PRESS RELEASE

November 17, 2026
Infcurion, Inc.

Infcurion Powers JR-West's New "Wesmo! Online Card" with "Xard"

Providing the system foundation for issuing and operating JCB virtual cards funded by Wesmo! balances

Infcurion, Inc. (Headquarters: Chiyoda-ku, Tokyo; Representative Director, President and CEO: Hiroki Maruyama; hereinafter "Infcurion") is pleased to announce that its next-generation card issuance platform "Xard" has been selected for the "Wesmo! Online Card." The new online payment feature will launch on Tuesday, November 24, 2026, as part of "Wesmo!," the mobile payment service offered by West Japan Railway Company (Headquarters: Osaka City, Osaka; President and Representative Director: Shoji Kurasaka; hereinafter "JR-West").

The "Wesmo! Online Card" is a JCB-branded virtual card issued within the Wesmo! app that lets users shop at online JCB merchants in Japan (*1) with their Wesmo! balance. Infcurion, which already supports Wesmo!'s payment infrastructure with its mobile payment platform "Wallet Station," will now also provide "Xard" as the system foundation for card issuance and operations.

*1 The card cannot be used at some merchants or for some products and services.



◆ Background

"Wesmo!" is a mobile payment service that JR-West launched in 2025. As the first railway operator in Japan to register as a Type II Funds Transfer Service Provider, JR-West offers code payments at merchants nationwide, along with peer-to-peer money transfers and other features. Until now, Wesmo! has mainly been used for payments at physical stores. To make the service even more convenient, there has been growing demand to expand where it can be used, such as for

purchases on e-commerce sites and top-ups of “Mobile ICOCA,” JR-West’s transit IC service. To meet this need, JR-West is introducing online payment functionality to Wesmo! by embedding “Xard,” rather than building network-branded card functions in-house from scratch. This approach reduces the development effort and time required, allowing JR-West to launch online payments quickly while focusing its management resources on service planning and enhancing the customer experience. JR-West aims to create an environment in which customers can use Wesmo! both in physical stores and online.

◆ Key Points of the “Xard” Deployment for the “Wesmo! Online Card”

1. Integration with “Wallet Station” lets users pay by JCB card directly from their Wesmo! balance

Integrating “Xard” with “Wallet Station,” the payment infrastructure behind Wesmo!, enables users to pay at online JCB merchants in Japan using their Wesmo! balance and earn WESTER Points on their purchases. From code payments to network-branded card payments, Infcurion supports the Wesmo! payment experience end to end.

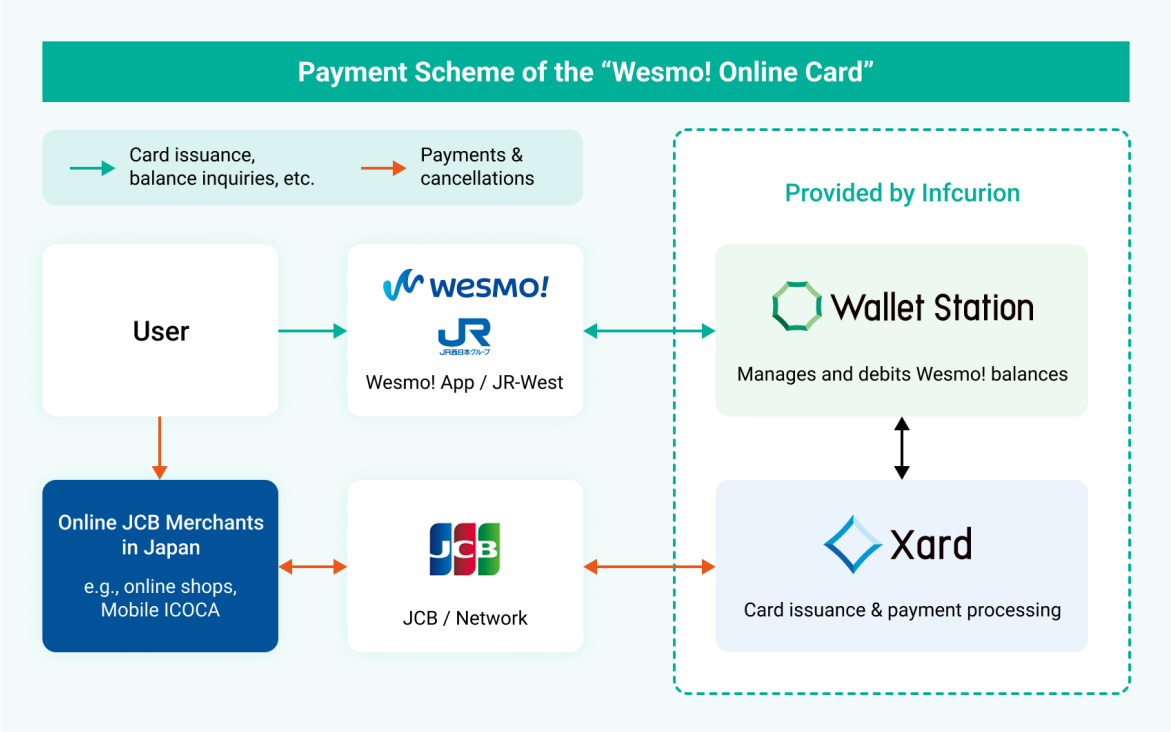
2. Instant virtual card issuance within the Wesmo! app

