

# Digital Wallet Corp. and PNB Forge Global Partnership to Revolutionize Fintech Services for Filipinos Worldwide

*A strategic alliance between Digital Wallet Corp. and PNB aims to enhance global remittance services and financial access for overseas Filipinos.*

TOKYO, JAPAN, July 17, 2025

/EINPresswire.com/ -- [Digital Wallet Corporation](#) (Tokyo, Japan – CEO, Eiji Miyakawa), a leading international IT and fintech company and operator of Japan’s most popular mobile money transfer service, [Smiles Mobile Remittance](#), has entered into a global strategic partnership with [Philippine National Bank](#) (Metro Manila, Philippines – CEO, Edwin R. Bautista), one of the largest and most trusted universal banks in the Philippines.



PNB and Digital Wallet Corp. key executives at the signing ceremony.

The signing ceremony took place at PNB’s headquarters in Manila on July 3, 2025, and was attended by key executives from both organizations, including PNB Chairman Edgar A. Cua; PNB President and CEO Edwin R. Bautista; Lead Independent Director Isabelita “Belitte” M. Papa; Head of International Banking and Remittance Group Muffet Flores-Caculitan; Digital Wallet Corporation Founder and CEO Eiji Miyakawa; and Director, EVP and COO Alex Rapi Milan.

Eiji Miyakawa, CEO of Digital Wallet Corporation, commented:

“Philippine National Bank is an outstanding institution that has, for many years, been a cornerstone of the Philippine economy and a steadfast supporter of its people. By combining Digital Wallet’s advanced technology and our user-friendly service design and operations, we are poised to deliver a financial infrastructure that is more accessible, economical, and reliable than any other service available to Filipinos worldwide. Our entire team is passionately motivated by this shared vision, and we are fully committed to providing these services with unwavering dedication for many years to come.”

This partnership marks a major step toward enhancing global fintech services for Filipinos and providing long-term support to overseas Filipino workers (OFWs) and their families. The collaboration will combine Digital Wallet's advanced technology and customer-focused service design with PNB's expansive network and deep understanding of the Filipino market. Together, the two institutions aim to provide more accessible, affordable, and reliable financial services for Filipinos around the world.

"At PNB, we are proud to align with an organization whose values and vision resonate so strongly with our own. By joining forces with Digital Wallet Corp., we are expanding our global remittance network and strengthening our ability to serve the Overseas Filipino Workers," said PNB President and CEO Edwin Bautista. "With this collaboration, our kababayans in Japan will have greater access to faster, more affordable, and more convenient ways to send money home—directly from their mobile phones and backed by the trust and security of PNB."

Alex Rapi Milan, Director, EVP and COO of Digital Wallet Corporation, said:

"I am so happy to be back. It is like coming in full circle. As a former PNB officer, reconnecting with my former colleagues here brings back precious memories."

"When I joined Digital Wallet Group in 2016, being a former PNB executive was my main credential for being appointed to lead its fintech and remittance business. So, I owe it to PNB — where I am now, and where Digital Wallet and Smiles Mobile Remittance are. Everything I know about banking and remittance, I learned here."

"It is our honor to have a global strategic partnership and collaboration with PNB especially now that PNB has signaled its commitment to innovation, customer-centric banking, and long-term sustainable growth to further strengthen its position as one of the country's premier banking institutions."

"With PNB's banking infrastructure and Digital Wallet's Japanese technologies and digital capabilities, we can serve our global Filipinos and their families to achieve their dreams – EVERY STEP TOGETHER."

Together, PNB and Digital Wallet Corp. are strengthening global financial connectivity, enabling Filipinos overseas to support their families, invest in their future and maintain meaningful ties to home.

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About Digital Wallet Group & Digital Wallet Corporation

Digital Wallet Group (DWG) is the holding entity of Japan-based fintech company Digital Wallet

Corporation (DWC), the developer of digital remittance platform Smiles Mobile Remittance (Smiles). Digital Wallet was established in 2014 by former Sony designers and engineers as well as employees who developed global cloud services. The company had visions to excel in and provide B2B application and remittance services. In 2017, Digital Wallet combined the powers of Artificial Intelligence (AI) and Financial Technology (fintech) and used their expertise to carefully craft and develop a service that helps overseas workers send money to their loved ones by offering them the "Everyday Great Rate," transparent and fair fees, native multilingual customer service and real-time speed through Smiles Mobile Remittance. Smiles has made great achievements such as becoming Japan's number one global money transfer service and Japan's largest ATM network after acquiring Seven-Eleven Group's remittance service. Smiles also received the prestigious 2021 Good Design Award for its excellence in design and functionality. Digital Wallet has expanded its business to 8 countries, including the Philippines, Vietnam, the United States, Canada and Singapore. The company hopes to unite international communities all over the globe with its services. For more information, please visit the following links:

Digital Wallet Corporation: <https://digitalwallet.co.jp/>

### About Smiles Mobile Remittance

Smiles Mobile Remittance (Smiles) was launched by Digital Wallet Corporation (DWC) in 2017 and is Japan's first and most popular mobile overseas money transfer service with over 1 million mobile application downloads. Secured by advanced technologies such as artificial intelligence and facial recognition, users can enjoy greater convenience, better value and efficient services. Smiles is the only financial platform offering mobile remittances with an integrated loyalty and referral program in Japan. Visit us at [www.smileswallet.com](http://www.smileswallet.com).

Eiji Miyakawa  
Digital Wallet Corporation  
+81 3-6261-4391

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