June 30, 2026
Digital Garage, Inc.

NEWS RELEASE

Digital Garage Partners with INQ, a Startup Financing Support Specialist, to Support Cash Flow During Funding Gaps

Combined with Loan Support to Enable Flexible Cash Flow Management for Startups

- **Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; "Digital Garage") has partnered with INQ, Inc. (HQ: Tokyo; Representative Director and CEO: Teppei Wakabayashi; "INQ"), which has strengths in loan support for startups, to launch "DGFT Invoice Card Payment for INQ," a payment service that supports cash flow for venture and startup companies.**
- **By curbing the upfront "pay-first" cash outflow that arises before a loan or large funding round is executed, the service supports cash flow during funding gaps and the two companies will promote its adoption among the companies INQ supports.**

"DGFT Invoice Card Payment for INQ" Service URL: https://lp.dginvoice.jp/inq (Only in Japanese)

Objectives and Background of the Collaboration

For startups in their founding or rapid-growth phases, stabilizing cash flow and maintaining flexible financing are important challenges for scaling their businesses. In the course of providing fundraising support to a cumulative total of more than 1,300 startups, amounting to over 13 billion yen[*1], INQ frequently received requests from companies wanting to defer payment of advertising costs and other expenses during fundraising. Meanwhile, through its B2B payment service DGFT Invoice Card Payment, which makes credit card payment possible even for invoices from business partners that do not accept card payments, Digital Garage has contributed to improving cash flow and operational efficiency for a wide range of companies, including startups.

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Through this collaboration, by combining Digital Garage's payment solution with INQ's expertise in supporting startups, the two companies aim to provide an environment in which entrepreneurs can resolve their financial concerns and focus more on their core business.

*1: As of November 2025.

About "DGFT Invoice Card Payment for INQ"

This service is a package that adapts DGFT Invoice Card Payment, Digital Garage's payment service for corporations, to the needs of the companies INQ supports.
By switching invoices designated for bank transfer to card payment (JCB, Visa, Mastercard®, Diners Club, SAISON, or NICOS), companies can defer the payment deadline by up to about 60 days, until the card's billing date.

Using this service in parallel with INQ's loan support in situations such as those below helps support cash flow during the gap period of fundraising, including temporary bridge funding and responses to unexpected payments.

- As bridge funds until a funding round or loan is executed.
- To cover large advertising costs or procurement payments that arise before sales revenue comes in.
- As a safeguard against sharp swings in cash flow, such as unexpected outsourcing costs.

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®, Diners Club, SAISON, or NICOS.

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.

Positioning of the BIPS Business within the Group's Strategic Financial Services Business

The Digital Garage Group is accelerating its development and the build-out of its operational structure toward an in-year launch of "Digital Garage Bank / DG Bank" (tentative name), a strategic financial services business for SMEs operated together with the Resona Group. The project aims to deliver a

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financial orchestration platform that deeply integrates payments and finance and provides unified support for payments, fund management, credit functions, and data utilization in SME management in the AI era. Under this project, Digital Garage plans to offer “Personal Agent,” a next-generation financial service that provides hands-on support to SME managers. Digital Garage’s invoice card payment (BIPS) business forms the core of the cash flow and B2B payment platform provided by this infrastructure, and is positioned as one of the business lines and functions that reach the SME market on a pioneering basis.

Future Developments

Going forward, through its collaboration with INQ, Digital Garage will continue to work on promoting cashless payments in the B2B market and supporting corporate cash flow through solutions including DGFT Invoice Card Payment.

<Company Overview>

■ INQ, Inc.

Representative: Teppei Wakabayashi, Representative Director and CEO
Head office address: TAMA MIRAI SQUARE 2F B08, 2-8-28 Akebono-cho, Tachikawa-shi, Tokyo
Date founded: October 2018
Under its mission, "From Launching to Achieving," INQ specializes in debt financing for ventures and startups. To date, the company has supported over 1,300 companies, facilitating more than 13 billion yen in cumulative financing (*as of November 2025).
INQ’s services eliminate the stress and complexity of the fundraising process, allowing entrepreneurs to free up the time and capital needed to focus on their core business. By providing financial support from startup through expansion, the company strives to contribute to the advancement of entrepreneurs and the broader startup ecosystem. For more on INQ, visit https://inq.finance/ (Only in Japanese)

■ Digital Garage, Inc.

Representative: Kaoru Hayashi, Representative Director, President Executive Officer and Group CEO
Head office: Digital Gate Bldg., 3-5-7 Ebisu Minami, Shibuya-ku, Tokyo
Shibuya PARCO DG Bldg., 15-1 Udagawa-cho, Shibuya-ku, Tokyo
Date founded: August 1995
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

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