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**Digital Garage Launches “Paid Invoice Card Payment powered by Digital Garage,” a B2B Payment Service for SMEs’ Cash Management**

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- Digital Garage, Inc. (DG) launched “Paid Invoice Card Payment powered by Digital Garage” to support cash management of SMEs, which are trading partners of companies registered with the B2B payment service “Paid” provided by RACCOON FINANCIAL, Inc. (RACCOON FINANCIAL)
- This is a B2B payment service that allows invoices to be paid by credit card, utilizing the invoice card payment service provided by DG.



▽“Paid Invoice Card Payment powered by Digital Garage” official website (only in Japanese)

<https://paid.jp/v/contents/lp/paid-invoice-card.jsp>

**■About “Paid Invoice Card Payment powered by Digital Garage”**

“Paid Invoice Card Payment powered by Digital Garage” is a service that allows businesses to pay invoices issued by their trading partners using a credit card. If payment to business partners is made by bank transfer or direct debit, the new credit card facility will effectively extend payment deadlines and improve cash flow. Quick access to financing is better than loans from financial institutions since prior submission of documents is not required. Also, this loan can be used to meet sudden cash flow needs such as intensive procurement during peak periods or equipment breakdowns.

“Paid” is used for business-to-business payments. It can handle invoices issued on behalf of RACCOON FINANCIAL and invoices issued other than by “Paid.” Thus, invoices from multiple companies can be paid together and managed centrally on the “Paid” management screen.

**■Background to developing this service**

SMEs, which comprise the majority of “Paid” member companies’ clients, often face cash-flow challenges due to industry-specific business practices and financing environments. Additionally, with upcoming changes such as revisions to the “Electronic Books Maintenance Act” in 2024 and the digitization of promissory notes and checks in 2026, an increased operational burden is expected due to the transition in payment methods.

DG aims to improve SMEs’ cash flow and operational efficiency by providing the “Paid Invoice Card Payment powered by Digital Garage” service to the trading partners of companies using “Paid.”

In addition, by providing high-quality Fintech solutions in the B2B domain based on strict screening standards to a broader range of industries, DG will contribute to solving social issues by promoting DX and realizing a convenient, safe, secure cashless society.

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DG strives to expand its payment services further for the B2B market, which plays an essential role in the Group strategy, "DG FinTech Shift."

\*Please look at the reference below.

**■About "Paid"**

"Paid" is a Fintech service that handles all billing operations, including credit management, invoice issuance, and payment collection for credit sales between businesses. It was first launched in 2009 as Japan's first B2B specialized payment service under "SD Payment" and rebranded as "Paid" in 2011.

"Paid" official website

<https://www.raccoon.ne.jp/en/service/paid>

**■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.

\*Related Press Release:

["Digital Garage and Resona Group Launch "Online Invoice Card Payment," a B2B Payment Service"](#) (October 17, 2024)

["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 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)

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**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 aims for higher growth by implementing measures that expand our market share, develop new services, improve, and strengthen our profit structure, and build 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 much time, and bank transfer payments pose challenges for billers, including credit screening, bad debts, and payment delays. There are many issues for payers, 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 to 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 the “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 Financial Statements Statistics of Corporations by Industry (2022)