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Digital Garage, JCB, and Resona Holdings Launch Pilot Program for In-Store Stablecoin Payments

Conducting JPYC/USDC Payments Utilizing MynaWallet and Base App

Digital Garage, Inc. (TSE Prime section: 4819, HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi), JCB Co., Ltd. (HQ: Tokyo; Chairman and CEO: Takayoshi Futae; JCB), and Resona Holdings, Inc. (TSE Prime section: 8308, HQ: Tokyo; Group CEO, Director, President and Representative Executive Officer: Masahiro Minami; Resona Holdings), in collaboration with MynaWallet, Inc. (HQ: Chiyoda-ku, Tokyo; Representative Director: Hiroyuki Tachibana; MynaWallet), announced today the launch of a pilot program for stablecoin payments in physical stores from Tuesday, February 24, 2026, to Monday, March 2, 2026. The pilot will utilize "USDC" (a US Dollar-pegged stablecoin) and "JPYC" (a Japanese Yen-pegged stablecoin).

**Resona Holdings**

■ About In-Store Stablecoin Payment Trial

As announced in the press release of January 16, 2026, Digital Garage, JCB, and Resona Holdings have initiated a collaboration toward the social implementation of stablecoin payments. As a first step, this pilot aims to verify the concept of stablecoin payments in physical stores by partnering with MynaWallet, which possesses technical infrastructure including self-custody wallets.^{*1} By conducting and verifying the entire payment process—from the user experience at the time of payment to blockchain processing and post-payment operations—the companies aim to identify practical issues and jointly accumulate knowledge for the future social implementation of stablecoin payments.

Note: MynaWallet is a Tokyo-based web3 startup that has been selected for "Onlab web3," a web3 accelerator program operated by Digital Garage.

^{*1} Self-custodial wallet: A wallet where the user holds their own private keys, allowing them to manage stablecoins without relying on a third party.

■ Pilot Program Overview

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The pilot aims to verify a payment model in which consumers use self-custody wallets to make stablecoin payments at physical stores via a dedicated merchant application. Under this structure, merchants are expected to receive final settlement in Japanese Yen.

- Period: Tuesday, February 24, 2026 – Monday, March 2, 2026 (Weekdays only, from 2:00 PM)
- Location: Pangaea Cafe & Bar (10F Shibuya Parco DG Bldg., 15-1 Udagawa-cho, Shibuya-ku, Tokyo)
- Supported Assets:
 - US Dollar-pegged stablecoin "USDC" (Base Chain)
 - Japanese Yen-pegged stablecoin "JPYC" (Polygon)
- Wallets: Base App (for USDC payments), MynaWallet (for JPYC payments)
- Participants: General public

■ Roles of Each Company for the Pilot Program

- **Digital Garage:** Responsible for overall project planning, management, and coordination, while providing expertise in the web3 domain and business know-how in the crypto asset exchange industry.
- **JCB:** Considers merchant payment and settlement flow based on its expertise and business know-how in cashless payments, including credit cards.
- **Resona Holdings:** Examines the potential for commercialization in this domain, leveraging its business know-how as a leading domestic traditional financial institution.
- **MynaWallet:** MynaWallet provides "Myna Pay," the core payment interface for this pilot. In addition to a merchant-facing UI—featuring amount entry, QR code^{*2} display, and transaction confirmation—the platform implements a seamless user interface for preferred wallet selection and connection. It also enables a stablecoin payment environment through its self-custody wallet, "MynaWallet."

^{*2} QR Code is a registered trademark of DENSO WAVE INCORPORATED.

■ Future Outlook

The participating companies will analyze and closely examine the technical and operational data obtained through this pilot in order to further accelerate discussions toward the development of new business models and the social implementation of stablecoin payments in Japan. In the future, we aim to enable all users, including visitors to Japan, to seamlessly and frictionlessly use stablecoins for everyday purchases and dining.

■ Comments

Hiroyuki Tachibana (Representative Director, MynaWallet, Inc.)

MynaWallet is dedicated to the social implementation of digital assets—making them safe, secure, and intuitive for all through the use of My Number Cards and Japanese Public Key Infrastructure (JPKI). We

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are moving stablecoins beyond the "experimental" phase to become an essential pillar of everyday life and business.

In collaboration with Digital Garage, JCB, and Resona Group—and by utilizing Base's underlying infrastructure—we are defining the standard for stablecoins in Japan. We will continue to contribute to building a social infrastructure where people of all ages and levels of digital literacy can safely experience new forms of value exchange.

Xen Baynham-Herd (Head of Global Growth at Base)

Stablecoins have found true product-market fit. Everyday we are seeing more businesses adopting stablecoins for their speed, transparency and cost-efficiency. We are thrilled to be providing core infrastructure and support for Digital Garage, JCB, Resona Group and MynaWallet as they explore how to leverage this powerful technology in their operations.

