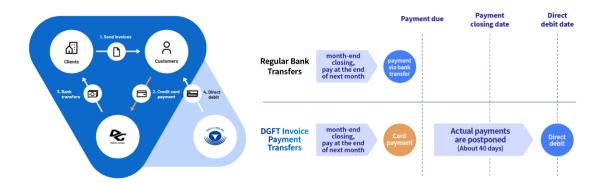


NEWS RELEASE

Digital Garage and TOKYU CARD Begin Offering the B2B Payment Service "DGFT Invoice Card Payment for TOKYU CARD"

~Supporting cash flow and operational efficiency of small and medium-sized businesses by using credit card payments to extend payment deadlines ~

 DG and TOKYU CARD launch a B2B payment service, "DGFT Invoice Card Payment for TOKYU CARD," for TOKYU CARD business cardholders.



This is a B2B payment service for TOKYU CARD business cardholders that enables them to change bank transfer invoices to card payments and extend payment due dates.

Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; DG) has a group strategy, "DG FinTech Shift," that integrates payments and data in significant changes in Japan's social and industrial structure. "DGFT Invoice Card Payment*" was launched in November 2022, further expanding the payment business with various financial institutions and Fintech services.

TOKYU CARD, INC. (HQ: Tokyo; Representative Director and President: Masahiro Umehara; TOKYU CARD) is expanding services to support corporate growth for its business cardholders and merchant partners, and as the only payment provider for the TOKYU Group, it is promoting initiatives as a bridge between the TOKYU Group companies and their customers.

With the offering of "DGFT Invoice Card Payment for TOKYU CARD," DG and TOKYU CARD will contribute to cash flow, operational efficiency, customer and sales attraction, and improvement for TOKYU CARD business cardholders, mainly small and medium-sized businesses (SMBs) along the TOKYU RAILWAY lines. DG and TOKYU CARD will continuously develop new services for merchants and cardholders.



NEWS RELEASE

- Service overview https://www.topcard.co.jp/business/card/index_business2.html
- This B2B payment service allows users to move out the payment due date by replacing bank transfer invoices with payment by TOKYU CARD. It is available even if the business partner (invoice issuer) does not support card payment.
- Credit cards can extend the payment deadline by around 40 days (for invoices due at the end of the month). The system supports the financing needs of SMBs, corporations, and individuals, including the sudden need for additional funds.
- Registration is free and available at an industry-standard commission rate of 3.00%.
- The application is available on the Customer Service page (registering business partners, invoices, and so on). After applying, you can also check your status, past usage, and transfer status.
- This service is available to members holding cards issued by TOKYU CARD.

^{*}Related Press Release: "Digital Garage and JCB Launches B2B Payment Service" (November 10, 2022)