

ASEAN Fintech Instapay Technologies Establishes Japan Entity *Aims to Promote Collaboration with Japanese Companies in Financial DX and financial inclusion of the growing foreign workforce*



Moves into FINOLAB and begins collaboration with Japanese financial institutions and corporates

Instapay Holdings Sdn. Bhd., a Malaysia-based fintech company, announced the establishment of its Japanese subsidiary, Instapay Japan K.K.

Instapay Japan will promote collaboration with financial institutions, payment companies, and corporates in Japan to support financial DX and next-generation financial infrastructure addressing increasingly internationalized workforce and business activities.

The Japanese subsidiary has moved into FINOLAB, one of Japan's leading open-innovation hubs in the fintech space (Chiyoda-ku, Tokyo).

Bringing Southeast Asian Digital Financial Infrastructure Expertise to Japan

Instapay provides digital financial services including digital wallets, digital payroll disbursement, cross-border remittance, and debit card-related services primarily in Southeast Asia. The company operates under the supervision and licensing framework of Bank Negara Malaysia and places strong emphasis on regulatory compliance and consumer protection. Instapay has been supporting financial inclusion and digitalization of payroll and remittance operations for corporates and diverse user groups including foreign workers.

In Japan, the rising number of foreign workers and increasing internationalization of corporate activities have driven stronger needs for improved efficiency and transparency in financial services. Through collaboration with financial institutions and corporates in the Japanese market, Instapay Japan K.K. aims to realize financial DX that prioritizes safety, convenience, and transparency.

Selected for CB Insights Fintech 100

Instapay was selected for the 2025 "CB Insights Fintech 100". This is an annual list compiled by CB Insights, a leading technology market research firm, selecting 100 promising private fintech companies

globally. This selection recognizes Instapay's growth potential and technological capabilities on an international level.

Leadership Award by Mastercard

Instapay was recognized as the #1 issuer of prepaid Mastercard cards by volume in Malaysia at Mastercard Malaysia Customer Forum (MMCF) 2025.

About the FINOLAB move

Instapay Japan K.K. moved into FINOLAB to strengthen collaboration with financial institutions, corporates, and startups in Japan. FINOLAB is Japan's first fintech community based in Otemachi, Tokyo — a major global financial center — bringing together around 90 members including startups, financial institutions, large corporations, government agencies, and educational institutions. Through participation in the FINOLAB community, Instapay Japan K.K. will work to promote open innovation and financial DX in the Japanese market.

Comment from Instapay founder Rajnish Kumar

"Japan is one of the world's leading financial markets and demands a high level of trust, transparency and compliance. Instapay will leverage the digital finance and financial inclusion knowledge we have developed in Southeast Asia to collaborate with Japanese financial institutions and corporates, contributing to the enhancement of the financial infrastructure. We aim to improve the customer's digital journey experience while reducing the cost of financial transactions. At Instapay, we want to drive financial inclusion for all, making it easier for people to manage and save money."

Company profiles

Instapay Japan K.K.

Location: Otemachi, Chiyoda-ku, Tokyo (FINOLAB)

Business: Digital financial services, cross-border payment services, etc.

Website: <https://instapay.co.jp/>

Instapay Holdings Sdn. Bhd.

Headquarters: Kuala Lumpur, Malaysia

Business: Digital wallet, remittance, payments, digital payroll-related financial services, etc. Website:

<https://instapaytech.com/>

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