September 17, 2026

To whom it may concern:

Company Name:	TOHO HOLDINGS CO.,LTD.
Corporate Representative:	Hiromi Edahiro, Representative Director, President and CEO (Prime Market of Tokyo Stock Exchange Securities Code: 8129)
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Alpharia Launches "PharmaTradePay" (Tentative Name), a B2B Payment Service for the Pharmaceutical Industry in Partnership with Infcurion and Sumitomo Mitsui Card

- Enabling pharmaceutical manufacturers to shorten and centralize collection cycles while allowing pharmaceutical wholesale companies to maintain existing payment terms -

TOHO HOLDINGS CO.,LTD. (Headquarters: Tokyo; Representative Director, President and CEO: Hiromi Edahiro) announced that its wholly owned subsidiary, Alpharia Co.,Ltd. (Headquarters: Tokyo; President and Representative Director: Yasumasa Miura; hereinafter "Alpharia"), in collaboration with Infcurion, Inc. (Headquarters: Tokyo; Representative Director, President and CEO: Hiroki Maruyama; hereinafter "Infcurion") and Sumitomo Mitsui Card Company, Limited (Headquarters: Tokyo; President: Takeya Sasaki; hereinafter "Sumitomo Mitsui Card"), plans to launch "PharmaTradePay" (tentative name)*2, a B2B payment service for transactions between pharmaceutical manufacturers and pharmaceutical wholesale companies based on the "Winvoice"*1 invoice payment platform, on October 7, 2026. This service combines Infcurion's invoice payment platform with Sumitomo Mitsui Card's card issuance and acquiring functions (affiliate agreements and payment processing).

*1 Winvoice: An invoice payment platform that enables credit card payments for invoices

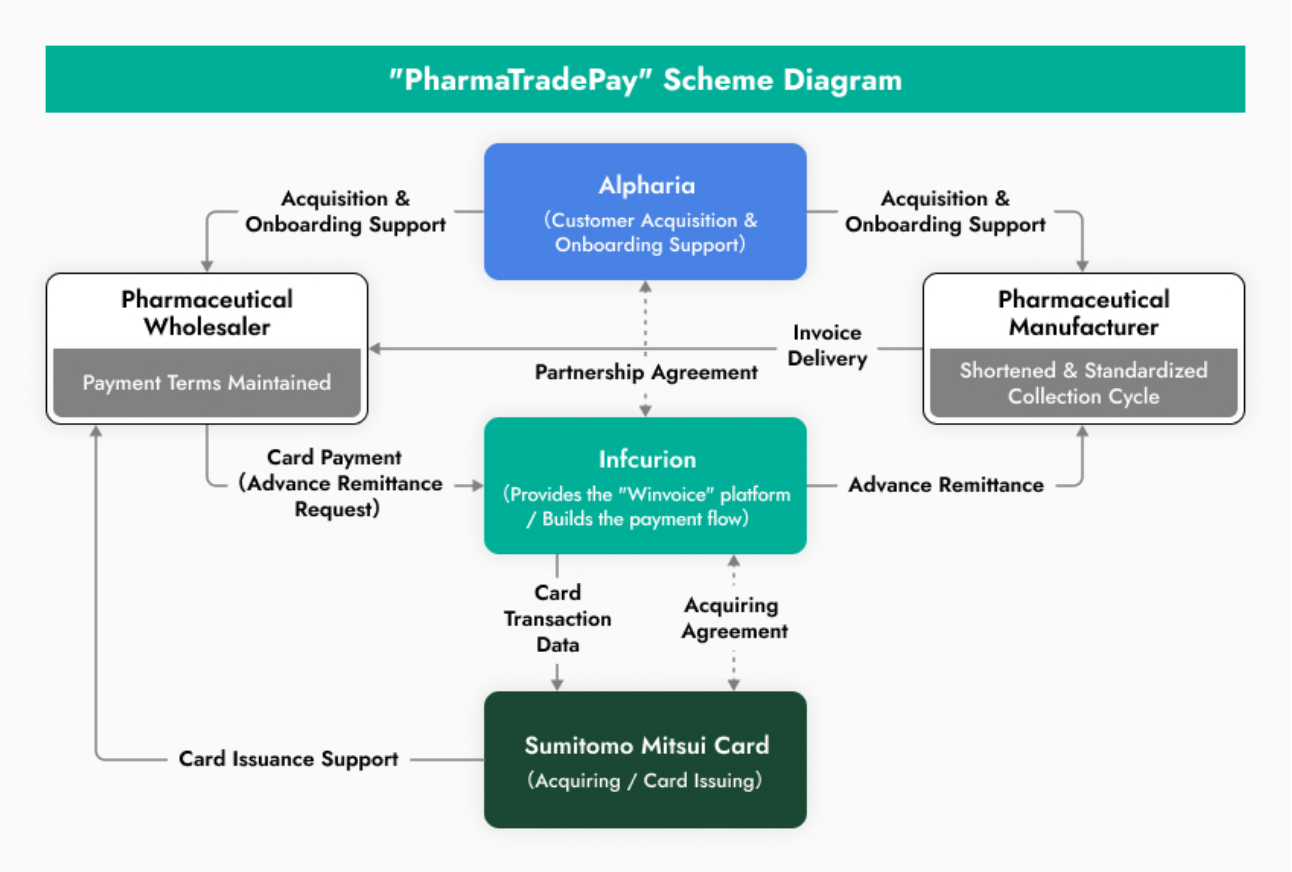
*2 "PharmaTradePay" is a tentative name. The official name is subject to change in the future.

