

To the Members of the Press

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Cacco Inc

Hiroyuki Iwai, Representative Director, President

**Cacco Begins Collaboration with Indonesian Fintech Company Paydia****—Accelerating the Expansion of Fraud Detection Services in the Indonesian Payments Market—**

Cacco Inc. (Headquarters: Minato-ku, Tokyo; Representative Director and President: Hiroyuki Iwai; Stock Code: 4166; hereinafter referred to as "Cacco"), the No.1 \*1 provider of fraudulent order detection services in Japan, contributes to building a safe e-commerce infrastructure in Indonesia.

Cacco has entered into a business partnership with PT Datacell Infomedia (Paydia), Headquarters: Jakarta, Indonesia, a Jakarta-based Payment Service Provider (PSP) Category 1 and QRIS Provider offering digital payment solutions.

Through this partnership, Cacco's fraud detection solutions, "O-PLUX" and "O-MOTION," will be integrated into Paydia's digital payment services, driving the expansion of fraud detection solutions in the Indonesian payments market.

Leveraging the technological expertise cultivated in Japan, Cacco aims to help establish a safe and reliable payment environment across Indonesia Payments market.

\*1 : Based on a survey conducted by TOKYO SHOKO RESEARCH, LTD., "Survey on the number of EC sites in Japan introducing paid fraud detection services" (as of the end of March 2025).

**■ Background of the Partnership**

To date, Cacco has actively strengthened partnerships across Southeast Asia through collaborations with payment service providers, digital technology companies, and various industry organizations. This new partnership is part of those ongoing efforts and aims to contribute to the development of a safe and trustworthy payment environment in the Indonesian market.

The collaboration was initiated through Cacco's relationship with Mulai Pte. Ltd. (Headquarters: Singapore; CEO: Tommy Hartono; hereinafter "Mulai"), a Singapore-based provider of no-code, AI-powered anti-money laundering and fraud prevention platforms. By combining Cacco's long-standing expertise and advanced technologies in fraud prevention with Paydia's proven track record and extensive network in the digital payments field, the two companies have decided to work together to further enhance Indonesia's payment ecosystem.

**Previous Press Release:**

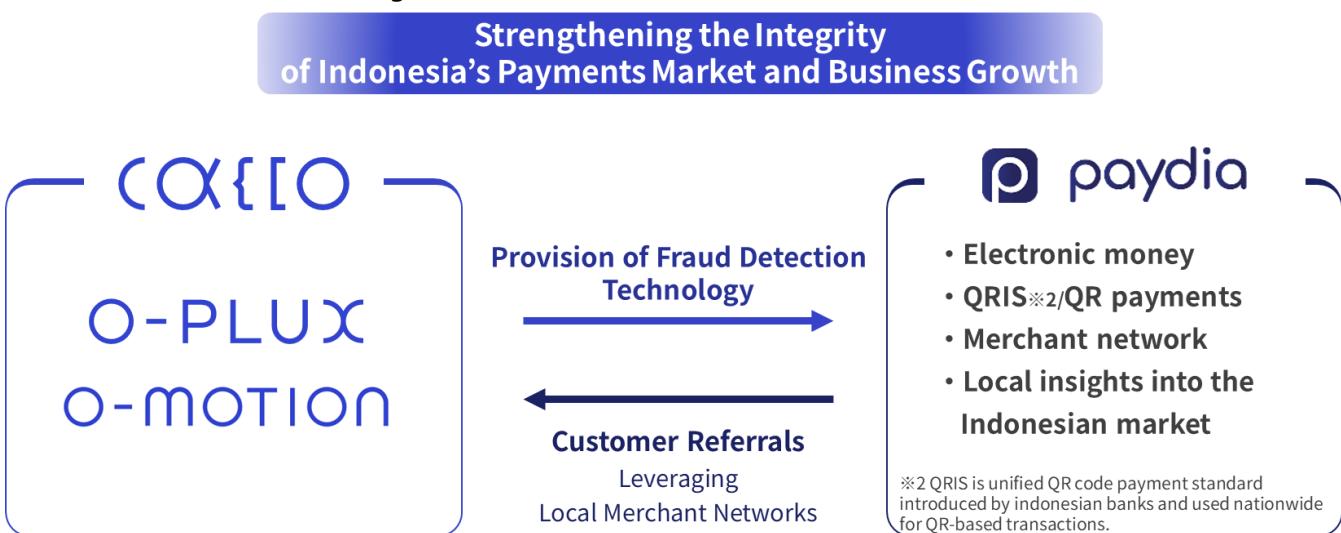
• *Singapore-based Mulai and Cacco Begin Collaboration to Address EC Fraud in Southeast Asia*

