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SBI Holdings, Inc.
SBI EVERSPIN Co., Ltd.
Everspin Co., Ltd.
KB Kookmin Card Co., Ltd.

SBI Group, Everspin and KB Kookmin Card Complete Korea-Japan Technical PoC of "KYA Trust Gateway," a Platform That Verifies the Identity and Authority of AI Agents —Secure Connection to a Korean Test Service Confirmed; Next Phase to Focus on Korea-Japan Cross-Border Payments —

SBI Holdings, Inc. (Head Office: Minato-ku, Tokyo; Representative: Yoshitaka Kitao; hereinafter "SBI Holdings"), SBI EVERSPIN Co., Ltd. (Head Office: Minato-ku, Tokyo; Representative: Jamyung Yoon; hereinafter "SBI EVERSPIN"), Everspin Co., Ltd. (Head Office: Seoul, Republic of Korea; Representative: Youngbin Ha; hereinafter "Everspin") and KB Kookmin Card Co., Ltd. (Head Office: Seoul, Republic of Korea; Representative: Jae-Kwan Kim; hereinafter "KB Kookmin Card") hereby announce the completion of a Korea-Japan technical proof-of-concept ("PoC") utilizing "KYA Trust Gateway" (KYA: Know Your Agent), an AI agent trust and authorization management platform.

This PoC is the first technical validation under the Memorandum of Understanding ("MoU") on business collaboration in Korea-Japan cross-border services utilizing AI agents and digital assets, which the four companies announced on October 13, 2026. The PoC confirmed that, after the identity of an AI agent on the Japanese side and the authority delegated to it by a user were verified on the Korean side, the agent successfully connected to a test service on the Korean side.

The PoC utilized "Ai Mamoru Travel," a PoC application for travelers. The application was developed specifically for this PoC, separately from "Ai Mamoru," the disaster preparedness app that SBI EVERSPIN has offered since September 2026, and is not publicly available.

■ Overview of the PoC

For an AI agent to use overseas services on behalf of a user, the service it connects to must be able to confirm whether the agent is legitimate and trustworthy, and who has delegated what scope of authority to it. Using "KYA Trust Gateway," conceived by SBI EVERSPIN and being jointly developed with Everspin, the PoC validated the following:

1. Verification of AI Agent Digital Credentials

The PoC confirmed the identifying information of the AI agent on the Japanese side and the validity of its credentials, using the digital credentials held by the agent.

2. Verification of AI Agent Authenticity

The PoC verified that the AI agent was properly registered and was an authentic agent provided by its registered service provider.

3. Verification of User-Delegated Authority

The PoC confirmed the authority delegated by a user to the AI agent and that the agent could access services only within the scope of the permitted authority.

4. Identity and Authorization Verification on the Korean Side and Connection to a Test Service

The PoC confirmed that, after the identity and delegated authority of the AI agent were verified on the Korean side, the agent successfully connected to a designated test service.

■ About the PoC Application "Ai Mamoru Travel"

In this PoC, the companies used "Ai Mamoru Travel," a PoC application designed with travel services in mind, to bring the mechanisms above to life as user-facing screens.

After checking the results of the AI agent trust verification on screen, users can select the functions they permit the AI agent to perform, such as "searching travel information," "viewing card information" and "viewing transaction history." The application also lets users experience the application and issuance of a demo point card featuring a design prepared by KB Kookmin Card for SBI Group, card details and card list displays, and AI-assisted searches for nearby establishments and recommendations.

[PoC Application Screens]

1. "Ai Mamoru Travel" Main Visual

Figure 1. Main visual of Ai Mamoru Travel (PoC concept image).

2. Application Home Screen

The home screen of the PoC application, featuring travel-related services, shopping and dining information, and an entry point for applying for a demo point card.

Figure 2. Ai Mamoru Travel PoC application home screen.

3. AI Agent Trust Verification and Authorization Settings

Screens showing the status of digital credential verification, followed by the selection of functions that users permit the AI agent to access.

Figure 3. Digital identity and credential verification, and AI agent permission settings (PoC screens).

4. Demo Point Card Application, Issuance and AI-Assisted Store Search

Screens illustrating the demo point card application and issuance process, AI agent connection status, and AI-assisted searches for local establishments.

