



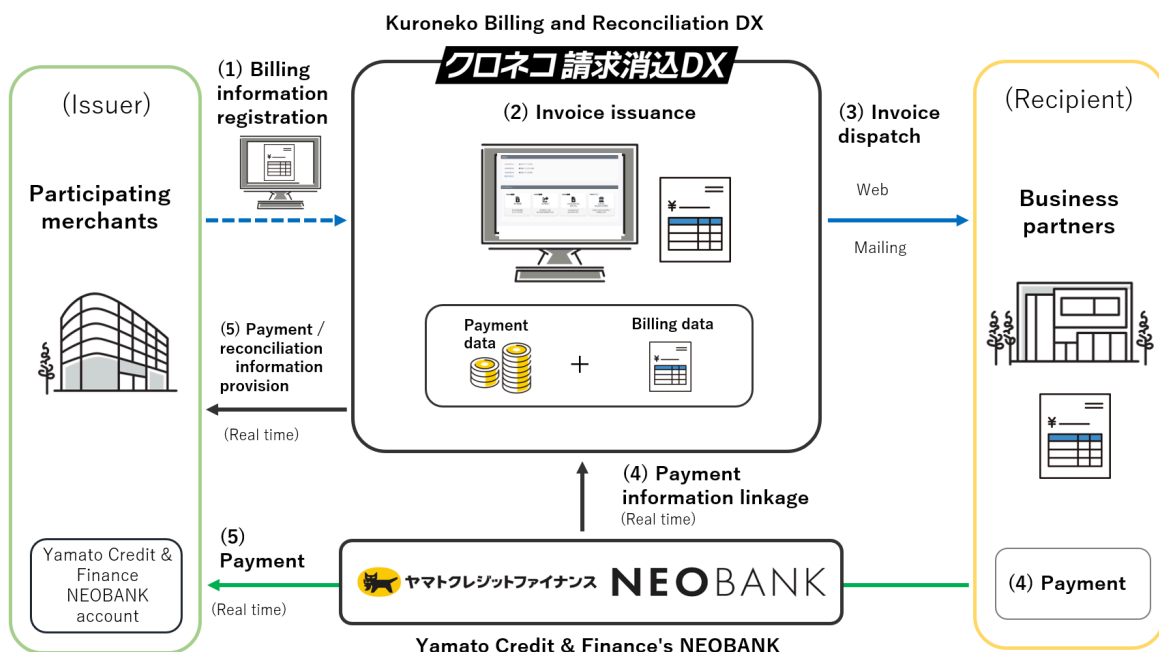
NEWS RELEASE

November 4, 2025

Yamato Credit & Finance Co., Ltd.

Released Kuroneko Billing and Reconciliation DX, Digitalizing Processes from Invoicing to Payment Reconciliation to Help Businesses Improve Operational Efficiency

Yamato Credit & Finance Co., Ltd. (Head Office: Toshima-ku, Tokyo; Representative Director and President: Yuji Motoyama), a subsidiary of Yamato Holdings Co., Ltd. (Head Office: Chuo-ku, Tokyo; Representative Director and President: Yutaka Nagao), hereby announces that it has launched the Kuroneko Billing and Reconciliation DX service on November 4, 2025, supporting business-to-business accounts receivable transactions.



■ Overview and Features of Kuroneko Billing and Reconciliation DX

While many companies are now working to digitalize their business processes, many analog processes remain, such as issuing paper invoices, enclosing and sealing invoices, and reconciling payments in business-to-business accounts receivable transactions. Kuroneko

Billing and Reconciliation DX streamlines business processes through digitalization of everything from invoice issuance to payment reconciliation.

Invoice issuance

1. Simply upload your billing data to the business portal provided by Yamato Credit & Finance, and you can issue electronic invoices compliant with Japan's qualified invoice system.
2. You can choose to send invoices either via the web (electronic) or by mail (paper), selecting the appropriate method for each business partner.
3. Issued invoices are retained for up to 12 years, thus complying with the retention requirements of Japan's act on electronic bookkeeping. Business partners who receive electronic invoices can also register as members of Yamato Credit & Finance's business portal to store and search invoices received for 12 years.

Payment reconciliation

1. By opening an account with Yamato Credit & Finance's NEOBANK^{*1 *2} banking service for customers using Yamato Credit & Finance's Business Portal, and by designating a dedicated bank transfer account issued for each client as the payee, the billing data from the invoice issued by Kuroneko Billing and Reconciliation DX can be matched with the data from the dedicated bank transfer account and automatically reconciled.
2. By setting reconciliation conditions based on the invoice amount and payment due date for each business partner, the system automatically matches (reconciles) the invoices.