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Left: Nakazawa, Executive Officer of Cacco Inc.; Eko Ganar Mardiansyah, Director of Paydia

【Collaboration Overview Diagram】



### ■Comment from Mr. Eko Ganar Mardiansyah, Director of Paydia

We have high expectations for Cacco's advanced technologies and expertise, which are backed by its extensive achievements in Japan. While digitalization is rapidly advancing in Indonesia, risk management has become an urgent issue. In the payment sector in particular, there is an increasing need for more sophisticated security measures. We are confident that this partnership will contribute to improving the quality of our services and to building a highly reliable payment service provider in the Indonesian market.

### ■Future Outlook

Cacco will support the enhancement of security across a variety of payment services—including electronic money and QR payments provided by Paydia—through its fraud detection service O-PLUX and account takeover prevention service O-MOTION. This partnership aims to provide a safer and more secure payment experience for both users and merchants in the Indonesian market.

### ■About the Fraud Detection Service "O-PLUX"

"O-PLUX", a fraud detection service provided by Cacco, is a cloud-based solution that uses proprietary screening logic powered by data science to detect fraudulent orders in real time.

It helps prevent fraud such as credit card impersonation, unauthorized reselling, malicious reselling, and non-payment for postpaid transactions, while also automating screening operations.

### ■About Paydia

Paydia is a Payment Service Provider (PSP) Category 1 and QRIS Provider licensed by Bank Indonesia and a member of the Astel Group. With extensive selection of products, **QRIS** for payment acceptance. Developed a mobile application both Android and iOS that enables digital payments using **Electronic Money Server Based (eWallet)**

Building on this strong foundation, Paydia delivers payment services centered on simplicity, security, and reliability, contributing to the growth of digital transactions across Indonesia. Through a diverse range of functions including electronic money, and QRIS. Paydia supports the needs of both users and merchants while promoting greater digital financial inclusion. The company continues to drive digital innovation across various industries and communities, developing highly convenient payment platforms that support Indonesia's expanding digital ecosystem.

### ■About Cacco Inc.

Cacco operates under the corporate vision of "Shaping the 'Let's Do It' for a Next Game Changer." With a strong foundation in security, payments, and data science technologies, the company develops and provides algorithms and software solutions that help businesses overcome challenges and drive innovation.

Positioning fraud detection for online transactions as its core business, Cacco offers "O-PLUX," Japan's No.1\*

fraud detection service by number of installations, which helps prevent fraudulent logins and unauthorized orders. The company also provides “O-MOTION,” a service that detects unauthorized access to prevent information leaks at financial institutions and member websites, along with phishing countermeasure solutions.

In the field of data science, Cacco contributes to cost reduction, operational efficiency, and profitability improvement across a wide range of industries — including manufacturing, apparel, and construction — through advanced data utilization and analytics.

※The company names and product/service names (including logos) listed herein are trademarks or registered trademarks of their respective owners.

※The impact of this matter on the current fiscal year's performance is minimal. Should any material impact requiring disclosure arise in the future, we will promptly disclose it.

## ■Contact Information

Cacco Inc.

Public Relations: Ayumi Maeda

Email: [pr@cacco.co.jp](mailto:pr@cacco.co.jp)

Phone: +81-3-6447-4534

Mobile: +81-50-3627-8878