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Fiserv and Sumitomo Mitsui Introduce Clover Suite of Products, Enabling Digital Commerce for Millions of Merchants

Agreement expands Fiserv's Asia-Pacific footprint and introduces all-in-one commerce solutions to Japanese merchants

MILWAUKEE--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of payments and financial services technology, today announced a new strategic partnership with Sumitomo Mitsui Card Company, Limited (SMCC) to bring Fiserv's Clover[®] suite of products to the country. This collaboration will bring an integrated payments and business management platform to millions of retail, food & beverage and professional service small businesses (SMBs) in Japan, driving digital transformation, improving operational efficiency, and accelerating adoption of cashless payments.

Expected to launch in late 2026, the Clover suite of products will be tailored to Japan's unique business environment and support the country's national objective of increasing cashless payments to 65% by 2030. The platform will offer multistore support, smartphone-based operations, and centralized management tools, helping small businesses modernize their operations and participate more fully in Japan's rapidly evolving digital economy.

"We're excited to partner with SMCC to empower small businesses in Japan with technology that simplifies operations and fuels growth," said Mike Lyons, CEO of Fiserv. "This marks a significant step in expanding our global reach and enabling businesses of all sizes to thrive in a new era of commerce."

"Through this partnership, SMCC will provide innovative solutions that will help small and medium-sized businesses grow," said Yukihiro Onishi, President & CEO at SMCC. "By combining SMCC's expertise in driving the cashless economy in Japan with Fiserv's advanced technology, we will create new opportunities for growth and success for businesses."

The entry into Japan builds on Fiserv's international expansion, following recent launches of Clover solutions in Brazil and Australia.

About Sumitomo Mitsui Card Company, Limited

Sumitomo Mitsui Card Company Limited, founded in 1967, is a financial services provider in Japan. The company offers a broad range of products and services, including credit, debit, and prepaid cards, payment operations, loans and guarantees, consumer credit, and various

transaction services. It was one of the pioneers in the issuing of Visa Cards in Japan and continues to operate as a comprehensive payment service provider.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV), a Fortune 500 company, moves more than money. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and Clover[®], the world's smartest point-of-sale system and business management platform. Fiserv is a member of the S&P 500[®] Index, one of TIME Magazine's Most Influential Companies[™] and one of Fortune[®] World's Most Admired Companies[™]. Visit [fiserv.com](https://www.fiserv.com) and [follow on social media](#) for more information and the latest company news.

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