PRESS RELEASE

July 27, 2026
Infcurion, Inc.

Infcurion's "Xard" Adds a "Credit Guarantee Option," Removing a Key Barrier to Launching a Branded Credit Card Business

Empowering businesses to launch their own branded credit cards—no B2B credit underwriting expertise required

Infcurion, Inc. (Headquarters: Chiyoda-ku, Tokyo; Representative Director, President and CEO: Hiroki Maruyama; hereinafter "Infcurion") is pleased to announce that, on July 27, 2026, it will launch a "Credit Guarantee Option" for its next-generation card issuance platform "Xard," aimed at businesses looking to start their own credit card issuance business. Under this option, Infcurion sets the credit line for the cards and guarantees against uncollected card payments. As a result, even businesses without credit underwriting expertise can quickly launch their own branded credit card issuance business while keeping financial risk to a minimum. The option applies to business cards issued to corporations and sole proprietors.

■ Background

Japan's domestic credit card market is projected to reach approximately JPY 184 trillion in fiscal 2030 (*1). One major driver of this growth is the digitalization of business-to-business (B2B) payments. In place of conventional invoice payments by bank transfer, demand is rising rapidly for card-based B2B payments, which let companies extend payment terms (improving cash flow) and streamline operations.

However, many businesses considering issuing their own branded credit cards lack credit underwriting expertise and cannot fully absorb non-payment risk on their own. As a result, many have had no choice but to limit their options to top-up prepaid cards, which carry no such risk. Because prepaid cards are paid in advance, spend per transaction and usage frequency tend to stay low, leading to lost revenue opportunities.

In fact, a survey of B2B and e-commerce/SaaS companies found that approximately 40% want to “sign up for a guarantee service” as a measure against non-payment risk (*2). This highlights how mitigating non-payment risk is a challenge shared across businesses.

In response, Infcurion is introducing the “Credit Guarantee Option,” a new optional feature of Xard under which it sets the credit line and assumes non-payment risk. This will help a broad range of businesses enter the credit card issuance business.

*1 Source: Yano Research Institute Ltd., “Survey on the Credit Card Market (2025)” (released December 16, 2025). Market size is based on the shopping transaction volume of the proprietary cards issued by each credit card company. It does not include each company’s acquiring transaction volume (the volume of other companies’ cards handled at affiliated merchants).

*2 Source: Raccoon Financial, Inc., “The Composition of Payment Methods and the Use of External Payment-Agency and Guarantee Services at B2B EC and SaaS Companies.” Monitor provided by: Sakurisa.

■ Expected Benefits of Adoption

No credit underwriting expertise required	Even companies that lack credit-screening expertise or systems can enter the branded credit card issuance business, because Xard handles credit-line setting and credit decisions, removing the need to build their own credit-screening operation.
Revenue expansion	Credit cards, with their deferred-payment model, tend to generate higher spend per transaction and greater usage frequency than debit or prepaid cards. Maximizing the card program’s total payment volume (Gross Transaction Value, GTV) expands the revenue that businesses earn in proportion to payment value.
Offloading non-payment risk	Infcurion assumes non-payment risks such as payment delinquency by cardholders, in the form of a guarantee provided to the adopting business (*3). Adopting businesses can focus with confidence on offering their own branded credit cards, without having to manage credit or bear non-payment risk in-house.
Rapid deployment	Normally, building credit-screening mechanisms and a risk-management framework in-house requires substantial lead time. Because this service is offered as an optional feature of Xard, businesses can launch their own branded credit

	card issuance business quickly, without entering into individual contracts or building such systems themselves.

*3 Guarantees are subject to Infcurion's prescribed screening, and certain exemption provisions may apply.

■ Future Developments

Infcurion will continue to enhance its services and broaden its business domains. It is also steadily expanding the functionality that Xard offers, and this Credit Guarantee Option is part of that effort. Infcurion aims to build an environment in which businesses of every kind can offer their customers unique financial experiences. It will also support the creation of new business models through the use of payment data.

■ About the Next-Generation Card Issuance Platform "Xard"

"Xard" is a next-generation card issuance 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 Infcurion, Inc.

Infcurion is the "Fintech Partner for Every Industry and Service," delivering optimal payment and financial solutions across society. Leveraging deep expertise from years of consulting experience and our modern, flexible payment systems, we deliver a "comprehensive payment platform" that seamlessly handles every payment scenario, from B2C cashless transactions to B2B corporate settlements. We partner closely with our clients, providing end-to-end support from Fintech strategy formulation to the creation of new financial services. By empowering leading companies through payments and finance, we help solve societal challenges and enhance customer experiences.

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Establishment: May 1, 2006

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Affiliated Organizations: Fintech Association of Japan, Cashless Promotion Council, Japan Payment Service Association, Business Invoice Payment Service Association (BIPSA)

URL: https://infcurion.com/

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