



Net Protections

# CORPORATE PROFILE

Net Protections, Inc.

# OUR MISSION

## CREATE NEW STANDARDS

At Net Protections, we create and develop innovative systems at both organizational and business levels with an aim to expand them.

We have created a flat organizational structure for our organizational development, which enables everyone to be enthusiastic about their work. We believe that our environment, which allows each team member to work autonomously while always cooperating with each other, will foster further innovation in the future.

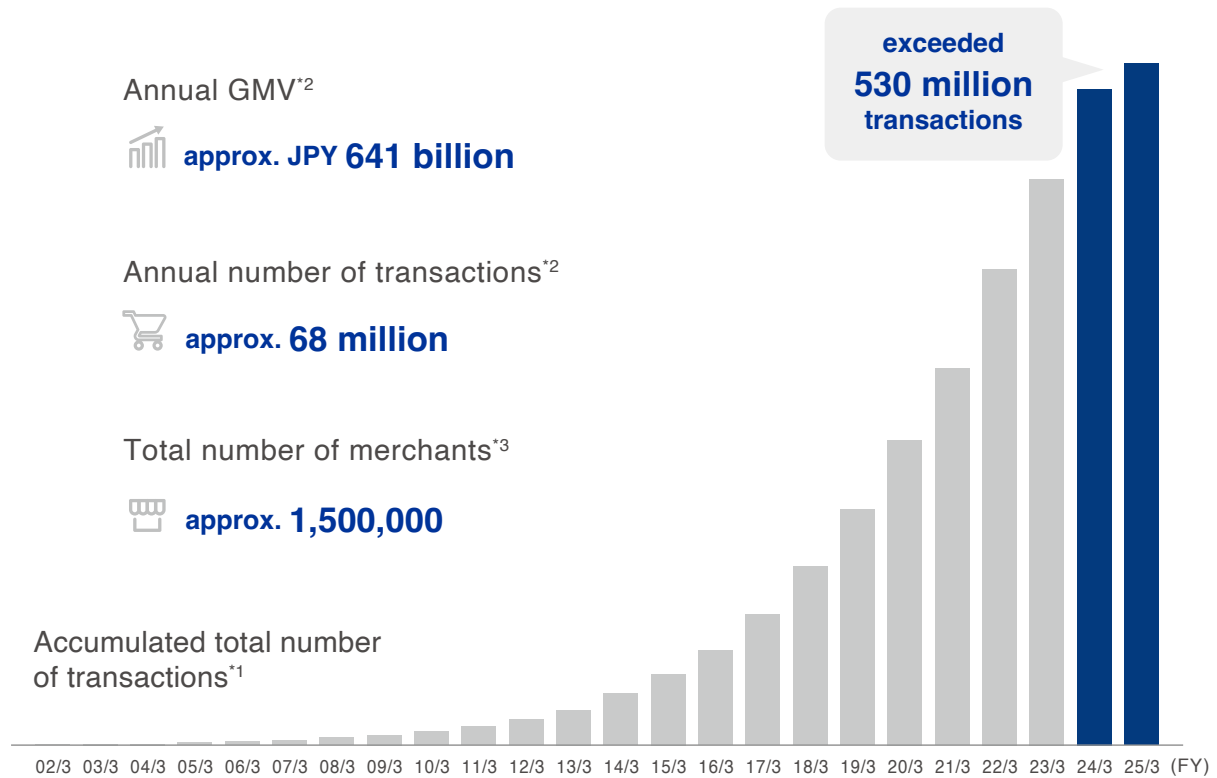
We are a pioneer of Buy Now Pay Later (BNPL) transaction services in Japan and have been providing BNPL services for over 20 years. We take pride in our ability to screen and deal with credit risk, as well as perform highly efficient billing operations. Our BNPL services are designed to greatly reduce the risk and effort required to collect payments in commercial transactions, thereby improving productivity in society.

We will continue to strive for the challenge to become an indispensable company that serves as an infrastructure to realize a society in which everyone can conduct transactions safely and smoothly, both in Japan and around the world.