<Republished from Digital Garage's [news release dated January 16, 2026](#)>

Kaoru Hayashi (Representative Director, President Executive Officer and Group CEO, Digital Garage, Inc)

Digital Garage has continued to create what we call "New Contexts," and under our group strategy, DG FinTech Shift, we have worked with a wide range of strategic partners to advance Japan's payment infrastructure. This new initiative to develop payment services utilizing stablecoins represents a "New Context" in itself—one that connects web3 technologies with real-world demand and practical business applications. By combining the blockchain technologies held by our Group with JCB's robust merchant payment network and Resona Holdings' extensive customer base, we will work toward building a new payment foundation for a cashless society.

Takayoshi Futae (Chairman & CEO, JCB Co., Ltd.)

As a comprehensive payment services company, the JCB Group is committed to developing products and services that meet customer needs, as well as to creating and providing payment environments that are safer and more secure. Stablecoins, whose market is expanding rapidly on a global scale, have the potential to deliver new value to customers. However, achieving their social implementation requires both safety and security, along with the establishment of sustainable business models. To address these challenges, we will work together with Digital Garage, Resona Holdings, and the other participating companies.

Masahiro Minami (Group CEO, Director, President and Representative Executive Officer, Resona Holdings, Inc.)

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Guided by our purpose, “Beyond Finance, for a Brighter Future,” the Resona Group is actively engaged in creating new value through the use of digital technologies. The launch of this three-company collaboration on stablecoin payments marks an important step toward providing more convenient and secure payment environments for customers in Japan and abroad. By combining the reliability cultivated as a traditional financial institution with innovative technologies, we aim to create new payment models suited to the Japanese market and to contribute even more to our customers and local communities.

Company Profile**<JCB Co., Ltd.>**

JCB is a major global payment brand and a leading credit card issuer and acquirer in Japan. JCB launched its card business in Japan in 1961 and began expanding worldwide in 1981. Its acceptance network includes about 71 million merchants around the world. JCB Cards are now issued mainly in Asian countries and territories, with more than 175 million cardmembers. As part of its international growth strategy, JCB has formed alliances with hundreds of leading banks and financial institutions globally to increase its merchant coverage and cardmember base. As a comprehensive payment solution provider, JCB commits to providing responsive and high-quality service and products to all customers worldwide.

URL: <https://www.global.jcb/en/>

<Resona Holdings, Inc.>

Resona Group is a financial services group centered on four banks—Resona Bank, Saitama Resona Bank, Kansai Mirai Bank, and Minato Bank. With a branch network extending across Japan, particularly in the Tokyo metropolitan and Kansai regions, the Group provides a wide range of solutions to small and medium-sized enterprises and individual customers. These services include trust-related functions such as inheritance, real estate, business succession, and pension services, as well as support for sustainability transformation (SX) and digital transformation (DX). Guided by its purpose, “Beyond Finance, for a Brighter Future,” the Group aims to go beyond the traditional boundaries of financial services and to contribute to the realization of a better future for its customers through the creation of new value.

URL: <https://www.resona-gr.co.jp/holdings/english/>

<Digital Garage, Inc.>

Digital Garage, Inc. is the leading payment service provider in Japan. With the corporate purpose of “Designing ‘New Context’ for a sustainable society with technology,” Digital Garage operates payment business services for various comprehensive payment platforms in Japan. Digital Garage also runs a marketing business providing one-stop solutions in both the digital and real worlds, as well as a startup investment and development business for approaching promising startups and technologies in Japan and

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overseas. Digital Garage is listed on the Tokyo Stock Exchange Prime Market (TSE Prime: 4819). For more on Digital Garage, visit <https://www.garage.co.jp/en/>

<MynaWallet, Inc.>

With the mission of "A world where everyone can utilize digital assets without being left behind," MynaWallet develops the "MynaWallet," a digital wallet utilizing Individual Number Cards (My Number Cards) and public personal identification services. By establishing a standard for the next era as infrastructure supporting new value exchange, the company aims to realize a world where everyone, from children to the elderly, can access services utilizing blockchain technology—such as stablecoins and NFTs—without being conscious of complex operations or technology.

<Base>

Base is an open stack with a mission to build a global economy that increases innovation, creativity, and freedom. Base is aiming to bring a billion people and a million developers onchain, and the Base stack makes it easy for anyone to build, trade, and earn. Base Chain is a secure, fast, and low-cost Ethereum L2 that helps scale the onchain economy with transaction costs of less than 1 second and speeds of less than 1 cent. Base App is an everything app that brings together a social network, app discovery, chat, payments, and trading. Finally, Base Build is a hub for developers that provides everything you need to make your business thrive onchain. Ultimately, Base is a new global economy, and we're building it together