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Digital Garage Joins the Business Invoice Payment Service Association as a Founding Participating Company

Promoting Digital Transformation for a Wide Range of Businesses by Building a Safe and Secure Business Invoice Payment Service (BIPS) Transaction Environment

- Digital Garage, Inc. (SE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; Digital Garage) announced that it has joined the **Business Invoice Payment Service Association** as an initial participating company and a founding board member.
- The association is responsible for operating the **Business Invoice Payment Service Transaction Guidelines** (the "Guidelines"), which were formulated today by the Payments Japan Association.
- Digital Garage has been involved in this initiative since the planning and preparation stages. Going forward, through its participation in the association, the company aims to help establish and maintain a safe and secure transaction environment for the Business Invoice Payment Service (BIPS), while contributing to business growth and the promotion of digital transformation for a broad range of companies.



■ Background Behind the Formulation of the Guidelines and the Establishment of the Business Invoice Payment Service Association

The Business Invoice Payment Service (BIPS) has been increasingly adopted as a means of connecting buyers who wish to pay via cashless payment methods with suppliers that have not introduced cashless payment acceptance. At the same time, because there is no clear legal regulation governing the provision of these services, discussions have arisen regarding whether such services may fall under money lending or funds transfer transactions. In this context, discussions at the Financial System Council in fiscal 2024 also stated that "judgments must be determined in light of the framework of each individual service." In addition, the Financial Services Agency released its "Q&A on the Applicability of Money Lending Regulations to Advance Payment Services" on April 2, 2025 ^(*1), providing certain criteria for judgment.

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Furthermore, because BIPS involves a wide range of related businesses and increasingly complex role allocations, there has been a growing need across the industry to establish a harmonized and well-coordinated payment environment.

Against this backdrop, the Payments Japan Association, BIPS service providers, payment service providers, and other stakeholders involved in BIPS have worked since fiscal 2023 to develop a safe and secure cashless payment environment through the formulation of these Guidelines, while taking into account both market adoption trends and ongoing regulatory discussions.

The Guidelines set forth compliance requirements, including conduct regulations, for BIPS service providers, payment service providers acting as acquirers that enable cashless payments for BIPS providers, and payment service providers acting as issuers that offer cashless payment methods to buyers. Following their publication today, the Guidelines will officially take effect on June 26, 2026.

Going forward, the Business Invoice Payment Service Association will consider the operation and revision of the Guidelines, while also actively promoting dialogue among service providers and advancing discussions aimed at resolving industry-wide issues related to invoice card payments.

For details on the Guidelines, the association's activities, and the initial participating companies, please refer to the announcement by the Payments Japan Association.

▼Payments Japan Association: Business Invoice Payment Service Transaction Guidelines

https://paymentsjapan.or.jp/announcement/20251226_bips/

(*1) Financial Services Agency, April 2, 2025: "Q&A on the Applicability of Money Lending Regulations to Advance Payment Services"

<https://www.fsa.go.jp/policy/kashikin/qatatekae.pdf>

■ About Business Invoice Payment Service (BIPS)

BIPS is a service that, in B2B transactions, receives a payment request from a buyer using a cashless payment method based on invoices issued by a supplier, and makes the payment to the supplier on the buyer's behalf.

In conjunction with the formulation of the Guidelines and the establishment of the association, the Japanese service name has been standardized as "請求書カード払い" (*Seikyusho Card Barai*), and in English as "BIPS (Business Invoice Payment Service)," and service providers as "BIPS providers." These terms are used throughout the Guidelines and related materials.

Digital Garage has provided its B2B payment service "DGFT Invoice Card Payment" since 2022.

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.

Service Page : <https://lp.dginvoice.jp/> (Only in Japanese)

Digital Garage will continue to expand the availability of DGFT Invoice Card Payment and business invoice payment functionality (BIPS). As a company involved in the establishment of the Business Invoice Payment Service Association, it will also promote adherence to the Business Invoice Payment Service Transaction Guidelines across the industry and contribute to the business growth of many companies through safe and secure invoice card payment transactions.

■ Company Profile**<Digital Garage, Inc.>**

Company Name: Digital Garage, Inc. (TSE Prime: 4819)

Representative: Representative Director, President Executive Officer and Group CEO Kaoru Hayashi

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Shibuya PARCO DG Bldg., 15-1 Udagawa-cho, Shibuya-ku, Tokyo

Date founded: August 1995

Business Overview: Digital Garage, Inc. is the leading payment service provider in Japan. 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 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.

<https://dist.garage.co.jp/en/>