# STATISTICS

Since its launch in 2002,  
the service has handled more than 530 million transactions\*<sup>1</sup>



## BNPL service

Annual unique users\*<sup>4</sup>

**approx. 15 million**

**1 out of every 7 people  
aged 15 and older in Japan  
uses NP's BNPL services\*<sup>5</sup>**

 NP後払い

 atone

 NP後払いair

## BNPL service for BtoB

Yearly unique BtoB companies\*<sup>6</sup>

**approx. 740,000**

**1 out of every 5 companies  
in Japan  
uses NP Kakebarai\*<sup>7</sup>**

 NP掛け払い

\*<sup>1</sup> Total transactions since service launch until March 31, 2025

\*<sup>2</sup> Gross merchandise value and number of transactions for all services from April 1, 2024 to March 31, 2025.

\*<sup>3</sup> Total number of merchants as of March 31, 2025 for all services

\*<sup>4</sup> Number of customers with matching name and phone number from April 1, 2024 to March 31, 2025

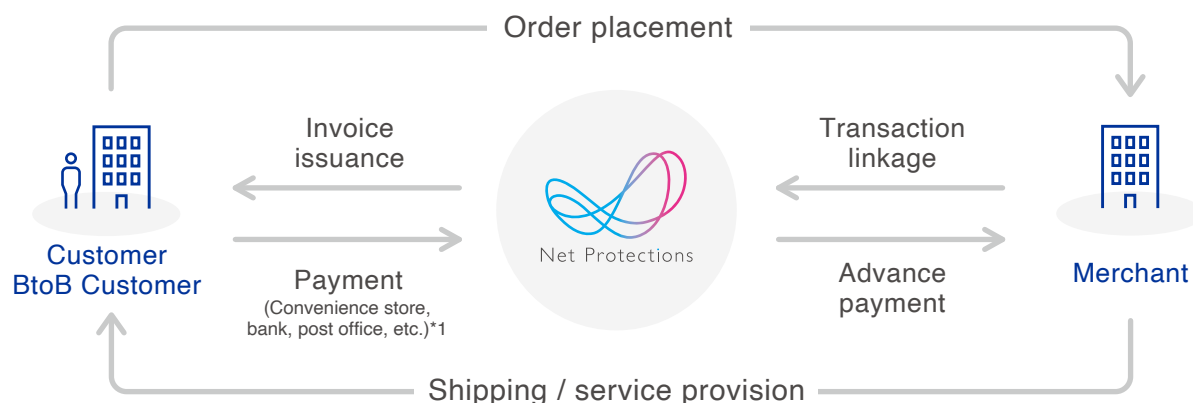
\*<sup>5</sup> Calculated as the ratio of 15 million annual unique users from April 1, 2024 to March 31, 2025 to the population of 109.8 million people aged 15 and over (estimated by the Statistics Bureau, Ministry of Internal Affairs and Communications as of April 1, 2025)

\*<sup>6</sup> The number of BtoB customers whose names match their phone numbers as of March 31, 2025

\*<sup>7</sup> Calculated as the ratio of 740,000 unique BtoB customers in the fiscal year 2024-2025 to the 3.67 million companies in Japan (from the 2021 Economic Census - Activity Survey by the Ministry of Internal Affairs and Communications and the Ministry of Economy, Trade and Industry)

# SERVICE FLOW

**Net Protections is a company that provides Buy Now Pay Later (BNPL) services.**  
**BNPL is a payment method that allows customers to make purchases immediately and pay for them later.**



## Customer benefits

No credit card is necessary. Purchase can be made quickly and easily without risk of information leakage.  
Stable cash flow due to extended payment terms.

## Merchant benefits

Acquire new customers  
Outsource all the BNPL-related operations

# SERVICES



For online shopping

A BNPL service for online shopping intended for BtoC transactions. Pay for the product after delivery, and there is no need to register as a member or enter credit card information.



For on-site services

A BNPL service for on-site services such as equipment repair and housekeeping. Payment can be made after the service is provided. No cash preparation on the day of service is required to use.



For online and in-store purchases

A BNPL service for both online and in-store purchases. Users can make purchases immediately and pay for them later without registering a bank account, credit card, or adding funds.



