November 4,2026
Digital Garage, Inc.
DG Financial Technology, Inc.
SCORE Co., Ltd.
DG Business Technology, Inc.

NEWS RELEASE

Digital Garage Group Launches API Integration with E-Commerce Platforms for "SCORE Atokara Card®," a Payment Service Optimized for Subscription Commerce

Supporting Higher LTV for E-Commerce Businesses by Enabling Customers to Switch from BNPL to Credit Card Payment, Starting with Integration with "ecforce," Widely Adopted by E-Commerce Businesses

Three group companies of Digital Garage, Inc.—DG Financial Technology, Inc. (DGFT), SCORE Co., Ltd. (SCORE), and DG Business Technology, Inc. (DGBT)—announced that they have launched API integration(*1) with "ecforce" (Only in Japanese), an AI commerce platform provided by SUPER STUDIO Inc. (SUPER STUDIO) and widely adopted by e-commerce businesses, for "SCORE Atokara Card®" (Patent No. 7876048)(*2), a payment service launched by SCORE this fiscal year that has been well received. Within the Digital Garage Group, DGBT has provided implementation and growth support for ecforce since July 2025 through its partnership with SUPER STUDIO. Using this API integration as a starting point, the Group will combine its resources, including DGFT's payment infrastructure, SCORE's BNPL service, and DGBT's customer touchpoints with commerce businesses, to expand integration with e-commerce platforms and support the business growth of e-commerce operators, from customer acquisition through continued use and improved LTV (lifetime value).

*1 A patent application has been filed for the mechanism behind this API integration. This integration is available to businesses that have implemented "VeriTrans Post Payment," part of DGFT's multi-payment service "VeriTrans4G" (Only in Japanese).

*2 Reference: July 08, 2026, DGFT news release (Only in Japanese)

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Through this API integration, e-commerce businesses using ecforce will be able to offer customers who place orders using BNPL the option to switch to credit card payment via SCORE Atokara Card. The switching information is fed back to ecforce, allowing e-commerce businesses to centrally manage everything from the order through the status of the switch to card payment within ecforce. As a result, orders received via BNPL and the history of changes to card payment can be tracked as a single set of data, contributing to more efficient payment operations in subscription commerce and to higher retention rates and LTV.

■ Background

In subscription commerce, the keys to business growth are not only devising ways to lower the barrier to a first purchase (that is, to bring in new customers), but also putting in place mechanisms that lead to continued use after that first purchase, thereby improving LTV. BNPL is a payment method that contributes significantly to new customer acquisition by reducing the psychological barrier to a first purchase, as customers do not need to enter credit card information at the time of purchase and have the reassurance of being able to pay after receiving their products. In subscription-based e-commerce, customers may face the inconvenience of having to complete payment procedures for each purchase, while their payment status may also affect credit screening. As a result, there is a need to improve the payment experience in order to raise retention rates.

Based on interviews conducted by SCORE with e-commerce businesses, LTV for credit card payments in subscription-based e-commerce tends to be approximately 30% higher on average than for BNPL. Against this backdrop, SCORE has offered SCORE Atokara Card, and it has now launched API integration with e-commerce platforms, beginning with support for integration with ecforce, in order to contribute further to the business growth of e-commerce businesses.

■ Main Features of the Integration

1) Automatic integration of discount offers and similar incentives that encourage the switch to credit card payment (order registration API)

- Incentive conditions set by e-commerce businesses in ecforce, such as a discount for switching to credit card payment, are automatically passed to the payment system together with order data.
- E-commerce businesses avoid the effort of configuring settings across multiple systems, allowing campaigns that encourage the switch to card payment to run smoothly.

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2) Automatic reflection of the completed-switch status for card payment (payment information integration API)

- When a customer who ordered using BNPL switches to card payment via SCORE Atokara Card, that information is automatically passed from the payment system to ecforce.
- E-commerce businesses no longer need to manually reconcile and update data between systems, enabling centralized management of the latest payment status in the ecforce admin screen.

