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Japan System Techniques Co., Ltd.

JAST and Sumitomo Mitsui Card Start Development of a Payment Solution for GAKUEN Series Users

Japan System Techniques Co., Ltd. (Head Office: Kita-ku, Osaka; President and CEO: Taku Hirabayashi; JAST) and Sumitomo Mitsui Card Co., Ltd. (Head Office: Koto-ku, Tokyo; President and Representative Director: Yukihiro Onishi) have started working together for the development of a multi-channel payment service using the Sumitomo Mitsui Card and other cashless methods. The objectives are to offer users of JAST's GAKUEN Series, a strategic university management system, many ways to make payments and to provide a tuition payment service. The multi-channel payment service is expected to start at universities in Japan in 2026. In addition, the tuition payment service is expected to begin with students enrolled in the 2027 academic year.

■ Background

1. Multi-channel payments

According to "Calculation of 2024 Cashless Payment Ratio" ^{*1} announced by the Ministry of Economy, Trade and Industry on March 31, 2025, cashless payments accounted for 42.8% of all transactions in 2024, 3.5 points higher than in 2023. The use of cashless payments is expected to increase even faster as progress continues with building an infrastructure capable of supporting the targeted ratio of 80%. At universities, offering more ways for students and guardians to make payments will further improve services for students, reduce the need for university employees to handle cash and have other benefits.

2. Tuition payment service

Tuition payments at universities often require a large volume of manual tasks due to the use of payment forms sent by postal mail, bank remittance forms and other forms. Handling payments manually requires many university employees and can cause errors. Furthermore, financial institutions are downsizing counter services to promote digitalization and cut costs.

This service offers flexible payment options tailored to each household's circumstances. These options include online banking and credit cards, which are not constrained by location or time, as well as online bank account registration for direct remittances. The result is greater convenience for students and their guardians, and greater efficiency for university employees.

■ Overview

1. Multi-channel payments

Currently, students and guardians can use only cash for payments involving GAKUEN Series digital certificates, automatic certificate issuing machines and internet applications. Using the "stera smart one" payment solution of Sumitomo Mitsui Card also gives people the option of using credit cards and QR codes for these payments, which lowers the volume of work for university employees by eliminating the need for cash payment procedures.

2. Tuition payment service

Studies have started concerning the use of Sumitomo Mitsui Card services for the internet registration of bank accounts for automatic tuition payment deductions and for the submission of these payments. These services are the internet account remittance entry service, credit card payments* and Pay-easy payments*. Using this tuition payment

service will significantly improve the efficiency of payment processing tasks at universities and of payment procedures for students and guardians. In addition, the tuition data management function of the GAKUEN Series can be linked with this payment service for reliable linkage between different systems.

* Credit card payments and Pay-easy payments use the SMBC Multi-Payment Service of SMBC GMO Payment, Inc.

■ Upcoming Activities

In addition to offering the multi-channel payment service and tuition payment service, JAST is aiming for more progress involving the digitalization and efficiency of payment processes. Plans include services for the study support program, scholarship payments and a system for business operations.

These services demonstrate how JAST is using technologies and knowledge backed by its 50 years of operations. In addition, to achieve the JAST VISION 2035 goal of becoming a problem solving company recognized by everyone, JAST is committed to creating solutions for problems involving educational institutions communities, and regional economies and communities. The objective is to contribute to the creation of a sustainable society.

*1 Source: "Calculation of 2024 Cashless Payment Ratio," the Ministry of Economy, Trade and Industry (March 31, 2025)

<https://www.meti.go.jp/press/2024/03/20250331005/20250331005.html>

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