
NEWS RELEASE

Digital Garage Enables Integration with External B2B Payment System Providers via API

Enhancing Payment Processing Efficiency by Automatically Importing “NP Kakebarai” Invoice Data

- Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; Digital Garage) has launched the integration of its B2B payment service, “NP Kakebarai Card Payment powered by Digital Garage”, with the “NP Kakebarai Membership Service” provided by Net Protections, Inc. (HQ: Tokyo; President & CEO: Shin Shibata; Net Protections).
- This integration leverages an API (Application Programming Interface) to facilitate seamless system connectivity.



With this new functionality, invoice data from “NP Kakebarai” can be automatically imported into Digital Garage's B2B payment service, significantly improving the convenience of card payment processing for invoice recipients. Additionally, other service providers operating invoice management systems and similar solutions can utilize this API to enable seamless data integration with Digital Garage's B2B payment services.

▽Service website : “NP Kakebarai Card Payment powered by Digital Garage”

<https://np-kakebarai.com/buyer-pay/invoice-card/> (Only in Japanese)

▽ Service website: “NP Kakebarai”

<https://np-kakebarai.com/> (Only in Japanese)

■Background of the integration

Digital Garage has been operating “NP Kakebarai Card Payment powered by Digital Garage” since July 2023 to support the cash flow of small and medium-sized businesses (SMBs) that use “NP Kakebarai”, a post-payment service for B2B transactions provided by Net Protections.

Previously, to make a card payment for an invoice issued via “NP Kakebarai,” users had to either scan and upload a paper invoice on hand or log in to the “NP Kakebarai Membership My Page,” download the invoice, and then log in separately to “NP Kakebarai Card Payment” to re-upload the invoice.

With this integration, invoice data can be automatically linked to “NP Kakebarai Card Payment,” enabling users to select “Invoice Card Payment” directly from the “NP Kakebarai Membership My Page.” This eliminates the need for users to manually log in to multiple systems and upload invoices, significantly improving convenience.

We will continue to work together to develop new features that enhance the integration between NP Kakebarai and Invoice Card Payment, maximizing the value of both services.

NEWS RELEASE**■About “NP Kakebarai Card Payment powered by Digital Garage”**

“NP Kakebarai Card Payment powered by Digital Garage” is a service that allows businesses to pay invoices issued by their suppliers using a credit card.

For businesses that have traditionally made payments via bank transfers or direct debits, the ability to use credit cards provides a practical extension of payment deadlines, helping to improve cash flow management. As no prior document submission is required, this service offers a faster and more flexible alternative compared to bank loans. It is particularly useful for addressing unexpected cash flow needs, such as bulk purchasing during peak seasons or urgent equipment repairs.

■About “NP Kakebarai”

“NP Kakebarai” is a Fintech service that handles all aspects of invoice-based post-payment transactions in B2B commerce. It provides comprehensive support by managing credit screening, invoice issuance, payment collection, deposit tracking, and dunning processes on behalf of businesses.

▽ Service website: “NP Kakebarai”

<https://np-kakebarai.com/> (Only in Japanese)

▽ Service website: “NP Kakebarai Membership”

<https://np-kakebarai.com/buy/member/> (Only in Japanese)

■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)

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 Financial Statements Statistics of Corporations by Industry (2022)