

---

**NEWS RELEASE**

---

---

**Digital Garage Launches “Card Payment Request,” Enabling Early Collection of Sales Proceeds for Orico’s Business Customers**

**~ Improves Cash Flow for Invoice Issuers by Receiving Payment as soon as 3 Business Days after the Transaction is Settled ~**

---

- **DG and Orico launch the “Card Payment Request,” an early payment collection scheme, as a new option in [Orico Business payment for SME \(OBS\)\\*1](#), a service for small and medium-sized enterprises (SMEs) such as Orico’s business cardholders, merchants, and partners of group companies.**

“Card Payment Request” is a new service for invoice issuers, utilizing the “Invoice Card Payment” scheme for payers launched by Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; DG) and Orient Corporation (TSE Prime section: 8585; HQ: Tokyo; President and Representative Director: Tetsuo Iimori; Orico) in April 2023. When sending an invoice to a business partner via this service, the invoice issuer can request that the payment be made by credit card\*2.

This scheme provides additional time between the payment date and when money is withdrawn from the bank account. By accepting the request, the payer can avoid the disadvantages of early payment. As a result, the invoice issuer can collect accounts receivable faster than the original payment deadline.

Multiple fundraising services that use accounts receivable as collateral are available, but the issues with utilizing them include complex procedures, expensive handling fees, and unclear service providers. With “Card Payment Request,” the only document needed is the invoice (before it is sent to the business partner)—no prior screening of other documents is required. It is a secure service using a card payment scheme with a reasonable handling fee of just 3%.

In addition to traditional bank transfers, “Card Payment Request” allows payers to use credit card payments with a low handling fee easily. It enables invoice issues to collect accounts receivable early, which helps them manage their cash flow.

■ **Outline of the service** <https://www.orico.co.jp/merchant/ms/obs-230417/>

- The invoice issuer can receive their funds more quickly by requesting that the payer uses credit card payment through this service. Other options include discounts for early payment.
- By switching from bank transfers to credit card payments, the payer can extend the payment according to the deadline set by the invoice issuer, which helps improve operational efficiency.

■ **Future developments**

The DG Group has set forth its “DG FinTech Shift” Group strategy, which integrates payment and data, amidst major changes to Japan’s social and industrial structure. DG and Orico will continue to expand the functions of “Invoice Card Payment” and “Card Payment Request” and integrate them with external services. They will also offer support services for merchants (such as digital marketing) and smooth, convenient customer experiences to continue helping SMEs improve their financing and operational efficiency, attract more customers, and increase sales. By providing DX and Fintech services, DG will serve as a leader in Japanese DX.

---

**NEWS RELEASE**

\*1: Related release: [Digital Garage Launches "Invoice Card Payment" for Customers of Orico](#) (April 24, 2023)

\*2: This service is available for Visa and Mastercard® brand credit, debit, and prepaid cards issued in Japan.