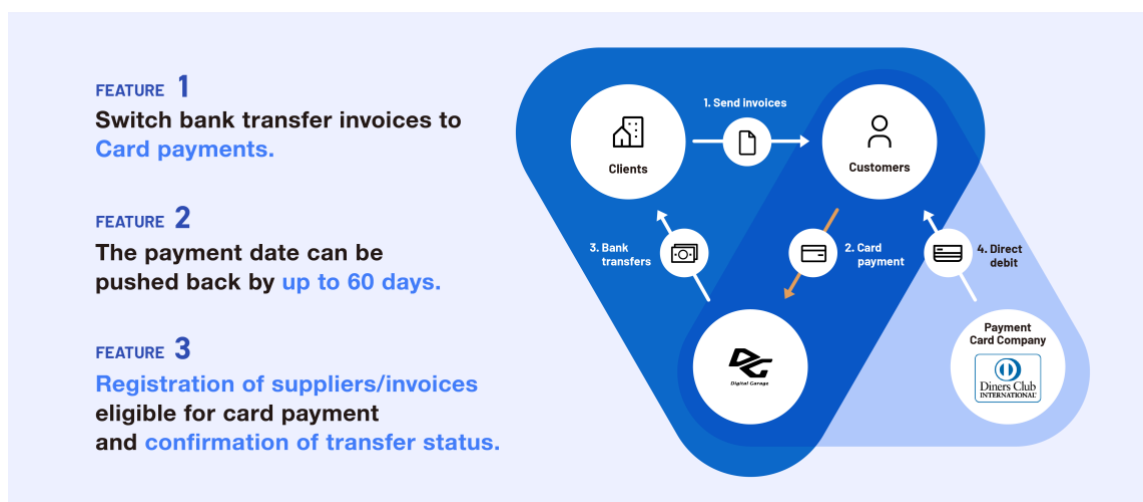


NEWS RELEASE

Digital Garage and Sumitomo Mitsui Trust Club Offer BtoB Payment Service for Diners Club Members

- DG and Sumitomo Mitsui Trust Club provide announcement of offering [DGFT Invoice Card Payment](#)*1, DG's B2B payment service, to Diners Club Card members.
- The service users can switch invoice payments*2 from bank transfers to credit card payments, which effectively provides more time to make payments.
- This is the first B2B payment service for Diners Club Card members in Japan.

Based on trust in its members, the Diners Club Card issued by Sumitomo Mitsui Trust Club Co., Ltd. (HQ: Tokyo; Representative Director, President: Koji Igarashi; Sumitomo Mitsui Trust Club) has no uniform limit*3. It is used by many small- and medium-sized businesses (SMB) and individual business operators, including to pay for business expenses all at once. This service will make the Diners Club Card even more convenient for business operators.



■Service overview <https://lp.dginvoice.jp/>

DGFT Invoice Card Payment is a service that effectively provides more time to make payments by switching invoice payments from bank transfers to credit card payments. By extending payment due dates, this service can improve small- to medium-sized enterprises' cash flows and help optimize fund management. It can be used even if the supplier does not accept credit card payments. All applications (registering suppliers, invoices etc.) can be completed on the Member's Page, where users can also confirm application progress, see their usage history, and check bank transfer status.

NEWS RELEASE

■Future developments

Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; DG) and Sumitomo Mitsui Trust Club will expand the "Invoice Card Payment" functions and link it with external services to offer digital marketing and other services that are useful to merchants, as well as smooth, highly convenient experiences to customers. They will continue helping small- to medium-sized enterprises carry out their businesses more efficiently, including managing funds, attracting customers, and increasing sales.

[About Digital Garage] <https://www.garage.co.jp/en/>

Amidst significant changes in the Japanese social and industrial structures, the DG Group is implementing the "DG FinTech Shift," a group strategy that integrates payment and data. In addition to its payment businesses for merchants and consumers, it will promote DX in Japan through DGFT Invoice Card Payment, Invoice Card Payment, and by developing other DX and Fintech services.

[About Sumitomo Mitsui Trust Club] <https://www.sumitclub.jp/en/index.html>

Sumitomo Mitsui Trust Club is a credit card company that is a wholly owned subsidiary of Sumitomo Mitsui Trust Bank, Limited. It has earned the patronage of many customers over the years through its products and services leveraging the unique features of its two brands: Diners Club (international brand: Diners Club) and TRUST CLUB Card (international brand: Visa/Mastercard®). Sumitomo Mitsui Trust Club is the only Japanese company that issues the Diners Club Card, which has been known as a unique, high-status credit card since 1960, when it was the first credit card in Japan.

*1: Related Press Release "[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~](#)" (November 10, 2022)

Related Press Release "[Digital Garage's B2B Payment Service Begins Accepting Visa and Mastercard®, Following JCB ~First Service of the Kind in Japan to Enable the Use of Three Major Card Brands. Helps Small and Medium-sized Businesses Manage Cash Flows and Improve Operational Efficiency ~](#)" (December 12, 2022)

*2: Diners Club/JCB/Visa/Mastercard® cards (except prepaid cards issued under the JCB brand) are accepted.

*3: The amount available is set individually for each member based on their usage and payment records.