
NEWS RELEASE

Digital Garage Launches “DGFT Invoice Card Payment for OTSUKA CORPORATION,” for the Construction Industry with OTSUKA CORPORATION
~Using Credit Card Payments to Support Cash Management and Operational Efficiency for Construction Businesses~

- **DG launches “DGFT Invoice Card Payment for OTSUKA CORPORATION,” a B2B payment service with OTSUKA CORPORATION.**

“DGFT Invoice Card Payment for OTSUKA CORPORATION” is a B2B payment service for the construction industry. It is based on “DGFT Invoice Card Payment,” which was launched by Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; DG) in 2022.

This service extends payment due dates by switching invoice payments from bank transfers to credit card payments. It is mainly used to resolve cash management issues due to seasonal demand, and to optimize accounts payable tasks by consolidating payments with credit cards.

The construction industry has experienced cash management difficulties for a long time due to business customs, such as the multilayered subcontracting structure and billing practices. The weak yen and other factors are also causing rising material costs that pressure earnings. These businesses must be managed more efficiently against a backdrop of challenges, such as constant labor shortages.

OTSUKA CORPORATION (TSE Prime section: 4768; HQ: Tokyo; President and Chief Executive Officer: Yuji Otsuka) provides design support, DX infrastructure, data utilization solutions, and other one-stop services to customers in the construction industry with a focus on “SMILE,” its core business system. As part of this initiative, OTSUKA CORPORATION will offer this service to construction-related businesses that are its customers.

Through “DGFT Invoice Card Payment for OTSUKA CORPORATION,” DG and OTSUKA CORPORATION are working to help construction businesses solve their issues and contribute to overall development in the construction industry.

■ **About “DGFT Invoice Card Payment for OTSUKA CORPORATION”** <https://lp.dginvoice.jp/otsuka-shokai/>

This service extends the payment due date by up to 60 days when bank transfer payment is switched to payment by JCB/Visa/Mastercard®/Diners Club cards (excluding prepaid cards issued under the JCB brand). It is available even if the business partner does not support card payment, and it supports cash management by small- and medium-sized businesses, including regular and unexpected funding shortages due to various factors.

■ **About DG’s B2B payment business strategy**

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. In addition to its past B2C-centered payment agency business, DG has helped small- and medium-sized enterprises in the B2B field improve their cash management and operational efficiency, attract more customers, and increase sales. By providing DX and Fintech services, DG will serve as a leader in Japanese DX.

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* Related Release: [Digital Garage and ZENRYO Launch "DGFT Invoice Card Payment" for the Tourism Industry ~Using Credit Card Payments to Extend Payment Deadlines and Support Cash Management by Accommodation and Tourist Facilities~](#) (December 7, 2023)

* Related 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 ~](#) (November 30, 2023)

* Related release: [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 ~](#) (November 20, 2023)

* Related 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)