Using the card issuance functions of “Xard,” users receive a virtual card (*2) the moment they apply in the Wesmo! app. They can use it right away for online shopping, topping up Mobile ICOCA and purchasing commuter passes, and more. Customers who do not have a credit card can also make online payments easily, within their available Wesmo! balance.

*2 To be issued a card, users must have completed the required identity verification procedures in the Wesmo! app.

3. Security features that consumer services require, including 3-D Secure

“Xard” provides security features that let consumers use the service with confidence, including 3-D Secure, an identity authentication service for online payments.



◆ Availability

The “Wesmo! Online Card” is scheduled to launch on Tuesday, November 24, 2026. Users will need to update the Wesmo! app to use it.

◆ Future Developments

Infcurion will expand the deployment of “Xard” to consumer wallets and loyalty point services offered by major companies in transportation, retail, and other sectors. By combining “Wallet Station” and “Xard,” Infcurion offers one-stop support for these companies, from launching their own branded payment services to issuing network-branded cards. Infcurion will continue to deepen its collaboration with JCB and support companies’ business growth through embedded finance.

■ About the Next-Generation Card Issuance Platform “Xard”

“Xard” is a network-branded card issuing platform that allows companies to easily and cost-effectively issue their own original JCB/Visa cards (virtual/physical) via API integration. It provides the functions necessary for card issuing in a flexible, modular format, meeting the business needs of all types of companies, including Fintech firms, financial institutions, retailers, and web service providers. By incorporating Xard’s various API functions into their own services, companies can create new customer experiences.

“Xard” service page: https://infcurion.com/xard/

“Xard” brochure download page: https://infcurion.com/xard/download/

■ About the Mobile Payment Platform “Wallet Station”

“Wallet Station” is built on a design philosophy that makes API integration easy, enabling flexible feature expansion to meet each company’s needs. It has been adopted across a wide range of industries, from financial institutions to retailers. It also connects easily with external services and delivers a seamless payment UX that keeps the customer experience smooth.

“Wallet Station” service page: https://infcurion.com/walletstation/

“Wallet Station” brochure download page: https://infcurion.com/walletstation/download/

■ About Infcurion, Inc.

Infcurion is the “Fintech Partner for Every Industry and Service,” delivering optimal payment and financial solutions across society. Leveraging deep expertise from years of consulting experience and our modern, flexible payment systems, we deliver a “comprehensive payment platform” that seamlessly handles every payment scenario, from B2C cashless transactions to B2B corporate settlements. We partner closely with our clients, providing end-to-end support from Fintech strategy formulation to the creation of new financial services. By empowering leading companies through payments and finance, we help solve societal challenges and enhance customer experiences.

Company Profile

Company Name: Infcurion, Inc.

Establishment: May 1, 2006

Representative: Hiroki Maruyama, Representative Director, President and CEO

Headquarters: 7F MFPR Kojimachi Bldg., 5-7-2 Kojimachi, Chiyoda-ku, Tokyo

Affiliated Organizations: Fintech Association of Japan, Cashless Promotion Council, Japan Payment Service Association, Business Invoice Payment Service Association (BIPSA)

URL: https://infcurion.com/

■ About JR-West

Company Profile

Company Name: West Japan Railway Company

Establishment: April 1, 1987

Representative: Shoji Kurasaka, President and Representative Director

Headquarters: 4-24 Shibata 2-chome, Kita-ku, Osaka

URL: https://www.westjr.co.jp/

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