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**“SCORE Atokara Card™,” a New Payment Service Optimized for Subscription Commerce, to Launch in June 2026****Combining BNPL, which drives high purchase conversion, with credit card payments, which deliver high retention**

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SCORE Co., Ltd. (HQ: Kyoto; President and Representative Director: Hikaru Kitahara; “SCORE”), a subsidiary of DG Financial Technology, Inc. (Digital Garage Group / HQ: Tokyo; Representative Director, President and Co-COO: Hiroshi Shino; “DGFT”) and a company engaged in the Group’s BNPL business, announced that it plans to launch “SCORE Atokara Card™” in June 2026.

This new payment service allows customers who place orders using BNPL to switch to credit card payment\*<sup>1</sup> after receiving their purchases.

This service is designed to lower the barrier to purchase by allowing customers to place orders using BNPL at the time of purchase, while also enabling them to switch to credit card payment after receiving their products. As a result, the service is expected to help improve LTV (customer retention), while enabling mail-order businesses to enhance advertising investment efficiency and stabilize sales.

The credit card payment functionality of this service is powered by the infrastructure of DGFT’s multi-payment solution.

**Background**

In subscription-based e-commerce, offering BNPL as a payment option often increases the conversion rate (CVR). However, payment delays or non-payment may cause customers to fail the next credit screening, leading to a decline in LTV.

Based on interviews conducted by SCORE with mail-order businesses, LTV for credit card payments in subscription-based e-commerce tends to be approximately 30% higher on average than for BNPL.

\*1 Credit card payment options include Visa, Mastercard, JCB, American Express (AMEX), and Diners Club.

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### **Comparison of LTV Between BNPL and Credit Card Payment**

On the other hand, from the customer's perspective, there was also the issue that some customers felt uneasy about registering their credit card before confirming the product, making it difficult to encourage card registration at the time of order.

SCORE Atokara Card is a mechanism designed to address the challenges faced by both businesses and customers.

### **About SCORE Atokara Card**

<https://www.scoring.jp/atokara-card/> (Japanese only)

SCORE Atokara Card is a service that allows customers who place orders using SCORE's BNPL service, "SCORE Payment Service," \*2 to instantly switch payment for delivered products to credit card payment simply by registering their credit card information via a QR code printed on the convenience store payment slip or through a notification email.

Once credit card information has been registered, payments for subsequent deliveries of subscription products will be automatically charged to the same card. For businesses, this helps improve LTV and stabilize sales. For customers, the service provides both the reassurance of being able to pay after confirming the product and the convenience of making payments without having to visit a convenience store or re-enter card information each time.

\*This service requires the use of "SCORE Payment Service" or "VeriTrans Post Payment."

\*2 When integrated with DGFT's multi-payment service, the contract is concluded with DGFT, and the service is provided under the name "VeriTrans Post Payment."

### **Pilot Version Results**

The pilot version recorded a switch rate to credit card payment of up to 25%.

Traditionally, subscription-based e-commerce businesses have encouraged customers to switch to credit card payment through emails and enclosed flyers, but in most cases the switch rate has remained below 1%.

SCORE Atokara Card can achieve a high switch rate by allowing customers to switch to credit card payment for products that have already been delivered, without requiring them to log in to their account page.

### **Comment from a Company Using the SCORE Atokara Card Pilot Version**

**Miyuki Miwa, Director, ESS Co., Ltd.**

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Our company offers cosmetics, including the powder facial cleanser “Papawash.” In our subscription business, we had previously used email and other channels to encourage customers to switch to credit card payment in order to increase the share of credit card transactions, but the switch rate continued to remain below 1%.

However, after introducing the SCORE Atokara Card, 22% of customers who had been paying via convenience store post payment switched to credit card payment. With many customers switching to card payment after receiving their products, we believe this service will not only help improve LTV, but also enhance convenience for customers.

### **Outlook**

As we move toward the launch of the service in June 2026, the pilot version has received strong positive feedback from several major subscription-based e-commerce businesses, and preparations are underway for the introduction of SCORE Payment Service and SCORE Atokara Card.

In addition, SCORE will expand its connections with e-commerce platforms and further enhance its functions to support customer development through payment-based solutions.

The domestic BNPL service market is estimated to grow from approximately ¥1.7 trillion in fiscal 2024 to approximately ¥2.0 trillion in fiscal 2029<sup>\*3</sup>, and BNPL adoption in the e-commerce and subscription commerce sectors is expected to expand further going forward.

Through broader adoption of this service, SCORE will support improved retention rates and more stable revenue structures in subscription-based commerce.

\*3 Yano Research Institute Ltd., Online Payment Service Providers 2026

### **Campaign**

A special fee plan will be offered to the first 10 companies that apply for SCORE Atokara Card by Friday, May 29, 2026, to make it easier to try the service.

\*This campaign is available to companies that do not currently have a contract for SCORE Payment Service or VeriTrans Post Payment.

### **About SCORE Co., Ltd.**

Name: SCORE Co., Ltd.

Representative: Hikaru Kitahara, President and Representative Director

Head office address: 26 Nishikujoin-machi, Minami-ku, Kyoto-shi, Kyoto

Date founded: September 2018

Business: Postpaid shopping payment business, various types of financial businesses utilizing payment data

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SCORE offers post payment services for EC and online shopping businesses, centered on SCORE Post Payment. Established in 2018 as a post payment business for EC and online shopping, the company became a member of the Digital Garage Group in 2024 when it was acquired as a wholly owned subsidiary by DG Financial Technology, Inc. It serves over 3,000 corporate clients, delivering highly safe, reliable, and convenient payment experiences.

Applying the knowledge it has developed through operating its post payment settlement business and the technology of the Digital Garage Group, SCORE is supporting the earnings expansion and business growth of EC and online shopping businesses, and endeavoring to create new value utilizing payment data.

URL: <https://corp.scoring.jp/>

**About DG Financial Technology, Inc.**

Name: DG Financial Technology, Inc.

Representative: Representative Director, President and Co-COO, Executive Officer and SEVP Hiroshi Shino

Head office: DG Bldg. 3-5-7 Ebisu Minami, Shibuya-ku, Tokyo

Date founded: April 1997

Business: DGFT provides various cashless payment solutions such as credit card, QR code, and others to more than 1 million online and offline locations of merchants across Japan. In addition to the payment service provider business, DGFT also provides e-commerce infrastructure, marketing tools, fraud detection solutions, and other services in collaboration with the Digital Garage Group and strategic partners to support various businesses in their efforts to go cashless and promote digital transformation.

Registrations:

- Registered as an electronic payment agency or intermediary
- Registered fund transfer operator
- Registered business operator for handling credit card numbers and similar data

URL: <https://www.dgft.jp/>

**About Digital Garage, Inc.**

Name: Digital Garage, Inc.

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

Head office address: DG Bldg., 3-5-7 Ebisu Minami, Shibuya-ku, Tokyo

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

Date founded: August 1995

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

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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. Digital Garage is listed on the Tokyo Stock Exchange Prime Market (TSE Prime: 4819). For more on Digital Garage, visit [garage.co.jp/en](https://garage.co.jp/en)

\*Company names, product names and service names mentioned herein are registered trademarks or trademarks of their respective owners.

\*Details may be changed without prior notice.

\*Please be advised that release dates may be subject to change.