
NEWS RELEASE

Digital Garage Supports Growth of the Construction Industry through "DGFT Invoice Card Payment"

Supporting the Cash Management of Business Operators through Collaboration with "TSUKULINK," an Order and Supply Matching Platform

- Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; Digital Garage) has entered into a strategic collaboration with Tsukulink, Inc. (HQ: Tokyo; President: Tatsuo Uchiyama; Tsukulink; service name: "TSUKULINK"), operator of TSUKULINK, an order and supply matching platform for construction companies
- Through this collaboration, the 2 companies will jointly propose DGFT Invoice Card Payment—a B2B payment service provided by Digital Garage—to Tsukulink's customers. The initiative aims to help address diverse business challenges in the construction industry by improving cash management and operational efficiency.
- Tsukulink is also an invested company of DG Daiwa Ventures (DGDV), a Digital Garage Group company.



■Background of Collaboration and Objectives

Tsukulink provides one of the largest BtoB matching platforms in Japan, "TSUKULINK," which enables construction companies to place and receive orders for new construction projects. Many companies are expanding their businesses by acquiring new projects through "Tsukulink." Meanwhile, as a structure unique to the construction industry, there is often a time lag between early-stage investments in materials and labor costs incurred after receiving an order and the receipt of payment for construction work, making cash flow a critical management issue in many cases.

Digital Garage's "DGFT Invoice Card Payment" is already being used by many companies across a range of industries as a Fintech service that helps solve such cash management issues and boost operational efficiency.

With this collaboration, Digital Garage will support construction companies that secured new business opportunities through "TSUKULINK" by leveraging its synergy with Tsukulink, an invested company of the Digital Garage Group, so that they are able to grow their businesses without being concerned about cash management. Digital Garage will contribute to the sustainable development of the construction industry by providing "DGFT Invoice Card Payment."

■Specific support through "DGFT Invoice Card Payment"

"DGFT Invoice Card Payment" is a service that allows customers to pay bank transfer invoices by credit card. Using

NEWS RELEASE

this service enables companies to defer actual payment sites for up to 60 days, thereby improving their cash flow. The service does not require payers (issuers of invoices) to support card payments, and only a simple online procedure is required to start using the system, leading to increased operational efficiency for construction companies that often deal with out-of-office transactions.

▽ "DGFT Invoice Card Payment for Tsukulink" service site (Only in Japanese)

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

■About "DGFT Invoice Card Payment"

This B2B service enables businesses to extend payment terms by up to approximately 60 days by switching from bank transfer invoices to credit card payments using JCB, Visa, Mastercard®, or Diners Club cards (excluding prepaid cards issued under the JCB brand). The service can be used even when the recipient does not accept card payments, providing a practical solution for small and medium-sized enterprises (SMEs) to manage cash flow—whether to address recurring seasonal shortfalls or unexpected funding needs. Since its launch in October 2022, the service has continually evolved to enhance user convenience, with the addition of features such as AI-OCR-powered automatic invoice capture, invoice management functions compliant with the Electronic Book Storage Act, and seamless API integration with external systems.

■Future Developments

Starting with this collaboration for the "DGFT Invoice Card Payment," Digital Garage will continue planning and considering new solutions that support the overall management of construction companies, going beyond financial support, by combining Digital Garage's expertise and networks in the payment and finance fields, with Tsukulink's extensive insights and customer base in the construction industry.

Digital Garage will also continue expanding business collaboration with investees and promoting business co-creation.

■ Company Profile

<Tsukulink, Inc.>

With the purpose of "changing industrial structures and creating a prosperous future," Tsukulink is working to resolve industry challenges through the power of technology, including "TSUKULINK," a matching platform streamlining the ordering and placing of orders in the construction industry, "Tsukulink M&A Brokerage," an M&A brokerage service, and "Construction Career Plus," a placement service. Tsukulink seeks to rebrand the entire construction sector so that industry draws and attracts many young people who will play a key role in the future of Japan. Aiming for a future where builders, users and everyone involved in construction is happy.

URL : <https://tsukulink.net/>

<Digital Garage, Inc.>

With the corporate purpose of "Designing 'New Context' for a sustainable society with technology," Digital Garage operates payment business services for various comprehensive payment platforms as one of the largest payment service providers in Japan. Digital Garage also runs a marketing business providing one-stop solutions in both the digital and real worlds, as well as a startup investment and development business for approaching promising startups and technologies in Japan and overseas.

URL: <https://www.garage.co.jp/en/>

*Related Press Releases:

NEWS RELEASE

"Digital Garage Expands B2B Card Payments via Regional Bank DX Platform"(June 23, 2025)

"Digital Garage Launches "STORES Business Post Pay powered by Digital Garage," a B2B Payment Service Supporting Cash Flow for SMEs"(June 4, 2025)

"Digital Garage Adds E-Document Law-Compliant Invoice Management Feature to "DGFT Invoice Card Payment"(March 25, 2025)

"Digital Garage Enables Integration with External B2B Payment System Providers via API "(January 29, 2025)

"Digital Garage and Resona Group Launch "Online Invoice Card Payment," a B2B Payment Service" (October 17, 2024)

"Digital Garage Launches "Card Payment Request," Enabling Early Collection of Sales Proceeds for Orico's Business Customers" (November 30, 2023)

"Digital Garage Launches B2B Payment Service with SG SYSTEMS, a subsidiary of SG Holdings Group Centered on SAGAWA EXPRESS" (November 20, 2023)

"Digital Garage and Sumitomo Mitsui Trust Club Offer BtoB Payment Service for Diners Club Members" (April 18, 2023)

<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 Digital Garage 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 Digital Garage Group has been providing services for the past 25 years.

In Japan, surveys indicate that the most commonly used payment methods in B2B transactions are bank transfers, direct debits, and cash, with credit card payments ranking fourth*. 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 Digital Garage Group provides stable system infrastructure for B2B credit card transactions through "DGFT Invoice Card Payment." Digital Garage 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, Digital Garage 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 Digital Garage 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.

* Reference: [Survey on the Digitalization of Business-to-Business \(B2B\) Transactions](#) (Only in Japanese)