
NEWS RELEASE

Digital Garage and JCB Launch “Invoice Card Payment” for Members of JCB Card Issuers

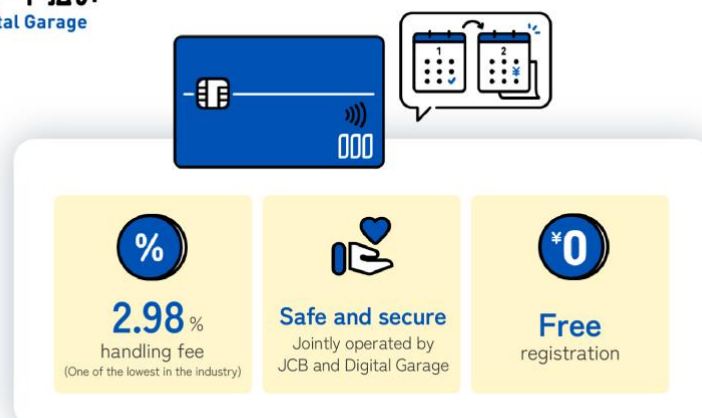
~ Supporting Financing and Operational Efficiency of SMBs
through Credit Card Payments ~

- DG and JCB today launch “Invoice Card Payment,” a service for members of JCB card issuers*1, that moves out the due date of invoices by switching payments from bank transfers to credit card payments.
- This is the second service that launched in the B2B fintech area as a result of the new alliance between DG and JCB followed by “DGFT Invoice Card Payment*2” that launched in November 2022, further advancing the alliance between the two companies.

Utilizing the knowledge gained since the launch of the business in November, Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; DG) and JCB Co., Ltd. (HQ: Tokyo; Chairman and CEO: Ichiro Hamakawa; JCB) are updating the user interface (UI) and enhancing security leading to the prevention of fraudulent use. The new “Invoice Card Payment” service will be offered to JCB Group card issuer members at 2.98%, one of the lowest fees in the industry. Also, DG and JCB are collaborating on payment infrastructure and mutually developing merchants to further expand the payment business and Fintech services based on the capital and business alliance*3 in February 2022. The alliance is part of initiatives to build new businesses and services for the B2B market by leveraging mutual assets and promoting collaboration.

Startups in the Fintech domain have emerged worldwide for small and medium-sized businesses (SMBs), and B2B payment services are becoming more widespread. In Japan, the digitization of B2B business transactions is expected to advance further in the future due to the amendments to the Electronic Book Preservation Act in 2022 and the introduction of the invoice system coming in October 2023, creating the ground for new payment services to become widespread.

請求書カード払い
JCB × Digital Garage



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- This B2B payment service allows you to move out the actual payment due date by replacing bank transfer invoices with payment by JCB 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 40 days (for invoices due at the end of the month). The system supports the financing needs of SMBs.
- Registration is free, and the commission rate is 2.98%, one of the lowest in the business.
- This is a safe and secure service operated by JCB, Japan's first and only international credit card brand, and DG, Japan's leading payment service provider (PSP), with a highly available and secure system infrastructure and operating system.
- The application for use is available on the "Customer Service" page. After applying, you can also check your status, past usage, and transfer status.
- Only members with cards issued by JCB Group card issuers are eligible to use this service. For customers using other cards, please use "[DGFT Invoice Card Payment](#)."

■Future developments

DG and JCB will continue to expand the functions of "Invoice Card Payment," integrate it with external services, and provide support services for merchants such as digital marketing and a smooth and convenient customer experience to help SMBs improve their financing and operational efficiency, attract more customers, and increase sales. Additionally, on an ongoing basis, the two companies will develop new services for merchants.

[About Digital Garage, Inc.]

DG has the group strategy "DG FinTech Shift", which integrates payment and data, to promote DX in Japan to drive the social and industrial structure. We will continue to lead DX in Japan through the traditional payment business between merchants and consumers and through the development of services in the DX and Fintech business areas.

[About JCB Co., Ltd.]

JCB is a major global payment brand and a leading credit card issuer and acquirer in Japan. JCB launched its card business in Japan in 1961 and began expanding worldwide in 1981. Its acceptance network includes about 39 million merchants around the world. JCB Cards are issued mainly in Asian countries and territories, with more than 140 million cardmembers. As part of its international growth strategy, JCB has formed alliances with hundreds of leading banks and financial institutions globally to increase its merchant coverage and cardmember base. As a comprehensive payment solution provider, JCB commits to providing responsive and high-quality service and products to all customers worldwide. For more information, please visit: www.global.jcb/en/

*1: Click [here](#) for JCB Group card issuers

*2: 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)

*3: Related Press Release "[Digital Garage and JCB Form Capital and Business Alliance ~Jointly Promotes Development of Payment Infrastructure Business Platform and Next-Generation Fintech Business through the Integration of Management Resources~](#)" (February 10, 2022)