July 28, 2026
Digital Garage, Inc.

NEWS RELEASE

Digital Garage Launches Invoice Card Payment Function on the Bank of Kyoto's Corporate DX Service "Kyoto FG with DX Connect Gate"

Simultaneously Realizing Strengthened DX Support for SMEs by Regional Financial Institutions and Advanced Cash Flow Management

- **Digital Garage, Inc. (TSE Prime Section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; "Digital Garage") has launched the Invoice Card Payment function (BIPS) on the "Kyoto FG with DX Connect Gate" corporate digital solution provided by the Bank of Kyoto, Ltd. (HQ: Kyoto City, Kyoto; President: Mikiya Yasui; "Bank of Kyoto").**
- **This initiative is positioned as a new financial service model that achieves the strengthening of DX support for corporate clients at regional financial institutions.**

■ Background and Purpose

For regional small and medium-sized enterprises (SMEs), continued reliance on analog processes in invoice processing and payment operations, as well as operational inefficiencies caused by fragmented systems, continue to be challenges. Additionally, in terms of cash flow management, there is a strong structural dependence on bank loans, driving an increasing need for more flexible and agile funding methods.

In response to these challenges, by integrating Digital Garage's B2B payment platform into the "Kyoto FG with DX Connect Gate" provided by the Bank of Kyoto, a mechanism has been established to offer the following in an integrated manner:

- **Improved efficiency of invoice management operations**
- **Digitalization of payments**
- **Diversification of payment methods = Cash flow DX**

■ Value Provided by Invoice Card Payment (BIPS) in "Kyoto FG with DX Connect Gate"

This function goes beyond merely expanding payment methods; it creates new value as follows:

- **Advanced cash flow management (Effective extension of payment terms)**
  Credit card payments enable companies to flexibly control payment timing, thereby stabilizing cash flow.

- **Bank transfer to billers regardless of card acceptance**

  Payments are made via bank transfer under the company's own name even to business partners who do not accept credit cards.

- **Utilization of points and cash back**

  By using credit cards, companies can utilize point rewards and cash back programs.

■ "Kyoto FG SeamlessLink" Service Overview

"Kyoto FG SeamlessLink" is a corporate platform consisting of three services—"Kyoto FG with DX Connect Gate," "Kyoto FG with Bakuraku," and "Kyoto FG Invoice & Payment BOX" (*scheduled to launch in August)—that digitalizes the end-to-end process from invoice receipt to payment.

[Invoice DX]

- Automatic data conversion of invoices via AI-OCR
- Streamlined operations through automatic data linkage

[Payment DX (including BIPS)]

- Supports bank transfers and Invoice Card Payments
- Centralized management of billing and payment data
- Prevention of input errors and missed payments, and improved operational efficiency

▼ For more details on "Kyoto FG SeamlessLink," please refer to the following:

https://www.kyotobank.co.jp/houjin/lp/seamlesslink/202605_01/ (Only in Japanese)

■ Outlook

Going forward, Digital Garage will proceed to broadly roll out new financial service models like this one in the following directions. Additionally, through these efforts, the company will contribute to both the strengthening of the competitiveness of regional financial institutions and the sustainable growth of SMEs.

- Nationwide expansion through enhanced collaboration with regional financial institutions
- Deepening of operational integration through strengthened connections with ERP and accounting systems
- Advancement of financial services utilizing payment data (credit assessment, analysis, etc.)

▼ Related press releases

Digital Garage, June 23, 2025

Digital Garage Launches Invoice Card Payment Function Based on Digital Garage's Service for the Regional Bank DX Platform Jointly Developed by TIS and Hiroshima Bank

■ About "DGFT Invoice Card Payment"

By switching from bank transfers to credit card payments for invoices at business partners who do not accept cards, this service realizes improved operational efficiency through highly convenient card use and resolves cash flow issues by effectively postponing payment due dates.
It supports the cash flow of SMEs, including regular funding shortages due to seasonal factors and sudden funding needs.
By using cards as a payment method while maintaining commercial practices centered on bank transfers, this service simultaneously achieves operational efficiency, improved cash flow, and greater visibility of payment data.
Furthermore, the Digital Garage Group positions the "B2B payment domain for SMEs" as "Financial Infrastructure" in its group strategy—namely, as one of the core functions supporting the commercial and financial flows of society—and will strengthen its development.

■ Company Overview

<The Bank of Kyoto, Ltd.>

Since its founding, the Bank of Kyoto has upheld the management philosophy of "Serving the Prosperity of the Community," establishing a solid growth model by continuously meeting the evolving needs of its customers. In October 2023, it transitioned to a holding company structure, aiming to become a comprehensive solutions provider that resolves the issues of the local community and customers by actively expanding non-financial functions in addition to deepening financial functions.
URL: https://www.kyotobank.co.jp/en/

<Digital Garage, Inc.>

With the corporate purpose of "Designing 'New Context' for a sustainable society with technology," Digital Garage operates a payment business that provides various comprehensive payment platforms in Japan, serving as one of Japan's largest payment service providers supporting social infrastructure. Digital Garage also runs a marketing business providing one-stop solutions in both the digital and physical domains, as well as a startup investment and development business for connecting with promising startups and technologies in Japan and overseas.
URL: https://www.garage.co.jp/en/