

The English translation is for reference purposes only. In the case of any discrepancy between the Japanese original and English translation, the Japanese original will prevail.

October 2023

Contact: Infcurion, Inc.
pr@infcurion.com
<https://infcurion.com/>

Infcurion Announces Release of Invoice Payment Platform Winvoice, which allows SaaS and Web Service Companies to Quickly and Cost Efficiently Embed Card Payments for Invoicing

Tokyo, Japan, October 2, 2023—Infcurion (CEO: Hiroki Maruyama, Head Office: Chiyoda-ku, Tokyo) launched invoice payment platform Winvoice in October.



Winvoice allows companies such as SaaS companies, web service providers and financial institutions to quickly and cost efficiently integrate card payments※1(card invoice, card payment) for invoicing into their services.

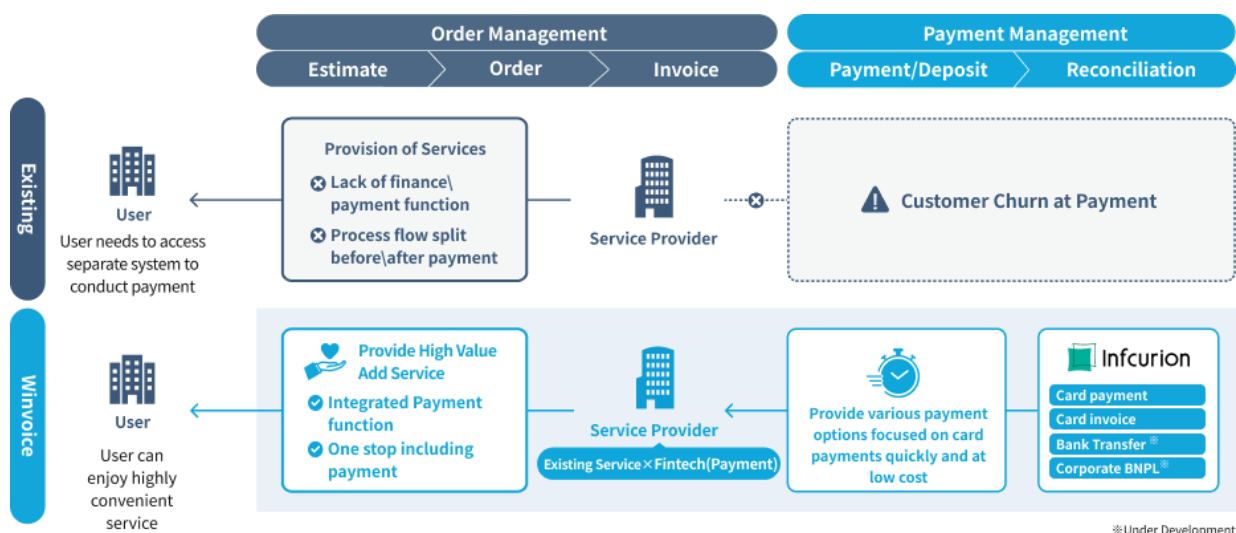
Companies that use Winvoice can integrate the relevant licensing, operations, and systems for card processing through a single system integration, allowing them to integrate card payments into their

existing services smoothly, and provide high value add services to their users. In addition, Winvoice is compliant with Visa’s new corporate payment scheme, “Business Payment Solution Provider (BPSP) ※2” and can be provided as a web UI interface in addition to via API, to allow for clients to integrate the service at low cost.

Users can select to switch their payment method from bank transfer to card payment at the time of purchase of goods on a supplier’s platform (card invoice) and/or choose themselves to pay via card (card payment) instead of bank transfer, allowing them to realize higher operational efficiency.

※1 All Visa card products (credit card, prepaid card and debit card) are available to use.

※2 Scheme that connects “Buyer” that wants to purchase with card, and “Supplier” that does not accept card payments.



With the Qualified Invoice- Based System (“Invoice system”) launched in October, there have been many initiatives implemented including regulatory amendments related to accounting operations, which have accelerated the push towards digitalization. The cashless revolution of the B2B space has been progressing, with usage of corporate cards for B2B transactions increasing.

In recent years, Embedded Finance, which incorporates financial services into the existing services of non-financial companies to improve customer experience is attracting attention as a new type of Fintech service. Infcurion enables the integration of Fintech into any service, including in the B2B space, through its platforms that provide various financial services on an individual function level such as Wallet Station, CharG and Xard and Winvoice, realizing new value for society.

About Winvoice

Winvoice is an invoice payment platform that allows companies to quickly and cost efficiently implement card payments for invoicing into their own services. Going forward, in addition to card payments (card invoice, card payment), additional payment methods such as bank transfers (payment agency) and real time credit-type advance payments are planned to be developed.

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/>

Contact Information

Infcurion, Inc. Marketing Communications Division

TEL: +81-3-6272-3294

MAIL:pr@infcurion.com