December 4, 2025
Digital Garage, Inc.

NEWS RELEASE

Supporting Business Growth in the Food Service, Healthcare, and Beauty Salon Industries Through Fintech Services

Providing "DGFT Invoice Card Payment" to the Online Reservation Service "EPARK"

- **Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; Digital Garage) has begun a joint initiative with EPARK, Inc. (HQ: Tokyo; CEO: Kouhei Oshikiri; service name referred to as "EPARK"), offering Digital Garage's B2B payment service "DGFT Invoice Card Payment for EPARK" to EPARK customers.**

- **Through this collaboration, we aim to support the cash flow needs of a wide range of businesses using "EPARK," including restaurants, clinics, pharmacies, and beauty salons.**

Background and Purpose of the Collaboration

EPARK operates "EPARK," a platform that offers queue management and online reservations for a wide range of industries, including food service, healthcare, and beauty salons. The total number of "EPARK" members surpassed 57.7 million (as of the end of July 2025[*1]). Many businesses are enhancing the quality of their services through "EPARK" and expanding their operations by leveraging its extensive member network.

For businesses such as restaurants, medical clinics, and beauty salons, which make up a core customer segment of "EPARK," cash flow often becomes a key management challenge, as payments for supplies and fixed costs tend to occur upfront. Furthermore, industries such as food service, healthcare, and beauty services have been designated as target sectors under the government's "Labor-Saving Investment Promotion Plan"[*2] (June 2025), and are being urged to take further steps toward reducing labor and improving operational efficiency. Additionally, many of these industries face difficulties in

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securing staff, particularly managers and supervisors responsible for store operations. As a result, short-term funding needs continue to increase and place a heavier burden on businesses, such as securing part-time workers who may require advance wage payment, or making capital investments for efficient store operations.

"DGFT Invoice Card Payment," a fintech service provided by Digital Garage, is already used by many businesses across diverse industries as a solution to cash flow challenges and as a tool to streamline operations. Through this collaboration, "DGFT Invoice Card Payment for EPARK" will help a wide range of businesses focus on on-site operations without worrying about cash flow, enabling them to continue growing their businesses.

(*1) Source: EPARK, as of the end of July 2025

(*2) Labor-Saving Investment Promotion Plan (June 2025)

Food Service Industry (MAFF, MHLW): https://www.cas.go.jp/jp/seisaku/atarashii_sihonsyugi/shouryokukatousi/01.pdf

Healthcare (MHLW): https://www.cas.go.jp/jp/seisaku/atarashii_sihonsyugi/shouryokukatousi/09.pdf

Barber, Beauty, Cleaning Services (MHLW): https://www.cas.go.jp/jp/seisaku/atarashii_sihonsyugi/shouryokukatousi/04-1.pdf

Note: All related documents are available only in Japanese.

Initiatives Through the Collaboration

"DGFT Invoice Card Payment" is a service that allows businesses to pay bank transfer invoices using a credit card. By using this service, businesses can effectively extend their payment cycle by up to approximately 60 days, thereby improving cash flow. Additionally, the biller (issuer of the invoice) does not need to be capable of accepting card payments. Users can begin using the service through a simple online process, meaning even busy store operators can handle it during short breaks between serving customers or providing treatments. This contributes directly to operational efficiency.

"DGFT Invoice Card Payment for EPARK"

https://lp.dginvoice.jp/epark/ (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**

Starting with the integration of DGFT Invoice Card Payment, Digital Garage and EPARK will continue exploring new solutions that combine Digital Garage's fintech services with EPARK's customer base—going beyond cash flow support to deliver further value.

■ **Company Profile**

<EPARK, Inc.>

EPARK, Inc. is a mega-venture company with the mission of "Transforming society through reservations," aiming to build Japan's reservation infrastructure. Its core business is the development and operation of a comprehensive portal website and mobile application that connect users with a wide range of industries and facilities, including restaurants, medical clinics, and beauty salons.

Leveraging a membership network of over 50 million users and an extensive network of business partners, EPARK provides value to both businesses and end users through platform services that include comprehensive brand production, alliance planning, and repeat-customer solutions.

URL: https://epark.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

*Related Press Releases:

"Digital Garage Partners with Epos Card to Support Corporate Cardholders and Enhance Epos Owner Card Value through "DGFT Invoice Card Payment" (October 2, 2025)

"Digital Garage Supports Growth of the Construction Industry through "DGFT Invoice Card Payment"(August 27, 2025)

"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)

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NEWS RELEASE

<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.”

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