

# 21st FinTech Announces Strategic Investment In Payment for ☐ Enhance and Scale Cross-Border Payment Solutions in Asia ☐

TOKYO, TOKYO, JAPAN, October 1, 2025 /EINPresswire.com/ -- 21st Financial Technology Co., Ltd (Headquarter: Shibuya, Tokyo. CEO: Allan Chou. "21st FinTech"☐, announced it has reached an agreement of capital and business alliance with Payment for, Inc. (Headquarter: Shibuya, Tokyo. Representative Director and President: Yuichiro Yamazaki. "Payment for"), a leading Japanese payment software service provider, on September 30th.

Through this partnership, we will strengthen the service integration between both companies and accelerate the deployment of 21st FinTech services in the Asian market, while also providing robust support for the business expansion of Payment for's merchants.

A large, bold logo for Payment for, Inc. The word 'PAYMENT' is in a large, black, sans-serif font. Below it, the word 'FOR' is also in a large, black, sans-serif font, followed by a colorful, multi-segmented horizontal bar.

## Background of the Capital and Business Alliance

21st FinTech is a fintech start-up operating in Japan, Taiwan, and Southeast Asia. The company was recently selected for the Tokyo Stock Exchange's Asia Startup Hub program, reflecting its ambitions to consider a future listing in Tokyo Stock Exchange.

Payment for, with the mission of "Transforming Money and the Economy with Technology," goes beyond the framework of a "payment processing company" and provides unique solutions as a "payment software service provider" that not only offer payment functions but also enhance business operational efficiency.

Due to the digitalization, the widespread adoption of cashless payments, and the resulting

significant changes in the financial environment, the needs related to money are becoming more diverse. In this context, both companies have decided to form this partnership to combine strengths and create new business opportunities that are safe and highly convenient.

SMBC Nikko was the financial advisor to 21st FinTech. TMI Associates and Anderson Mori & Tomotsune were the legal advisors to 21st FinTech. CTBC Bank, Mizuho Bank, and MUFG Bank provided funding to complete this transaction. Additionally, President International Investment Holdings, the investment arm of Uni-President, Taiwan's retail conglomerate and operator of 7-Eleven, participated as a convertible bond investor.

## The overview of the Capital and Business Alliance

### 1. Strengthening Security and Promoting Fraud Detection

We will integrate 21st FinTech's AI-driven risk management system into Payment for's services to enhance fraud detection. Under this robust security framework, we aim to provide our merchants with safer transaction environment.

### 2. Building Overseas Sales Channels

We will provide Payment for's merchants with access to 21st FinTech's consumer network, which includes over 3 million users. This will enable Japanese merchants to expand their businesses internationally through 21st FinTech's channels.

### 3. Expanding Japanese Services into the Taiwanese Market

We plan to introduce Payment for's well-established services in Japan, such as its membership management and payment system "Kaihi Pay" and the early wage access service "CRIA," into the Taiwanese market.

## Quotes

Allan Chou, CEO of 21st Financial Technology Co., Ltd

"Partnering with Payment for builds a vital economic bridge between Japan and Taiwan. By combining our strengths, we will empower merchants with new cross-border growth opportunities. We are thrilled to support the global expansion of Payment for's excellent software services and introduce them to our network across Asia."

Yuichiro Yamazaki, Representative Director and President of Payment for, Inc.

We are very pleased to have partnered with 21st FinTech, a company operating in the same fintech sector. This partnership will enable us to adapt to the rapidly changing business environment and expand our customers' business opportunities. By leveraging this partnership, we will make cross-border business more accessible, contributing to the growth of our customers and the development of the industry.

## Future Ambition

Building on our strong partnership with Payment for, we will maximize the utilization of both companies' resources and technological capabilities. By continuously providing more comfortable and secure fintech services, we aim to support our customers' growth and enhance sustainable corporate value.

## About 21st FinTech

21st FinTech is a Fintech platform operating across Japan, Taiwan and Southeast Asia. For merchants, 21st FinTech offers a payment gateway, fraud detection, and BNPL services. For users, 21st FinTech provides an all-in-one financial app with e-wallet functionality, bill payments, insurance, and lending. Powered by advanced data analytics and technology, 21st FinTech provides seamless financial solutions.

### <Company Overview>

Company Name: 21st Financial Technology Co., Ltd

Headquarter: 3-6-15 Shibuya, Shibuya, Tokyo

CEO: Allan Chou

URL: <https://www.21st-fintech.com/>

## About Payment for

A payment software company whose mission is to "Change the Future of Money and Economy." Beyond payment processing, it offers proprietary solutions that enhance operational efficiency.

### <Company Overview>

Company Name: Payment for, Inc.

Headquarter: Shibuya Scramble Square, 2-24-12 Shibuya, Shibuya, Tokyo

Representative Director and President: Yuichiro Yamazaki

Date of Incorporation: March 19th, 1999

Amount of Capital: JPY 1,134.78 Million

URL: <https://www.paymentfor.com/>

Haruna Yamanaka

21st Financial Technology Co., Ltd

yamanaka@paymentfor.com

---

This press release can be viewed online at: <https://www.einpresswire.com/article/853847859>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2025 Newsmatics Inc. All Right Reserved.