
NEWS RELEASE

Digital Garage Launches “DGFT Invoice Card Payment for Kensetsu Site Hayabaraï” for Construction Businesses

~Extending Invoice Payments for Personnel Expenses and Contract Work~

- Digital Garage, Inc. (DG) launches “DGFT Invoice Card Payment for Kensetsu Site Hayabaraï,” a B2B payment service that helps construction business operators manage their cash flows. It is available to registered users of “Kensetsu Site Hayabaraï,” a cloud service from MC Data Plus, Inc. (MC Data Plus).

“DGFT Invoice Card Payment for Kensetsu Site Hayabaraï” is a B2B payment service for the construction industry. It is based on “DGFT Invoice Card Payment^{*1},” a service launched by DG in 2022. DG is striving to further grow its payment services for the B2B market, which play an important role in the Group Strategy “DG FinTech Shift.”

▽ “DGFT Invoice Card Payment for Kensetsu Site Hayabaraï” website (only in Japanese)

<https://lp.dginvoice.jp/kensetsu-site-hayabaraï/>

■ (*1) About “DGFT Invoice Card Payment”

This B2B service extends payment due dates by switching invoice payments from bank transfers to credit card payments. It postpones the due date by up to 60 days when payment by bank transfer invoice 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 payee does not support card payments and helps small- and medium-sized businesses manage their cash flows, including regular and unexpected funding shortages due to various factors.

■ About “Kensetsu Site Hayabaraï”

“Kensetsu Site Hayabaraï” is offered to current users of the “Kensetsu Site Series” service from MC Data Plus, which helps companies increase work efficiency and implement labor-saving measures at construction sites. With this three-party factoring method, MC Data Plus purchases the invoice (account payable) with the agreement of the construction project operator before the due date, allowing the user to obtain cash before the payment deadline.

■ Background to developing this service

There are chronic issues in the construction industry caused by rising material prices, personnel expenses, and other factors that put pressure on profits. Due to the unique characteristics of this industry, there are often long periods of time between the order and when the payment is received after the work is completed. Payees experience cash flow issues because necessary expenses must be paid on a monthly basis, and there are few fundraising methods for small- and medium-sized enterprises in particular.

In addition, these companies must have cash at hand for personnel and capital investment to cope with the “2024 problem.”^{*2}

Due to these circumstances, DG collaborated with MC Data Plus to launch “DGFT Invoice Card Payment for Kensetsu

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Site Hayabaraï” as a way to provide better convenience and help construction business operators invigorate their businesses, including fundraising.

*2: About the “2024 problem”

The revised Labor Standards Act, which came into effect in 2019, puts upper limits on overtime work. Starting from April 2024, these limits will apply to construction businesses, drivers, physicians, and other industries, which will have to make further efforts to increase productivity.

Going forward, DG will work to promote DX and increased productivity at construction sites to handle cash flow issues resulting from the construction industry structure. It will also offer high-quality B2B Fintech solutions with strict screening standards to companies in a wider range of industries, with the aim of establishing a convenient, safe, and secure cashless society.

■Company Profiles

Digital Garage, Inc. <https://www.garage.co.jp/en/>

Based on its purpose of “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.

MC Data Plus, Inc. <https://www.mcdata.co.jp/>

MC Data Plus’ main offering is Green-Site, a labor safety document production service launched in January 2005. It also offers the “Kensetsu Site Series” of cloud services tailored to the construction industry, including Work-Site, Skillmap-Site, and “cacicar for Kensetsu.”

MC Data Plus is exploring new business models with its partners to solve social issues in the construction industry.

*Kensetsu Site, Green-Site, Work-Site, and cacicar are registered trademarks of MC Data Plus, Inc.

*Related Release:

[“Digital Garage Launches “DGFT Invoice Card Payment for OTSUKA CORPORATION,” for the Construction Industry with OTSUKA CORPORATION”](#)
(December 19, 2023)

[“Digital Garage Updates “DGFT Invoice Card Payment” for Invoice System Compliance and Better User Convenience”](#) (October 31, 2023)

[“Digital Garage and GACCI Launch the B2B Payment Service “DGFT Invoice Card Payment” for the Construction Industry”](#) (September 28, 2023)

[“Digital Garage Launches “DGFT Invoice Card Payment for Invoice Issuers,” Using a Fast-Growing Early Payment Collection Scheme for SMBs”](#) (May 25, 2023)

[“Digital Garage and Kakaku.com Decide to Jointly Develop a Fintech Services for the Food Service Industry”](#) (March 30, 2023)

[“Digital Garage’s B2B Payment Service Begins Accepting Visa and Mastercard®, Following JCB”](#) (December 12, 2022)

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

NEWS RELEASE**<Reference>****Strategy and Role 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. With this strategy, DG is aiming for higher growth by implementing measures that contribute to expanding our market share, developing new services, improving, and strengthening our profit structure, and building multi-layered revenue streams.

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

A survey^{*1} showed that approximately 90% of B2B transactions are paid via bank transfers in Japan, with only 6.2% paid by credit card. Invoicing takes a great deal of time, and bank transfer payments pose challenges for billers, including credit screening, bad debts, and payment delays. There are many issues for payers as well, such as cash management and cash flows. The B2B payment market is estimated to be worth approximately 1,400 trillion yen^{*2}. Fintech services are required in this sector to seamlessly provide cashless payments, DX, and cash management services that help resolve these issues.

The DG Group provides stable system infrastructure for B2B credit card transactions through "DGFT Invoice Card Payment." DG aims to provide new payment infrastructure services that will help solve a wide range of B2B issues, such as building an original credit model, expanding its factoring and other services, and seamlessly linking SaaS services for business optimization and payment. To this end, DG will effectively utilize its technologies and partnerships with banks, credit card companies, trading companies, business application providers, and SaaS companies.

Starting with "DGFT Invoice Card Payment business," the DG Group strives to support DX in the B2B domain by developing financial services and businesses in the DX and Fintech sectors that use credit card and transaction data to improve cash management and business efficiency.

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

*2 Reference: Survey of corporations (2022)