1.Background of the Service

In transactions between pharmaceutical manufacturers and pharmaceutical wholesale companies, a different collection cycle is set for each pharmaceutical wholesale company. As a result, the timing of accounts receivable collection was spread out, making the collection of accounts receivable and cash flow management more complex—a challenge for pharmaceutical manufacturers. For pharmaceutical wholesale companies as well, the impact on existing payment terms and cash flow can pose a hurdle, leading to situations where they are slow to switch to new payment methods. To address the challenges stemming from these industry-specific business practices, we developed this service by combining Alpharia's expertise in the pharmaceutical industry, Infcurion's invoice payment platform, and Sumitomo Mitsui Card's card issuance and acquiring functions.

2.Overview of the Service

This service is based on "Winvoice," an invoice payment platform provided by Infcurion. Invoice data issued by pharmaceutical manufacturers to pharmaceutical wholesale companies is imported into the system, enabling payments to be processed using the Sumitomo Mitsui Card payment platform. As a member of the TOHO HOLDINGS Group, Alpharia leverages the network and industry expertise it has cultivated through its relationships with both pharmaceutical manufacturers and pharmaceutical wholesale companies to provide implementation support to both parties.



3.Features of the Service

(1) Benefits for Pharmaceutical Manufacturers

By introducing this service, the collection cycle, which previously varied by pharmaceutical wholesale company, can be shortened and centralized to “as little as 30 days”. This will improve the predictability and soundness of cash flow, enabling efficient fundraising for initiatives such as new drug development.

(2) Benefits for Pharmaceutical Wholesalers

Utilization of credit card payments enables smooth transition to this service while, in principle, maintaining existing payment terms and bank transfer schedules (current cycle).

(3) Stable Operation

By leveraging “Winvoice,” the invoice payment platform provided by Infcurion, this service enables the stable and secure operation of a dedicated payment workflow tailored to the business practices specific to the pharmaceutical industry.

4.Forward looking outlook

Alpharia, together with Infcurion and Sumitomo Mitsui Card, is committed to addressing payment challenges in the pharmaceutical industry through this service, which leverages payment digital transformation (DX), with the goal of developing a payment infrastructure that offers high convenience for both pharmaceutical manufacturers and pharmaceutical wholesale companies.

■Alpharia Co., Ltd.

Company name:	Alpharia Co., Ltd.
Established:	January 15, 2014
Representative:	Yasuhiro Miura, President and Representative Director
Location:	Tokyo Midtown Yaesu, Yaesu Central Tower 9F, 2-2-1, Yaesu, Chuo-ku, Tokyo
Business content:	Cashless payment and factoring business
URL:	https://www.alpharia.co.jp/

■Infcurion, Inc.

Company name:	Infcurion, Inc.
Established:	May 1, 2006
Representative:	Hiroki Maruyama, Representative Director, President and CEO
Location:	MFPR Kojimachi Bld.7F, 5-7-2, Kojimachi, Chiyoda-ku, Tokyo
Business content:	Providing platforms and consulting support in finance, payment and related fields
URL:	https://infcurion.com/en/

■Sumitomo Mitsui Card Company, Limited

Company name:	Sumitomo Mitsui Card Company, Limited
Established:	December 26, 1967
Representative:	Takeya Sasaki, President
Location:	SMBC Toyosu Bldg., 2-2-31 Toyosu, Koto-ku, Tokyo, Japan
Business content:	Credit card operations; debit card, prepaid card, and other payment operations; loan operations; guarantee operations; installment credit operations; transaction processing operations; and other related operations
URL:	https://www.smbc-card.com/index.jsp

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