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Infcurion, Inc.



Infcurion Partners with SMBC Group to Enhance “Trunk” with Advanced B2B Payment and Invoice Digitization Capabilities

Leveraging the “Winvoice” platform to drive digital transformation and financial flexibility for Japanese enterprises

TOKYO, January 19, 2026 — Infcurion, Inc. (Head office: Chiyoda-ku, Tokyo; Representative Director, President and CEO: Hiroki Maruyama; hereinafter “Infcurion”) is pleased to announce its role as the strategic design and development partner for “Trunk,” an integrated digital financial service for corporate clients provided by Sumitomo Mitsui Financial Group, Inc. (President and Group CEO: Toru Nakashima; hereinafter “SMBC Group”), Sumitomo Mitsui Banking Corporation (President and CEO: Akihiro Fukutome; hereinafter “SMBC”), and Sumitomo Mitsui Card Company, Limited (President and CEO: Yukihiro Onishi; hereinafter “Sumitomo Mitsui Card”).

Through this collaboration, Infcurion is enabling the implementation of new functionalities within the platform, including automated invoice data extraction (OCR) and expanded payment options such as scheduled bank transfers and credit card payments for invoices—the latter of which is built on Infcurion’s proprietary B2B payment platform, “Winvoice.”

While the account functionalities and various financial services on “Trunk” are provided by SMBC and Sumitomo Mitsui Card, Infcurion served as the core technical partner, leading the design and development of the invoice payment workflow and the integration of card payment capabilities.



Infcurion Supports Design and Development
of New Features for "Trunk", SMBC Group's
Digital Financial Platform for Corporations

Integrated Invoice Receipt and Payment Features,
with Card Payment Enabled by "Winvoice"



Background and Strategy

In recent years, the demand for integrated digital services that combine banking, payments, and financing has accelerated in the B2B sector. For small and medium-sized enterprises (SMEs), reducing the administrative burden of accounts payable and enhancing cash flow flexibility have become critical management priorities.

Against this backdrop, Infcurion entered into a capital and business alliance with SMBC Group in September 2024. As a key development partner, Infcurion is leveraging its deep expertise in the payment industry to digitize bank-account-based payment workflows within the "Trunk" ecosystem.

Infcurion's Role and Contribution

To realize these new features, Infcurion developed an automated invoice processing system that uses OCR technology to extract vendor details, payment amounts, and deadlines, significantly streamlining data entry.

Furthermore, the "Card Payment" feature—which allows businesses to pay invoices using credit cards to extend payment terms—was built upon Infcurion's **"Winvoice"** platform. Infcurion managed everything from the architectural design to the settlement processing infrastructure. This allows "Trunk" users to eliminate manual errors and gain greater control over their working capital.

Beyond immediate feature delivery, Infcurion has been involved from the initial conceptual phase to ensure that the platform architecture remains modular and scalable. This foundation allows SMBC Group to flexibly integrate and expand future financial services and payment methods, reinforcing "Trunk" as a continuously evolving ecosystem.

Note: Use of the "Card Payment" feature is subject to specific fees and credit approval. The feature is powered by the infrastructure of Infcurion's B2B payment platform, "Winvoice."

Executive Comment

Hiroki Maruyama, President and CEO of Infcurion, Inc.

"As the business landscape for SMEs undergoes rapid change, the seamless digitization of daily financial operations—specifically payments and cash flow management—has become a vital priority. SMBC Group's 'Trunk' is a visionary initiative that integrates banking with payments and finance, providing a service that deeply aligns with the practical needs of businesses.

Infcurion joined this project as a strategic design and development partner to build the invoice digitization and card payment layers. By embedding these payment experiences directly into the daily workflow, we aim to enhance operational efficiency and financial agility for businesses. Our work goes beyond simple feature development; we are architecting an integrated payment infrastructure that allows 'Trunk' to scale with new financial services and payment methods in the future. We believe this robust foundation is key to delivering an evolving, user-centric financial experience."

About Trunk

Trunk is a comprehensive digital financial service for corporations provided by the SMBC Group, SMBC, and Sumitomo Mitsui Card. For more details, please refer to the official announcements from the respective SMBC Group companies.

*Infcurion's role is limited to the design and development support of specific payment-related features within "Trunk" and does not represent the overall service ownership.

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 Profile

Company Name: Infcurion, Inc.

Representative: Hiroki Maruyama, President and CEO

Establishment: May 1, 2006

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

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

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