service, but increase insufficient to spur overall improvement in profitability.
- Mature services gradually turned a profit, but burden of upfront investment in new businesses and other expenses eroded gains, leaving profitability an issue still requiring attention.
- Must enhance consulting capabilities and services that will maintain high growth, enter areas showcasing high-value-added services, and prioritize well-rounded investment activities.

**1** Business status, review

**2** **Evolution of PAYCIERGE**

**3** Business strategy

# Market Changes

- Barriers to entry in financial sector falling, due to unbundling of financial services.
- Solutions to social issues require new type of business entity that combines aspects of financial and non-financial operations.

## Social trends

<b>P</b>	Society 5.0 Low cost
<b>E</b>	Corporate field (toB) Employee experience (toE) Public-private partnerships (toG)
<b>S</b>	Declining birthrate/aging population Regional renaissance Rise of new generation
<b>T</b>	AI Data utilization Web3 Blockchain

## Market trends

### Transition to data-driven super-smart society

Provide necessary equipment and services to people who need them when needed and for as long as needed.

#### Barriers to financial sector falling

As unbundling of financial services evolves, providers will be adding financial services as a function of their business activities.



- ✓ Lack of financial services matched to demand
- ✓ High cost structure

#### Solution

Promote platform creation that integrates unbundled financial services matched to demand and with high degree of flexibility.



**Maintain overwhelming share of settlement services market while setting stage to utilize services as a tool.**

#### Use financial services to help solve social issues

New type of business entity will emerge through combination of social transformation themes and financial services to address social issues.



#### TIS

- ✓ Efforts to help solve social issues stuck in specific areas

#### Solution

Apply system integration skills and financial/payment settlement know-how to make own business entity and promote solutions to social issues

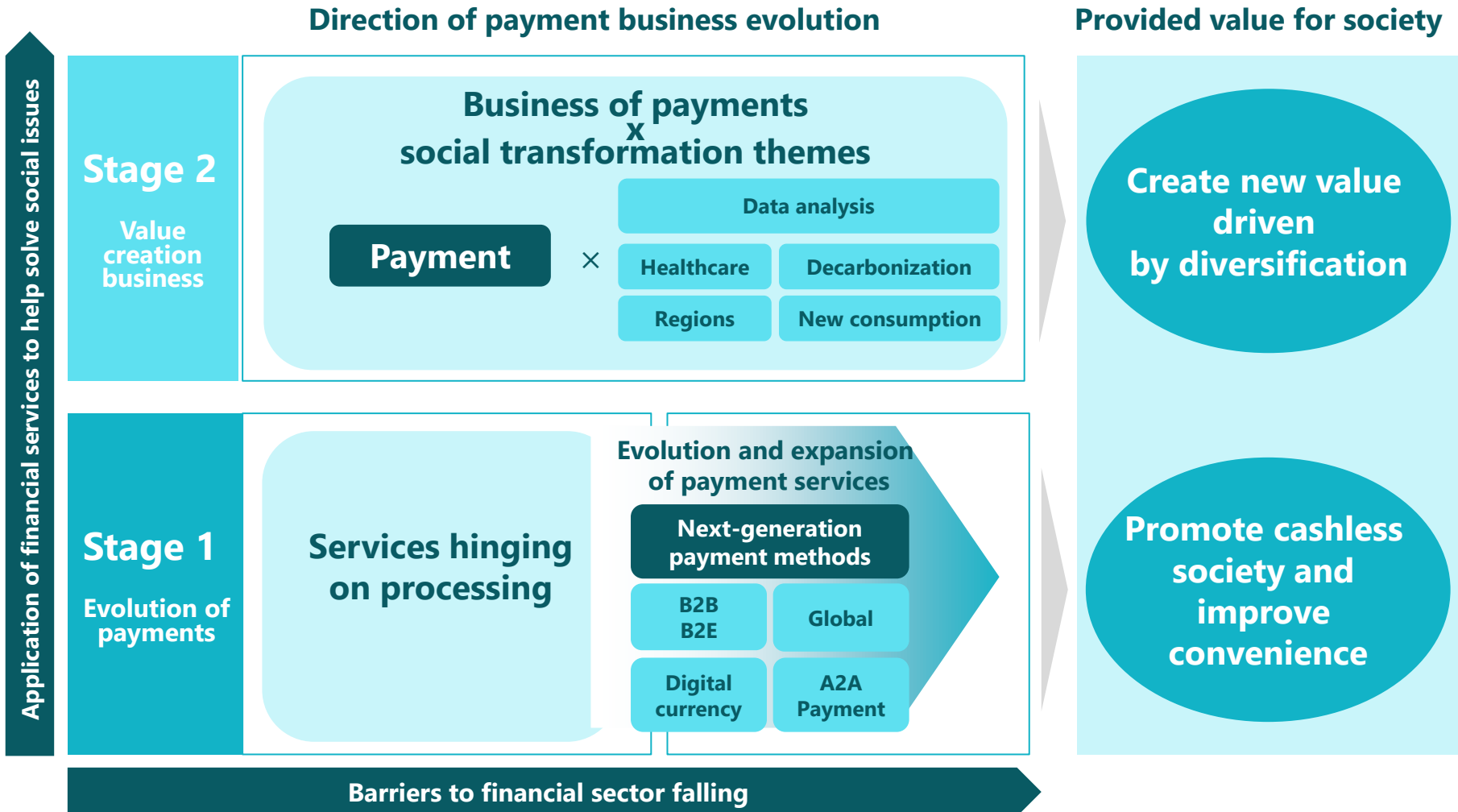


**Select promising domains that offer growth potential and can expand low-cost payment settlement into strategic tool to capture position.**

# Direction of PAYCIERGE Evolution

Underlying concept in PAYCIERGE, new strategy in payment services domain.

To realize sustainable and smart financial inclusion—the perfect evolution of a cashless society.

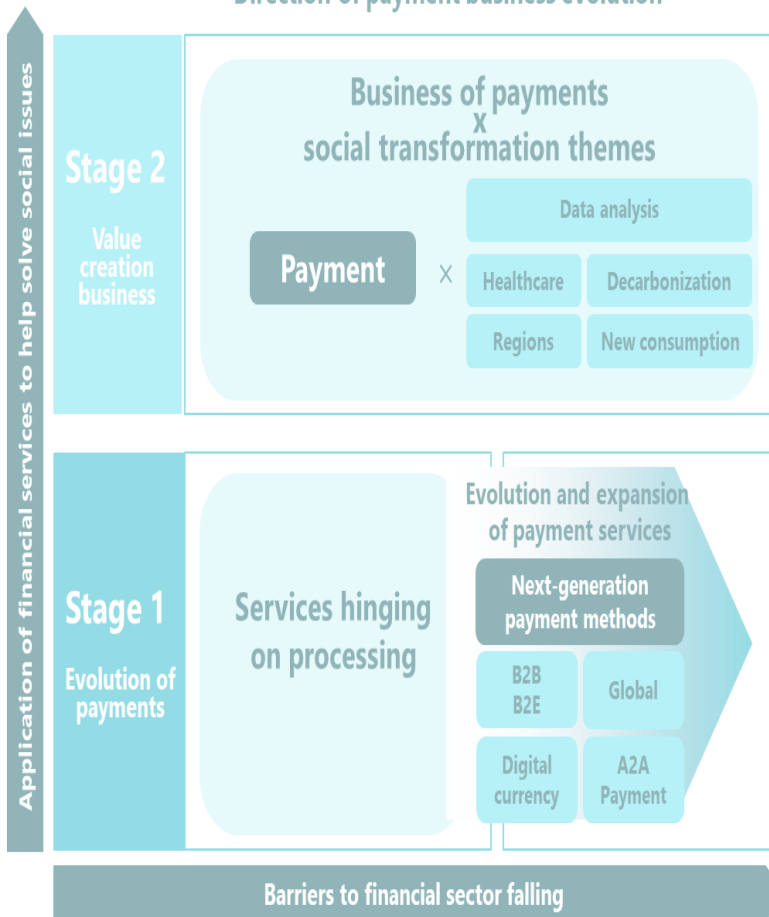




# Realization of PAYCIERGE Evolution

**Realize evolution of PAYCIERGE by maintaining share in existing fields and building business presence in new fields.**

## Direction of payment business evolution



## Strategy for success

**Social issue solutions, new value creation  
(Beyond Payment evolution)**

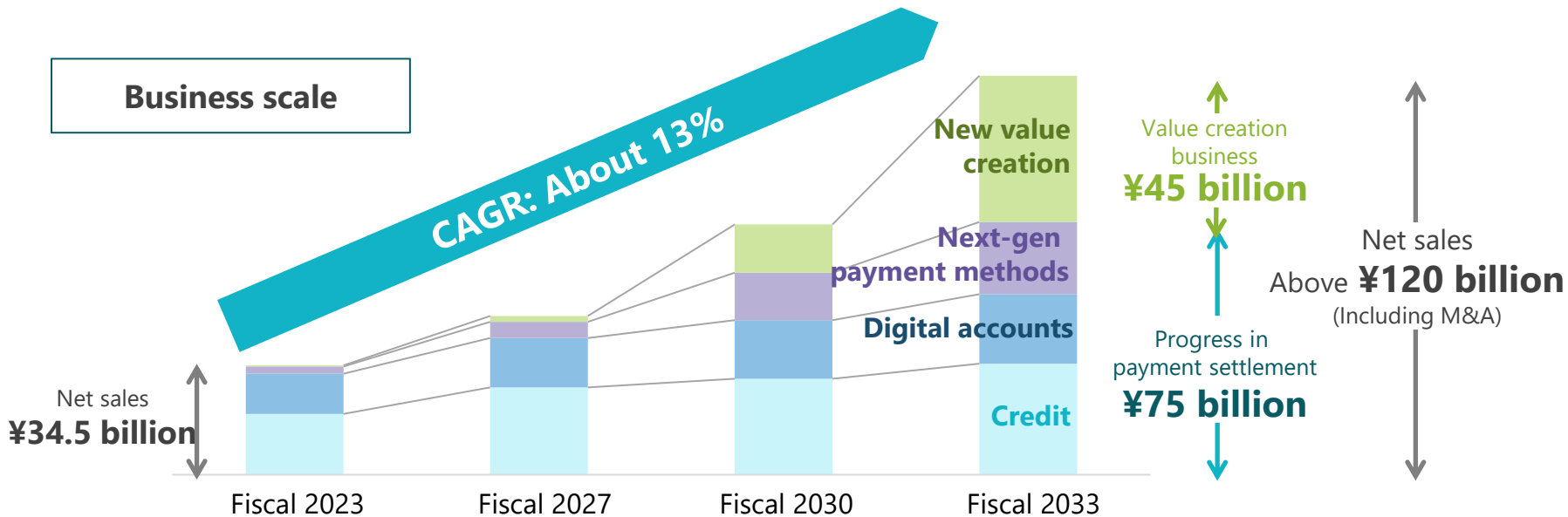
**Polish TIS strengths in each theme  
Build business presence through alliances and  
M&A activity**

