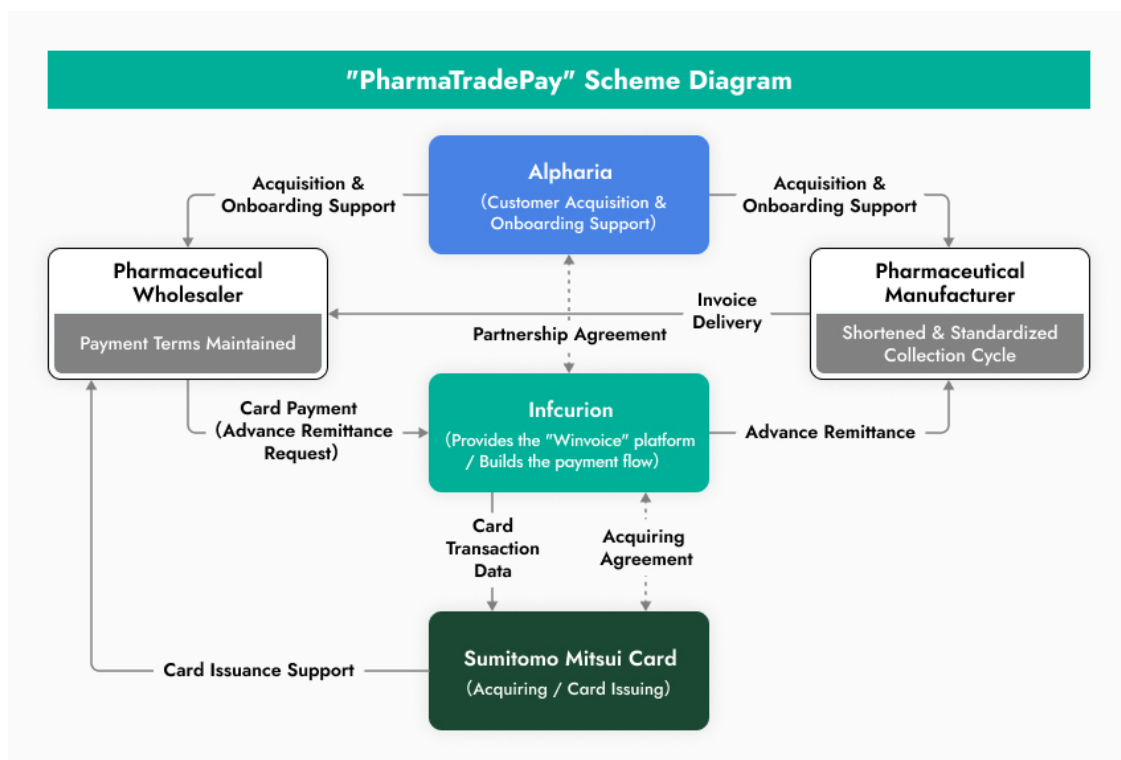


Infcurion, Alpharia and Sumitomo Mitsui Card Launch "PharmaTradePay" (Tentative Name), a Winvoice-Based B2B Payment Service for Pharma, Oct. 7, 2026

Preserving pharmaceutical wholesalers' payment terms while shortening and standardizing manufacturers' collection cycles

Infcurion, Inc. (Headquarters: Chiyoda-ku, Tokyo; Representative Director, President and CEO: Hiroki Maruyama; hereinafter "Infcurion") is pleased to announce that it plans to launch "PharmaTradePay" (tentative name)¹, a B2B payment service for the pharmaceutical industry, on October 7, 2026. The service is being launched in partnership with Alpharia Co., Ltd. (Headquarters: Chuo-ku, Tokyo; President and Representative Director: Yasumasa Miura; hereinafter "Alpharia"), a wholly owned subsidiary of Toho Holdings Co., Ltd. (Headquarters: Setagaya-ku, Tokyo; Representative Director, President and CEO: Hiromi Edahiro), and Sumitomo Mitsui Card Company, Limited (Headquarters: Koto-ku, Tokyo; President: Takeya Sasaki; hereinafter "Sumitomo Mitsui Card").

Built on Infcurion's invoice payment platform "Winvoice," "PharmaTradePay" handles transactions between pharmaceutical manufacturers and pharmaceutical wholesalers. It combines Infcurion's invoice payment platform with Sumitomo Mitsui Card's card issuing and acquiring functions (merchant acquiring and payment processing).



