

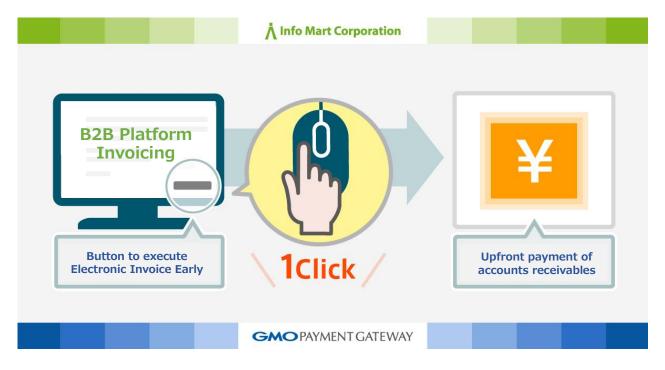
For immediate release

April 25, 2019 Infomart Corporation

GMO-PG and Infomart to release their new service in 2020 that helps B2B businesses improve their cash flow through the upfront payment of accounts receivables with one click

Infomart Corporation (TSE 1st Section : 2492; President & CEO: Osamu Nagao; hereinafter, "the company"), which operates a platform for B2B (business-to-business e-commerce), and GMO Payment Gateway, Inc. (TSE 1st Section: 3769; President and Chief Executive Officer: Issei Ainoura; hereinafter, "GMO-PG") of the GMO Internet Group, which develops comprehensive payment-related services and financial-related services, will launch their new service Electronic Invoice Early Payment in January 2020. This service targets businesses (i.e. sellers who issue invoices) using B2B Platform Invoicing, which is the company's service that digitizes invoices, and enables the upfront payment of accounts receivables with one click before the deadline for payment, improving the sellers' cash flow.

*In order to use this service, it is necessary to apply for use in advance, by sending specified documents, etc. to GMO-PG. After that, you will be able to request conversion with one click. Your application and request for conversion will be checked by GMO-PG.



[Background and Outline]

In many B2B transactions, there often emerges a time lag between the delivery of products after procurement and manufacturing and the payment of prices for the products. This worsens cash flow in some cases. As the labor force population is decreasing due to the declining birthrate and the aging society, many enterprises are required to streamline not only business operations but also a financing for business administration and expansion.

Under such circumstances, GMO-PG, which is aiming to support the expansion of B2B businesses in all aspects by developing payment and financial-related services, and the company, which operates Japan's leading platform for B2B and is putting efforts to enhance work efficiency of B2B businesses, will offer Electronic Invoice Early Payment in January 2020, which enables the quick upfront payment of accounts receivables with one click without waiting for the payment from clients, improving the sellers' cash flow.

GMO-PG and the company will keep offering multifaceted support, including the streamlining of the business operation of B2B enterprises and growth strategies.

[Electronic Invoice Early Payment]

"Electronic Invoice Early Payment" is a service that targets B2B businesses using our B2B Platform Invoicing, and enables the quick upfront payment of accounts receivables. After B2B businesses apply for this service, the upfront payment of accounts receivable (written in the invoices they have issued) before the deadline for payment is enabled just by clicking the button to execute Electronic Invoice Early Payment on the B2B Platform Invoicing screen.

For example, in a case where a client is expected to pay a bill at the end of the month after the following month, the accounts receivable to be settled 60 days later will be settled by GMO-PG two business days later. This will improve the financing of users.

In addition, this service is based on "GMO B2B Early Payment", an existing service for transferring accounts receivable to GMO-PG, and GMO-PG collects receivables. Therefore, there is no risk of failure to collect receivables.

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