

## Cellum inks deal with Deloitte Touche Tohmatsu LLC in Japan

### *Agreement helps introduce QR code payments in top-ranking mobile transaction market*

**Tokyo, September 25, 2018 –** Leading European mobile transactions company Cellum has signed an agreement with Deloitte Touche Tohmatsu LLC , one of the largest professional services firms in Japan. The agreement aims to introduce mobile payments using QR codes in the island country.

Japan is one of the world’s most developed mobile transactions markets, with a population of 127 million and steadily growing smartphone penetration. According to research done by Deloitte Touche Tohmatsu LLC, there is a high demand for QR code payments in the country, with an overwhelming majority of users who have already used the technology saying they were satisfied, and large numbers of non-users were also willing to give it a try.

Cellum offers a mature and battle-tested technology which has been on the market since 2011 and is highly customizable according to local needs. Under the terms of the agreement, Deloitte Touche Tohmatsu LLC will introduce Cellum’s QR code-based solutions to its business partners in Japan.

*“Japan is a very exciting market with a unique culture that we need to treat with respect. Instead of forcing a «one size fits all» approach, we need to take tailor our solutions to their local needs. We are fortunate to have a highly flexible technology that allows us to easily do just that,”* said Cellum CEO János Kóka. *“We have high hopes for Japan and we see tremendous opportunity in the deep expertise that Deloitte Touche Tohmatsu LLC brings to this partnership. This is a major stepping stone for Cellum in the right direction,”* he added.

Deloitte Touche Tohmatsu LLC has been helping clients to make cashless payment strategies based on research on users of QR code payment.

*“Japan is aiming at cashless payment rate of 80% from current 20%. We still have a lot to learn from outside of the country to achieve the goal. Cellum has been providing its infrastructure for QR code payments for years and Japanese players are able to gain benefits from the platform to start QR payment services immediately, Deloitte Touche Tohmatsu LLC is happy to advise Japanese clients to enter the QR code payment business including market-in strategy and big data monetization.”,* said Deloitte Touche Tohmatsu LLC Partner Kunihiko Hattori.

## About Deloitte Touche Tohmatsu LLC

Deloitte Touche Tohmatsu LLC is one of the entities of the Japan member firm group of Deloitte Touche Tohmatsu Limited (DTTL), a UK private company limited by guarantee. Deloitte Touche Tohmatsu LLC is among the nation's leading professional services firms and provides audit & assurance and risk advisory. These services are delivered to many clients including multi-national enterprises and major Japanese business entities through over 6,500 professionals including about 3,300 Certified Public Accountants in nearly 40 cities of Japan. For more information, please visit our website at [www.deloitte.com/jp/en](http://www.deloitte.com/jp/en).

## About Cellum

Cellum is a leading multinational mobile wallet provider based in Europe. Its innovations make transactions via smartphones easy and secure. The company's banking-grade security solutions cover all areas of m-commerce, including mobile commerce and payments as well as NFC (contactless) technologies. Cellum is PCI DSS 3.2 Level 1 compliant, being one of the first mobile payment service providers in the world to comply with the most important security standard of the top global card companies.

Systems operated by Cellum currently manage 20+ million secure mobile transactions per year, with customers and partners including MasterCard, Telenor, T-Online, Erste Bank, OTP Bank, NF Innova, Kalixa, Credorax and multiple subsidiaries of Indonesia's Telkom Group. It has signed a deal with leading Indonesian handset manufacturer Evercross, bringing its preinstalled m-wallet to over 5 million Evercross branded handsets. Cellum has also won multiple national and international awards, including the Citi Mobile Challenge PwC Award, Superbrands and the IT Business Special Award.

Established in 2000, the company began a major international expansion in 2011, establishing subsidiaries in several European, North American and Asian markets. As of 2015, Cellum APAC is headquartered in Singapore.

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