**Embedded Finance**

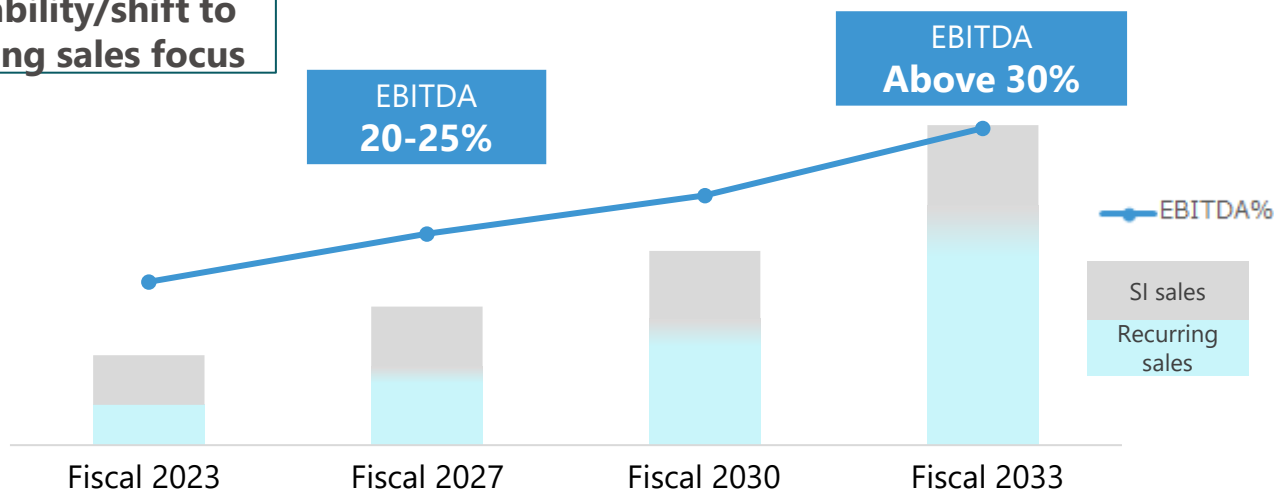
**Ensure profitability through optimized  
investment  
Deliver low-cost financial services through  
use of existing asset groups**

**Ensure share in emerging platform market  
(Enhanced processing capabilities)**













# Business Scale Targeted Through PAYCIERGE



**Profitability/shift to recurring sales focus**



# Summary of Strategies by Business Area

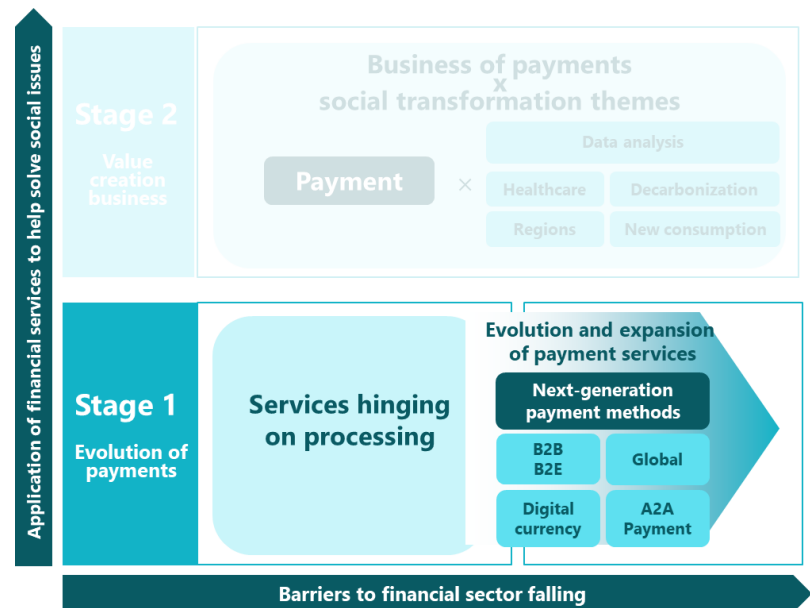
Business Area	Market Growth	Competitive Environment	Essential Features of Strategy	To March 2027	To March 2033
<b>Credit</b>		Oligopoly	<ul style="list-style-type: none"> <li>✓ Increase client companies' total payment transaction volume and expand <b>recurring business</b></li> <li>✓ <b>Develop credit function</b> for <b>digital account clients</b></li> </ul>		
<b>Digital accounts</b> Including debit, prepaid and e-wallet options		Mature ~ Growth	<ul style="list-style-type: none"> <li>✓ Boost profitability through such approaches as <b>optimization of delivery/cost structure</b></li> <li>✓ Combine existing asset groups with outsourcing services to broaden business area to <b>B2B and B2E</b></li> </ul>		
<b>Next-gen payment methods</b> Including A2A payment, digital currency		Early days	<ul style="list-style-type: none"> <li>✓ Utilize available service groups to <b>respond expeditiously to new payment schemes and capture market share</b></li> <li>✓ Accelerate use of <b>embedded finance</b> through co-creation with clients</li> <li>✓ Launch new payment services throughout Asia</li> </ul>		
<b>New value creation</b>			<ul style="list-style-type: none"> <li>✓ Create value by combining <b>business themes closely associated with payment settlement</b>, which serves as a social infrastructure (Including smart cities, corporate DX and healthcare)</li> <li>✓ Improve <b>consulting/design skills</b> and reinforce business creation capability</li> </ul>		

**1** Business status, review

**2** Evolution of PAYCIERGE

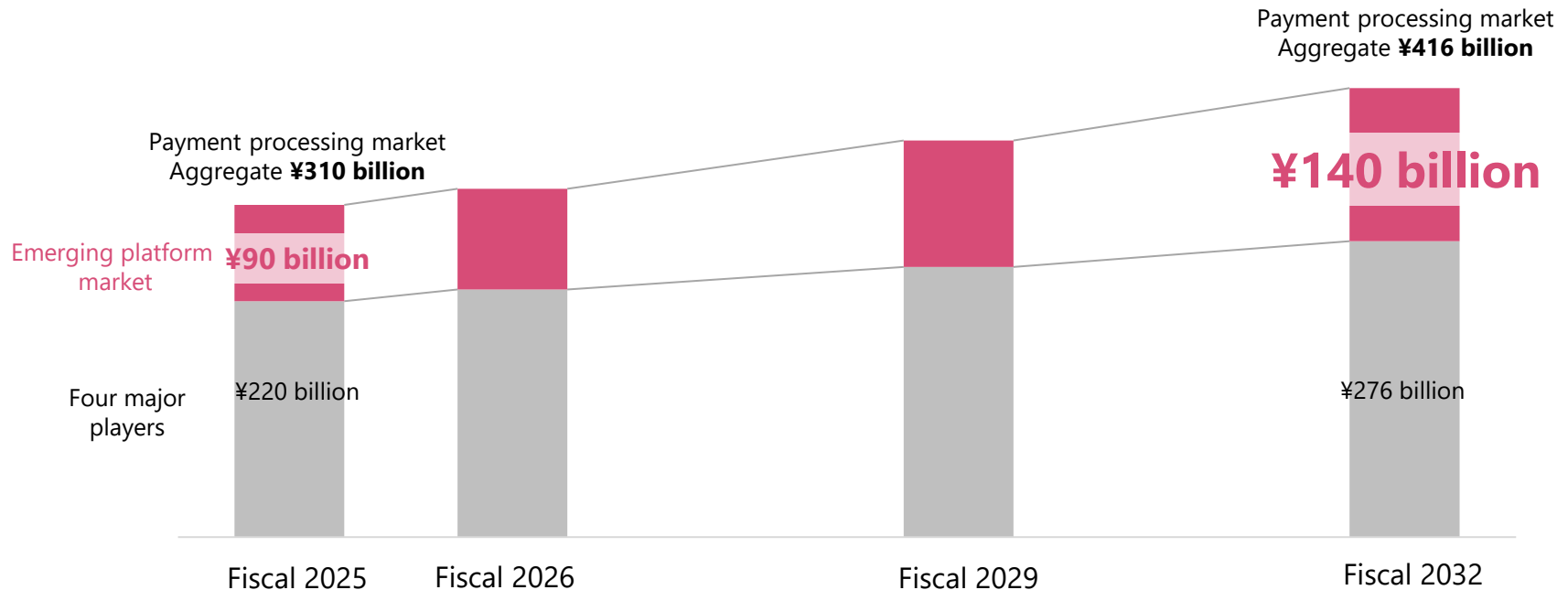
**3** **Business strategy**

# Stage 1 Advancing Payment Methods



# Anticipated Scale and Breakdown of Payment Processing Market in 2032

- Overall payment processing market likely to grow to **¥416 billion** by fiscal 2032, with B2C cashless payment ratio remaining high and complemented by further progress in other e-commerce models, such as B2B and B2E.
- In market breakdown for 2032, conventional processing services will see a bit of a slowdown in sales growth due to pressure from client companies to reduce fees because of a decrease in payment return rate. Against this backdrop, emerging platform market is actively working to incorporate credit cards, A2A payment (banking API), digital currency and other progressive payment methods into new value creation, which should propel market scale toward **¥140 billion** by fiscal 2032.



