

May 1st, 2026
26-001

... In the new era of 2.5 million global workers, Overseas remittances become more accessible via Seven Bank ATMs ...

**Queen Bee Capital Co., Ltd.
Entering into a business alliance agreement with Seven Bank, Ltd.**

With Japan's largest ATM network of over 28,000 machines, the convenience of overseas remittance "PayForex" is significantly enhanced

To address the growing remittance needs of foreign residents

Queen Bee Capital Co., Ltd (Headquarters: Minato-ku, Tokyo; Representative Director: SHENBO HUANG; hereinafter 'the company'), registered as a Fund Transfer Service Provider (Kanto Local Finance Bureau registration number 00010) that provides overseas remittance service 'PayForex', announced a strategic business alliance with Seven Bank, Ltd. The integrated service will be available from May 11, 2026.

Seven Bank ATMs, primarily installed in 7-Eleven stores across the country, now exceed 28,000 units and are supported by more than 680 partners, making them highly accessible financial infrastructure embedded in daily life. Through this partnership, the largest ATM network in Japan of over 28,000 ATMs will be leveraged and integrated with the overseas remittance service "PayForex", which will significantly enhance the convenience.

With the continued growth of global workers, international students, and foreign residents in Japan, demand for a reliable and accessible remittance infrastructure is rapidly increasing. To meet these evolving needs, it is essential to provide seamless, 24-hour remittance services that are readily available within local communities.

Through this collaboration, and with the introduction of Seven Bank, Ltd.'s extensive ATM network, users can initiate overseas remittances via the App "PayForex," and complete the transaction by simply scanning a QR code and depositing cash at Seven Bank ATMs located in 7-Eleven stores nationwide.

This initiative enables smooth international remittances, in principle, 24 hours a day, 365 days a year, creating an environment where users can complete transactions easily and seamlessly at any time—further enhancing accessibility and convenience regardless of location or time of day.

Background of the Partnership

In Japan, the number of global workers has been increasing against the backdrop of a serious labor shortage. As of the end of October 2025, the number of foreign workers exceeded 2.5 million (※ 1) , hitting a record high. Along with this trend, the demand for small-value, high frequency international remittances, primarily for living expenses and family support in home countries, has been steadily increasing.

Under these circumstances, there is particularly strong demand among foreign residents for services that enable them to send money to their home countries safely and conveniently. In addition to being “low-cost” and “fast,” remittance services are increasingly expected to function as part of everyday infrastructure—readily accessible anytime and close at hand.

By integrating our global remittance network, spanning over 200 countries and regions, with our App and Seven Bank’s extensive ATM infrastructure—available 24/7 in principle—we aim to provide a highly accessible remittance experience, free from language, time, and geographic barriers.

This partnership was realized through the strong alignment between Seven Bank, Ltd.’s “ATM Platform Strategy” and our mission to promote financial inclusion and enhance user experience for foreign residents in Japan.

※ 1 : Source: Announced by the Ministry of Health, Labor and Welfare on January 31, 2025.

Market Growth Potential

With the global cross-border payments market continuing to expand, the market is expected to grow from USD 371.59 billion in 2025 to USD 727.74 billion by 2034, with a projected compound annual growth rate (CAGR) of 7.9%. Furthermore, as of 2025, the APAC region accounts for 46.3% of the market, driven by ongoing digitalization across key markets such as China, India, and Southern Asia. (※ 2)

Against the backdrop of increasing cross-border e-commerce usage and rising demand for convenience, the need for international remittance and cross-border payment services is expanding from individual users to corporate use cases. In Japan in particular, the growing number of foreign residents has become a key driver of the retail, small-value remittance market, and continued sustainable growth is expected in the years ahead.

(※ 2) Source: Global Information, Inc., “Cross-Border Payments Market Size, Share, Growth Rate, Global Industry Analysis by Type and Application, and Regional Analysis, Forecast 2026–

2034" (February 6, 2026)

Key benefits from Partnership

Through this partnership, "PayForex" users can enjoy a more convenient and accessible remittance experience:

- **Cardless and seamless cash deposit**

No deposit card is required. Users can simply scan a QR code via the "PayForex" app to smoothly deposit cash directly into their account.

- **Extensive network**

Users have access to more than 28,000 ATMs nationwide through the network of Seven Bank, Ltd..

- **Anytime, Anywhere**

Free from time and location constraints, users can deposit funds into their accounts whenever it suits them.

- **Seamlessly integrated into daily life**

Foreign workers and international students can conveniently complete remittance-related deposits as part of their everyday routines at 7-Eleven stores nationwide.

Outlook

Looking ahead, the company will continue to expand the provision of safe and reliable international remittance services for all users, including both Japanese customers and foreign residents. Building on our partnership with Seven Bank, Ltd., we aim to further integrate real-world touchpoints through ATM infrastructure with digital remittance services.

In addition, we will strengthen our remittance network with a focus on key Asian markets, while expanding into a wider range of use cases to better meet the evolving needs of our users.

Further details are outlined below.

■ About Seven Bank, Ltd.

Company : Seven Bank, Ltd.

Established : April 10, 2001

Chairman and Representative Director : Yasuaki Funatake

Location : Marunouchi Center Building, 1-6-1, Marunouchi, Chiyoda-ku, Tokyo 100-8220, Japan

■ About PayForex Service

PayForex, launched in 2011, is a safe and secure overseas remittance service using its own overseas remittance route.

PayForex provides 24-hour online remittance service to more than 200 countries and regions worldwide in more than 40 currencies. Customers can complete the entire process online

from registration to transaction request. Compared to traditional remittance methods, PayForex offers low-cost remittance fees and protects customers' funds through the performance security deposit based on the Payment Service Act.

【Features】

•Fast Deposit

Generally, the fund will arrive at beneficiary's local bank account or e-wallet balance quickly after completing the remittance procedure. (Remittance usually takes 1-3 business days when using a bank)

•Remittance fees

Remittance fees vary from 0~2,000 yen which is lowest level in the industry. And once the remittance amount exceeds the equivalent of 600,000 yen, it is free of charge.

•Fund Safeguarded

PayForex is regulated by Security Deposits system defined in Payment Service Act, thus customers' funds will be well secured.

■ About Queen Bee Capital Co., Ltd

A Fintech company specializing in overseas remittance services. The company uses its knowledge of global finance and advanced technological capabilities to create new ways to pay across borders with unfettered creativity since registered as a Fund Transfer Service Provider in 2011.

【Company Profile】

Company	Queen Bee Capital Co., Ltd (URL https://www.queenbeecapital.com/)
Established	September 2007
President	SHENBO HUANG
Capital	Capital JPY 576,905,000
Location	22F Sumitomo Fudosan Roppongi Grand Tower, 3-2-1, Roppongi, Minato-ku, Tokyo, Japan 106-6222
Service	Fund Transfer Service Provider Manage and develop EC site Settlement information solution
Registration	Kanto Local Finance Bureau registration number 00010
Affiliated Organization	Japan Payment Service Association registration number 00431 Japan Collection Agencies Association (JCAA) Fintech Association of Japan (FAJ)

【Contact Information】

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