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

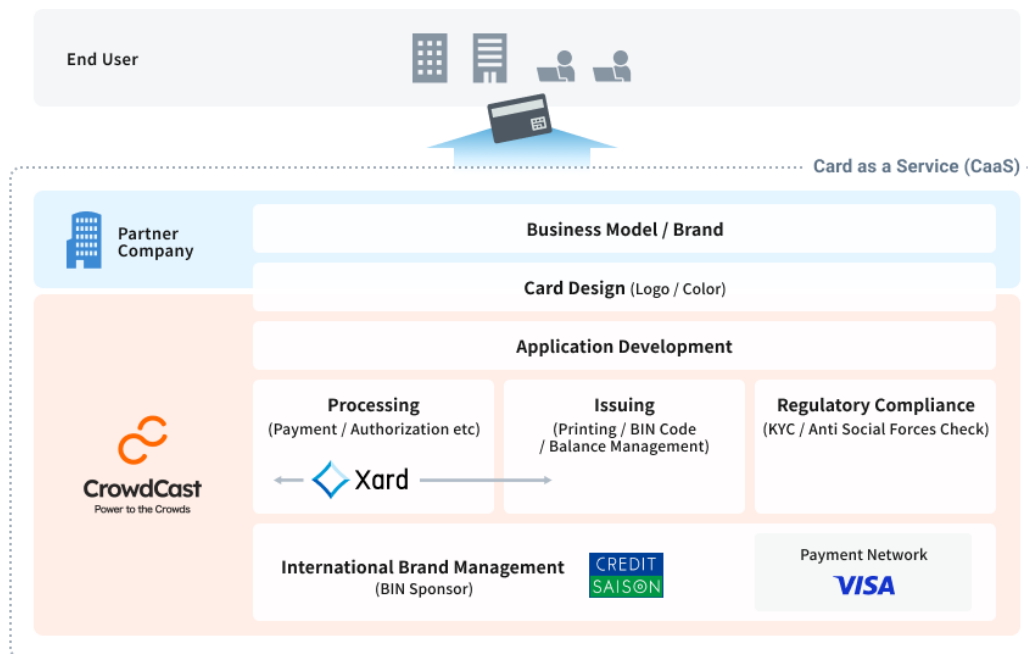
December 20, 2023

## Infcurion to Provide Xard to CrowdCast's Corporate Card Issuance Service "Card as a Service(CaaS)"

Tokyo, Japan, December 20, 2023—Infcurion (CEO: Hiroki Maruyama, Head Office: Chiyoda-ku, Tokyo) began providing Xard to CrowdCast's (CEO: Takashi Hoshikawa, Head Office; Chiyoda-ku, Tokyo) new service "Card as a Service (CaaS)" which supports companies to launch issuance of next generation corporate Visa cards in as little as 90 days.

"Card as a Service (CaaS)" is a corporate card issuance service provided as a one stop solution that packages the complex technology and operations required to provide international branded corporate card issuance on a white label basis. Companies ("Partner Company") that would like to issue corporate cards can easily and quickly release their own branded corporate cards by utilizing the service which packages card design, production, issuance, regulatory compliance and customer support together, allowing them to maximize their best in class business model and brand.

Xard provides the card issuance, transaction processing and balance management etc. for "Card as a Service." Xard has an extensive track record in providing functionality to many corporate card programs, and by providing each function via API, it allows its clients to freely customize each function such as UI/UX, design and real time notifications. Based on its flexible infrastructure, partner companies can quickly and flexibly integrate card functionality into their own service, improving the 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 and Xard, realizing new value for society.

#### 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

- 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: 301 (as of December, 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](mailto:pr@infcurion.com)