\*TIS estimates

# Expansion of Payment Processing Market

- Digitization of B2B transactions by SMEs fueling need for B2B payment settlement services.
- B2E payment needs growing due to wider embrace of workstyle reforms and changes in exchange of money, including wages and calculation of expenses, between companies and their employees.
- Will improve payment processing services with mobile, cloud and API capabilities to meet evolving needs.

**B2B Payment—Including corporate credit cards**

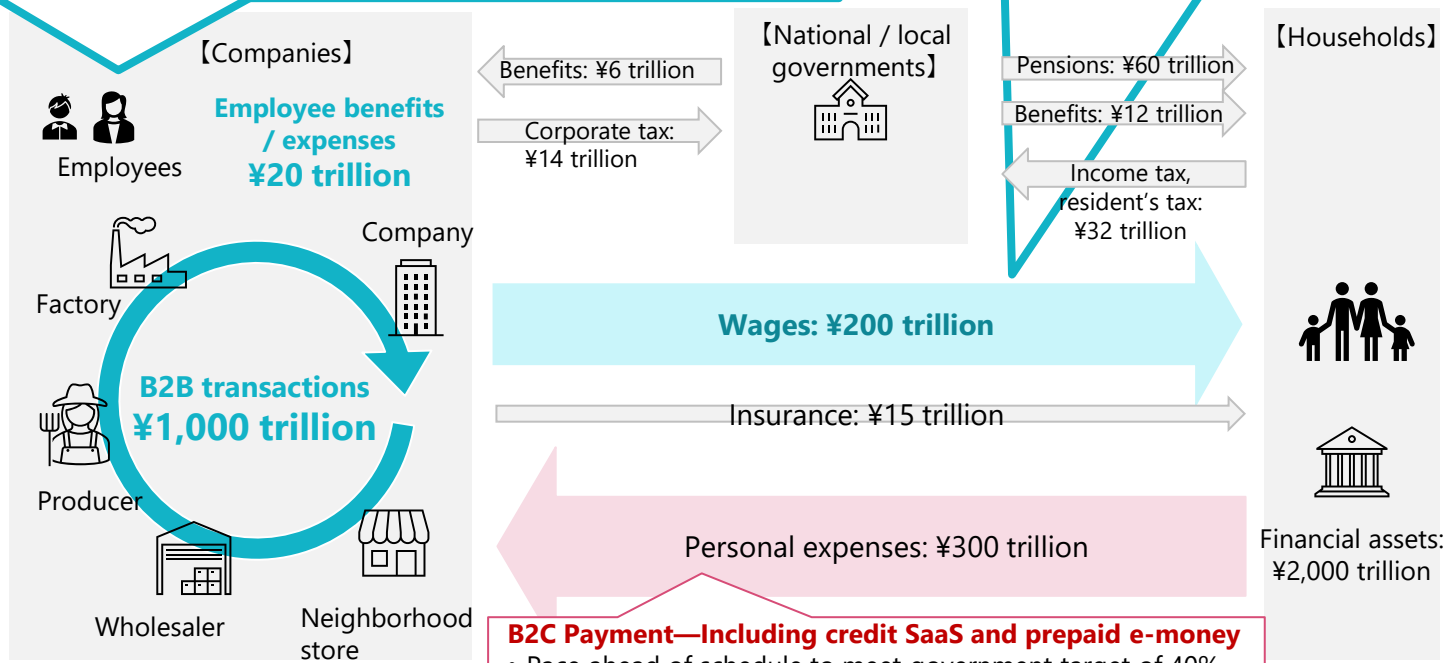
- Rate of electronic transactions between SMEs less than 10% (TIS estimate)
- DX for SMEs facilitated by substructure support, including invoicing systems

**Digitization of ¥300 trillion in analog transactions by SMEs**

**B2E Payment—Including work-related prepaid accounts**

- Ban lifted on digital salary payment
- Expenses incurred through remote work as well as employee benefits paid electronically

**Companies increasingly using digital methods to pay wages, expenses, benefits and other compensation**



**B2C Payment—Including credit SaaS and prepaid e-money**

- Pace ahead of schedule to meet government target of 40% by fiscal 2025

**Credit and digital account transaction volume should continue to increase**

Payment volume is a TIS estimate based on various statistical data

# Digital Accounts Provides Starting Point for New Strategic Blueprint

- Credit SaaS membership is growing, but business development is taking a path different than initially envisioned. Will emphasize business development geared toward new needs while promoting activities aimed at turning a profit.
- Seek to expand business, starting with digital account clients, to take advantage of growing demand in this market.
- In both pursuits, will utilize and improve existing asset group and control investment as efforts unfold.

## Client trends (toward incorporating payment function)

- ✓ Broad direction, where emerging platforms require payment function, remains unchanged

[Toward incorporating payment function]

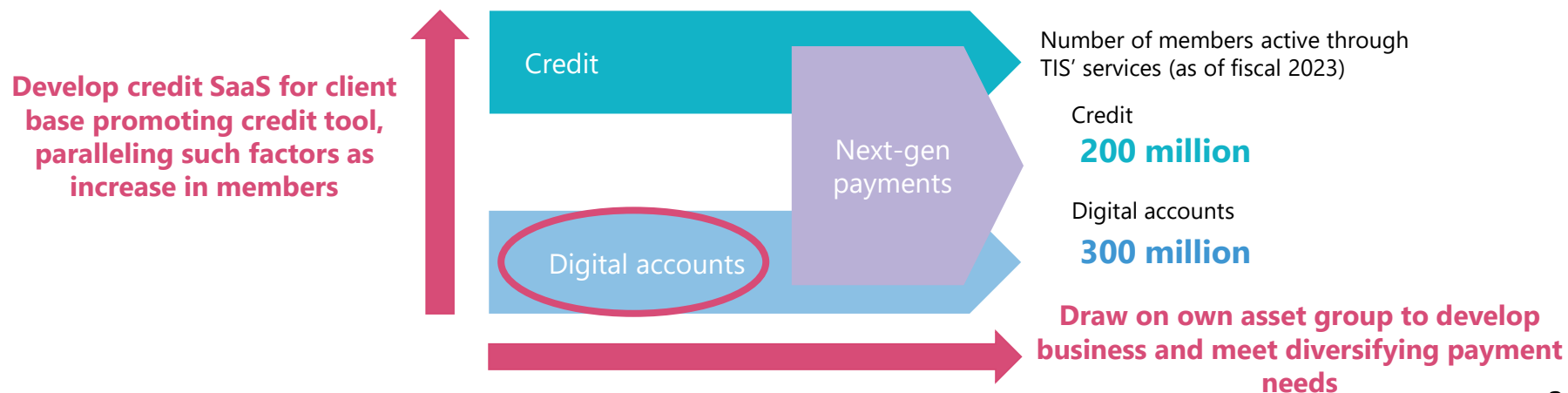
1. Add on prepaid or other digital account tool
2. Expectation of greater need to incorporate credit function, in conjunction with increase in members and rising transaction volume
3. Greater need for low-cost next-generation payment tools over medium to long term

## TIS' current status and approaches

- ✓ Credit SaaS taking a path different than initially envisioned
- ✓ Meanwhile, growth exceeding expectations in digital accounts (=capture latent credit SaaS clients)
- ✓ Efforts to enrich service lineup moving forward

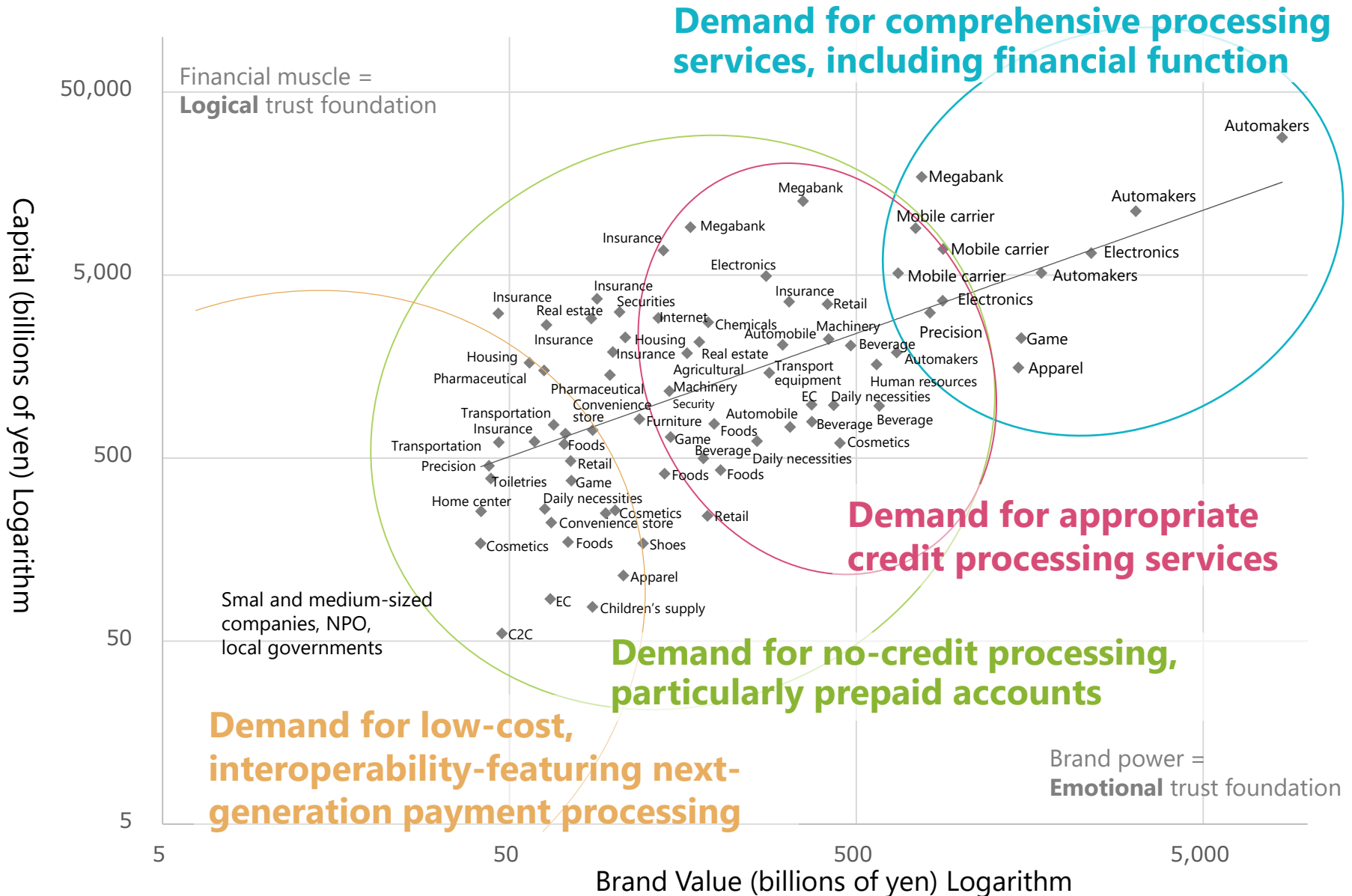
[TIS' approaches]

