

JCB, Resona and ODAWARA MOU to Advance Hands-Free UWB Payments for a Next-Generation Bus Experience

– Aiming to Resolve Bus Operator Labor Shortages and Seamlessly Transform the Passenger Experience –

TOKYO, July 9, 2026 - JCB Co., Ltd. (JCB), Resona Holdings, Inc. (Resona) and ODAWARA AUTO-MACHINE MFG. Co., Ltd. (ODAWARA) have entered into a memorandum of understanding (MOU) to jointly develop and implement Ultra-Wideband (UWB) wireless payment solutions for public bus services.

This initiative builds on the basic agreement signed on March 4, 2026, between JCB and Resona for the commercialization of UWB payments. With ODAWARA—Japan's leading manufacturer of fare collection equipment for transit operators—joining the alliance, the three companies will accelerate the practical application of this technology in the public transportation sector.

UWB is a next-generation wireless communication technology that features high-speed data transmission and highly accurate positioning capabilities. Unlike conventional contactless (NFC) or QR code payments, UWB enables completely hands-free transactions. Passengers can board and alight seamlessly without the need to tap smartphones or scan devices.

Background and Objectives

While global expectations for UWB applications in standard ticket gates and retail checkouts are rising, hands-free solutions for open-boarding public transportation—such as buses and streetcars without physical gates—have remained technologically challenging.

Concurrently, the Japanese bus industry faces critical challenges, including driver shortages and an aging workforce. Drivers are increasingly burdened by managing diverse payment methods and assisting passengers with fare inquiries, which often causes delays during peak congestion.

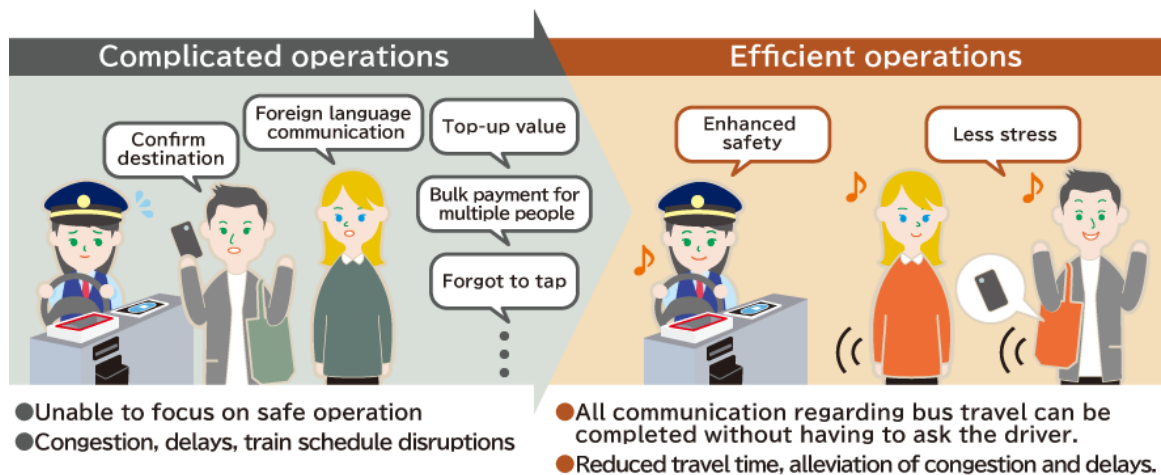
To address these pressing issues, JCB, Resona, and ODAWARA will launch a joint project in collaboration with active bus operators. Technical and payment verification (including precise boarding/alighting data capture) will commence in FY2026, with small-scale commercial rollouts in FY2027, aiming for full-scale commercial deployment in FY2028.

Roadmap

FY2026: Launch of technical trials and Proof of Concept (PoC) with bus operators

FY2027: Initial small-scale commercial implementation

FY2028: Full-scale commercial deployment and expansion



Anticipated Benefits

For Passengers (Users):

- **Completely Hands-Free:** No need to take out smartphones, wallets, or cards when boarding or exiting.
- **Personalized Mobility Services:** Real-time, location-based value delivery via smartphones or in-vehicle displays, including targeted coupons, loyalty points, transit guidance, and congested-route alerts.

