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**NEWS RELEASE**

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## Digital Garage Updates “DGFT Invoice Card Payment” for Invoice System Compliance and Better User Convenience

~ Promoting DX and Improving Cashflow for SMBs, Which Can Immediately Start Using  
the Service and Complete Payments in as Little as 5 Minutes ~

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- DG announces that updated “[DGFT Invoice Card Payment\\*1](#)” to comply with the invoice system that came into effect on October 1, 2023, including multiple functions such as automatic screening.

“DGFT Invoice Card Payment” is a B2B payment service that enables back-office operations to improve productivity and extend payment due dates by switching invoice payments from bank transfers to credit card payments. By further improving usability, Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; DG) is helping promote back-office DX and supporting the financing needs of small- and medium-sized businesses (SMBs).

More people are utilizing cashless payments, which are coming into widespread use in the Japanese market. At the same time, fraudulent credit card use is causing more damage, setting a record at 43 billion yen\*2 in 2022. Measures against financial crime are gaining importance on the international stage and countries are collaborating to take steps against it. Japan is also establishing regulations and guidelines to enhance countermeasures against financial crime. Customer management-based financial crime measures are also important in the B2B payment field, including application screenings and fraud detection. However, there is a great deal of room for improvement in compliance checks, including speed, accuracy, and costs.

To solve these issues, “DGFT Invoice Card Payment” screening tasks have been automated for increased speed while maintaining a high level of detection quality. Users can immediately utilize the service after registration, and they can complete payments in as little as 5 minutes. These updates also allow the user to output receipts and detailed statements in compliance with the invoice system (qualified invoice-based method).

DG will continue providing B2B Fintech solutions to companies requiring speed and high quality with an advanced level of detection. In this way, it will help promote next-generation Fintech businesses and build a convenient, safe, and secure cashless society.

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

- This B2B payment service allows you to move out the actual payment due date by replacing bank transfer invoices with payment by credit 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 SMBs, both corporations and individuals.
- The application for use is available on the Customer Service page. After applying, you can also check your status, past usage, and transfer status.

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

Digital Garage's corporate purpose is "Designing 'New Context' for a sustainable society with technology." Digital Garage operates a payment business that provides one of the largest comprehensive payment platforms in Japan, a marketing business that leverages data to deliver solutions that integrate real and cyberspace, and an investment and development business that discovers and supports promising startups from around the world.

\*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)

\*2 Reference: JAPAN CONSUMER CREDIT ASSOCIATION "[Japan Credit Statistics 2022](#)"