
NEWS RELEASE

**Digital Garage Launches “STORES Business Post Pay powered by Digital Garage,” a B2B Payment Service Supporting Cash Flow for SMEs
Helping Business Growth for SMEs Using “STORES”**

- Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; Digital Garage) has launched "STORES Business Post Pay powered by Digital Garage" to support cash management of SMEs using "STORES" provided by STORES, Inc. (HQ: Shibuya-ku, Tokyo; President and CEO: Yusuke Sato; "STORES, service name displayed as "STORES"), a company that helps stores go digital.

▽ "STORES Business Post Pay powered by Digital Garage" service website
<https://stores.fun/bpsp> (Only in Japanese)

■About Service

"STORES Business Post Pay powered by Digital Garage" is a B2B payment service utilizing infrastructure for invoice card payment services that Digital Garage launched in 2022. Switching from bank transfers to credit card payments will help boost operational efficiency and improve cash management by extending payment deadlines. The service is easy to use, with only simple operations required for registering invoices and client information to make credit card payments—with service fees from 2.7%, they are one of the lowest in the industry. A promotional campaign will also be available from June 4 (Wed) to August 31 (Sun), 2025 where service fees will be reduced to 1.98% ^{*1}.

<Anticipated usage scenarios>

- Purchasing expenses
- Transportation expenses
- Outsourcing expenses
- Rent

SMEs, primarily in the retail, food and beverage, and service industries, that use "STORES" are anticipated to switch from bank transfers to card payments for invoices they receive on a daily basis, depending on their cash management needs.

■Background of Collaboration

STORES offers a range of products, such as cashless payments and services for launching online stores, as a means of providing comprehensive support to SMEs for operating their stores. These SMEs that make up the majority of "STORES" users often face challenges in terms of cash management due to industry-specific business practices and financing environments.

In light of this backdrop, "STORES Business Post Pay powered by Digital Garage" is slated to be used as an easier and more flexible means of financing that differs to conventional financing options provided by financial institutions. This collaboration was made possible based on the trust in the DG Group that supports payment infrastructure with an annual transaction volume of over 7.5 trillion yen, as well as the high rating of the Group's operational know-how in

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the sector of invoice card payments.

▼ "STORES" service website

<https://stores.fun> (Only in Japanese)

<*1: "Overview of Service Fee Discount Promotional Campaign">

- Description: Promotional discount campaign where ordinary service fees of 2.7% to 3.0% (tax not included) will be reduced to 1.98% (tax not included)
- Promotional Campaign: June 4 (Wed) to August 31 (Sun), 2025
- Eligibility requirements:
 - Up to 3 applications available per account during the campaign period
 - Regular service fee of 2.7% to 3.0% (excluding tax) will be incurred for the fourth application and thereafter
 - Card payment application must be completed by 23:59 on August 31, 2025
- Note: This campaign is subject to change or end without notice.

▼ Click here for more information about the campaign:

<https://stores.fun/bpsp> (Only in Japanese)

■Company profile

<STORES, Inc.>

STORES, Inc. is seeking the development of an economy driven by commitment and passion, in line with the mission, "Just for Fun." It offers a broad range of products that support the store operations of SMEs, primarily in the retail, food and beverage, and service industries. By leveraging customer data and providing "STORES" branded products, STORES helps businesses to achieve sustainable growth and fosters a society enriched by diverse and unique commerce. For more information, please visit: <https://www.st.inc/>

<Digital Garage, Inc.>

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 as one of the largest payment service providers 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.

URL: <https://www.garage.co.jp/en/>

***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)

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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)