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Digital Garage Launches “DGFT Invoice Card Payment for CARRY ME,” for Professionals Registered with “CARRY ME”

~ Providing Solutions to Cash Flow Difficulties for Self-Employed Professionals ~

- DG launches “[DGFT Invoice Card Payment for CARRY ME](#),” a B2B payment service to support the cash flow of self-employed professionals registered with the professionals matching service “CARRY ME,” which is operated by Piece to Peace.

“DGFT Invoice Card Payment for CARRY ME” is a B2B payment service for self-employed professionals based on “DGFT Invoice Card Payment,” a service Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; DG) has been offering since 2022. This is one of the initiatives to expand payment services for the B2B market further.

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.

Please refer to the reference below.

■Background

The number of professionals working as self-employed is increasing even faster, as many companies have lifted restrictions on side business. On the other hand, self-employed also have aspects of workload and income that are difficult to steady, making it easy for them to face cash flow difficulties.

“DGFT Invoice Card Payment” has been available to self-employed since April 2023, and the share has grown to approximately 35%. Given these circumstances, it is expected that their use of the service will continue to increase in the future.

Through this service, DG and Piece to Peace, Inc. (HQ: Tokyo; CEO: Ryo Osawa; Piece to Peace) aim to contribute to self-employed with professional skills by solving cash flow difficulties. Also, by delivering Fintech solutions in the B2B domain that ensure high-quality screening standards for companies that require a prompt and high standard of service, we will not only promote the next-generation Fintech business in the DG Group but also contribute to creating a convenient, safe, and secure cashless society.

[About CARRY ME] <https://carryme.jp/>

Based on the concept of “professional contracts for the business world,” this service introduces professionals with expertise for core corporate projects under outsourcing contracts. We called Pro-Jinzai which means the human resources of professional. The service has been introduced to more than 2,000 companies, with strengths in digital marketing (ad management, SNS, SEO, e-commerce and others), public relations, business development, corporate sales, recruitment, and other projects that are crucial to business growth.

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【About Piece to Peace, Inc.】 <https://piecetopeace.co.jp/>

It was founded in 2009 with the philosophy of “Connecting Piece (small power of individuals) to Peace (great power).” Talented people are more attracted to those seeking self-directed careers rather than “permanent” or “lifetime” employment. Amid this transformation, CEO Osawa officially launched “CARRY ME” in 2016, based on his realization that companies were sticking to hiring full-time employees and not utilizing professionals even though the workforce was facing a steep decline.

【About Digital Garage, Inc.】 <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. In addition, DG has a marketing business that provides one-stop solutions in the digital and real world, and a startup investment and development business that reaches out to promising startups and technologies in Japan and overseas.

<Reference>

Strategy and Positioning of “DGFT Invoice Card Payment” for the B2B Payment Market

To drive DX for a wide range of businesses in the context of drastic changes in society and industrial structure, we have a DG group’s strategy, “DG FinTech Shift,” which integrates payments, data and technology. Under this strategy, DG aims to achieve higher growth by implementing measures that contribute to the following aspects: market share expansion, development of new services, improvement and strengthening of the profit structure, and multi-layering of revenues.

The B2B payment service “DGFT Invoice Card Payment” was launched in 2022 as a strategically important initiative to enter the larger “B2B payment market” in addition to the “B2C payment business” for which the DG Group has been providing services for 25 years.

In Japan, a survey*1 shows that approximately 90% of B2B transactions are processed through bank transfers, and only 6.2% are settled by credit card. Bank transfer payments pose challenges for billers, such as “credit screening,” “bad debts,” and “payment delays,” which require much time for invoicing operations. The payer side faces many issues, such as “cash management” and “cash flow.” In the B2B payment domain, estimated to be worth approximately 1,400 trillion yen*2, Fintech services that seamlessly provide cashless payment, DX, and cash management services are in demand to help solve these issues.

DG Group provides a stable system infrastructure for credit card payments for B2B transactions through its B2B payment service, “DGFT Invoice Card Payment.” By building the model, expanding services such as factoring, expanding the seamless linkage between the SaaS service for business efficiency and payment, and effectively utilizing DG’s technology as well as partnerships with banks, credit card companies, trading companies, business application providers, and SaaS companies, DG aims to provide new payment infrastructure services that will help solve a wide variety of B2B transaction issues.

Starting with the “DGFT Invoice Card Payment” business, the DG Group aims to support the DX of B2B by developing financial services and businesses in the DX and Fintech business areas that contribute to cash management and

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business efficiency improvement with credit card and transaction data.

*1 Reference: Business-to-Business Settlement White Paper (2022)

*2 Reference: Survey of corporations (2022)

* Related Release: [“Digital Garage and JCB Launches B2B Payment Service”](#) (November 10, 2022)

* Related release: [“Digital Garage’s B2B Payment Service Begins Accepting Visa and Mastercard®, Following JCB](#)

[~First Service of the Kind in Japan to Enable the Use of Three Major Card Brands. Helps Small and Medium-sized Businesses Manage Cash Flows and Improve Operational Efficiency~”](#) (December 12, 2022)

* Related release: [“Digital Garage and Kakaku.com Decide to Jointly Develop a Fintech Services for the Food Service Industry](#)

[~ Starting with Invoice Card Payment Service for Restaurants ~”](#) (March 30, 2023)

* Related release: [“Digital Garage Launches “DGFT Invoice Card Payment for Invoice Issuers,” Using a Fast-Growing Early Payment Collection Scheme for SMBs~ Enhancing Cash Flow and Business Efficiency with B2B Payment Services ~”](#) (May 25, 2023)

* Related release: [“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 ~”](#) (October 31, 2023)