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**Digital Garage and Resona Group Launch “Online Invoice Card Payment,”  
a B2B Payment Service**

~Supporting the Efficiency of Small and Medium-Sized Businesses by Addressing  
Diverse B2B Payment Needs~

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- Digital Garage, Inc. (DG) and Resona Holdings, Inc. (Resona HD), as part of their capital and business alliance, launched “Online Invoice Card Payment” a B2B payment service supporting cash management in the automotive industry.
- The service will be available from today at Resona Bank, Limited (Resona Bank), Saitama Resona Bank, Limited (Saitama Resona Bank), and Kansai Mirai Bank, Limited (Kansai Mirai Bank), while The Minato Bank, Ltd. (Minato Bank) will begin offering the service from January 2025.

**■Background to developing this service**

In the B2B payment market, revisions to the “Electronic Books Maintenance Act” in 2024 and the digitization of promissory notes and checks in 2026 are expected, leading to an anticipated increase in administrative burden associated with the transition of payment methods. Additionally, the demand for credit card payments has been increasing due to their ability to improve cash flow and streamline financial management. As a result, the number of corporate credit cards issued has nearly doubled over the 8 years from the end of March 2014 to the end of March 2022<sup>\*1</sup>.

In response to this, DG and Resona HD have collaborated to promote the efficiency of payment operations for small and medium-sized businesses by providing the B2B payment service, “Online Invoice Card Payment.”

\*1 Based on the Credit Card Issuance Survey by the Japan Consumer Credit Association.

**■About “Online Invoice Card Payment”**

“Online Invoice Card Payment” is a payment service that allows businesses to effectively extend their payment deadlines by switching from bank transfers to credit card payments. Resona Kessai Service Co., Ltd. (HQ:Tokyo; President : Masanori Hirokawa) facilitates credit card payments to suppliers who do not accept them by acting as an intermediary through its partner, DG, to make bank transfers on behalf of customers. The transfer to suppliers is made in the customer’s name.

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- ▼Product Name: Online Invoice Card Payment
- ▼Target Customers: Corporate and sole proprietorship customers who have an account with Resona Bank, Saitama Resona Bank, Kansai Mirai Bank, or Minato Bank.
- ▼Fees: 3.0% of the credit card payment amount (excluding tax, no monthly fees).
- ▼Accepted Brands: VISA/JCB

Going forward, DG and Resona Holdings will continue to expand their collaboration as part of the strengthened capital and business alliance<sup>\*2</sup> launched in December 2023. By combining both companies' management resources, they aim to expand this service nationwide and extend its application to other industries.

\*2 <https://www.garage.co.jp/en/pr/release/20231222/>

**■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.

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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\*<sup>1</sup> 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\*<sup>2</sup>. 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: Financial Statements Statistics of Corporations by Industry (2022)