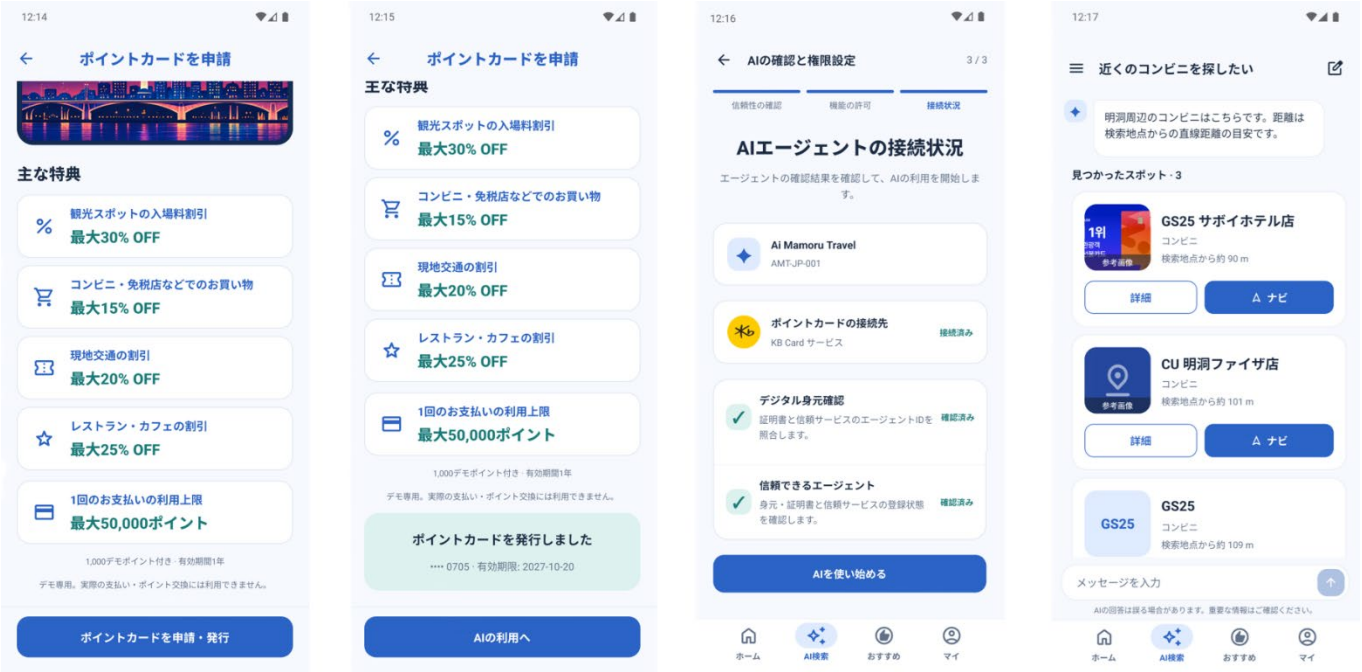

Figure 4. Demo point card application and issuance, connection status and AI-assisted search (PoC screens).

5. Demo Card Display and Card Information

Screens displaying a demo card incorporating a design prepared by KB Kookmin Card for SBI Group, together with card details and a list of demo cards.

Figure 5. Demo card display, card details and card list (PoC screens).

6. Recommended Information and Local Establishment Search

Example screens for travelers to search for nearby stores and restaurants and view store information. Store information and offers include demo data.

Figure 6. Recommended establishments, establishment details and nearby search (PoC screens).

Note: The images are from a PoC application and include demo cards, points, offers and other illustrative data. They do not indicate actual card issuance, the provision of payment functionality, acceptance at merchants or the launch of a commercial service. In addition, these screens are examples of user-facing displays and do not show the results of verification between systems.

■ Future Development

Based on the results of this PoC, the four companies will further enhance “KYA Trust Gateway” and, in the next phase, plan to conduct a technical PoC on Korea-Japan payments using the AI agent validated in this PoC. Specifically, the companies will examine mechanisms through which the AI agent, within the scope of authority delegated by users, can link with payment services, including KB Pay, the mobile payment service provided by KB Kookmin Card.

The companies will also explore the feasibility of cross-border payments utilizing digital assets, including stablecoins, assuming the use of services in Korea by Japanese travelers.

The user approval processes required for payment execution, as well as payment and settlement, cancellations and refunds, and fraud detection, will be validated in stages, taking into account applicable laws and regulations and practical service operation requirements.

In parallel, the companies will progressively consider and validate functional enhancements and integration with external services, including in the financial and payment fields, with a view to providing

real-world services based on the PoC application “Ai Mamoru Travel.”

In the longer term, the four companies aim to build a framework that enables a wide range of AI agents to connect securely and seamlessly with financial and non-financial service providers, without being limited to any particular AI agent or service, and will continue working together toward the realization of new cross-border services for the AI agent era.

[Reference] Announcement dated October 13, 2026
SBI Group, Everspin and KB Kookmin Card Sign MoU on Business Collaboration for Cross-Border Services between Japan and Korea Utilizing AI Agents — Also Exploring Future Expansion into Digital Asset Payments —

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