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## Digital Garage and JCB Launches B2B Payment Service

~“DGFT Invoice Card Payment” Helps Small to Medium-sized Businesses Manage their Cash Flow and Improve their Operational Efficiency~

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- DGFT Invoice Card Payment practically moves out due dates of invoices by switching payments from bank transfers to credit card payments.
- This is the first service that launched in the B2B fintech area as a result of the new alliance between Digital Garage and JCB.
- DG and JCB will continue working together to create new fintech services and update customer experiences utilizing transactional data and learnings from this service.

Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; DG) and JCB Co., Ltd. (HQ: Tokyo; Chairman and CEO: Ichiro Hamakawa; JCB) launched "DGFT Invoice Card Payment," which practically moves out payment due dates by switching invoice payments from bank transfers to credit card payments.

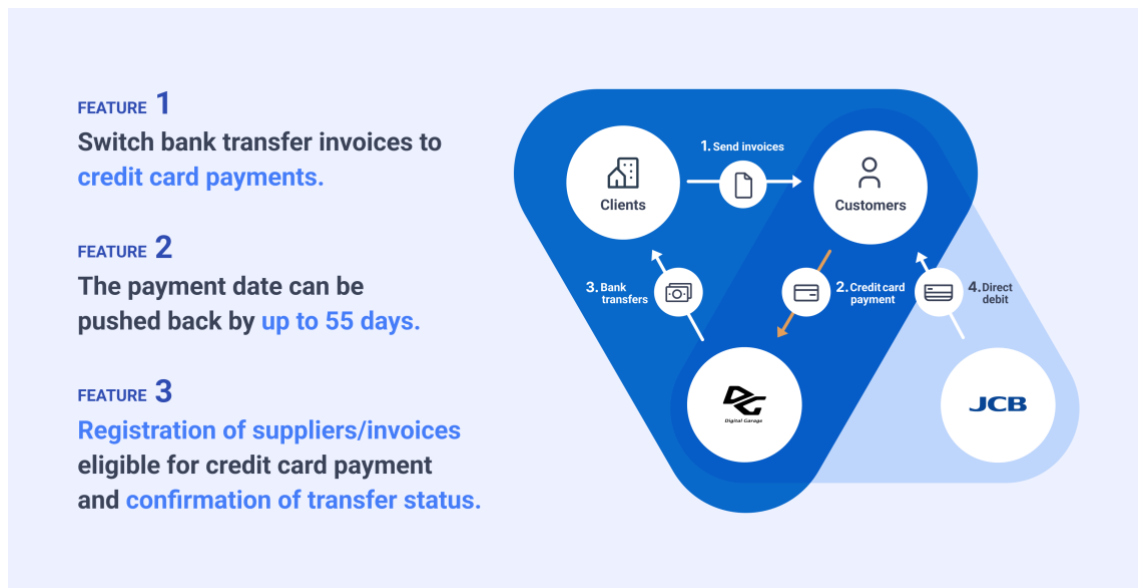
Startup companies in the Fintech domain that provide B2B payment services for small to medium-sized businesses have emerged overseas, and there is a major change on B2B payments. In Japan, the Electronic Invoice Promotion Council (Currently the Digital Invoice Promotion Council) was established in July 2020 to build a digital invoice system that can be used by businesses operating in Japan. Furthermore, with the implementation of the revised Electronic Bookkeeping Law in 2022 and the mandatory electronic invoice in October 2023, it is expected that B2B transactions as a whole will become digitalized, creating the ground for the spread of new B2B payment services that meet the individual needs of users.

Based on the capital and business alliance\* in February 2022, DG and JCB are collaborating on payment infrastructure and mutually developing cashless merchants to further expand the payment business and Fintech services. DG, Japan's leading payment service provider (PSP) with a highly available and secure system infrastructure and operation system, and JCB, which operates the only international payment brand from Japan, will bring their mutual assets to develop new businesses and services for the B2B market. This service is the first step in this effort.

### ■ About Service

“DGFT Invoice Card Payment” is a payment service that makes it possible to practically move out payment due dates by switching invoice payments from bank transfers to credit card payments. It solves daily working capital management issues, such as regular cash shortages due to seasonal factors and unexpected financing needs of small and medium-sized businesses. Overseas, similar B2B payment services using credit cards are becoming popular mainly among small and medium-sized businesses and are expected to spread in Japan in the future.

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**FEATURE 1**

Switch bank transfer invoices to credit card payments.

**FEATURE 2**

The payment date can be pushed back by up to 55 days.

**FEATURE 3**

Registration of suppliers/invoices eligible for credit card payment and confirmation of transfer status.

With this service, buyer companies can use credit card payments with their JCB Cards even if the seller company does not support credit card payments. Buyer companies register on the service's website, upload invoices to be paid, execute credit card payments, and check the status of fund transfers, which makes the service secure and convenient.

The DG Group will be the transfer agent for this service, which involves fund transfers to the specified account of the seller company after the buyer company completes the payment by credit card.

■ **Service website**

<https://lp.dginvoice.jp/>

■ **Future developments**

DG and JCB will acquire user needs and business knowledge, expand this service functionality, link it to external services, and utilize digital marketing and other support services for merchants through this service. Accordingly, services will be developed to provide a smoother and more convenient customer experience, manage working capital and improve operational efficiency for small and medium-sized businesses, and help attract more customers and increase sales. We will also continue to co-create new services for merchants and cardholders, such as next-generation payment and Fintech marketing services.

**[About Digital Garage, Inc.]**

DG has the group strategy "DG FinTech Shift", which integrates payment and data, to promote DX in Japan to drive the social and industrial structure. DG has been engaged in the payment business between merchants and consumers. Starting with the B2B card settlement business, DG will develop a suite of financial services in the DX and Fintech business areas that utilize credit card and transaction data to help improve cash management and business efficiency.

**[About JCB]**

JCB is a major global payment brand and a leading credit card issuer and acquirer in Japan. JCB launched its card business in Japan in 1961 and began expanding worldwide in 1981. Its acceptance network includes about 39 million merchants around the world. JCB

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Cards are issued mainly in Asian countries and territories, with more than 140 million cardmembers. As part of its international growth strategy, JCB has formed alliances with hundreds of leading banks and financial institutions globally to increase its merchant coverage and cardmember base. As a comprehensive payment solution provider, JCB commits to providing responsive and high-quality service and products to all customers worldwide. For more information, please visit: [www.global.jcb/en/](http://www.global.jcb/en/)

\* Related Press Release: "[Digital Garage and JCB Form Capital and Business Alliance](#)" (February 10, 2022)