

NEWS RELEASE



For Immediate Release
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Infcurion to provide Xard for Bill One Business Card

Tokyo, Japan, May 30, 2023—Infcurion, Inc. (CEO: Hiroki Maruyama, Head Office: Chiyoda-ku, Tokyo) announced that it will start providing the next-generation card issuing and processing platform Xard for the Bill One Business Card issued by Sansan, Inc. (CEO: Chika Terada, Head Office: Shibuya-ku, Tokyo), available from June 1, 2023.

The Bill One Business Card is an optional service for the Bill One invoice management solution. It improves operations related to credit card payments and is structured in compliance with Japan's Invoicing System and Electronic Bookkeeping Act. A total of 200 companies are confirmed as implementing the Bill One Business Card at the time of its launch. The added service will help to further accelerate users' monthly closing procedures. By using the Xard platform, Sansan is achieving a fast service launch at a low cost, and with streamlined efforts for obtaining card issuance licenses and development of processing systems, by linking to the necessary functions through open APIs.



In recent years, Embedded Finance is attracting attention as a new form of Fintech, which improves the customer experience by seamlessly incorporating financial services into non-financials' original services. Infcurion will continue to create new value for society by supporting companies in incorporating Fintech into their services through its platforms such as Wallet Station and Xard, which provide various financial services on a functional basis.

Comment from Sansan on introducing Xard

Chika Terada, Representative Director & CEO of Sansan, Inc., commented as follows:

“Our company’s mission is ‘Turning encounters into innovation,’ and we provide digital transformation (DX) solutions that reshape how people work. We have been working on DX for invoicing through Bill One, which arose from the encounters between companies. In doing so, we developed the Bill One Business Card by focusing on the fact that corporate credit cards, which are increasingly used as a payment method between companies, also have analog business issues.

“The main reasons for adopting Xard are Infcurion's track record and deep knowledge of the corporate credit card area, as well as the flexible response to our needs in solving issues related to corporate card issuance while utilizing digitization technologies we have cultivated internally. We expect to grow the partnership and jointly support the service growth of Bill One in the future.”

<About Xard (<https://infcurion.com/xard/>)>

Xard is a next-generation card issuing & processing platform, which enables issuance of JCB/Visa brand cards instantly at a low cost and supports card issuance for a wide range of companies including fintech, financial institutions, retailers, Web service providers and others. By incorporating the various API functions provided by Xard into their services, partners can create new customer experiences.

About Infcurion, Inc.

Infcurion, Inc. is a payment focused fintech company aiming to achieve social change with the power of “Finance x Technology.” Infcurion is focused on building the future of finance by becoming the No.1 Enabler in the fintech space through establishing a finance and payment ecosystem with our partner companies. We are engaged in three core business segments.

① Embedded Fintech business

We provide banking functions as a B2B2C cloud service called Wallet Station which can connect on top of the traditional banking systems and integrate various services such as point cards, coupons, BNPL (Buy now Pay later) etc., as well as various payment methods. In addition, we also offer B2B2B services including our international brand card issuing and processing platform called Xard.

② Merchant Solution Business

We provide payment terminals and settlement center for merchants, with customized terminals for key verticals.

③ Consulting Services

We also provide a comprehensive range of consulting services from new business planning to operational set up support for financial institutions, payment operators and corporates. We maximize group synergies by cross-selling our products and services, focused on supporting our clients in their Digital Transformation (DX) and new service launch, with the ultimate goal of creating seamless UX and smarter and more convenient financial services for end consumers and businesses.

Company Profile

- Company Name: Infcurion, Inc.
- Founder & CEO: Hiroki Maruyama
- Established: May.1, 2006
- Head office: MFPR Kojimachi Bld.7F, 5-7-2, Kojimachi, Chiyoda-ku, Tokyo 102-0083
- Number of employees: 272 (as of April, 2023)
- Description of business: Providing platforms and consulting support in finance, payment and related field
- URL: <https://infcurion.com/>

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