## "Seikyu Robot," a service to improve cashflow through credit card payments, is now launched

The transaction fee is the lowest in the industry at 2.3% (tax-free)!\* By simply registering an account, you can accept credit card payments for both billing and payment.

Robot Consulting Co., Ltd. (Minato-ku, Tokyo. Chairman and President: Hidetoshi Yokoyama) has partnered with Infcurion, Inc. and has begun offering "Seikyu Robot," a B2B service that helps improve cashflow through credit card payments, from Monday, December 18, 2024. With this service, the billing party can receive funds quickly by issuing an invoice via credit card payment, and the payer can postpone actual disbursement for up to 60 days by paying by credit card, which is expected to improve cashflow.



◆"Seikyu Robot" service website: https://seikyu-robo.jp

In recent years, there has been more interest than ever in the digitalization of business-tobusiness transactions in Japan, with fundamental reviews including amendments to laws related to accounting and bookkeeping such as the invoice system and the revised Electronic Book Preservation Act, as well as the digitization of checks and the abolition of the use of promissory notes by 2026. The Japanese government has also set a goal of increasing the proportion of cashless payments to around 40% by 2025\*\*, but while individual payments have been steadily spreading, the reality is that bank transfers and cash payments still account for the majority of payments, especially between small and medium-sized enterprises. The newly launched "Seikyu Robot" is a B2B cashflow improvement service that further promotes digital transformation of billing and payment operations for small and medium-sized businesses and enables centralized management of orders and receipts. To improve convenience for both billers and payers, the service is equipped with a function that allows invoices to be paid by credit card\*\*\*. By using this function, billers can easily accept credit card payments by simply issuing a traditional invoice, reducing credit risk and collection risk. In addition, by paying received invoices with a credit card, payers can reduce the hassle of transferring money at a bank counter or ATM, and can postpone actual payments by direct debit, which is expected to improve cashflow.

We plan to continue developing our cashflow improvement service for credit card payments, "Seikyu Robot," by updating it and expanding its functions so that it can be used by more people.



STRUCTURE

## 請求ロボの仕組み



## Features of the cashflow improvement service "Seikyu Robot"

Registration is free of any complicated procedures and is expected to complete within one business day.

•初期費用・月額費用0円!
決済機能のみの利用であれば月額無料でご利用いただけます。
●決済定数料は業界最安級2.3%!
支払金額の2.3%(非課税)、決算あたりの最低手数料は500円(非課税)になります。
●入金は最短即日、支払は最大60日延長可能!
請求する側、支払う側ともに資金繰りの改善が期待できます。

\*The minimum payment fee per transaction is 500 JPY (tax-free).

\*\*"2023 Cashless Payment Ratio," Ministry of Economy, Trade and Industry (March 29, 2024)

\*\*\*The payment service provided by this function is provided by Winvoice, which is operated by Infcurion, Inc.

## [About Robot Consulting]

Robot Consulting develops and provides AI services that mainly deal with legal tech under the philosophy of "Democratizing the Law." The "Robot Lawyer" that utilizes AI, including LLM (large language models) currently under development, aims to realize free legal advice around the world.