

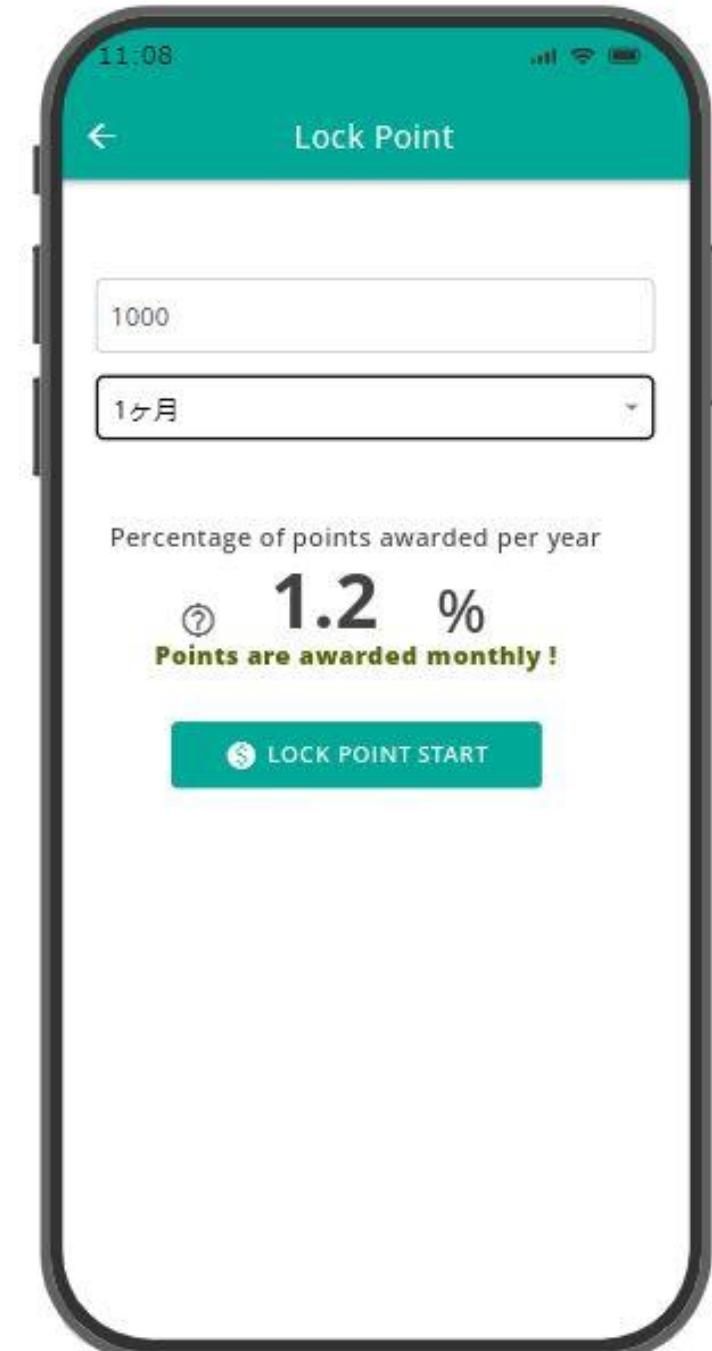
Rio Pay

**Real Estate
Infrastructure
Organization**

Not cash . not crypto .

A third credit infrastructure.

**A zero-fee payment infrastructure
backed by real estate**



Problem – The SME Payment Trap

- Payment processors charge 1 – 3.75% per transaction (credit cards, PayPay, etc.* In Japan)
- Cashless payment penetration in Japan will be about 42.8% by 2024. *Source METI
And 38% of convenience store revenue in Japan is cashless
- ASEAN SMEs face two structural barriers:
 - ① Limited access to credit
 - ② High transaction fees (non-existent in cash)
- For example, the average profit margin of retail businesses in Japan is around 2%, meaning transaction fees can wipe out their entire profit.
→These fees can eliminate SME profit entirely

Cashless Smartphone payment fee in Japan	Credit Card payment fee
1.98% - 3.24%	2.5% - 3.75%