1. Respond to digital account clients' needs regarding credit function add-on (credit SaaS development properly matched to needs)
2. Well-timed credit SaaS development for large clients
3. Quick response to next-generation payment schemes



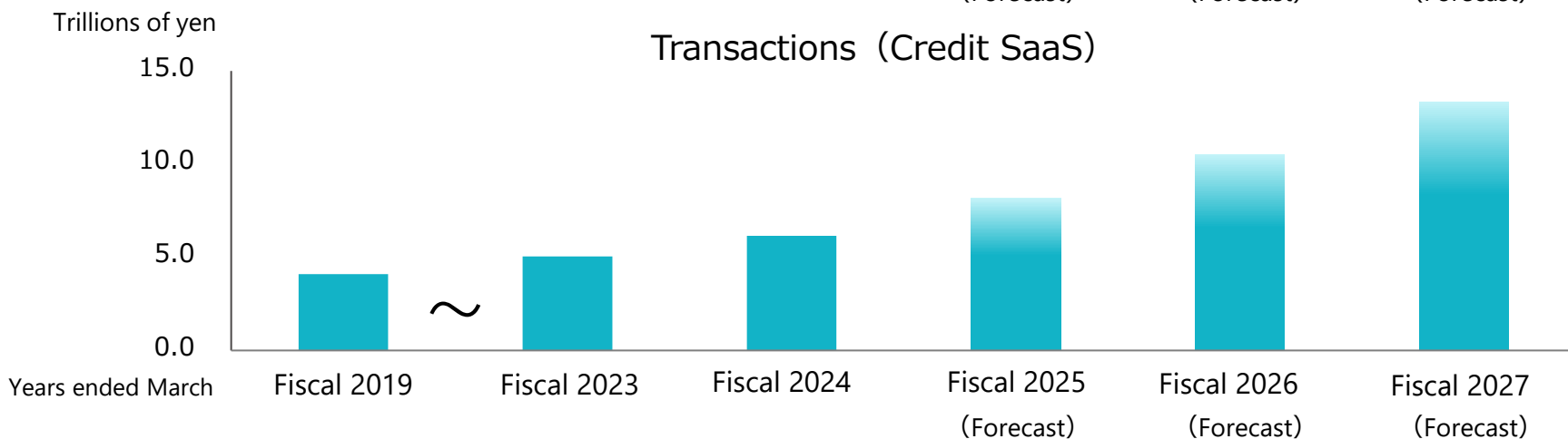
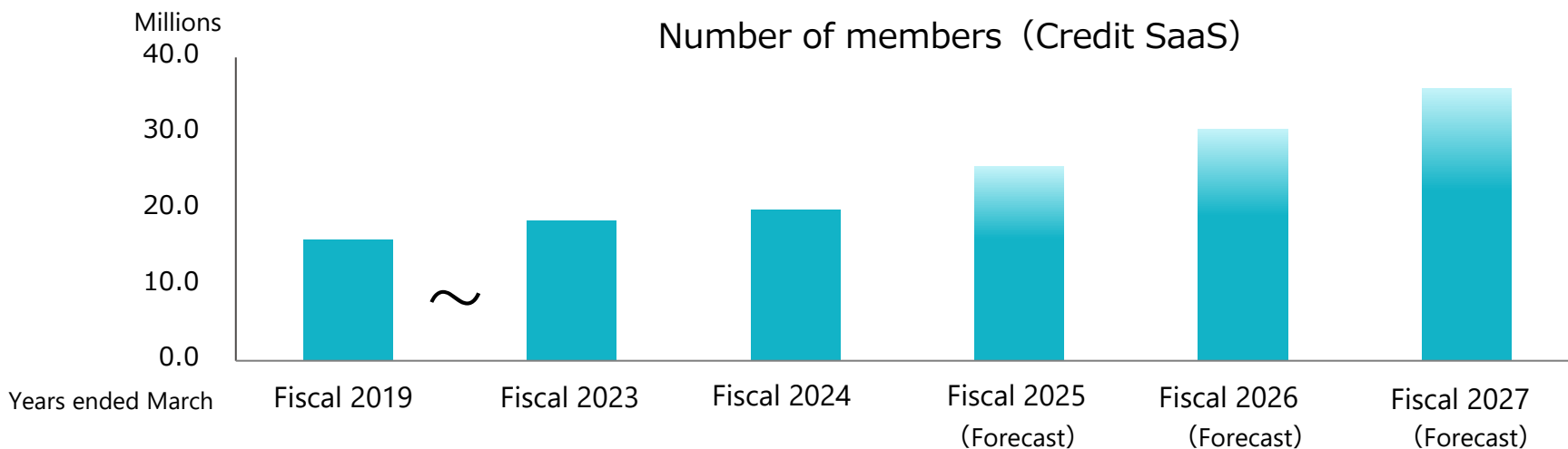


# Players Operating under Various Business Formats Seek Payment Processing Services



# Leverage Service Expansion Linked to Clients' Business Growth

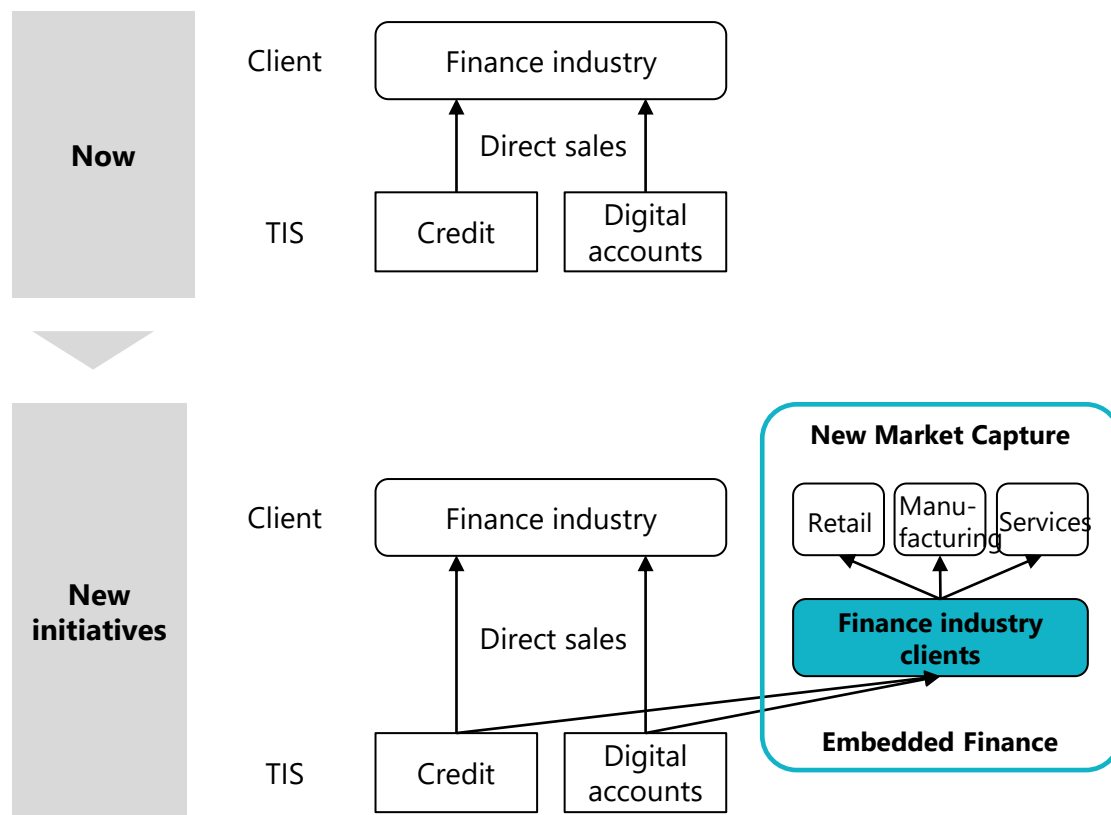
- Usage status, represented by number of members and transaction volume, on services, including credit SaaS, expanding at pace exceeding that of overall market growth.
- Expect brisk recurring business, along with more opportunities to provide peripheral and next-generation payment solutions matched to client business growth.



# Initiatives Aimed at New Market Capture

- Further expansion in payment processing market through Embedded Finance, which integrates financial services into retail, manufacturing or other non-financial services. Will approach new market through co-creation with clients in finance industry.
- New, low-cost payment methods will become more pervasive worldwide, and we will accumulate know-how through R&D in preparation for arrival of such methods in Japan.

