

## **Infomart launches new service, Credit Sales Payment, to improve the efficiency of various operations involved in credit sales**

**Infomart partners with Money Forward Kessai to support further operational efficiency improvements for BtoB Platform Invoicing users**

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Infomart Corporation (head office: Minato-ku, Tokyo; president and CEO: Ken Nakajima; hereafter, the “Company”) will enter into a business alliance agreement with Money Forward Kessai, Inc. (head office: Minato-ku, Tokyo; president and representative director: Naomichi Tomiyama; hereafter, “MFK”) and begin providing Credit Sales Payment, a new service that will enable users to outsource various operations involved in credit sales, including credit screening, payment collection, payment management and reminder, and payment guarantees in case of payment defaults, all at once, on Wednesday, July 26, 2023.

### **■ Background to the service launch**

BtoB Platform Invoicing provided by the Company is a service for issuing and receiving invoices in digital data. Since its release in 2015, many companies have adopted the service, with over 880,000 companies using the service as of June 2023.

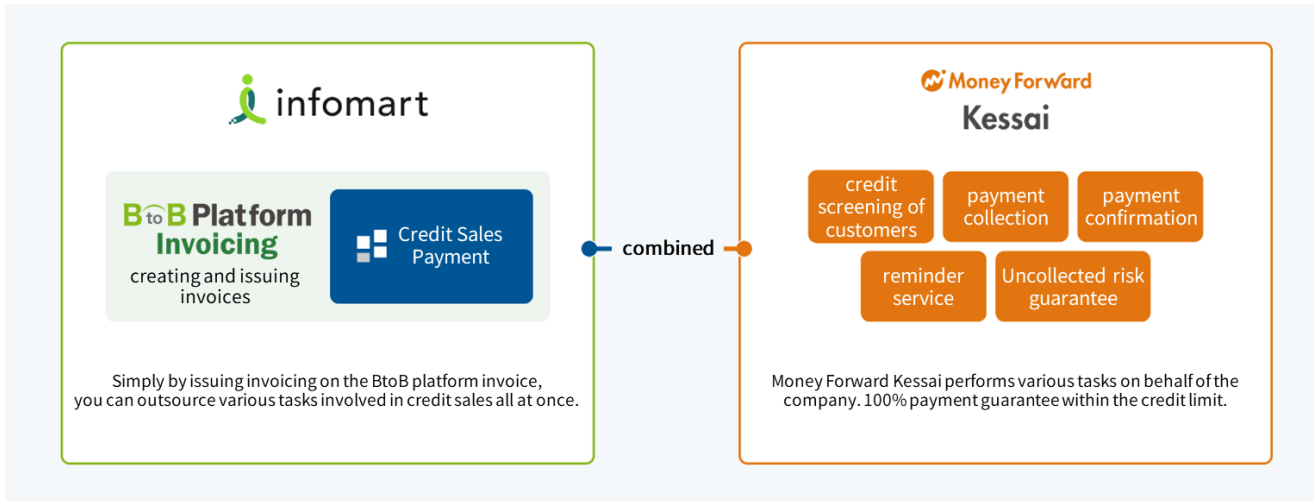
However, we have heard from many BtoB Platform Invoicing users that while the service has helped them improve the efficiency of invoice-issuing operations, they are still struggling with the complexity and costs of dealing with various tasks that follow, such as payment confirmation and reconciliation and contacting customers when payments are missed.

In response, we have decided to release a new service, Credit Sales Payment, that will enable users to outsource various tasks involved in credit sales all at once, in collaboration with MFK’s Money Forward Kessai, a deferred payment and invoicing service for BtoB transactions.

### **■ About Credit Sales Payment**

Credit Sales Payment combines features of the Company’s BtoB Platform Invoicing and MFK’s Money Forward Kessai to enable users to outsource to MFK a series of operations involved in credit sales, from credit screening of customers to payment collection after issuing invoices, payment confirmation and reconciliation, and contacting customers when they miss payments.<sup>\*1</sup>

Because MFK guarantees payments in the event of payment defaults, users can conduct credit sales free of risks.<sup>\*2</sup>



## ■ Features of Credit Sales Payment

Users can use the new service without changing the existing operational flow of creating and issuing invoices on BtoB Platform Invoicing. They can also select customers they want to engage in credit sales transactions with using Credit Sales Payment.\*<sup>3</sup>

The new service will free users from the hassle of conducting credit checks on customers before commencing transactions, enabling them to conduct credit sales with peace of mind. Users can also use the new service flexibly according to their internal company policies and to address operational issues they face, for instance by resetting the service settings and returning to normal billing after a year from the start of transactions.

Further, because customer or invoice information registered on BtoB Platform Invoicing can be easily linked to Money Forward Kessai, users do not need to develop a program for linking data and can begin using the service without spending much time or costs on preparatory steps.

## ■ Infomart has a full lineup of financial services

In 2020, the Company released Electronic Invoice Early Payment, which allows users to raise funds by selling accounts receivables that have been confirmed with the issue of invoices. With the release of this service, the Company began developing BtoB Finance, which essentially is BtoB Platform with expanded payment and finance functions.

As a second service in BtoB Finance, we decided to release Credit Sales Payment, which can contribute to enhancing the efficiency of invoicing and payment operations.

Going forward, the Company will promote digitalization of back-office operations through BtoB Platform, and at the same time, aim to further increase the convenience of users by expanding payment and finance functions of the Platform with BtoB Finance.

\*1 Credit Sales Payment is a service available to paid plan users of BtoB Platform Invoicing.

\*2 Payment guarantees will not be provided in exceptional cases, such as when a breach of the representations and warranties is discovered after a customer has passed credit screening.

\*3 Users will have to conduct credit screening of the customers they want to use the Credit Sales Payment service with in advance. If the customers pass credit screening, a guaranteed credit limit will be set, and claims within that amount will be subject to a demand and payment guarantee.

## < Company Profile >

### **【MFK】**

Company name : Money Forward Kessai, Inc.  
Representative : Naomichi Tomiyama, President and Representative Director  
Headquarters : 21F Tamachi Station Tower S,  
3-1-21 Shibaura, Minato-ku, Tokyo 108-0023, Japan  
Established : March 2017  
Capital : 100 million yen  
Business description : Development and provision of the following services  
Business-to-business deferred payment settlement service 'Money Forward Kessai'  
Startup financing service 'Money Forward Transaction Finance for Startups'  
Business-to-business invoice card payment service 'Money Forward Invoice  
Card Pay for Startups'  
Accounts receivable early financing service 'Money Forward Early Payment'  
Website : <https://mfkessai.co.jp/corp/top>

### **【Infomart】**

Company name : Infomart Corporation (TSE Prime Market : 2492)  
Representative : Ken Nakajima, President and CEO  
Headquarters : 13F Shiodome Shibarikyu Building,1-2-3 Kaigan,  
Minato-ku, Tokyo,105-0022, Japan  
Established : February 13, 1998  
Capital : 3.2 billion 12.51 million yen  
Business description : Business to Business EC Trade Platform  
Number of employees : 721 (as at March 2023)  
Website : <https://corp.infomart.co.jp/>

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