

July 10, 2026  
Infcurion, Inc.

## **Infcurion's "Xard" Platform Powers HQ's "Shokuji-hojyo HQ" Employee Benefit Service**

*Streamlining meal-subsidy program administration through API-based payment data integration*

Infcurion, Inc. (Headquarters: Chiyoda-ku, Tokyo; Representative Director, President and CEO: Hiroki Maruyama; hereinafter "Infcurion") is pleased to announce that its next-generation card issuance platform "Xard" has been adopted as the payment infrastructure for "Shokuji-hojyo HQ," a corporate meal-benefit service operated by HQ, Inc. (Headquarters: Chiyoda-ku, Tokyo; Representative Director: Shoji Sakamoto; hereinafter "HQ").

"Xard" is a next-generation card issuance platform that makes it easy and cost-effective to issue original network-branded cards (virtual/physical) via API integration. Leveraging this cloud-based card issuance infrastructure, "Shokuji-hojyo HQ" issues its own original network-branded card—the "HQ Card"—and builds its systems flexibly. Furthermore, by sharing payment data through API integration, the service simultaneously delivers the convenience of a "virtual company cafeteria"—usable at restaurants nationwide that accept Visa nationwide—together with a reduction in the administrative workload companies bear in operating their meal-subsidy programs.



**Infcurion's "Xard" Platform Powers HQ's "Meal Subsidy HQ"  
Employee Benefit Service**

### **◆Corporate Interest in Meal Support Grows Amid Inflation and a Changing Tax Environment**

Against the backdrop of prolonged inflation, interest is growing in meal subsidies as an employee benefit that helps boost take-home pay. The FY2026 tax reform, which took effect in April 2026, raised the tax-free ceiling for meal subsidies for the first time in 42 years, providing a tailwind for corporate meal support. At the same time, conventional meal subsidies have struggled to balance convenience with governance—weighed down by cumbersome expense reimbursement, the administrative burden of verifying eligible uses, and a sense of unfairness arising from limited usable locations.

To address these challenges, Infcurion and HQ built a system on the “Xard” platform that combines the convenience of nationwide acceptance at Visa-affiliated restaurants with automated checks of eligibility conditions. This allows companies to reduce their operational burden, while employees can readily feel a real boost to their take-home pay through their everyday meals, making use of the tax-free allowance. (\*1)

\*1 To qualify as tax-exempt under tax law, meal subsidies must meet certain requirements. For actual eligibility, please consult Japan's National Tax Agency or your tax advisor.

## ◆ Highlights of the “Xard” Implementation in “Shokuji-hojyo HQ”

### 1. Issuing and deploying HQ-branded Visa cards quickly and cost-effectively by shortening the card issuance process

By leveraging a cloud-based card issuance infrastructure, Infcurion minimized the initial costs that had traditionally been a hurdle to issuing original network-branded cards and accelerated both card issuance and system development. This enabled “Shokuji-hojyo HQ” to begin offering cards early in its service launch.

### 2. Seamless integration with existing apps and management systems via API

By linking payment data with HQ's app and management systems via API, complex operational tasks are streamlined. This established a framework that technically underpins the reduction of companies' operational burden.

## ◆ Future Developments

This model—linking the next-generation card issuance platform “Xard” with operational services to balance convenience and governance—can be applied to a variety of business-expense domains where managing uses and eligibility conditions is complex, such as health and learning support. Going forward, Infcurion will promote the adoption of this model among a wide range of businesses, including operating companies and startups exploring new ventures built on original cards. Infcurion will continue to view payment and card functions not merely as a means of payment but as infrastructure that underpins business, and, through embedded finance, will support the business growth of its clients.

## ■ About the Next-Generation Card Issuance Platform “Xard”

“Xard” is a network-branded card issuing platform that allows companies to easily and cost-effectively issue their own original JCB/Visa cards (virtual/physical) via API integration. It provides the necessary functions for card issuing in a flexible, modular format, meeting the business needs of all types of companies, including Fintech firms, financial institutions, retailers, and web service providers. By incorporating Xard's various API functions into their own services, companies can create new customer experiences.

“Xard” service page: <https://infcurion.com/xard/>

"Xard" brochure download page: <https://infcurion.com/xard/download/>

## ■ About HQ

Under the vision "Transforming Employee Benefits from a Cost into an Investment," HQ develops an Employee Experience (EX) platform that maximizes the employee experience. It provides an integrated suite of solutions that support companies' sustainable value creation and individual growth, including the card-type benefit "Shokuji-hojyo HQ," the next-generation benefit "Cafeteria HQ," and the full-scale corporate coaching service "Coaching HQ."

Company Name: HQ, Inc.

Establishment: March 18, 2021

Representative: Shoji Sakamoto, Representative Director

Headquarters: 3F Towa Kanda-Nishikicho Building, 3-4-2 Kanda-Nishikicho, Chiyoda-ku, Tokyo

URL: <https://hq-hq.co.jp/>

## ■ About Infcurion, Inc.

Infcurion is a fintech partner for all industries and services, implementing optimal payment and financial functions for society. We develop technology and provide platforms that allow flexible use of diverse financial services on a functional basis, and offer consulting for cashless payment businesses. Leveraging expertise cultivated through years of consulting experience and our strength in modern, flexible next-generation payment systems, we provide an "end-to-end payment platform" that covers every payment scenario, from B2C cashless payments to B2B corporate transactions.

We work closely with our clients' business strategies, offering comprehensive support from fintech strategy planning to the creation of new financial services. We aim to solve social issues and realize enriched customer experiences by supporting the businesses of all leading companies with a focus on payments and finance.

Company Name: Infcurion, Inc.

Establishment: May 1, 2006

Representative: President and CEO Hiroki Maruyama

Headquarters: 7F MFPR Kojimachi Building, 5-7-2 Kojimachi, Chiyoda-ku, Tokyo

Affiliated Organizations:

- General Incorporated Association Fintech Association
- General Incorporated Association Cashless Promotion Council
- General Incorporated Association Japan Payment Services Association
- Business Invoice Payment Service Association

URL: <https://infcurion.com/>

\*This release was created based on information current as of the date of issuance. There is a possibility that all or part of the content may change in the future.

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**Contact for Inquiries**

Infcurion, Inc. — Public Relations   Email: [pr@infcurion.com](mailto:pr@infcurion.com)