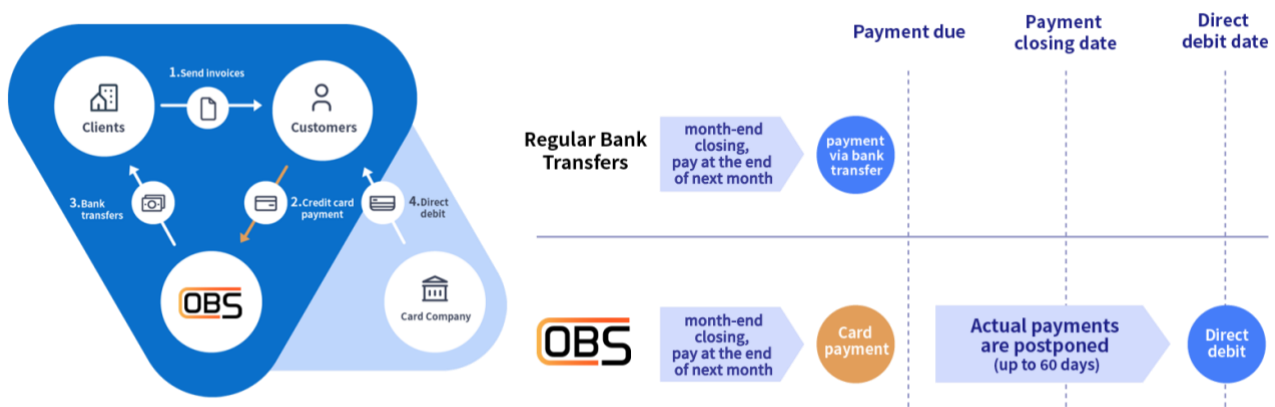

NEWS RELEASE

Digital Garage Launches “Invoice Card Payment” for Customers of Orico

~ Supporting Financing and Operational Efficiency of SME
through Credit Card Payments ~

- DG and Orico launch “Orico Business payment for SME (OBS),” a service for small and medium-sized enterprise, including sole proprietors, such as Orico's business cardholders, existing merchants, and business partners of group companies, that moves out the due date of invoices by switching payments from bank transfers to credit card*1 payments.
- This is a service that launched in the B2B Fintech area followed by “DGFT Invoice Card Payment*2” that launched in November 2022, and “Invoice Card Payment*3,” a service for members of JCB card issuers.



Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; 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. With the aim of further expanding the payment business and Fintech services with each financial institution, DG is collaborating on payment infrastructure and mutually developing merchants.

Orient Corporation (TSE Prime section: 8585; HQ: Tokyo; President and Representative Director: Tetsuo Iimori; Orico) puts sustainability, i.e., the aim to achieve both social and corporate value, at the core of their management efforts in their medium-term management plan ending in the fiscal year March 31, 2025 and has set “Contribution to realization of a highly convenient cashless society offering safety and security” as one of its Materiality. In addition to taking on the challenge of transforming new business models, Orico is working to stimulate the local economy by further strengthening their alliances with financial institutions and providing financial products that help solve the business issues faced by small and medium-sized enterprises.

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■About the service <https://lp.dginvoice.jp/>

- This B2B payment service allows you to replace bank transfer invoices with payments by card. It is available even if the business partner (the invoice issuer) does not support card payment.
- Credit cards can be used to extend the actual payment deadline by around 60 days (for invoices due at the end of the month). The system supports the financing needs of SMEs.
- The application for use is available on the "Customer Service" page of Orico's "Invoice Card Payment". After applying, you can also check your status, past usage, and transfer status.

■Future developments

DG and Orico will continue to expand the functions of "Invoice Card Payment," integrate it with external services, and provide support services for merchants such as digital marketing and a smooth and convenient customer experience to help SMEs improve their financing and operational efficiency, attract more customers, and increase sales. Additionally, on an ongoing basis, the two companies will develop new services for merchants.

*1: This service is available for credit/debit/prepaid cards with JCB/Visa/Mastercard® brand (except for prepaid cards issued by JCB brand) and Diners Club Card, including issued ones abroad.

*2: 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)

*3: Related Press Release "[Digital Garage and JCB Launch "Invoice Card Payment" for Members of JCB Card Issuers ~Supporting Financing and Operational Efficiency of SMBs through Credit Card Payments~](#)" (February 10, 2023)