
NEWS RELEASE

Digital Garage's B2B Payment Service "DGFT Invoice Card Payment" Enables Ultra-Low-Cost Cashless B2B Transactions Adopted as a Credit Card Payment Method for Warehouse Sharing Service "souco"

- Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; Digital Garage) announced that it has entered into an agreement with souco Co., Ltd. (HQ: Tokyo; CEO: Kunehito Nakahara; souco), operator of a logistics resource sharing platform "souco," to enable ultra-low-cost credit card payments^{*1} for "souco" service usage fees through the B2B payment service "DGFT Invoice Card Payment for souco" based on Digital Garage's "DGFT Invoice Card Payment." This initiative also aims to support cash flow improvements for companies using "souco."
- Through this collaboration, Digital Garage will expand initiatives to promote ultra-low-cost cashless B2B transactions for companies that have not yet introduced credit card payments by providing "DGFT Invoice Card Payment."



Digital Garage has been offering "DGFT Invoice Card Payment" since 2022. The service has steadily expanded beyond SMEs to large enterprises, and is now being used across a wide range of industries, including retail, food & beverage, construction, and transportation^{*2}.

In the case of "souco," the increasing demand from user companies for credit card payment options became the catalyst for this collaboration. By introducing "DGFT Invoice Card Payment," "souco" can respond to this demand at ultra-low cost without modifying its existing payment system.

With "DGFT Invoice Card Payment for souco," user companies can choose credit card payment for warehouse usage fees and other expenses. This allows them to effectively extend their payment terms, leading to improved cash flow and financial stability. Additionally, they can use the invoice management function of "DGFT Invoice Card Payment" free of charge, enabling digital transformation (DX) of invoice management in compliance with Japan's Electronic Book Storage Act.

^{*1} Ultra-low-cost: Compared with the overall cost of introducing a credit card payment system, no modifications to existing systems are required, which is why it is described as ultra-low-cost.

^{*2} Reference: Please see the related releases at the end of this document.

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

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

NEWS RELEASE**■About “DGFT Invoice Card Payment”**

This service enables users to pay invoices with their credit card even when the payee does not accept card payments. Digital Garage pays the invoice on behalf of the user in the user’s name. Supported cards include JCB, Visa, Mastercard®, and Diners Club.

By switching payments from bank transfer to credit card, users can effectively extend their payment deadline by up to about 60 days. This helps SMEs address temporary cash shortages and cover seasonal procurement costs. Since its launch in October 2022, Digital Garage has continued to improve user convenience by adding functions such as AI-OCR invoice auto-import, invoice management functions compliant with the Electronic Book Storage Act, and API integration for seamless invoice linkage with external systems.

■Future Developments

Digital Garage will continue to address the business challenges faced by many companies, such as achieving both cashless support and cost reduction, through “DGFT Invoice Card Payment.” The company will also promote the spread of cashless payments in the B2B market and support business management through initiatives including cash flow support and DX of invoice management.

■ Company Profile**<souco Co., Ltd.>**

souco is a startup providing a logistics resource sharing platform centered on B2B warehouse sharing. It aggregates information from companies with unused warehouse space and companies needing space due to seasonal fluctuations, promoting warehouse usage from small lots up to 1,000 tsubo (approx. 3,300m²).

As of 2025, in addition to nationwide storage and transportation services, souco offers software solutions such as warehouse management tools and tenant portals for logistics facilities, as well as industry-specific service development. Leveraging its extensive nationwide warehouse database, souco uses technology to optimize logistics resource allocation.

URL: <https://www.souco.space/>

<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:**

[“Digital Garage Expands B2B Card Payments via Regional Bank DX Platform”](#)(June 23, 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 Adds AI-Based Invoice Auto-Reading Function to B2B Payment Service “DGFT Invoice Card Payment” to Simplify Payment Procedures”](#)
(June 28, 2024)

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 Digital Garage Group's strategy, “DG FinTech Shift,” which integrates payments, data, and technology. With this strategy, Digital Garage 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, while credit card payments rank fourth, at around 5% of the total. According to research by Visa Worldwide Japan*, billing and collection-related costs for companies using traditional methods such as bank transfers average 4.7% of sales. For billers, bank transfers present challenges such as credit screening, risk of defaults and payment delays, as well as significant time spent on invoice-related operations. For payers, key issues include financing and cash flow management. With Japan's B2B payment market estimated at approximately 1,400 trillion yen, there is growing demand for Fintech services that seamlessly deliver cashless payments, DX, and cash flow support to address these challenges.

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.

* Source: Visa Worldwide Japan K.K., White Paper released on August 28, 2025: “The Value of Introducing B2B Card Payments – From Transactions to Transformation: Survey of Major Suppliers in the Asia-Pacific Region.”