

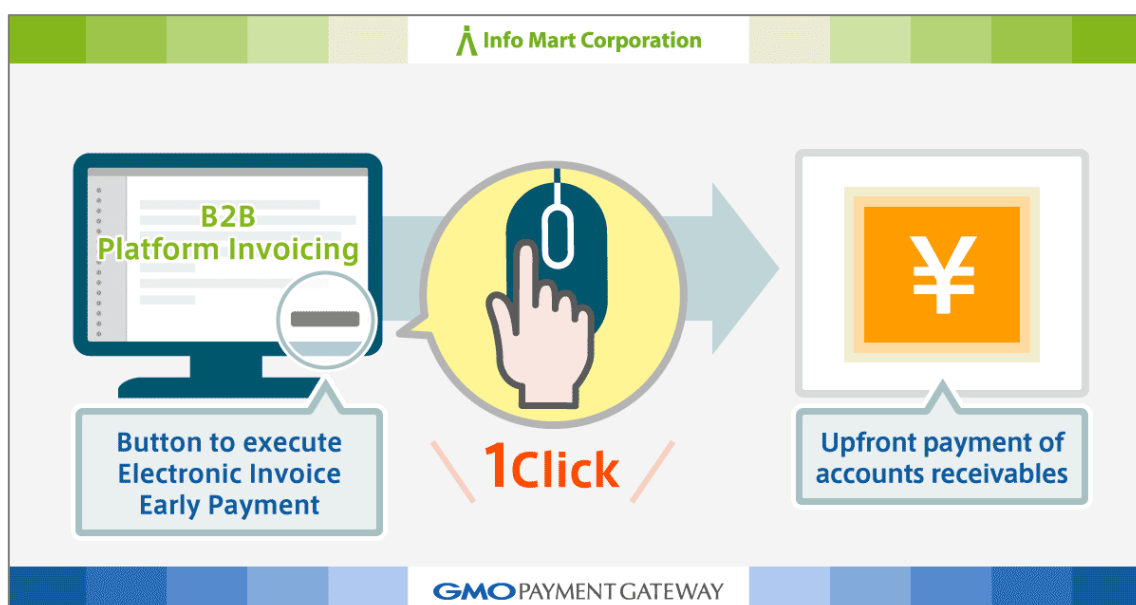
GMO-PG and Infomart to release their new service in 2020 that helps B2B businesses improve their cash flow through the upfront payment of accounts receivables with one click

- Supporting Cash Flow Improvement for B2B Operators Through Upfront Payment of Receivables-

Infomart Corporation (TSE 1st Section : 2492 President & CEO: Osamu Nagao; hereinafter, "Infomart"), 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 Infomart'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.

Infomart and GMO-PG will jointly convene the „Seminar on Improving Cash Management in B2B Transactions,“ on July 5th, 2019 (Friday), to explain the Electronic Invoice Early Payment for B2B operators ahead of the launch of the service. Registration for attending this seminar will start on April 25, 2019.

(※) 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 Infomart, 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 Infomart 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.

For further details of this service will be given at the „Seminar on Improving Cash Management in B2B Transactions” described below for B2B operators. Inquiries can also be made through the „Inquiry Contact” at both Infomart and GMO-PG.

【Seminar on Cash Cycle Improvement of B2B Transactions】

Infomart and GMO-PG will jointly convene the „Seminar on Improving Cash Management in B2B Transactions,” to explain the Electronic Invoice Early Payment service, as part our solutions to B2B operators looking to resolve funding issues to secure growth capital.

Going forward, other similar events to encourage application and awareness of early-monetization of receivables are also considered.

Seminar Name	Improving Cash Management in B2B Transactions
Date and Time	July 5th 2019 (Friday) 17 : 00~18 : 00
Place	GMO Internet Group, 11F Large Hall, Cerulean Tower, 26-1 Sakuragaoka-cho, Shibuya
Fee	FREE
Seats Available	30Seats ※Lottery will be used if application exceeds the seats available.
Application	Please use the URL below for online application URL : https://www.gmo-pg.com/seminar/2019/0705/

Seminar content	<ul style="list-style-type: none"> • Factoring: How to improve Cash Management in B2B Transactions • Overview of Electronic Invoice Early Payment service • Digitization of invoice: Requirement for Electronic Invoice Early Payment
Inquiry	TEL: +81-3-5784-3610, B2B Payment Business Department, Management Department of Strategic Business, Innovation Partners Division, GMO Payment Gateway

【Infomart】

Infomart operates the B2B platforms that strives to connect all persons and corporations in the world. Infomart can be described as a “platform provider” between companies that promotes the digitalization of various industries and corporates and paperless migration, and Infomart’s services have been implemented in around 300,000 corporations, and the FY2018 gross merchandizing value (GMV) exceeded ¥8 trillion.

Infomart strives to evolve into a global B2B platform corporation that connect people and corporations in the world that transcends national boundaries and industry differences, to help achieve better productivity, shorten working hours, realize cost reductions, topline growth and paperless migration and other ecological contributions.

【GMO Payment Gateway】

GMO-PG offers comprehensive payment services and financial services to 112,341 merchants (as of December, 2018), including online retailers, operators who collect recurring monthly payments such as NHK (the public broadcaster), and public organizations such as National Tax Agency and Tokyo Metropolitan Government. The Transaction value has exceeded ¥3 trillion yen not only through our core payment service but also the value-added services that contribute to the growth of the merchant’s business. Thus, as a leading Payment Service Provider (PSP) company, we offer Fintech services such as cashless solutions to Financial Institutions, Payment after Delivery (PaD), and lending services and is expanding into the Card-present payment services business. We are actively pursuing overseas expansion not only through capital and business alliances with overseas PSPs but to rollout payment and money services directly in the overseas markets.

GMO-PG aims to offer a convenient and secure payment infrastructure to both consumers and businesses, driven by new innovations to realize an EC and a cashless society.

【Related Links】

- Infomart URL : <https://www.infomart.co.jp/e/index.asp>
- GMO-PG (Service) URL: <https://www.gmo-pg.com/en>
- GMO-PG (Company Profile) URL: <https://corp.gmo-pg.com/en>

(In the event of any discrepancy between the original and the English version, the Japanese version shall prevail.)

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