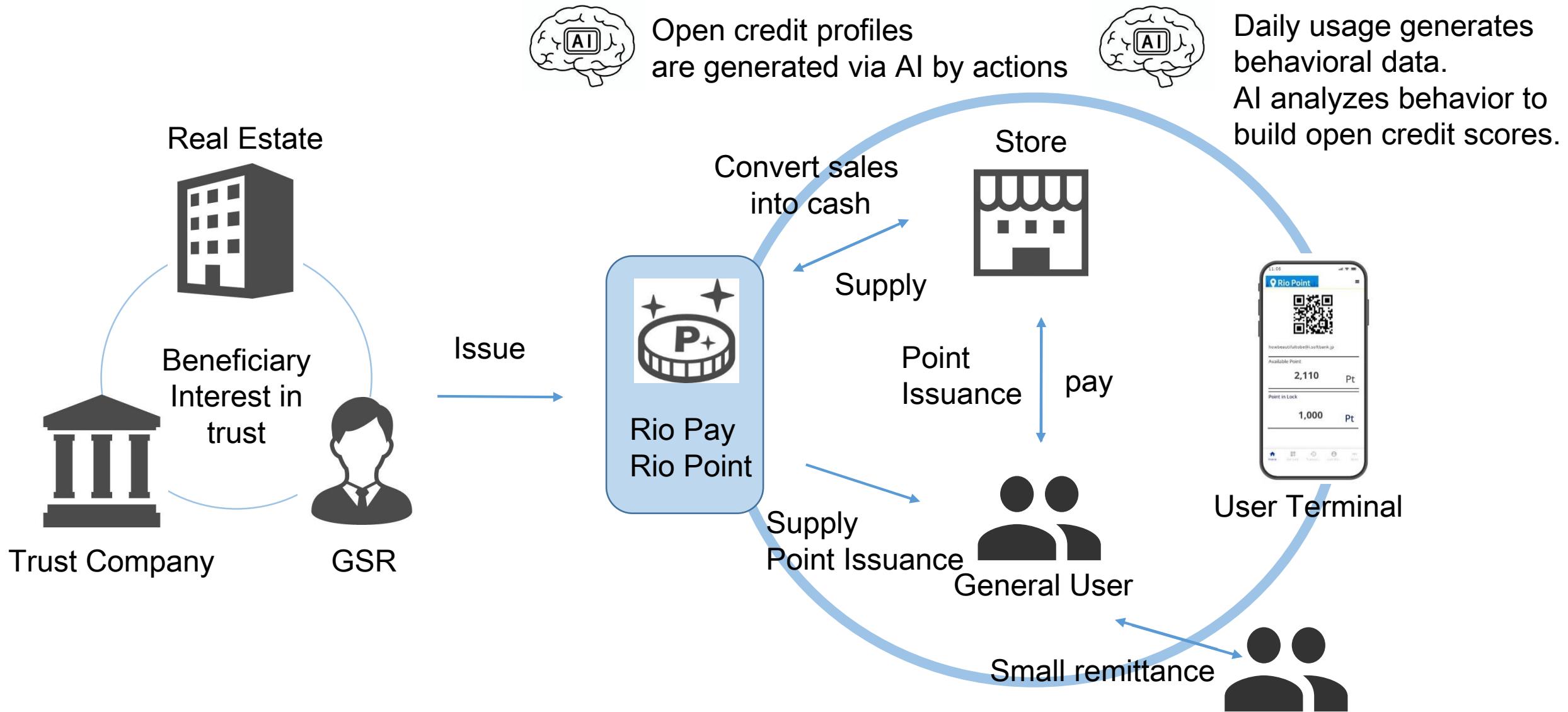
Solution Rio Pay: Real Estate-Backed Digital Credit Layer

- Real estate is converted into digital trust assets
→ Rio Points are issued against these assets
- Enables zero-fee payments and AI-based credit scoring
- Based on actual transaction behavior, not speculative tokens
- Functions as a trust-based financial infrastructure
- Not a cryptocurrency, not a stablecoin – it's an infrastructure layer

User Benefits:

- ★ Zero commission payments
- 🔔 Lockpoint savings with 1.2% yield
- 👤 Build a real-world credit profile through continued use

Mechanism of credit creation



既存の決済サービスとの違い

特性	SaaS型決済サービス (Stripe)	銀行型 (Visa、PayPay)	Rio Pay (制度型)
決済手数料	1~3%	加盟店負担	0%
利益源	手数料	スプレッド・加盟店課金	不動産REITからの外部収益
信用スコア	外部信用機関	銀行与信中心	行動履歴+ロック履歴
UX	決済UX中心	決済UX中心	UX内で信用が創出・循環
法制度との関係	準拠(依存)	中央集権的	自ら制度を持つ
拡張性	API経由	国内中心	ノード設計で新興国展開可

Past Contest Awards



FinTech Summit 2022: Impact Pitch Honorable Mention (Sponsored by FSA)
<https://www.finsum.jp/2022/startup.html> Listed under number 4



FinTech Summit 2023: Impact Pitch Honorable Mention (Sponsored by FSA)
<https://www.finsum.jp/2023/startup.html> Number 13



Super DX Summit 2022: Selected for Impact Pitch (sponsored by Nikkei Shimbun, supported by FSA and MOE)
<https://www.xsum.jp/dx2022/startup.html> Number 6



Japan Security Token Association (JSTA) BI Contest 2021: Excellence Award
200,000 yen prize from Japan FinTech Association
<https://contest.securitytoken.or.jp/c2021/>