Digital Garage

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Digital Garage, Inc.

NEWS RELEASE

Digital Garage Partners with SoVa, a "Professional Services × Technology" Firm, to Support Back-Office DX and Financial Stability for Startups and SMEs

Creating an Environment Where Startups Can Focus on Growing Their Business

- Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; "Digital Garage") has launched an initiative with SoVa, Inc (HQ: Tokyo; Representative Director: Kentaro Yamamoto; "SoVa") aimed at improving cash flow for startups and small and medium-sized enterprises (SMEs).

■ Purpose of the Collaboration

For startups and small and medium-sized enterprises (SMEs) in their early or rapid-growth stages, managing cash flow is a critical issue that can directly affect business continuity. However, conventional bank lending often involves lengthy procedures and screening processes, making it difficult to respond with the speed required for unexpected funding needs or growth investment opportunities. The administrative burden involved can also be significant.

SoVa has earned the trust of many growing companies as a new type of accounting firm that integrates Tax Accounting and Labor and Social Security Attorney Services, providing end-to-end support from day-to-day operational assistance to business process design consulting.

Meanwhile, Digital Garage's "DGFT Invoice Card Payment" is a simple, easy-to-implement service that allows businesses to pay invoices by credit card. Sellers receive payment by the original due date, while buyers can defer the actual withdrawal from their bank account by up to 60 days.

By combining SoVa's advanced expertise in back-office DX with Digital Garage's high-quality payment services, the two companies aim to create an environment where startup and SME owners can free themselves from cash flow concerns and focus on growing their businesses and pursuing new opportunities. This shared goal led to the collaboration.

■ Overview of the Collaboration

Through this collaboration, SoVa customers will be able to use "DGFT Invoice Card Payment," Digital Garage's payment service for businesses.

Use Cases

- As bridge financing until funding is secured or a loan is disbursed.
- To cover large advertising expenses or purchasing costs incurred before sales proceeds are received.
- To manage sudden fluctuations in cash flow, such as unexpected outsourcing expenses.

■ About "DGFT Invoice Card Payment"

By switching the payment method for invoices issued by business partners that do not accept card payments from bank transfer to credit card, the service helps improve operational efficiency and address cash flow challenges by effectively extending payment deadlines. While maintaining conventional business practices centered on bank transfers, users can make payments by card to simultaneously improve operational efficiency and cash flow while gaining greater visibility into payment data.
This service also supports the largest number of card brands in Japan(*1), including JCB, Visa, Mastercard®, Diners Club, Saison Card, and NICOS Card, and is the only service in Japan to support Diners Club. By covering such a wide range of card brands, the service can meet the needs of a broad range of customers.
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.

(*1) Based on research by Digital Garage (web survey as of September 3, 2026)

■ Future Outlook

Digital Garage will continue to deepen its collaboration with SoVa, combining SoVa's highly specialized back-office support expertise with Digital Garage's proprietary payment solutions to help startups and SMEs strengthen their business foundations and achieve sustainable growth.
In addition, Digital Garage will also accelerate collaboration with partners focused on supporting SMEs, providing effective solutions to key management challenges such as improving cash flow and operational efficiency.

■ Company Overview

SoVa, Inc.

By combining accounting services with technology, SoVa operates a new type of accounting firm that brings together the expertise of technology specialists, including AI professionals, to deliver high-quality services to a wider range of customers. Its services include the "SoVa Marutto Plan," startup support, back-office process design consulting, and coordination with financial institutions.

URL: https://sovagroup.co.jp/ (Only in Japanese)

Digital Garage, Inc.

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