
NEWS RELEASE

**Digital Garage Launches “DGFT Invoice Card Payment for PASUMU,”
a B2B Payment Service for Clients of Certified Tax Accountant Offices**
~Expand Invoice Payments for Small- and Medium-sized Clients~

- Digital Garage, Inc. (DG) launches “[DGFT Invoice Card Payment for PASUMU](#),” a B2B payment service that supports cash management by more than 10,000 small- and medium-sized enterprises (SMEs).
- SMEs are main clients using tax-related DX services from Beso Inc. (Beso)

“DGFT Invoice Card Payment for Beso” is a B2B payment service based on “DGFT Invoice Card Payment^{*1},” which DG launched in 2022. DG is striving to further expand its payment services for the B2B market, which plays an important role in the Group strategy, “DG FinTech Shift.”

▽ DGFT Invoice Card Payment for PASUMU website (only in Japanese)

<https://lp.dginvoice.jp/pasumu/>

Please refer to the reference below.

■Background to developing this service

SMEs (the main clients of certificated tax accountant offices) have often faced cash management issues in their business operations due to industry-specific business practices, relationships with suppliers, and the financing environment. More offices are working to differentiate themselves from competitors due to the implementation of the invoice system and the Electronic Books Maintenance Act by offering support for introducing accounting systems in addition to their traditional tax advisory services.

With “DGFT Invoice Card Payment for PASUMU,” DG strives to help SMEs improve their cash management and assist with added new value creation by tax accountant offices that use Beso’s services.

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

This B2B service 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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■ 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.

Beso Inc. <https://www.beso.work/>

Beso aims to banish inefficiency and build environments where all people in accounting can work enjoyably with a combined effort of technology and human resources. It offers "[ZoooU](#)," a tax management tool, and "[PASUMU](#)," which digitizes and automatically classifies invoices and other documents.

Through the two core pillars of the Beso, Beso Inc. and tax accountant corporation Beso, the group also provides multifaceted support for issues faced by certified public tax accountants and businesspeople. It proposes optimal solutions through its services, including the introduction of cloud accounting and management improvement advising.

*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)

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 Group 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 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)