

September 15, 2026

Infcurion, Inc.

Infcurion Powers the Launch of ETC Cards for “freee Card Unlimited”

With the next-generation card issuance platform “Xard,” dramatically streamlining the back-office work that comes with corporate toll road use

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 as the technology foundation for a new ETC (Electronic Toll Collection) card service from freee K.K. (Headquarters: Shinagawa-ku, Tokyo; Representative Director and CEO: Daisuke Sasaki; hereinafter “freee”). freee will begin offering the ETC cards for its corporate credit card “freee Card Unlimited” on September 16, 2026.

freee operates an integrated management platform under the mission “Empower Small Businesses to Take Center Stage.” Through this collaboration, the two companies will digitalize expense processing and journal entry work for corporate toll charges, driving greater efficiency in back-office operations.



◆ Background to This Deployment and the Value “Xard” Delivers

As the digital shift accelerates in Japan’s corporate payments market, corporate cards and their accompanying ETC cards have become essential tools that simultaneously improve cash flow, strengthen governance, and streamline operations. Conventional ETC card operations, however, have posed challenges for many companies: importing data such as routes and amounts by hand, preparing journal entries manually, and navigating cumbersome processes that run from card

issuance to ongoing management. A standout feature of freee's new ETC card is that users can apply for a card and manage statements seamlessly online.

Infcurion's "Xard" is a next-generation card issuance platform that lets companies issue their own original network-branded cards (JCB/Visa) easily and cost-effectively through open APIs. For this project, "Xard" was recognized for its ability to provide both issuance functions and detailed transaction data integration for ETC cards via API. On that basis, it was chosen as the foundation for freee's ETC cards, handling issuance and payment processing. By leveraging this flexible, highly extensible technology foundation, freee was able to bring the service to market quickly.

◆ The Value "Xard" Delivers for "freee Card Unlimited"

1. Streamlined procedures through UI/UX flexibility

Using the APIs Infcurion provides, companies can freely design the UI/UX of their own services. In this initiative, procedures such as applying for an ETC card and reviewing its statements are completed entirely online from within "freee Card Unlimited." This end-to-end online flow sharply reduces both the lead time required for issuance and the cost of ongoing management.

2. Substantially more efficient expense processing and journal entry work

ETC card statement data flows automatically into "freee Card Unlimited," so there is no need to collect trip data separately. Automatic registration rules further minimize errors in entering account items and the rework needed to correct them.

3. Flexible vehicle and organizational management, with clear visibility into spending

ETC cards do not have to be tied to any single credit card; they can be assigned to an organization or to an individual vehicle (a company car) instead. Statement data such as usage dates and toll gate information is therefore managed in one place, enabling sophisticated spend management.

■ 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 freee

Under its mission, "Empower Small Businesses to Take Center Stage," freee develops an "integrated management platform" for everyone to manage their own business freely. As a Japan-born cloud SaaS provider, freee builds an open platform by working with partners and financial institutions, and continues to deliver "MAJI-KACHI" (a true customer value).

Company Name: freee K.K.

Establishment: July 9, 2012

Representative: Daisuke Sasaki, Representative Director and CEO

Headquarters: 21F Art Village Osaki Central Tower, 1-2-2 Osaki, Shinagawa-ku, Tokyo

URL: <https://corp.freee.co.jp>

■ 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/>

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Contact for Inquiries

Infcurion, Inc. — Public Relations Email: pr@infcurion.com