

September 26, 2025

Sumitomo Mitsui Finance and Leasing Company, Limited
WingArc1st Inc.

SMFL Singapore Branch implements invoiceAgent Transact

～Aiming to strengthen administrative governance and improve operational efficiency～

Sumitomo Mitsui Finance and Leasing Company, Limited (SMFL) and WingArc1st Inc. (WingArc) are pleased to announce that SMFL's Singapore branch has implemented WingArc's electronic transaction service, invoiceAgent (*1) Transact, and has begun providing an electronic document service for business partners in billing-related operations such as leasing contracts.

This is SMFL's first initiative to introduce its domestic document digitization service to its international branches, and marks the first time that WingArc has provided invoiceAgent Transact services outside of Japan. Implementation at the Singapore branch faced challenges, such as the need to work in multiple languages and support the implementation process remotely, but the service's track record of adoption and use in Japan and the collaborative structure between the two companies to date ultimately led to success.

The government of Singapore has formulated a national strategy called "The Smart Nation vision," and is busy promoting digitalization across a wide range of fields. With the adoption of invoiceAgent Transact, SMFL aims to accelerate the digitalization of business processes at its Singapore branch, strengthen administrative governance, and improve operational efficiency. The company will also consider adopting invoiceAgent Transact at its other international locations and promote the development of an international document distribution platform.



invoiceAgent Transact is a service that digitizes paper-based billing documents related to traditional leasing contracts and delivers them to business partners via email. SMFL introduced the service in June 2021 for domestic leasing contracts, etc. *2 By using invoiceAgent Transact in Japan, SMFL has achieved a reduction in CO2 emissions through paperless operations and a reduction in the printing, sealing, and shipping of forms.

*1 invoiceAgent

<https://www.wingarc.com/product/ia/index.html> (Japanese)

*2 Press release articles

"Digitizing Lease Contract Billing and Payment-Related Documents - Adopting the Electronic Transaction Service "invoiceAgent TransPrint""

<https://www.smfl.co.jp/news/assets/210622.pdf> (Japanese)

<https://corp.wingarc.com/public/202106/news1419.html> (Japanese)

■ About Sumitomo Mitsui Finance and Leasing (SMFL)

SMFL: <https://www.smfl.co.jp/> (Japanese), <https://www.smfl.co.jp/english/>

SMFL has set out its management philosophy and policy, the SMFL Way, as one of its "Our Vision" statements, which states that it will become an advanced digital company. In its medium-term management plan (FY2023-FY2025), which began in April 2023, the company has set thorough digitization as one of its measures to fundamentally transform its existing business, and is promoting the introduction of electronic contract and document digitization services that will contribute to the realization of paperless operations and flexible working systems. In addition, we aim to solve social issues through solutions that utilize "Finance x Business x DX", and provide DX solutions such as assetforce, an asset management cloud service, Easy OCR, an AI-based optical character recognition (OCR) app, and "financial statement input AI".

■ About WingArc1st Inc.

WingArc : <https://www.wingarc.com/> (Japanese), <https://corp.wingarc.com/en/index.html>

WingArc1st Inc. provides form and document management solutions that support the efficient operation of all business forms in processing workflows, as well as a data empowerment evolution that drives business transformation through effective data utilization.

By delivering innovative software and services that enable data-driven decision-making and action, the company envisions a future society where corporations and organizations can fully leverage data to spark innovation.

WingArc1st has been recognized as a “2025 KENKO Investment for Health Stock Selection” company, and on January 31, 2024, became the first company in the information and communications industry to obtain ISO 30414 certification for human capital disclosure.

【For press inquiries】

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