■ Outlook

Going forward, the Digital Garage Group will continue to expand its integrations with the various e-commerce platforms that e-commerce businesses use, working to make payment models in which customers who start out with BNPL can move to credit card payment without friction, leading to repeat purchases, available to as many e-commerce businesses as possible within their existing operating environments.

Beyond combining the strengths each Group company has cultivated, such as payment infrastructure, e-commerce development, digital marketing, and CRM, the Group is also looking at integration with next-generation AI solutions, including “DG Agentic One” (*3) which the Digital Garage Group is promoting. Going beyond the provision of payment functions alone, the Group will deliver comprehensive commerce support spanning marketing, payments, and customer care, powerfully driving the business growth of e-commerce businesses across the Group.

*3 Reference: August 13, 2026, Digital Garage news release: Digital Garage and DG Business Technology Launch “DG Agentic One™,” Japan’s First Integrated Platform for Optimizing Agentic Commerce

■ About SCORE Atokara Card

https://www.scoring.jp/atokara-card/ (Only in Japanese)

SCORE Atokara Card is a payment service for subscription commerce that allows customers who place orders using BNPL to switch to credit card payment after receiving their products. Customers can switch from BNPL to card payment by accessing a dedicated screen via the QR code printed on the payment slip or through an email, and then registering their credit card information. By offering a hybrid of BNPL for the first purchase and the convenience of card payment for continued use, the service supports higher customer retention rates and LTV for subscription commerce businesses.

<For Reference>

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An introductory video for “SCORE Atokara Card” is available at the link below.

https://youtu.be/zZ2edrB7Lzs

Note: This video is in Japanese. Auto-generated English subtitles are available.

■ **About VeriTrans4G**

https://www.dgft.jp/services/online/ (Only in Japanese)

VeriTrans4G is a multi-payment solution that supports one of the industry’s widest ranges of payment methods, covering not only basic payment options such as credit cards, convenience stores, and banks, but also e-money, carrier billing, various ID-based payment services including PayPay, and international payments. Built on a highly secure system that meets the highest standards in Japan and fully supports the non-retention of card information, it provides convenient extended functions such as recurring billing and card information updating, along with a variety of security options to prevent fraudulent use.

■ **About ecforce**

ecforce is an AI commerce platform that builds AI-ready system infrastructure toward achieving commerce DX. By rapidly adopting cutting-edge technological innovations such as AI, it aims to optimize businesses as a whole through commerce DX. In addition to optimizing marketing and strengthening sales channels, it provides a variety of products specialized for commerce businesses, spanning AI-driven data utilization, operational improvement, and execution, creating an environment that enables businesses to focus on highly specialized decision-making and creative initiatives. By building a platform that enables anyone to operate and advance a business, ecforce aims to fulfill SUPER STUDIO’s mission of “maximizing the customer experience for everyone involved with products and services.”

<Company Overview>

■ **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.

■ **DG Financial Technology, Inc.**

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DGFT provides various cashless payment solutions such as credit card, QR code, and others to more than 1.3 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.
URL: https://company.dgft.jp/ (Only in Japanese)

■ SCORE

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/ (Only in Japanese)

■ DG Business Technology, Inc.

DGBT is a Digital Garage Group company providing comprehensive digital business support. The combination of a wide range of solutions, including strategic support, system strategy, digital marketing, security, and data utilization, provides comprehensive support for all processes underpinning commerce and digital business, from strategy formulation to sales promotions, purchasing, and repeat business, with the view to boosting growth of business operators. Based on the group strategy “DG FinTech Shift,” DGBT and DG Financial Technology Inc., which provides payment and settlement services, will support business operators for maximizing their business and strengthening their management base.
DGBT was launched as a new company in April 2025, following the business merger of NaviPlus Co., Ltd., DG Commerce Inc. and Scudetto Corporation, three companies that have supported commerce businesses since the early days of e-commerce.
URL: https://www.dgbt.jp (Only in Japanese)

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

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