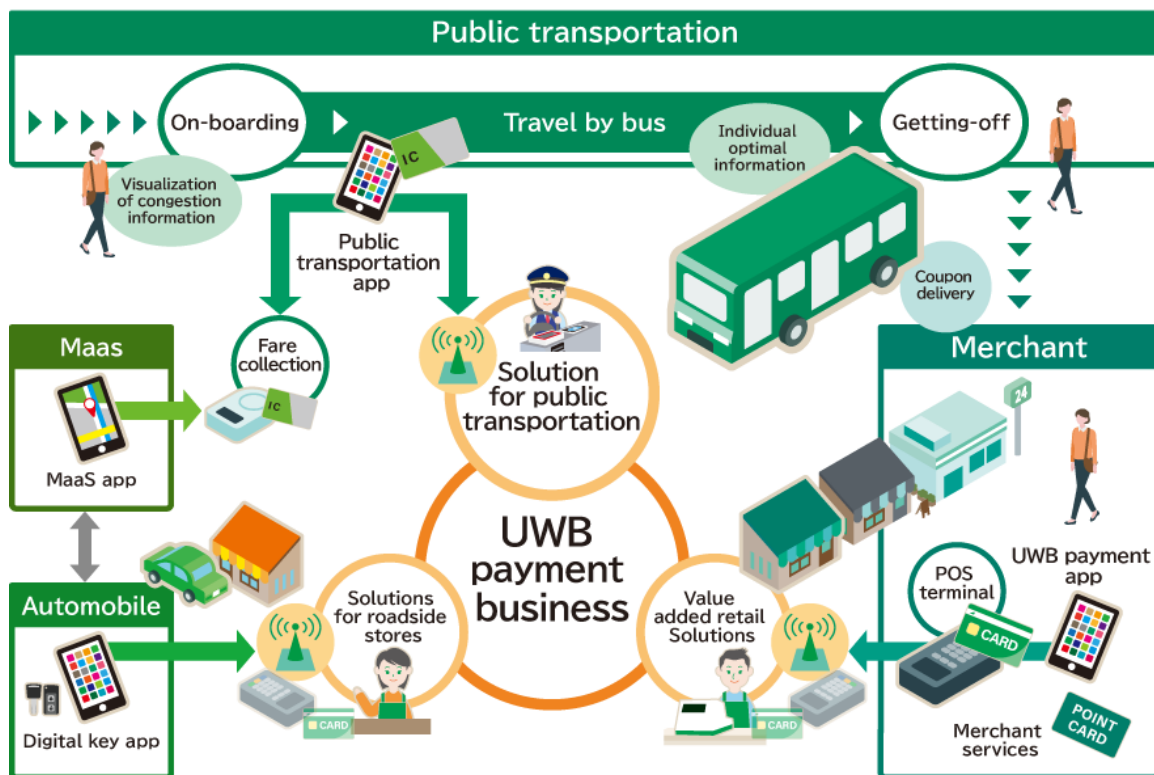
For Bus Operators:

- **Operational Efficiency:** Significant reduction in driver workload by eliminating manual fare handling and onboard payment troubleshooting.
- **Enhanced Safety and Punctuality:** Shorter boarding times mitigate delays, allowing drivers to focus entirely on safe driving.
- **Data-Driven Operations:** Leveraging high-precision UWB location data to visualize congestion patterns and optimize fleet scheduling.

Future Outlook

As part of this strategic collaboration, ODAWARA has officially joined the FiRa® Consortium to actively promote the global standardization of UWB technology in transit payment use cases. Together with consortium partners, JCB, Resona, and ODAWARA will drive technical architecture standardization and user experience (UX) design.

Looking beyond public transportation, the three companies intend to collaborate with a diverse range of domestic and international partners to expand the UWB payment ecosystem into smart retail, MaaS (Mobility as a Service), and smart city infrastructure.



End

Corporate Profiles & Media Contacts

About FiRa Consortium

The FiRa Consortium is a member-driven organization dedicated to transforming the way we interact with our environment by enabling precise location awareness for people and devices using the secured fine-ranging and positioning capabilities of Ultra-Wideband (UWB) technology. FiRa does this by driving the development of technical specifications and certification, advocating for effective regulations, and by defining a broad set of use cases for UWB. To learn more about UWB and the FiRa Consortium, visit: www.firaconsortium.org.

About ODAWARA AUTO-MACHINE MFG. Co., Ltd.

Guided by our corporate motto, “Serving society with a pioneering spirit,” we specialize in fare collection equipment for public transportation, such as local buses. By delivering innovative products, services, and digital transformation

(DX) solutions, we aim to improve the sustainability of public transportation and revitalize local communities.

For more information, please visit: <https://www.odawarakiki.com/>

About Resona Holdings, Inc.

With the Group's purpose of "Beyond Finance, for a Brighter Future." we continue to take on the challenge of transformation and creation in order to transform the future into a positive one with ideas that go beyond the framework of finance. Adhering to our basic stance of "customer joy is Resona's joy," we will work to "strengthen value creativity" and "next-generation management infrastructure" to respond to customers and local communities.

For more information, please visit: <https://www.resona-gr.co.jp/holdings/english/>

About 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 72 million merchants around the world. JCB Cards are now issued mainly in Asian countries and territories, with more than 181 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.

For more information, please visit: www.global.jcb/en/

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