## Co-creation with clients

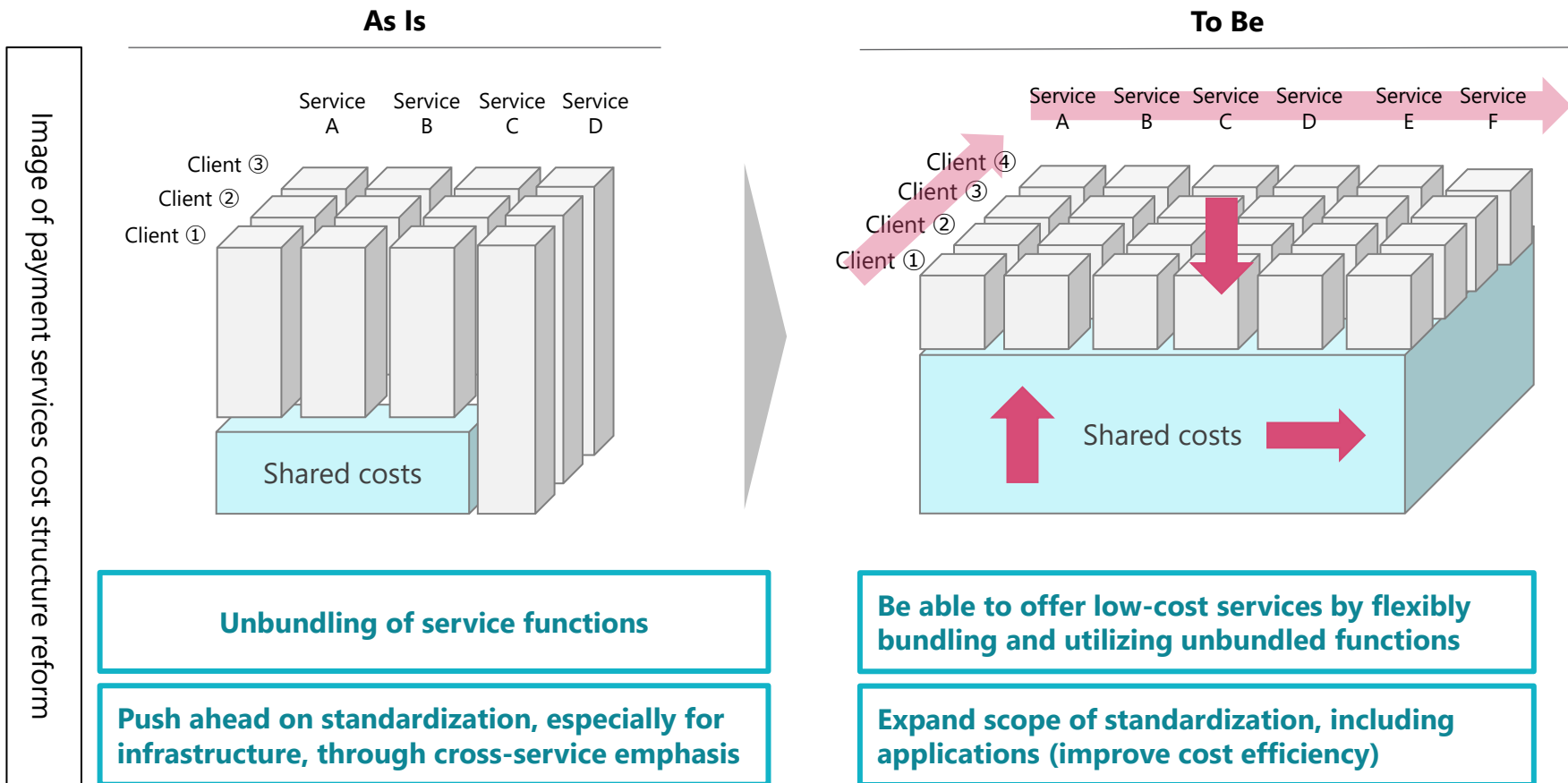


## Staying on top of new payment methods

A2A Payment (direct bank deposit scheme)
Relatively low-cost A2A payment is taking hold globally, and we will prepare for arrival of this payment method in Japan.
Digital currency, CBDC
Participating in Bank of Japan's CBDC forum and private-sector digital currency forum, and currently exploring formats, including regional currency, with potential to become new service strengths.
Web3 wallet
Continue robust investment in Web3 startups and also accumulate tangible results on wallet development for individuals who manage crypto-assets and non-fungible tokens.

# Working to Improve Profitability

- We will raise profitability by expanding client base and widening scope of standardization across services.
- As we phase in infrastructure sharing, including system operation and monitoring, we will look to expand standardization to applications over medium to long term.
- We will balance efforts to better highlight the appeal of services by showcasing lower costs achieved through standardization (advantage to clients) with efforts to improve business profits (advantage to TIS).



# Portfolio Management to Underpin Profitability

- Have captured share since 2012 by actively investing in various areas of payment domain and increasing types of services provided.
- Several high-share services should begin to yield results in fiscal 2027, ending March 31, 2027, after which demand expected to expand, underpinning steady sales growth. In addition, will tamp down on investment and reduce depreciation expense burden, successfully driving up overall business profit.
- Going forward, will continue to invest in payment processing services and strength balance sheet management to maintain overall portfolio profitability.

## Around fiscal 2021

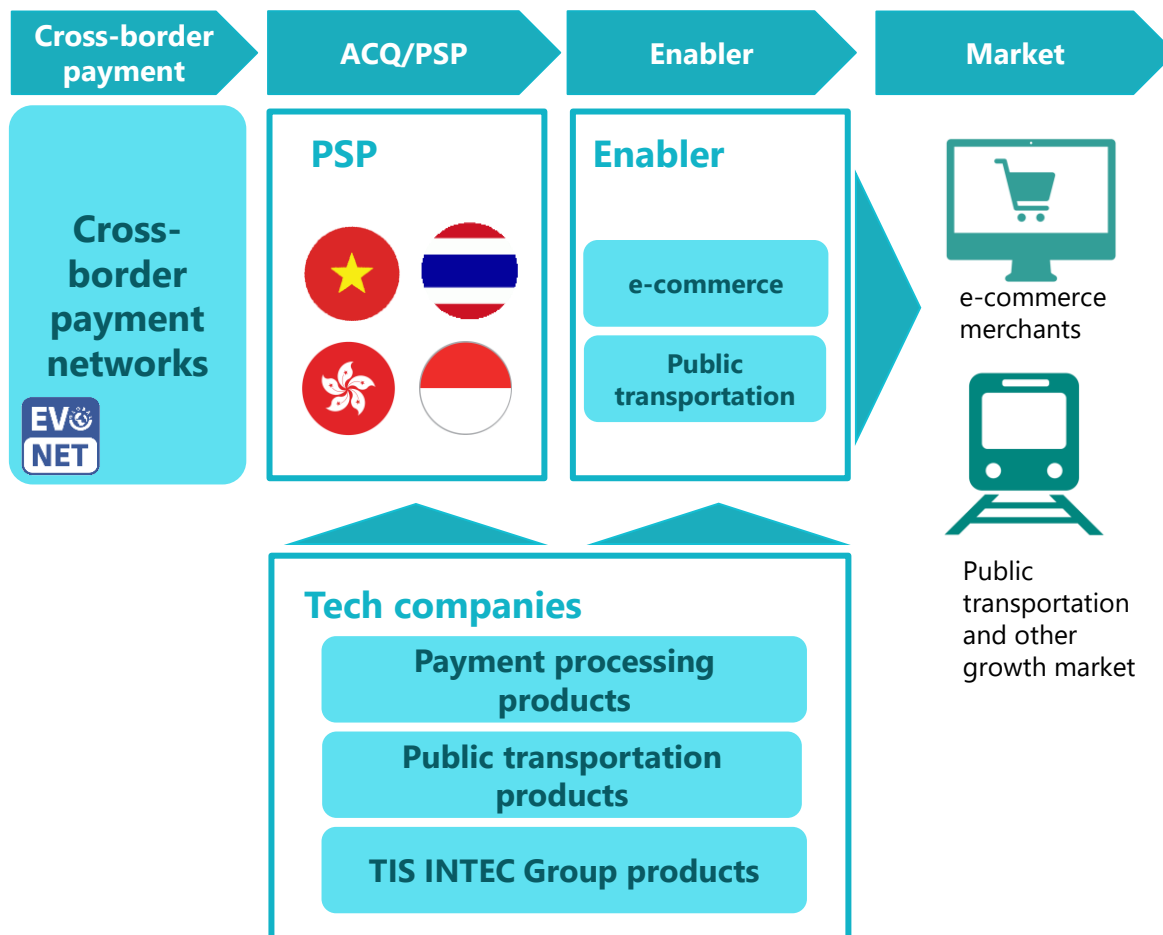
	Expected operating margin	~0%	~5%	~15%	Above 25%
TIS' yield axis→	0. Period of preparation	1. Launch period KPI: Number of companies acquired	2. Period of sales growth KPI: Net sales	3. Period of initial results KPI: Rate of return	4. Period of expanding demand KPI: Profit
Market maturity Level ↓	R&D	Investment increased		Investment controlled	
D. Oligopoly			Credit SaaS		
C. Mature		QR-GW	Debit/prepaid		
B. Growth			Wallet		
A. Early days	Regional currency				

## Fiscal 2027 forecast

	0. Period of preparation	1. Launch period	2. Period of sales growth	3. Period of initial results	4. Period of expanding demand
D. Oligopoly				Credit SaaS	
C. Mature		Next-gen corporate cards	QR-GW/Kyakushiru	Debit/prepaid	Wallet
B. Growth		Regional currency	Credit SaaS (light needs)		
A. Early days	Stablecoins				

# Global Payments Business

- Build merchant payment business network (corporate group) and make presence in Asia to create new value in payment services market.
- Promote alliances with companies in the merchant payment business value chain.

