NEWS RELEASE

![Infcurion logo]

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.

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https://infcurion.com/

Infcurion Received 2023 Good Design Award for Xard

Tokyo, Japan, October 6, 2023—Infcurion (CEO: Hiroki Maruyama, Head Office: Chiyoda-ku, Tokyo) received a 2023 Good Design Award (Sponsor: Japan Institute of Design Promotion) for its international branded card platform Xard.

Xard is a next generation card issuance platform that supports clients in easily and cost efficiently issuing original international branded cards. In the corporate business market, where the need to increase operational efficiency and digitize operations is increasing, and the digital transformation (DX) of corporate spend management and B2B payments is gaining more attention, the implementation of corporate card schemes is expanding.

Existing card systems have been based on the vertical integration of relevant card functions, thereby limiting the flexibility of UI/UX structure and design for companies interested in issuing their own cards, and creating issues around user convenience such as the inability to issue real time notifications to users etc.

In relation to these issues, Xard provides each function through APIs, allowing clients to flexibly customize each function such as UI/UX, design and real time notifications etc therefore allowing clients to embed card functionality flexibly and quickly into their service, realizing a better user experience.

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.

Evaluation Comment from Good Design Award Jury

Not only did we value the ability to allow companies to easily issue original corporate Visa/JCB cards, but also the flexible and scalable service design that allows clients to issue a wide variety of cards to fit their business needs via API.

Introduction Page on Good Design Website

https://www.g-mark.org/gallery/winners/15491

About the Good Design Awards
The Good Design Awards were founded in 1957 and are the only comprehensive design evaluation and promotion mechanism in Japan. The Japan Institute of Design Promotion conducts activities to make people's lives and society better through design, with many companies and designers participating from Japan and globally. Over 50,000 awards have been issued to date, with the GMark award symbol being widely recognized as the symbol mark for good design.
Official website:　http://www.g-mark.org/

<About Xard (https://infcurion.com/xard/)>
Xard is a next-generation card issuing 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
・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
・Description of business：Providing platforms and consulting support in finance, payment and related field
・Affiliated Organizations:

Fintech Association of Japan

Payments Japan Association

Japan Payment Service Association

・URL：https://infcurion.com/

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