For more details about Kuroneko Billing and Reconciliation DX (Japanese only)

URL: <https://www.yamato-b2b-pay.com/seikyudx>

About Yamato Credit & Finance NEOBANK

A banking service provided by SBI Sumishin Net Bank, Ltd. for customers using Yamato Credit & Finance's business portal. It allows access to the Kuroneko Billing and Reconciliation DX automatic deposit reconciliation function, as well as 24/7/365 access to transactions with a low transfer fee of 110 yen (tax included) to other banks.

URL : <https://www.yamato-b2b-pay.com/seikyudx/neobank>

■ About the Signup Campaign

A signup campaign will be held for a limited time to waive the initial and optional monthly fees for Kuroneko Billing and Reconciliation DX.

- Period: November 4, 2025 to May 31, 2026
- Eligibility: Businesses that newly apply for Kuroneko Billing and Reconciliation DX during the campaign period
- Details:

(1) Standard service fee: Waived initial fee of 10,000 yen (excluding tax)

(2) Invoice mailing optional fee: Waived initial fee of 10,000 yen (excluding tax); monthly fee of 5,000 yen (excluding tax) waived every month during the campaign period

*1 NEOBANK® is a registered trademark of SBI Sumishin Net Bank, Ltd. (registered trademark No. 5953666).

“ネオバンク®” is a registered trademark of SBI Sumishin Net Bank, Ltd. (registered trademark No. 455993).

*2 Yamato Credit & Finance is a licensed to perform bank agency services; these are provided by its affiliated bank, SBI Sumishin Net Bank, Ltd.

Contact

For corporate stakeholders:

Business Management Department, Yamato Credit & Finance Co., Ltd.

TEL: 0120-933-700 (from Japan only, toll-free number)

Press inquiries:

Corporate Communications, Yamato Holdings Co., Ltd.

TEL: +81-3-3541-4141

Reference

Kuroneko Billing and Reconciliation DX usage fees (excluding tax)

	Initial fees ^{*1}	Monthly fees	Per-unit charges
Standard service	10,000 yen	0 yen	110 yen / invoice ^{*2*3}
Invoice mailing option	10,000 yen	5,000 yen ^{*4}	From 210 yen / invoice ^{*5*6}

*1 Users are billed in the month in which the screening is completed after application is submitted.

*2 The number of invoices for which usage fees are charged is the number of actual invoices issued.

*3 A minimum usage fee of 5,000 yen per month will be charged. During the signup campaign period, the minimum usage fee will be reduced to 1,000 yen per month.

*4 Billing begins from the month in which the first invoice is issued. Thereafter, all months are billed, even for those in which no invoice is issued.

*5 Per-unit charges are priced variably depending on the number of invoices issued.

*6 The number of invoices for which usage fees are charged is the number of invoices issued. Invoices issued with the paper invoice mailing option will not incur the standard service charge of 110 yen per invoice.

Kuroneko Billing and Reconciliation DX application method

Application should be made through Yamato Credit & Finance's Business Portal; registration is free.

URL: <https://www.yamato-b2b-pay.com/seikyudx/business-portal>

*Prospective users are screened before services are provided. Yamato Credit & Finance reserves the right to decline to provide services depending on the results of the screening process.

About Yamato Credit & Finance Co., Ltd.

Name: Yamato Credit & Finance Co., Ltd.

Head office: 3-15-10 Takada, Toshima-ku, Tokyo 171-0033, Japan

Representative: Yuji Motoyama

Business activities: Provision of Kuroneko Kakebarai B2B payment service, Shopping Credit B2C payment service, and others

Overview of banking agency services

Affiliated bank: SBI Sumishin Net Bank, Ltd.

Banking agent: Yamato Credit & Finance Co., Ltd.

Permit number: Director-General of the Kanto Local Finance Bureau (Banking Agency Services) No. 516

Business activities: Acceptance of deposits, brokerage of contracts for foreign exchange transactions

Hours: 9:30 a.m. to 5:30 p.m. (closed Saturdays, Sundays, national holidays, year-end and New Year holidays)

Press release:

SBI Sumishin Net Bank, Ltd.: SBI Sumishin Net Bank and Yamato Credit Finance Launch Yamato Credit & Finance NEOBANK Business Banking Service (November 4, 2025)

URL : https://www.netbk.co.jp/contents/company/press/2025/1104_004552.html