
NEWS RELEASE

**Digital Garage Launches “DGFT Invoice Card Payment for HACOPELL,”
a B2B Payment Service for Transport Companies**

- Digital Garage, Inc. (DG) launches “[DGFT Invoice Card Payment for HACOPELL](#),” a B2B payment service that supports cash management.
- The service is now available for transport companies and self-employed drivers who are registered in “HACOPELL.”

“DGFT Invoice Card Payment for HACOPELL” is a B2B payment service based on “DGFT Invoice Card Payment^{*1},” which DG launched in 2022. DG is striving to further expand its payment services for the B2B market, which plays an important role in the Group strategy, “DG FinTech Shift.”

▽ DGFT Invoice Card Payment for HACOPELL website (only in Japanese)

<https://lp.dginvoice.jp/hacobell/>

Please look at the reference below.

■Background to developing this service

Transportation business operators are concerned about issues like labor shortages and personnel expenses, based on factors that include increasing shipping volumes and deliveries due to more e-commerce shopping, as well as the “2024 Problem,” referring to restrictions on overtime work by truck drivers. It is also difficult for companies in this industry to obtain working capital because they must shoulder costs until accounts receivable are collected, along with major fluctuations from seasonal supply and demand.

DG released “DGFT Invoice Card Payment for HACOPELL,” to help improve cash management by transport companies and drivers. This service is offered as part of “HACOPELL Supporters Program^{*2}.”

■(*1) About “DGFT Invoice Card Payment”

This B2B service postpones the due date by up to 60 days when payment by bank transfer invoice is switched to payment by JCB/Visa/Mastercard®/Diners Club cards (excluding prepaid cards issued under the JCB brand). It is available even if the payee does not support card payments and helps small- and medium-sized businesses manage their cash flows, including regular and unexpected funding shortages due to various factors.

Going forward, DG will offer high-quality B2B Fintech solutions with strict screening standards to a wider range of industries, with the aim of solving social issues through DX and establishing a convenient, safe, and secure cashless society.

■(*2) About “HACOPELL Supporters Program”

HACOPELL INC. (HACOPELL) launched this service in 2022 for small- to medium-sized transport companies and self-employed drivers. It helps manage their companies and build necessary equipment procurement environments, and also provides support for driver working environments.

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HACOBELL introduces great services that its members need for shipping and management. They can be used by shippers, transport companies, self-employed drivers, and other stakeholders.

<https://supporters-program.hacobell.com/>

■Company profiles

Digital Garage, Inc. <https://www.garage.co.jp/en/>

Digital Garage's corporate purpose is "Designing 'New Context' for a sustainable society with technology." Digital Garage operates a payment business that provides one of the largest comprehensive payment platforms in Japan. In addition, DG has a marketing business that provides one-stop solutions in the digital and real world, and a startup investment and development business that reaches out to promising startups and technologies in Japan and overseas.

HACOBELL INC. <https://corp.hacobell.com/>

The HACOBELL logistics platform services uphold nationwide logistics, including last-mile shipments to individuals and companies, as well as inter-city and other major routes. "HACOBELL Unso Tehai" for light cargo directly matches shippers and drivers to effectively utilize driver downtime for high-grade, low-cost shipping. Shippers can rate drivers after using the service, leading to improved quality. "HACOBELL Unso Tehai PLUS" for general cargo connects shippers with nationwide transport companies, with a web application where companies can manage their vehicles and those of partner companies. It also includes vehicle dispatch, invoicing, and a function to request vehicles from the HACOBELL Vehicle Dispatch Center. In this way, HACOBELL helps companies cut logistics costs and implement digital transformation.

*Related Release:

["Digital Garage Launches "DGFT Invoice Card Payment for OTSUKA CORPORATION," for the Construction Industry with OTSUKA CORPORATION"](#) (December 19, 2023)

["Digital Garage Launches "DGFT Invoice Card Payment for Invoice Issuers," Using a Fast-Growing Early Payment Collection Scheme for SMBs"](#) (May 25, 2023)

["Digital Garage and Kakaku.com Decide to Jointly Develop a Fintech Services for the Food Service Industry"](#) (March 30, 2023)

["Digital Garage's B2B Payment Service Begins Accepting Visa and Mastercard®, Following JCB"](#) (December 12, 2022)

["Digital Garage and JCB Launches B2B Payment Service"](#) (November 10, 2022)

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Strategy and Role of “DGFT Invoice Card Payment” for the B2B Payment Market

To drive DX for a wide range of businesses in the context of drastic changes in society and industrial structure, we have a DG group’s strategy, “DG FinTech Shift,” which integrates payments, data, and technology. With this strategy, DG is aiming for higher growth by implementing measures that contribute to expanding our market share, developing new services, improving, and strengthening our profit structure, and building multi-layered revenue streams.

“DGFT Invoice Card Payment” B2B payment service was launched in 2022 as a strategically important initiative to enter the larger B2B payment market, in addition to the B2C payment business where the DG Group has been providing services for the past 25 years.

A survey^{*1} showed that approximately 90% of B2B transactions are paid via bank transfers in Japan, with only 6.2% paid by credit card. Invoicing takes a great deal of time, and bank transfer payments pose challenges for billers, including credit screening, bad debts, and payment delays. There are many issues for payers as well, such as cash management and cash flows. The B2B payment market is estimated to be worth approximately 1,400 trillion yen^{*2}. Fintech services are required in this sector to seamlessly provide cashless payments, DX, and cash management services that help resolve these issues.

The DG Group provides stable system infrastructure for B2B credit card transactions through “DGFT Invoice Card Payment.” DG aims to provide new payment infrastructure services that will help solve a wide range of B2B issues, such as building an original credit model, expanding its factoring and other services, and seamlessly linking SaaS services for business optimization and payment. To this end, DG Group will effectively utilize its technologies and partnerships with banks, credit card companies, trading companies, business application providers, and SaaS companies.

Starting with “DGFT Invoice Card Payment” business, the DG Group strives to support DX in the B2B domain by developing services and businesses in the DX and Fintech sectors that use credit card and transaction data to improve cash management and business efficiency.

*1 Reference: Business-to-Business Settlement White Paper (2022)

*2 Reference: Survey of corporations (2022)