1. A trademark application for “PharmaTradePay” is pending, and the official name is subject to change.

◆ Background

In transactions between pharmaceutical manufacturers and wholesalers, collection cycles are typically set separately for each wholesaler. From the manufacturer’s standpoint, these long and inconsistent collection cycles have posed a challenge for cash flow management. For wholesalers, too, the potential impact of a change in payment method on their existing payment terms and cash position has at times been a barrier to adoption.

To resolve these challenges, which stem from the industry’s distinctive business practices, Infcurion has joined forces with Alpharia and Sumitomo Mitsui Card, combining the respective strengths and resources of the three companies to build this payment service. Infcurion underpins the scheme with the product capabilities and development expertise of its invoice payment platform “Winvoice.”

◆ Key Features of “PharmaTradePay,” Powered by “Winvoice”

1. Benefits for pharmaceutical wholesalers: a smooth transition with payment terms unchanged

The service builds Sumitomo Mitsui Card’s card issuing and acquiring functions on top of Infcurion’s “Winvoice.” By using credit card payments, wholesalers can make a smooth transition to the service while, as a rule, keeping their existing payment terms and remittance timing (their current payment cycle) unchanged.

2. Benefits for pharmaceutical manufacturers: shorter, standardized collection cycles

Long and inconsistent collection cycles not only make managing incoming payments more cumbersome for manufacturers. They have also become a major cash flow management challenge for companies whose earnings are under growing pressure from rising raw material and labor costs and increasing R&D expenses. With this service, manufacturers can shorten and standardize collection cycles that previously varied by wholesaler to as short as 30 days. As a result, manufacturers can expect their cash flow to become more predictable.

3. Stable operation on the “Winvoice” payment platform

Because “PharmaTradePay” is built on Infcurion’s “Winvoice,” a dedicated payment flow tailored to the pharmaceutical industry’s distinctive business practices can be operated stably and securely.

◆ Future Developments

Together with Alpharia and Sumitomo Mitsui Card, Infcurion will use this service, which digitalizes payments, to tackle payment challenges in the pharmaceutical industry. The three companies aim to build a payment infrastructure that is highly convenient for both pharmaceutical manufacturers and wholesalers.

■ About the “Winvoice” Invoice Payment Platform

“Winvoice” is a one-stop invoice payment platform providing the operations and systems required to enable card-based settlement of invoices and more. With “Winvoice,” companies can offer invoice card payment services to their own customers in as little as two months. By leveraging the “Winvoice”

API, companies can also embed invoice card payment functionality into their own services to create a unique UX. Infcurion plans to continue developing features that make every kind of payment smoother.

“Winvoice” service page: <https://infcurion.com/winvoice/>

“Winvoice” brochure download page: <https://infcurion.com/winvoice/download/>

■ About Infcurion, Inc.

Infcurion is the “Fintech Partner for Every Industry and Service,” delivering optimal payment and financial solutions across society. Leveraging deep expertise from years of consulting experience and our modern, flexible payment systems, we deliver a “comprehensive payment platform” that seamlessly handles every payment scenario, from B2C cashless transactions to B2B corporate settlements. We partner closely with our clients, providing end-to-end support from Fintech strategy formulation to the creation of new financial services. By empowering leading companies through payments and finance, we help solve societal challenges and enhance customer experiences.

Company Name: Infcurion, Inc.

Establishment: May 1, 2006

Representative: Hiroki Maruyama, Representative Director, President and CEO

Headquarters: 7F MFPR Kojimachi Bldg., 5-7-2 Kojimachi, Chiyoda-ku, Tokyo

Affiliated Organizations: Fintech Association of Japan, Cashless Promotion Council, Japan Payment Service Association, Business Invoice Payment Service Association (BIPSA)

URL: <https://infcurion.com/>

■ About Alpharia

Company Name: Alpharia Co., Ltd.

Establishment: January 15, 2014

Representative: Yasumasa Miura, President and Representative Director

Headquarters: 9F Yaesu Central Tower, Tokyo Midtown Yaesu, 2-2-1 Yaesu, Chuo-ku, Tokyo

Business: Cashless payment and factoring business

URL: <https://www.alpharia.co.jp/>

■ About Sumitomo Mitsui Card

Company Name: Sumitomo Mitsui Card Company, Limited

Establishment: December 26, 1967

Representative: Takeya Sasaki, President

Headquarters: SMBC Toyosu Building, 2-2-31 Toyosu, Koto-ku, Tokyo

Business: Credit card operations; debit card, prepaid card, and other payment operations; loan operations; guarantee operations; installment credit operations; transaction processing operations; and other related operations

URL: <https://www.smbc-card.com/index.jsp>

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Contact for Inquiries

Infcurion, Inc. — Public Relations Email: pr@infcurion.com