

NEWS RELEASE

Digital Garage Adds E-Document Law-Compliant Invoice Management Feature to “DGFT Invoice Card Payment”

Supporting SME DX with Integrated Solutions

- Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; Digital Garage) has added a new invoice management feature to its B2B payment service “DGFT Invoice Card Payment.”
- This new feature enables users to manage all received invoices in a centralized cloud environment at no cost. In addition to streamlining invoice storage operations, it also ensures compliance with the Electronic Book Storage Act.

DGFT 請求書カード払い

New Feature: Manage Received Invoices

Disorganized Paper/PDF Invoices



With
AI-OCR

All-in-One Cloud Management



Free Cloud Management for All Received Invoices

▽Service website : “DGFT Invoice Card Payment”

<https://lp.dginvoice.jp/> (Only in Japanese)

▽ Introduction Page for “Received Invoice Management Feature”

<https://lp.dginvoice.jp/invoice-management/> (Only in Japanese)

■Background of development

In Japan, small and medium-sized enterprises (SMEs) account for more than 90% of all businesses^{*1}, and many face challenges related to cash flow and labor shortages due to industry-specific business practices. In this environment, compliance with the revised Electronic Book Storage Act, which became fully mandatory in 2024, has become a

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significant challenge. A high percentage of SMEs have yet to complete the transition, and approximately 70% of companies cite “increased operational burden” as their primary concern regarding compliance^{*2}.

Against this backdrop, Digital Garage has enhanced the functionality of "DGFT Invoice Card Payment" by introducing a feature that allows users to store invoices in compliance with the Electronic Book Storage Act with minimal effort. By providing a seamless, one-stop solution for cloud-based invoice management and credit card payments, "DGFT Invoice Card Payment" contributes to the digital transformation of invoice processing and supports improved cash flow management.

*1 Source: 2024 White Paper on Small and Medium Enterprises in Japan

*2 Source: TEIKOKU DATABANK, LTD., December 14, 2023, "Survey on Corporate Compliance with the Electronic Book Storage Act"

■ Overview of the “Received Invoice Management Feature”

- Upload scanned images or PDF files of paper invoices to the cloud
- Automatically extract invoice data using AI-OCR and sort by payment month
- Manage the payment status of each invoice from the centralized list
- Ensure cloud-stored invoices comply with the Electronic Book Storage Act

■ Vision for the future

Digital Garage aims to further enhance "DGFT Invoice Card Payment" through ongoing feature updates, evolving it into a comprehensive B2B payment platform designed for SMEs. This platform will support the shift to cashless transactions, improve operational efficiency, and help optimize cash flow in B2B transactions.

In addition, by accumulating payment data from B2B transactions and leveraging it for future data-driven business development, Digital Garage will continue to contribute to solving a wide range of challenges in B2B commerce.

■ About “DGFT Invoice Card Payment”

“DGFT Invoice Card Payment” is a key initiative within our group strategy, “DG FinTech Shift,” aimed at further expanding our payment services in the B2B market.

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 SMEs manage their cash flows, including regular and unexpected funding shortages due to various factors.

■ 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.

NEWS RELEASE***Related Press Release:**

["Digital Garage Enables Integration with External B2B Payment System Providers via API"](#) (January 29, 2025)

["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)

<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.

In Japan, the most common payment methods for B2B transactions are bank transfers, direct debits, and cash, while credit card payments rank fourth, accounting for only 38.9% of payments and 22.2% of invoicing, according to a survey*. 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." Digital Garage 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.

* Reference: Business-to-Business Settlement White Paper (2024)