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**Digital Garage Launches B2B Payment Service with SG SYSTEMS,  
a subsidiary of SG Holdings Group Centered on SAGAWA EXPRESS**

~ Supporting Cash Flow and Operational Efficiency of Logistics Industry  
by Using Credit Card Payments to Extend Payment Deadlines ~

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- **DG and SG SYSTEMS, a subsidiary of SG Holdings Group which has SAGAWA EXPRESS at its core, launch “[Invoice Card Payment](#)” the B2B payment service for small and medium-sized businesses that have contact with the logistics industry.**

“Invoice Card Payment” is a B2B payment service that extends payment due dates by switching invoice payments from bank transfers to credit card payments. Cash (before and after delivery) and invoice payments are some of the main methods used in the logistics industry when sending and receiving packages. With “Invoice Card Payment,” money and debt collection, which had been complicated in the past, can be made cashless.

Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; DG) and SG SYSTEMS CO.,LTD. (hereinafter, SG SYSTEMS) will support small to medium-sized businesses that are involved with the logistics industry to improve their cash flow and operational efficiency.

SG SYSTEMS is the IT core company of SG Holdings Group, providing one of the leading logistics IT infrastructures in Japan, including systems that support the processing of up to 6 million SAGAWA EXPRESS shipments per day. Over 120,000 companies nationwide use the shipping systems provided by SG SYSTEMS, and its outsourcing and scanning services are also used in the highly important public sector.

DG and SG SYSTEMS have been engaged in business collaborations that leverage the strengths of both companies by utilizing the payment system provided by DG Financial Technology, Inc. (HQ: Tokyo; Representative Director, President, Co-COO: Hiroshi Shino; DGFT), a payment service provider and a subsidiary of DG. DG and SG SYSTEMS are strengthening their collaboration to offer “Invoice Card Payment” as partners that are promoting DX and cashless payments throughout the industrial domain, starting with logistics.

The two companies will help support the competitiveness of various customers (including logistics) by leveraging SG SYSTEMS’ logistics payment knowledge and DG’s expertise in the payment field.

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 “Invoice Card Payment”】** <https://financial.sg-systems.co.jp/service/invoice.html>

This service postpones the payment due date by up to 60 days when paying by bank transfer invoice is switched to payment by JCB/Visa/Mastercard®. This is available even if your business partner does not support card payments,

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and it supports the cash management of small and medium-sized businesses, including regular and unexpected funding shortages due to various factors.

**[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.

**[About SG SYSTEMS]** <https://www.sg-systems.co.jp/>

SG SYSTEMS is centered on its system integration business that develops, designs, maintains, and operates various systems for SAGAWA EXPRESS and other members of the SG Holdings Group. SG SYSTEMS also provides services to customers outside of the Group, such as its logistics IT consulting business; Business Process Outsourcing (BPO) business, including document scanning and call centers; and its financial business, including cash on delivery and a wide range of other financial services.

\* 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)