For BtoB transactions

A BNPL service for BtoB transactions. We are an intermediary between the merchant and the customer, handling all the settlement operations from credit, invoicing, and payment collection. We also cover the risk of unpaid invoices.



For overseas markets

A localized BNPL service for Taiwan and Vietnam. Member registration is not required and one may use it for both online and offline purchases.

\*1 Payment methods vary by service. Please contact us for details.

# CULTURE

## A distinctive organizational culture that harmonizes business growth and self-fulfillment

At Net Protections, we aim to “CREATE NEW STANDARDS” not only in our industry, but also in our organization. We aspire to be a teal organization, where each team member can work with autonomy, decentralization, and cooperation. We believe that by supporting our team members to pursue their self-fulfillment through their work accordingly to each individual’s characteristics and aspirations, we can boost their motivation and our business growth.



## Unique systems that align with and reinforce our organizational culture

360 degree evaluation



Every six months, we conduct peer evaluations among team members who work closely together. This way team members get fair and honest feedback from their colleagues at different levels.

Vision Sheet



Once every six months, a career plan sheet including each team member's transfer requests is disclosed to all team members. Team members are not assigned unilaterally, but rather according to their own wishes.

Working Group



Working Group enables team members to spend 20% of their work time on special projects of their interest, in addition to their main tasks.

Information Transparency



All team members have access to management and financial information. The system helps them develop a management mindset and plan for optimal results.

Human resources development



New team members are trained for six months to teach them myriad skills, including IT skills. We also support them with lifelong learning opportunities.

## Company Profile

Company name	Net Protections, Inc.
Representative	Shin Shibata, CEO
Founded	January 2000
Capital	JPY 100 million
Number of employees	320 (as of March 31, 2025)
Business description	Development and provision of Buy Now Pay Later (BNPL) services
Head office	Sumitomo Fudosan Kojimachi First Building 5th Floor, 4-2-6 Kojimachi, Chiyoda-ku, Tokyo, Japan
Kansai office	Yasaka Shijokarasuma Building 3rd Floor, 79 Kankobokocho, Shimogyo-ku, Kyoto, Japan
Kyushu Office	ACROS Fukuoka 6th Floor, 1-1-1 Tenjin, Chuo-ku, Fukuoka, Japan
Tokai satellite office	JP Tower Nagoya 21st Floor, 1-1-1 Meieki, Nakamura-ku, Nagoya, Aichi, Japan
Shikoku satellite office	4th Floor, 5-3-17 Chifunemachi, Matsuyama, Ehime, Japan
Parent company	Net Protections Holdings, Inc. Code: 7383, the Prime Market of the Tokyo Stock Exchange Sumitomo Fudosan Kojimachi First Building 5th Floor, 4-2-6 Kojimachi, Chiyoda-ku, Tokyo, Japan
Group companies	NP Taiwan, Inc. 5F, No. 378, Fuxing N. Rd., Zhongshan Dist., Taipei City 104079, Taiwan (R.O.C.)  Net Protections Vietnam Co., Ltd. 87A Ham Nghi, Nguyen Thai Binh ward, District 1, Ho Chi Minh City, Vietnam

## History

January 2000	Net Protections, Inc. established
March 2002	BtoC e-commerce BNPL service, NP Atobarai launched
April 2011	BtoB BNPL service, NP Kakebarai launched
July 2015	BtoC BNPL service for on-site services, NP Atobarai air launched
June 2017	BtoC membership BNPL service, atone launched
March 2018	NP Taiwan, Inc. established
May 2018	Kansai office established
July 2018	Head office relocated to Kojimachi, Chiyoda-ku, Tokyo
August 2018	BtoC BNPL service in Taiwan, AFTEE launched
March 2019	Kyushu Office established
December 2021	Net Protections Holdings, Inc. listed on the First Section of the Tokyo Stock Exchange
April 2022	Net Protections Holdings, Inc. transited to the Prime Market (former the First Section) of the Tokyo Stock Exchange
May 2023	Tokai satellite office established
June 2023	Shikoku satellite office established

## Certification and Licenses



\*Excluding overseas offices



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Net Protections, Inc.

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