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**NEWS RELEASE**

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## Digital Garage Launches “DGFT Invoice Card Payment for FORSEE,” for Retail Business Operators and Manufacturers

~ Expand Invoice Payments for Apparel Business ~

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- Digital Garage, Inc. (DG) launches “[DGFT Invoice Card Payment for FORSEE](#),” a B2B payment service that helps apparel businesses manage their cash flows.
- It is available to retail business operators and manufacturers using FORSEE EXHIBITION, an online exhibition system for apparel brands offered by BUYNOW, Inc. (BUYNOW).

“DGFT Invoice Card Payment for FORSEE” is a B2B payment service based on “DGFT Invoice Card Payment<sup>\*1</sup>,” a service launched by DG in 2022. DG is striving to further grow its payment services for the B2B market, which plays an important role in the “DG FinTech Shift” Group Strategy.

▽ “DGFT Invoice Card Payment for FORSEE” website (only in Japanese)  
<https://forsee.jp/dginvoice>

Please refer to the reference below.

### ■ Background to developing this service

Companies in the apparel industry experience cash-flow issues caused by seasonal changes and trends, including inconsistent periods of time between product procurement and sales. Companies must quickly acquire funds to take advantage of opportunities to increase sales while adjusting their inventories and predicting future trends, which is said to be the key to smooth management.

“DGFT Invoice Card Payment for FORSEE” supports apparel businesses that want to improve their cash management and achieve quick stock turnover. DG aims to help companies provide better convenience to service users and optimize business tasks, and to invigorate the overall apparel industry.

### ■ (\*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.

Going forward, DG will offer high-quality B2B Fintech solutions with strict screening standards to a wider range of industries, with the aim of solving social issues through DX and establishing a convenient, safe, and secure cashless society.

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**NEWS RELEASE****■About FORSEE EXHIBITION, an online exhibition system**

BUYNOW launched this online exhibition system for apparel brands in 2019. It helps brands implement DX and significantly improve exhibition efficiency, including online order confirmation, markup customization, and automatic line sheet production. FORSEE EXHIBITION has been used by approximately 200 brands and more than 10,000 buyers.

**■Company profiles**

**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.

**BUYNOW, Inc.** <https://forsee.jp/>

BUYNOW's businesses include an online exhibition system, apparel production services, and web development to help apparel brands grow through technology. It meets the needs of apparel brands via its integrated support structure from brand launch to e-commerce website product management. BUYNOW utilizes IT to provide overall support for apparel brands expanding their businesses and optimizing their work tasks.

\*Related Release:

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

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**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<sup>\*1</sup> 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<sup>\*2</sup>. 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)