
NEWS RELEASE

Digital Garage Launches “cars Smart Card Payment powered by DGFT Invoice Card Payment,” a B2B Payment Service for the Automotive Industry

- Digital Garage, Inc. (DG) launched “[cars Smart Card Payment powered by DGFT Invoice Card Payment](#),” a B2B payment service supporting cash management in the automotive industry.
- This service is for companies in the automotive industry using “cars MANAGER^(*1),” an AI-driven marketing automation service for the automotive industry offered by cars Inc.

“cars Smart Card Payment powered by DGFT Invoice Card Payment” is a B2B payment service based on “DGFT Invoice Card Payment^(*2),” 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.”

▽ cars Smart Card Payment powered by DGFT Invoice Card Payment website (only in Japanese)

<https://cars-enjoy.com/biz/manager/smartcard/>

■Background to developing this service

The main clients of cars MANAGER are companies in the automotive industry. Many of them face cash management issues like relatively high supply costs, as well as price structures that have not caught up to these growing costs. DG will help improve cash management in the automotive industry by offering cars Smart Card Payment powered by DGFT Invoice Card Payment to business operators using cars MANAGER.

■(*1) About “cars MANAGER”

cars MANAGER is an AI-driven marketing automation service tailored for the automotive industry. Companies can use it to help customers enjoy their lifestyles with cars. AI collects and analyzes vehicle-related data, which is utilized to provide support for “management,” “promotion,” and “multiple businesses.” This enables sustainable growth that leads to “increased profit,” “more customers,” and “better efficiency.” cars MANAGER won the Good Design Award 2022.

“cars MANAGER” website (only in Japanese)

<https://cars-enjoy.com/biz/manager/>

*Note: “cars MANAGER” is a registered trademark of cars Inc.

NEWS RELEASE**■(*2) 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.

Additionally, over 90% of the required input fields can be automatically registered by utilizing AI-OCR for automatic invoice reading.

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.

■Company profile**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.

cars Inc. <https://cars-enjoy.com/corporate/>

Based on its concept of “Enjoy! Smart Car Life.,” cars Inc. provides global tech services to help people across the world enjoy smarter lifestyles with their vehicles. DG Group company DG Ventures, Inc. concluded a capital and business partnership with cars in May 2022. The two companies are leveraging DG’s technologies to co-create smarter car-related services, with the aim of building a smart mobility society in the MaaS era.

*Related Release:

[“Digital Garage Launches “Card Payment Request,” Enabling Early Collection of Sales Proceeds for Orico’s Business Customers”](#) (November 30, 2023)

[“Digital Garage Launches B2B Payment Service with SG SYSTEMS, a subsidiary of SG Holdings Group Centered on SAGAWA EXPRESS”](#)
(November 20, 2023)

[“Digital Garage and Resona Group Begin Offering the B2B Payment Service “DGFT Invoice Card Payment” at some Branches of Resona Bank and Others”](#)
(July 11, 2023)

[“Digital Garage and Sumitomo Mitsui Trust Club Offer BtoB Payment Service for Diners Club Members”](#) (April 18, 2023)

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

NEWS RELEASE**<Reference>**

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)