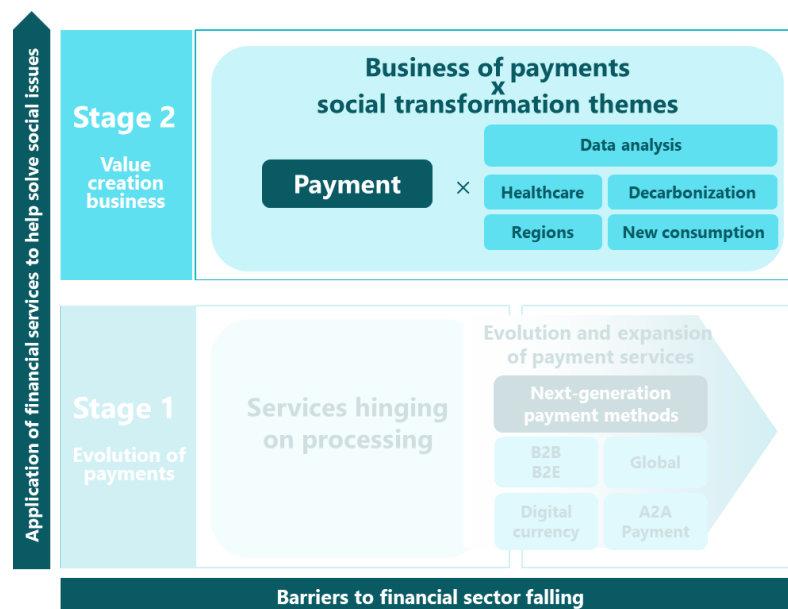


■ **PSP (Payment Service Provider)** payment services license holder. Play a key role to provides payment services to local merchants in each country.

■ **Enabler (to capture new markets)** Facilitate DX in specific digital market (merchants). we will pursue payment business in growth markets through enabler/PSP alliances,

■ **Tech companies (acquire excellence)** Companies with competitive technological capabilities and products in payment services. We will sharpen PSP/enabler's competitive edge through their technology products.

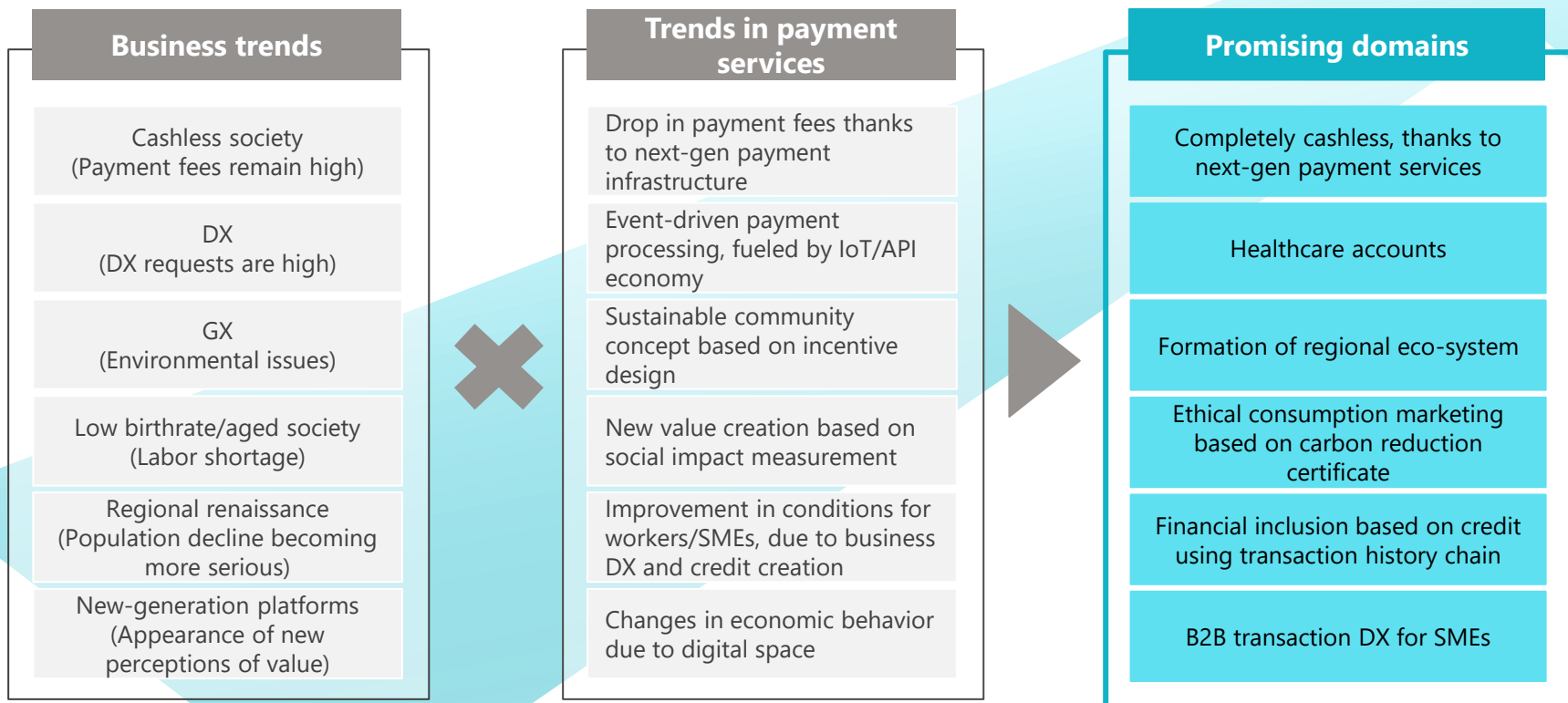
# Stage 2 Value Creation Business



# Pinpointing Promising Domains

- Analyzing the environment likely to characterize business and the payment services industry in 2032, we pinpointed **promising domains** where we can realize smart, sustainable financial inclusion.

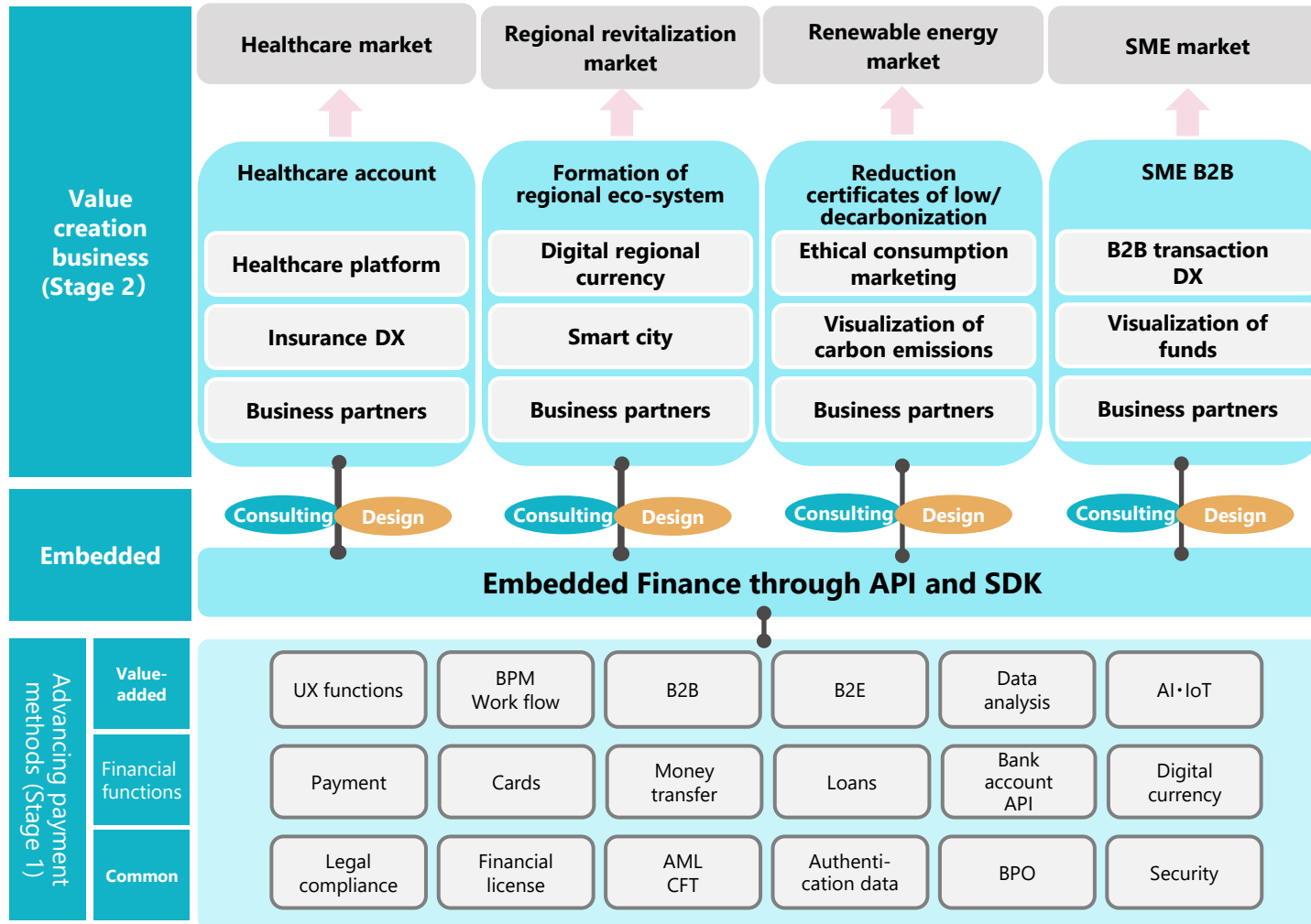
## 2032





# Value Creation Business Strategy

- Alliances with business operators boasting unique capabilities and clients in each sector.
- Prepare Stage 1 structure and format to facilitate one-stop embedded financial functions and create Stage 2 business.



Utilize **TIS INTEC Group's strengths in each business area** as well as alliances and M&As with business operators that present a complementary client base and capabilities to enter sectors with high barriers to entry and offer payment services +alpha.

