

---

**NEWS RELEASE**

---

---

## Digital Garage Partners with Epos Card to Support Corporate Cardholders and Enhance Epos Owner Card Value through “DGFT Invoice Card Payment”

Supporting SMEs with Better Cash Flow and Streamlined Accounting Operations

---

- Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; Digital Garage) has entered into a partnership agreement with Epos Card Co., Ltd. (HQ: Tokyo; President and Representative Director: Akikazu Aida; Epos Card) for collaboration on Digital Garage’s B2B payment service, “DGFT Invoice Card Payment.”
- Through this partnership, corporate cardholders of the Epos Owner Card issued by Epos Card can now use “DGFT Invoice Card Payment” to pay invoices—typically settled via bank transfer—by credit card.
- This initiative improves cash flow and promotes accounting DX (digital transformation) for cardholders, while enabling Epos Card to further strengthen its value-added DX support services for members.



### ■Background and Purpose of the Partnership

While cashless payments have become more common among consumers in recent years, bank transfers and direct debits still dominate B2B transactions. Many businesses continue to face challenges such as shortened payment cycles and burdensome accounting processes.

Epos Card has leveraged its expertise in the consumer card business to expand its corporate card offerings, with a focus on small and medium-sized enterprises (SMEs) and small business owners. In the SME market, the growing number of card issuers has made it increasingly important for companies to differentiate themselves by offering greater value-added services to cardholders.

For its part, Digital Garage provides “DGFT Invoice Card Payment,” which allows invoices from suppliers that do not accept credit card payments to still be settled by credit card. This supports SMEs with both cash flow management and operational efficiency, while also giving card issuers new, effective use cases for their corporate cards.

This partnership was realized through the alignment of Epos Card’s goal of expanding services for corporate cardholders and Digital Garage’s aim to deliver payment solutions to more businesses. By providing “DGFT Invoice Card Payment,” Digital Garage will accelerate Epos Card’s business growth and enhance the convenience offered to corporate card users.

---

**NEWS RELEASE****■Specific Support through “DGFT Invoice Card Payment”**

“DGFT Invoice Card Payment” enables businesses to pay invoices—ordinarily settled by bank transfer—via credit card. By using the service, companies can effectively extend their payment terms by up to about 60 days, thereby improving cash flow. Since suppliers do not need to accept card payments, and the service can be activated quickly through a simple online procedure, it also helps streamline business operations.

**Epos Owner Card “DGFT Invoice Card Payment” Service Site:**

<https://www.eposcard.co.jp/ownernet/invoice-pay/index.html> (Only in Japanese)

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

This service enables users to pay invoices with their credit card even when the payee does not accept card payments. Digital Garage pays the invoice on behalf of the user in the user’s name. Supported cards include JCB, Visa, Mastercard®, and Diners Club.

By switching payments from bank transfer to credit card, users can effectively extend their payment deadline by up to about 60 days. This helps SMEs address temporary cash shortages and cover seasonal procurement costs. Since its launch in October 2022, Digital Garage has continued to improve user convenience by adding functions such as AI-OCR invoice auto-import, invoice management functions compliant with the Electronic Book Storage Act, and API integration for seamless invoice linkage with external systems.

**■Future Developments**

Digital Garage and Epos Card have already partnered in various areas, including the point mall business <sup>※1</sup> and EPOS Easy Payment<sup>※2</sup>. Moving forward, both companies will continue to develop initiatives for cardholders and co-create new businesses by combining their solutions.

※1: Since 2011, both companies have jointly promoted the “Epos Point UP Site” using Digital Garage’s point mall platform.

<http://tamaru.eposcard.co.jp/>

※2: Press release dated February 17, 2021: <https://www.garage.co.jp/pr/release/20210217/>

**■ Company Profile****<Epos Card Co., Ltd.>**

Epos Card Co., Ltd. was established in October 2004 to further expand the card and financial business of the Marui Group, which has continued to evolve with a “customer-first” approach. As a member of the Marui Group, which is expanding its businesses centered on retail, Epos Card is committed to enhancing services that contribute to customer satisfaction through the growth and development of its card business.

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

**<Digital Garage, Inc.>**

Digital Garage, Inc. is the leading payment service provider in Japan. With the corporate purpose of “Designing ‘New Context’ for a sustainable society with technology,” Digital Garage operates payment business services for various comprehensive payment platforms in Japan. Digital Garage also runs a marketing business providing one-stop solutions in both the digital and real worlds, as well as a startup investment and development business for approaching promising startups and technologies in Japan and overseas. Digital Garage is listed on the Tokyo Stock Exchange Prime Market (TSE Prime: 4819). For more on Digital Garage, visit [garage.co.jp/en](https://garage.co.jp/en)

---

**NEWS RELEASE****\*Related Press Releases:**

["Digital Garage Expands B2B Card Payments via Regional Bank DX Platform"](#)(June 23, 2025)

["Digital Garage Adds E-Document Law-Compliant Invoice Management Feature to "DGFT Invoice Card Payment"](#)(March 25, 2025)

["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 Adds AI-Based Invoice Auto-Reading Function to B2B Payment Service "DGFT Invoice Card Payment" to Simplify Payment Procedures"](#)  
(June 28, 2024)

**<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 Digital Garage Group's strategy, "DG FinTech Shift," which integrates payments, data, and technology. With this strategy, Digital Garage 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 Digital Garage Group has been providing services for the past 25 years.

In Japan, surveys indicate that the most commonly used payment methods in B2B transactions are bank transfers, direct debits, and cash, while credit card payments rank fourth, at around 5% of the total. According to research by Visa Worldwide Japan\*, billing and collection-related costs for companies using traditional methods such as bank transfers average 4.7% of sales. For billers, bank transfers present challenges such as credit screening, risk of defaults and payment delays, as well as significant time spent on invoice-related operations. For payers, key issues include financing and cash flow management. With Japan's B2B payment market estimated at approximately 1,400 trillion yen, there is growing demand for Fintech services that seamlessly deliver cashless payments, DX, and cash flow support to address these challenges.

The Digital Garage 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, Digital Garage 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 Digital Garage 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.

\* Source: Visa Worldwide Japan K.K., White Paper released on August 28, 2025: "The Value of Introducing B2B Card Payments – From Transactions to Transformation: Survey of Major Suppliers in the Asia-Pacific Region."