July 23, 2025
Visa Worldwide Japan Co., Ltd.
SAP Japan Co., Ltd.
Sumitomo Mitsui Card Co., Ltd.
Digital Garage, Inc.

NEWS RELEASE

Sumitomo Mitsui Card and Digital Garage Partner to Launch Visa's Embedded Finance Solution for Business-to-Business Payments on SAP Platform for the First Time in Japan

New service enables digitization of business-to-business payments for more efficient payments

- **Visa Worldwide Japan Co., Ltd. (HQ: Tokyo; Representative Director and Country Manager, Japan: Cietan Kitney; "Visa"), SAP Japan Co., Ltd. (HQ: Tokyo; President and Representative Director: Hirofumi Suzuki; "SAP Japan"), Sumitomo Mitsui Card Company, Limited (HQ: Tokyo; President and Representative Director: Yukihiko Onishi; "Sumitomo Mitsui Card"), and Digital Garage, Inc. (TSE Prime 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; "Digital Garage") announced that it will launch the embedded finance solution, developed by Visa on SAP platform for streamlining business-to-business payments, for the first time in Japan during fiscal 2025.**

Visa began working together with SAP in 2023 to streamline and simplify business-to-business (B2B) payments, and has developed an embedded finance solution that incorporates B2B payments into SAP's ecosystem in the Asia-Pacific region through the SAP Business Technology Platform (SAP BTP).

By using this solution on the SAP platform, companies with Visa cards will be able to make card payments to their suppliers through SAP BTP, even if those suppliers do not support card payments. When doing so, credit cards can eliminate the gap in working capital in the supply chain because post payments can be made, allowing companies to secure the funds they need in a timely manner.

With this initiative, Sumitomo Mitsui Card will support the introduction of the payment solution, while Digital Garage will support the introduction of the "invoice card payment" BPSP function.

Visa, SAP, Sumitomo Mitsui Card, and Digital Garage will continue to promote the spread of safe and secure digital payments, and enhance the efficiency of business-to-business payments.

■Company Profile

[About Visa]

Visa (NYSE: V) is a world leader in digital payments, facilitating transactions between consumers, merchants, financial institutions, and government entities across more than 200 markets. Our mission is to connect the world through the most innovative, convenient, reliable, and secure payments network, enabling individuals, businesses, and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere, and see access as foundational to the future of money movement. For more information, visit Visa.com or Japanese www.visa.co.jp.

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[About SAP Japan]
SAP Japan was established in 1992 as the Japanese subsidiary of SAP SE. As a global leader in enterprise applications and business AI, SAP (NYSE:SAP) is spearheading the fusion of business and technology. It has continued to work and evolve in concert with companies for over five decades, assisting its clients with integrating business-critical operations such as finance, procurement, human resources, supply chain, and customer experience, to lead their business success. Click here for more information.
http://www.sap.com/japan

[About Sumitomo Mitsui Card Company, Limited]
Since being established in 1967, Sumitomo Mitsui Card has led the Japanese credit card industry for half a century as a comprehensive payments operator that pioneered the cashless society. In the current cashless payment market, which has evolved in complexity manner and become more diversified in terms of payment methods, even against global standards, Sumitomo Mitsui Card is aiming to achieve a truly cashless society by resolving the issues faced by both "users" and "businesses," and by creating an easy-to-use environment.
https://www.smbc-card.com/index.jsp

[About Digital Garage, Inc.]
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, Digital Garage 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.
https://www.garage.co.jp/en/