

Infcurion to Power the New “TOKIUM Business Card” with “Xard”

Providing the system foundation for the corporate card to be offered under the comprehensive business alliance between Sumitomo Mitsui Card and TOKIUM

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 selected for the “TOKIUM Business Card.” The corporate card will be offered under a comprehensive business alliance in corporate payments between Sumitomo Mitsui Card Company, Limited (Headquarters: Koto-ku, Tokyo; Representative Director and President: Takeya Sasaki; hereinafter “Sumitomo Mitsui Card”) and TOKIUM Inc. (Headquarters: Chuo-ku, Tokyo; Representative Director: Kenichi Kurosaki; hereinafter “TOKIUM”).

The “TOKIUM Business Card” will be built on a structure in which Sumitomo Mitsui Card serves as the issuer, holding the required legal licenses and assuming credit and funding responsibilities, and TOKIUM offers the card under its own brand. “Infcurion will provide “Xard” as the system foundation for card issuance and operations.”

◆ Background

At Japanese companies, labor shortages and the growing sophistication of business operations have made it a pressing challenge to streamline spend management, including expense settlement and invoice management. Expense requests, corporate card payments, supporting-document management, and accounting are often run on separate systems and processes, creating a heavy burden of data entry, reconciliation, and internal-control compliance. As a result, demand is rising rapidly for business systems and payment functions that work as a single, integrated whole. Against this backdrop, Sumitomo Mitsui Card and TOKIUM have concluded a comprehensive business alliance agreement in corporate payments, and they are now developing the “TOKIUM Business Card” as the first initiative under that alliance.

Sumitomo Mitsui Card will handle such areas as credit screening, funding, and the billing and collection of card payments, while Infcurion will provide the system foundation that supports issuance and operations. This structure has enabled TOKIUM to concentrate its management resources on developing a service in which AI Agents and payment functions work as one. On that foundation, TOKIUM aims to deliver a new corporate payment experience that both streamlines accounting operations and strengthens internal controls.

◆ Key Points of the “Xard” Deployment for the “TOKIUM Business Card”

1. Instant issuance of virtual cards and flexible card management

Xard's card issuance functions let "TOKIUM Business Card" administrators issue virtual cards instantly from TOKIUM's management console, and set a spending limit and a usage period for each card. Companies can issue and manage as many cards as they need for each department or purpose, enabling flexible operation.

2. Real-time API integration that connects seamlessly with TOKIUM's services

Through the API integration that Xard provides, card transaction data is reflected in TOKIUM's systems in real time once a payment is made. As the payment infrastructure, Xard supports more efficient accounting work based on card statements.

◆ Availability

Development of the "TOKIUM Business Card" is underway, with the aim of opening applications in December 2026.

*The launch timing is subject to change.

◆ Future Developments

"Infcurion will expand its provision of Xard-based card issuance infrastructure to companies that have held back from entering the corporate card business due to the business risk of in-house issuance, among other factors." It will focus in particular on businesses with a strong affinity for card transaction data, such as expense management SaaS providers and invoice issuance platforms, and will support their business growth through embedded finance.

◆ Comment from TOKIUM

Kenichi Kurosaki, Representative Director, TOKIUM Inc.

"Thanks to 'Xard' and Sumitomo Mitsui Card's issuing framework, we are able to focus on developing a customer experience that unifies our accounting AI Agent with payments. Working with both companies, we will press ahead with development so that we can put the 'TOKIUM Business Card' in our customers' hands as soon as possible. Together, we will create new payment experiences that change the way accounting work is done."

■ 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 functions necessary 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.

Company Name: Infcurion, Inc.

Establishment: May 1, 2006

Representative: Hiroki Maruyama, Representative Director, President and CEO

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

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

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

■ About Sumitomo Mitsui Card

Sumitomo Mitsui Card has led the spread of cashless payments in Japan for many years, with its credit card business at the core. The company is rolling out its next-generation payment platform “stera” and “Olive,” a comprehensive financial service for individual customers, and is making active use of cashless payment data. Through these initiatives, it works to deliver new value to consumers, businesses, and society through payments.

Company Name: Sumitomo Mitsui Card Company, Limited

Establishment: December 26, 1967

Representative: Takeya Sasaki, Representative Director and President

Headquarters: SMBC Toyosu Building, 2-2-31 Toyosu, Koto-ku, Tokyo

URL: <https://www.smbc-card.com/>

■ About TOKIUM

Guided by its aspiration to “create time that leads to the future,” TOKIUM provides the accounting AI Agent “TOKIUM.” AI, more than 8,000 operators, and cloud systems work together at a sophisticated level, carrying out tasks and making judgments autonomously much as a single staff member would, so that a company’s accounting operations are completed automatically. The service frees business professionals from routine work such as entering and reconciling transaction details, obtaining approvals, and arranging business travel.

Company Name: TOKIUM Inc.

Establishment: June 26, 2012

Representative: Kenichi Kurosaki, Representative Director

Address: 12F Nomura Real Estate Ginza Building, 6-18-2 Ginza, Chuo-ku, Tokyo

URL: <https://corp.tokium.jp/>

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Contact for Inquiries

Infcurion, Inc. — Public Relations

Email: pr@infcurion.com