PRESS RELEASE

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Infcurion, Inc.

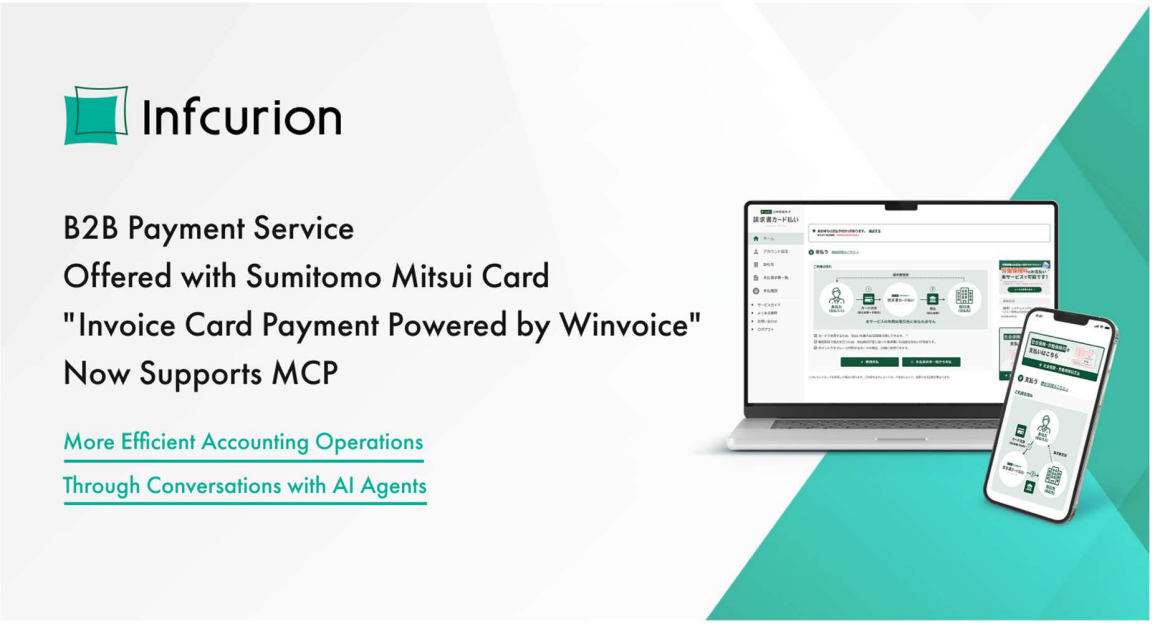
Infcurion Brings MCP Support to “Invoice Card Payment Powered by Winvoice,” Its B2B Payment Service with Sumitomo Mitsui Card

Conversations with AI Agents make accounting operations more efficient—the first rollout to a partner company

Infcurion, Inc. (Headquarters: Chiyoda-ku, Tokyo; Representative Director, President and CEO: Hiroki Maruyama; hereinafter “Infcurion”) is pleased to announce that “Invoice Card Payment Powered by Winvoice,” a B2B payment service it offers together with Sumitomo Mitsui Card Company, Limited (Headquarters: Koto-ku, Tokyo; President: Takeya Sasaki; hereinafter “Sumitomo Mitsui Card”), now supports MCP (Model Context Protocol) (*1), the standard for connecting services with AI agents.

Users of the service can now handle their day-to-day invoice tasks through conversations with an AI agent.

*1 A global standard protocol that allows AI to securely interact with and operate external services and systems.



◆ Background to the MCP Integration

As labor shortages caused by Japan’s declining birthrate and aging population deepen, expectations are rising rapidly for the use of “AI agents” in back-office operations. These agents keep work moving autonomously, without people having to operate IT tools directly. In accounting and finance in particular, specialized talent is becoming harder to hire. At the same time, “autonomous financial

support," in which AI assesses the situation and proposes and executes financial actions such as payments, is drawing growing attention.

In June 2026, Infcurion announced MCP support for its invoice payment platform "Winvoice" and began offering it to users of "LP Business Invoice Card Pay," a service provided by Link Processing Co., Ltd., a group company of Infcurion. Infcurion also announced its plan to roll out the capability to partner companies in stages. (Reference: https://infcurion.com/en/news/news-20260618_001/)

As the first step in this rollout, MCP support is now available for "Invoice Card Payment Powered by Winvoice," the service Infcurion offers together with Sumitomo Mitsui Card.

◆ Key Features of MCP Support in "Invoice Card Payment Powered by Winvoice"

1. Streamlining Accounting Operations through Interaction with AI agents

By connecting their AI agent to the service's remote MCP server, users can upload invoices, submit payment reservation requests, and check payment status, all through interaction with the AI Agent. This dramatically reduces manual data entry. By design, users still give final payment approval on the "Winvoice" screen, balancing convenience with the security that financial services demand.

2. Remote MCP Enables Even Non-Engineers to Connect with AI

MCP support in "Invoice Card Payment Powered by Winvoice" employs a cloud-based remote MCP server. Users do not need to download dedicated software or build a specialized system environment on their own computers. As a result, even non-engineers, such as SME owners and accounting staff, can get started simply by setting the remote MCP server URL in the AI they use.

3. Extensibility through Cross-Service Integration via MCP

Using their own AI agent as a hub, users can simultaneously connect other companies' MCP-compatible accounting software, expense management services, and similar tools. Connected in this way, these services can technically share data securely through the AI agent.

For example, an AI agent could read and visualize data such as "outstanding invoices" and "cash and deposit balances" from connected accounting services. If it detects the risk of a future cash shortfall, it could propose to the user a plan to switch payment of the shortfall amount to "Invoice Card Payment Powered by Winvoice." Advanced use cases like these become possible through MCP, an open and shared standard.

■ About "Invoice Card Payment Powered by Winvoice"

The service allows payers to switch the payment method for invoices they receive from bank transfer to a card they already hold. By paying by card, payers can defer payment until the account debit date for their card charges, effectively extending their payment due date. After the card payment, the invoiced amount is deposited into the biller's bank account, in the name specified by the payer, as early as the same day. The biller is therefore not informed that a card was used. Switching to card payment also cuts the time spent on bank transfers and helps prevent errors, which is expected to improve operational efficiency.

“Invoice Card Payment Powered by Winvoice” is a B2B payment service built on “Winvoice,” Infcurion’s invoice payment platform. Using “Winvoice,” which handles requirements, operations, and system development in one stop, Infcurion provides the service to Sumitomo Mitsui Card’s customers, with Sumitomo Mitsui Card acting as its referral partner.

■ About the “Winvoice” Invoice Payment Platform

“Winvoice” is a one-stop invoice payment platform providing the operations and systems required to enable card-based settlement of invoices and more. With “Winvoice,” companies can offer invoice card payment services to their own customers in as little as two months. By leveraging the “Winvoice” API, companies can also embed invoice card payment functionality into their own services to create a unique UX. Infcurion plans to continue developing features that make every kind of payment smoother.

“Winvoice” service page: https://infcurion.com/winvoice/

“Winvoice” brochure download page: https://infcurion.com/winvoice/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 Profile

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

Centered on its credit card business, Sumitomo Mitsui Card has long led the adoption of cashless payments. Through its next-generation payment platform “stera,” its comprehensive financial service for individual customers “Olive,” and the use of cashless data, the company works to deliver new value to consumers, businesses, and society through payments.

Company Profile

Company Name: Sumitomo Mitsui Card Company, Limited

Establishment: December 26, 1967

Representative: Takeya Sasaki, President

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

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

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