Notice: This document is an English translation of a statement written originally in Japanese.
The Japanese original should be considered as the primary version.

March 13, 2026

Dear all,

Company name	Smaregi, Inc.
Representative	Ryuhei Miyazaki, Representative Director
(Code number: 4431 TSE Growth)	
IR Contact	ir_corp@smaregi.jp

Announcement of the Launch of "Smaregi RBF," an AI-Driven Revenue-Based Fundraising Service for SMEs

Accelerating Growth through Future Receivables Monetization Leveraging Payment Infrastructure

Smaregi, Inc. (Head Office: Chuo-ku, Osaka; Representative Director: Ryuhei Miyazaki; hereinafter "the Company") hereby announces the launch of "Smaregi RBF" (Smaregi Shusse-barai), a new AI-powered Revenue-Based Fundraising (RBF) service, starting March 25, 2026.

This service is designed for merchants using our multi-payment service, "Smaregi PAYGATE," and is provided through a strategic business alliance with BASE, Inc. (Head Office: Minato-ku, Tokyo; Representative Director and CEO: Yuta Tsuruoka; Securities Code: 4477). Smaregi RBF is powered by "YELL BANK," a capital provision engine operated by BASE.

1. Rationale and Strategic Objectives

The Company has consistently supported operational efficiency and data-driven management for merchants through its cloud-based POS system "Smaregi" and multi-payment service "Smaregi PAYGATE."

For small and medium-sized enterprises (SMEs) in the retail and food & beverage sectors, accessing flexible growth capital for seasonal inventory or business expansion is a critical management challenge. While there is significant demand for liquidity—particularly among shops with annual sales between 10 million and 50 million yen—traditional lending institutions often struggle to provide agile support due to lengthy credit assessments and collateral requirements.

To address this, we are launching "Smaregi RBF," which seamlessly integrates our payment and POS data infrastructure with YELL BANK, BASE's AI engine. This service allows merchants to monetize their future sales instantly based on actual performance data, providing an alternative to traditional debt. Strategically, this initiative aims to accelerate merchant growth while significantly enhancing "lock-in" within our platform ecosystem.

2. Key Features of "Smaregi RBF"

- **Revenue-Based Fundraising (RBF) Model:** A capital-advance service based on a "Future Receivables Purchase" model. Unlike a loan, the service purchases a portion of the merchant's projected future sales, providing immediate liquidity without increasing balance sheet debt.

- **Agile Capital Provision (As fast as 1 business day / No collateral or guarantor)**: Utilizing proprietary AI screening based on Smaregi PAYGATE transaction data, merchants can access up to 20 million yen in growth capital with just a few taps on the POS management screen.

- **Flexible Recovery Linked to Sales**: Capital recovery is automated through a pre-set deduction percentage from future sales. Since the recovery amount is synchronized with actual sales volume, it minimizes the impact on the merchant's cash flow during slower periods.

3. Service Overview

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Service Name	Smaregi RBF (Smaregi Shusse-barai)
Eligibility	Merchants using both Smaregi and Smaregi PAYGATE under specified plans*
Funding Limit	Up to 20 million yen
Service Fee	1% to 15% (Purchase discount rate based on recovery plan)
Transfer Speed	As fast as one business day
Required Docs	None (ID required for first-time use only)

**Eligibility is indicated by a notification banner on the POS management dashboard.*

4. Future Outlook

- **Financial Impact:**
  The impact on the consolidated financial results for the current fiscal year is expected to be immaterial, with no changes to the full-year earnings forecast.

- **Strategic Positioning:**
  While specific demand at this nascent stage remains to be quantified, the Company possesses a strong competitive moat that is difficult to replicate:
  - **Data**: High-frequency, granular transaction data.
  - **Infrastructure**: The "Smaregi PAYGATE" payment and authentication backbone.
  - **Ecosystem**: The scalable "Smaregi App Market."

- **Value Creation:**
  This initiative is a strategic step toward a "Commerce Platform of Data, Payment, and Capital Circulation." In the medium to long term, we are confident this service will drive sustainable shareholder value and expand our revenue base by maximizing Merchant LTV.

The Company will promptly disclose any significant matters as they arise.

5. Executive Commentary

Tetsuya Takahashi, Director and Head of Sales Division, Smaregi, Inc.:
"Cash flow management is one of the biggest hurdles for the SMEs. 'Smaregi RBF' provides a new, streamlined way to access capital without the constraints of traditional debt. The name in Japanese, 'Shusse-barai' (pay-as-you-grow), reflects our commitment to our clients' success; we only succeed when their sales grow. We believe this service will be a powerful engine for our merchants' business expansion."

[Reference: About the Services]

- **Smaregi PAYGATE**: A multi-payment service supporting various payment methods. It serves as the core infrastructure for data-driven financial services.

- **YELL BANK**: A platform-integrated service that provides instant capital by evaluating and purchasing future receivables through AI, distinct from traditional lending.

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