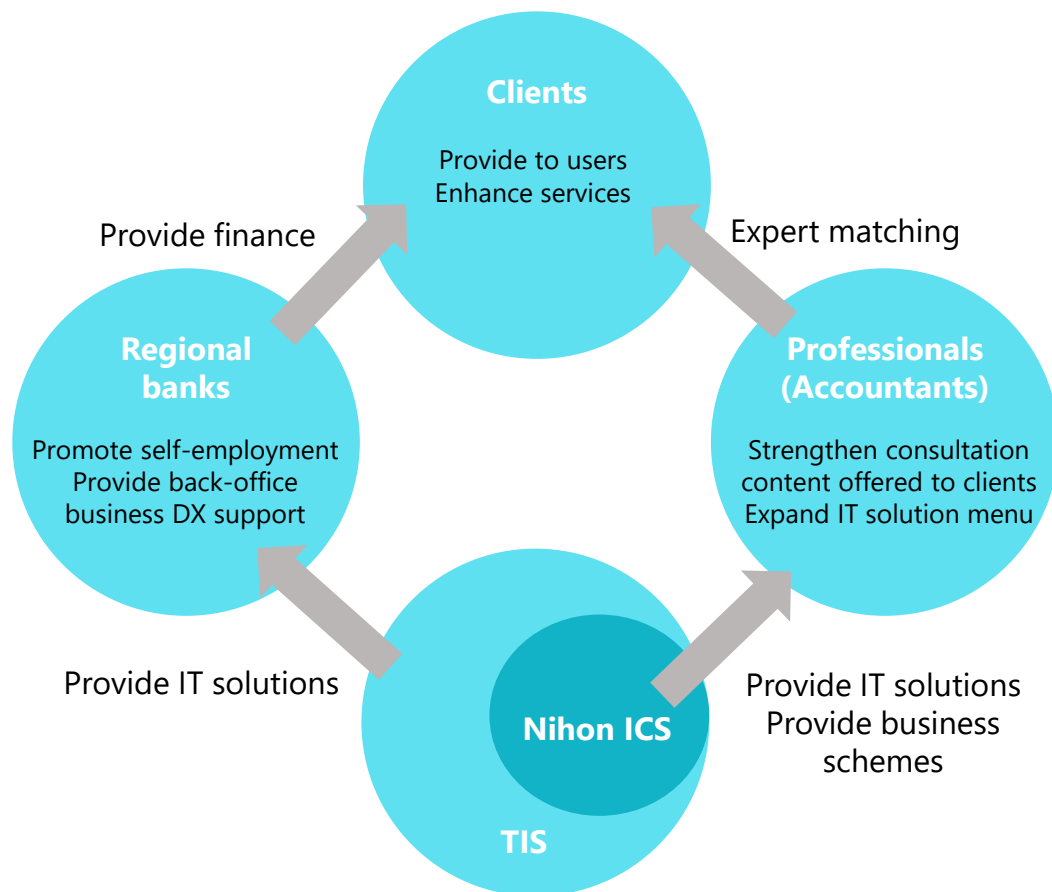
Create business with a **structure that embeds** payment functions of Stage 1 into Stage 2 and draws on **human resources with consulting and design skills**.

**Use existing asset groups** to provide regulation- and security-enabled financial IT services and business services 24 hours a day 365 days a year.

# Goal of SME B2B Transaction DX Business

## Provided Value

We will link business-to-business transactions end-to-end by combining corporate transactions such as invoicing and ordering with payment methods and thereby reduce administrative burden.



## Issues to address

Contribute to business improvement through DX to offset declining workforce

- Reduce burden of complicated business processes in B2B activity, such as invoicing and ordering
- Digitize paper-based office work, such as information management

## Activities

Currently building system to expand share of solutions provided to SMEs which will enhance connection to professionals through the acquisition of Nihon ICS and will reinforce joint operations with regional financial institutions.

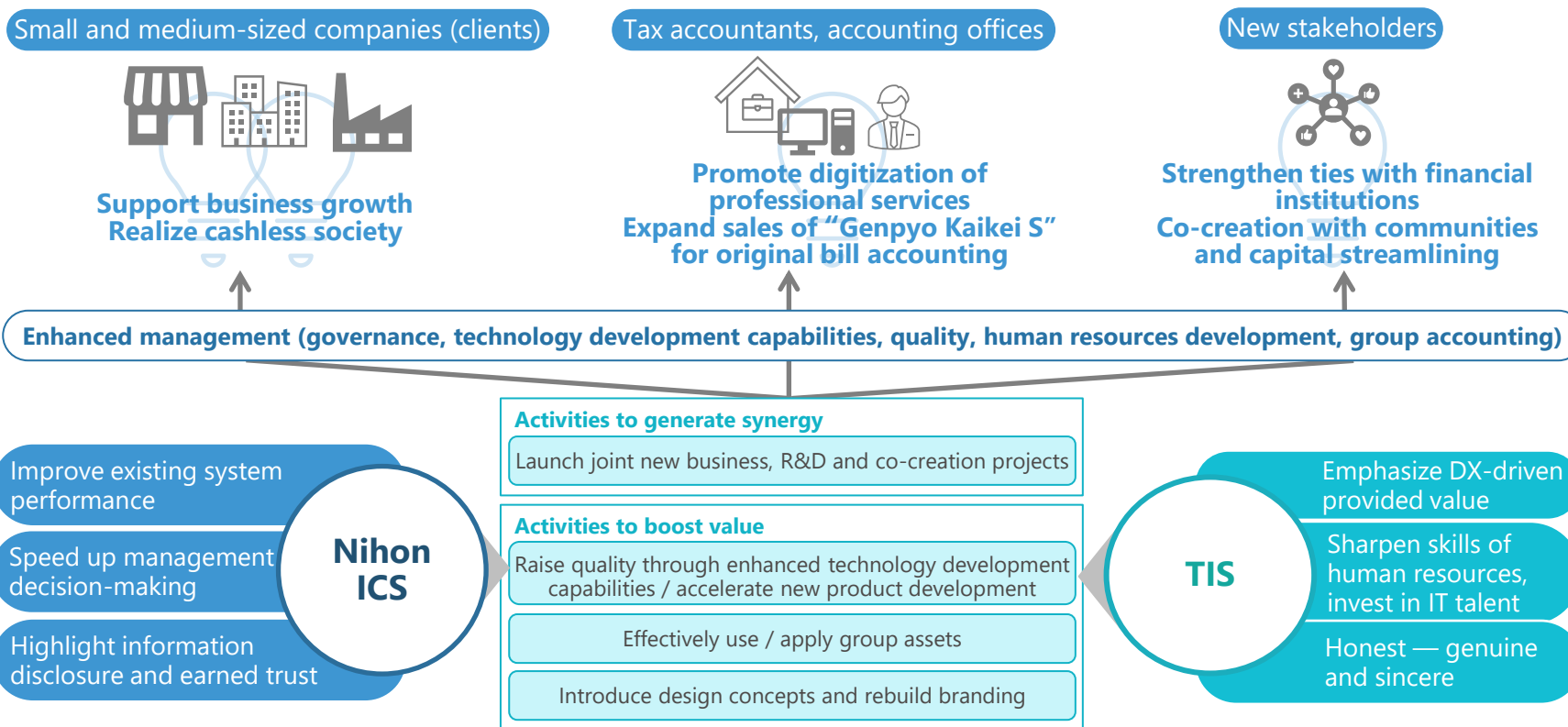
## Outlook

Work toward larger shares of tax accounting and advisory markets through synergistic effects presented by expanded client base and use of cloud, AI and other examples of latest technologies.

# Initiatives with Nihon ICS in B2B Transaction DX Business for SMEs

**Building structure aimed at expanding IT solution proposals through joint efforts with financial institutions and professionals.**

<b>Business activities</b>	<ul style="list-style-type: none"> <li>- Provide accounting/tax packages used by tax accounting offices</li> <li>- Offer IT introduction support</li> <li>- Provide packages to client companies for back-office operations, such as accounting and payroll</li> </ul>	<b>Business results</b>	Net sales: ¥6.9 billion Operating income: ¥2.0 billion [Fiscal year ended November 30, 2022]
		<b>Number of employees</b>	370 people [as of April 1, 2023]

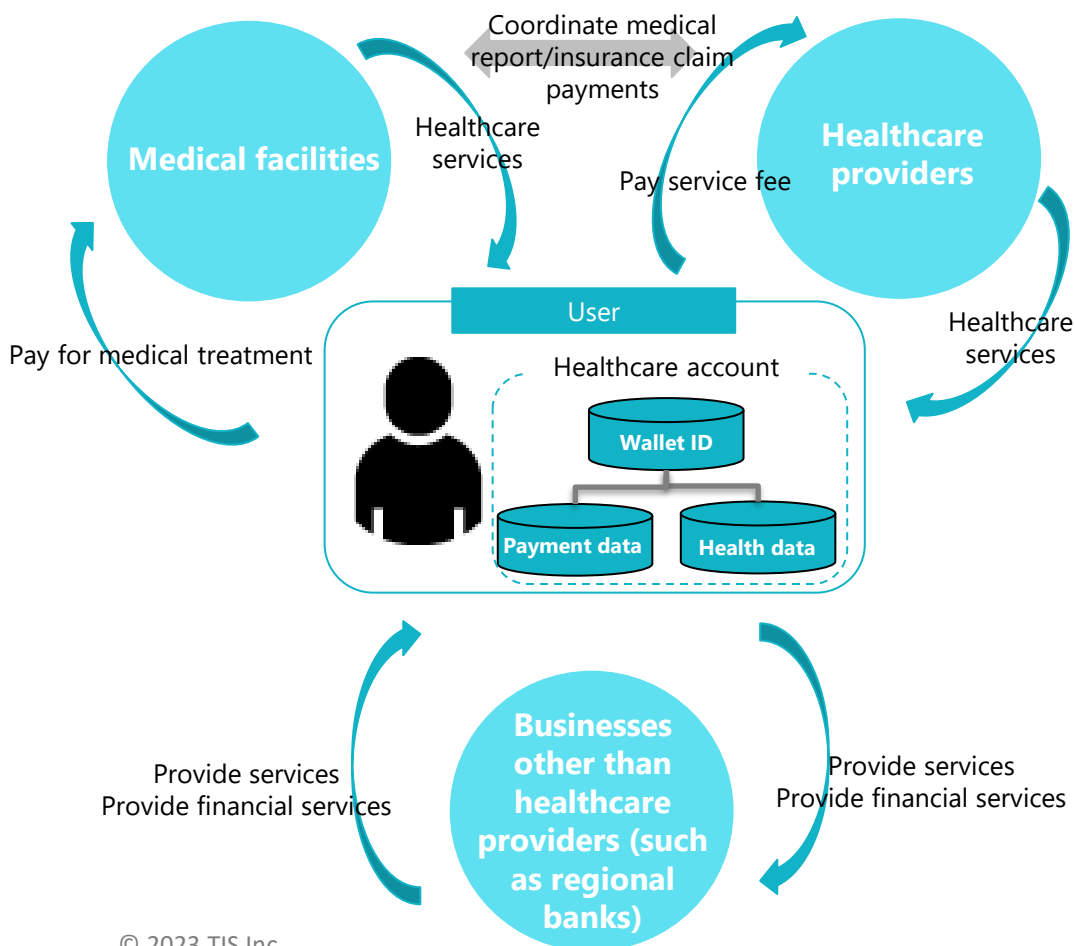


**Currently rolling out initiatives to accelerate growth of existing businesses and create new added value.**

# Goal of Healthcare Business

## Provided Value

We will contribute to process of healthcare DX and support efforts to encourage good health practices by extending IT solutions to the healthcare sector as well as services harnessing medical data collected by healthcare providers to users.



## Issues to address

- Make complicated medical office administrative work more efficient through IT and help correct regional gaps in healthcare
- Electronic medical charts
  - Telemedicine using IT
  - Wider healthcare services using medical data

## Activities

- Engage in activities, such as preparation of guidelines, instructions and rules related to personal health records (PHR) to facilitate sound development of PHR service industry
- Promote PHR with pavilion support at future-oriented society Osaka Expo 2025 and through healthcare platform service

## Outlook

Aim to utilize growing base of medical data through increase in subscribers to Healthcare Passport business to offer incentives that encourage users to follow good health practices and to reduce administrative burden on medical office staff through payment-embedded office system

# Involved in PHR Service Business Association and Efforts in Healthcare Platform Business

Promote healthcare services that link regions with industry, government, academia and citizens.

PHR Service Business Association established in July 2023 to support development of PHR service business

TIS President Okamoto, one of six deputy chairpersons, **serves as chairman of the Technology Committee and as an executive officer**

### <Aims of PHR Service Business Association>

1. Realize healthy competition among PHR-related industries and sustainable development and also ensure international competitiveness
2. Promote convenient, highly reliable client value creation utilizing digital technologies, scientific knowledge and other resources
3. Participate in PHR-related industries through broad range of businesses and encourage open innovation



Event to mark intended establishment, held on June 16, 2022, brought together representatives from participating companies who pledged to establish association in fiscal

## Support for pavilion at Osaka Expo 2025

Provide healthcare network of value to companies using healthcare platform and expand number of people and amount of data collected by healthcare platform through eco-system formation with corporate sponsors of Osaka Expo 2025

### <Healthcare Platform>

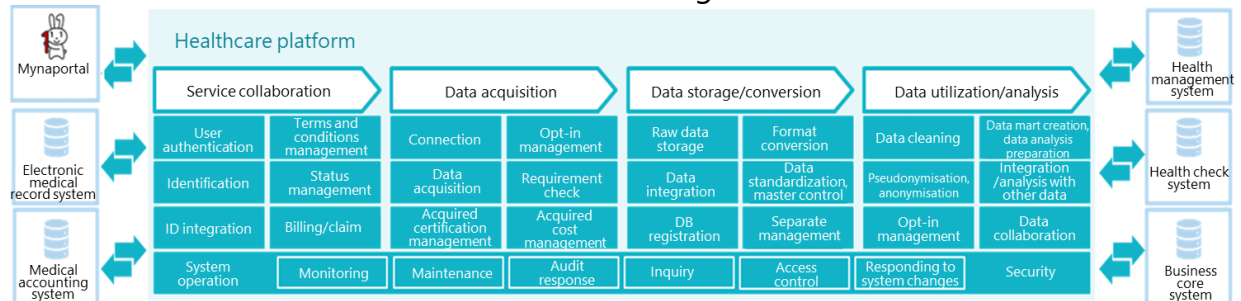
Provide PaaS and components to consortiums with function required to deliver PHR services and ability to distribute PHR information to society, and to providers of PHR services that deliver content to consumers through B2B2C.



◆ Name: Osaka Healthcare Pavilion "Nest for Reborn"

◆ Theme: "Reborn"

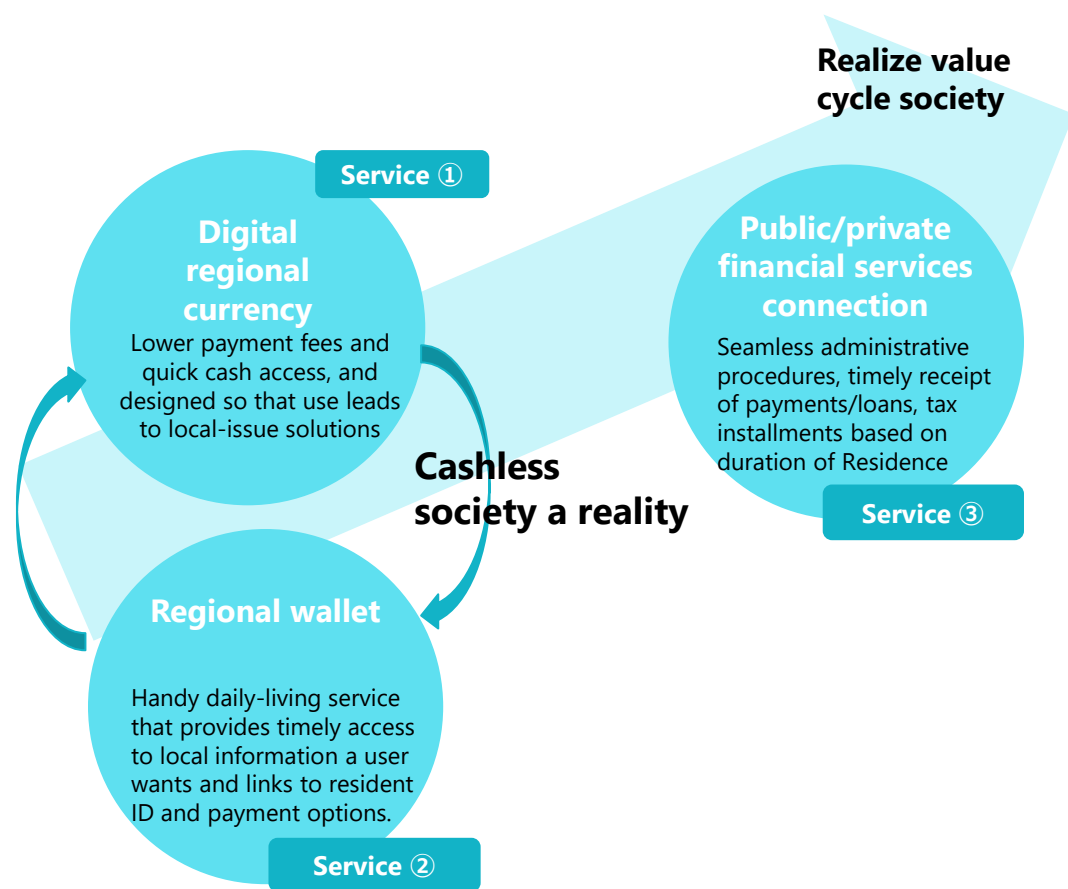
From Expo 2025 Osaka, Kansai, Japan pavilion site <https://2025osaka-pavilion.jp/>



# Goal of Regional Currency

## Provided Value

We will invigorate the local economy using digital regional currency. By establishing a structure for money, including payment fees, to flow within a region, we will enable residents and the community at large to support the regional economy.



## Issues to address

Solve following issues that impede more pervasive use of cashless payments in region, help return payment data to region, and contribute to creation of new regional services that utilize data

- Reducing burden of payment fees on stores and time waiting for sales to be received taking too long
- Payment data doesn't stay in region

## Activities

Moving forward on regional currency business with priority on Aizuwakamatsu as model city

2019	Super city initiative kicks off in Aizu area
July 2023	Policy measure started, using Aizu Wallet as Type 3 Digital Garden City Nation Initiative project
August 2023	Premium point service launched using Aizu Coin digital regional currency

## Outlook

- Will promote early verification of success on public and private-sector benefits measures and economic policy in the region
- Using data, will develop and test services that foster behavioral change in citizens and business operators
- Will promote regional development of use cases, established in model city



# Regional Currency Initiative in Model City

**Aizu Coin digital regional currency service in use at 450 merchant stores in Aizuwakamatsu, a model city.**

\*Number of stores, as of December 7, 2023

Encourage service use and promote collection of data by promoting measures that have citizens, business operators and the whole city on board. Leverage activities that return collected data to region and foster behavioral change in citizens and business operators.

2022年8月9日

TIS 株式会社  
東芝データ株式会社  
株式会社みずほ銀行  
明治安田生命保険相互会社



Dec 1, 2023 — (Use) Start of Aizuwakamatsu premium point service  
Dec 5, 2023 — (Use) Merchant association measure as part of Digital Garden City Nation Initiative

デジタル田園都市国家構想推進交付金事業(TYPE3)に採択された会津若松市の事業で、「地域課題解決型デジタル地域通貨サービス」の社会実装を目指す



Information meeting on premium point service  
(From left) Mr. Kakihara, Mizuho Bank; Mr. Ebihara, AiCT; Mr. Muroi, Mayor of Aizuwakamatsu; Mr. Okayama, TIS and AiCT Payments Working Group; Mr. Nakamura, TIS



2023年8月22日  
一般社団法人AiCT コンソーシアム  
TIS 株式会社  
株式会社みずほ銀行

デジタル地域通貨「会津コイン」でプレミアムポイント事業を立ち上げ～経済活性化に向け、市民・加盟店・自治体・事業者が一体となって共創する会津に～



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Information meeting for citizens



Using Aizu Coin

Make society's wishes come true through IT.



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