

April 3, 2026

DeCurret DCP Inc.
GMO Aozora Net Bank Ltd.
Abeam Consulting Ltd.

PRESS RELEASE

The initiative for “interbank settlement of tokenized deposits” has been selected as a project to receive support from The Financial Services Agency’s “FinTech PoC Hub”

DeCurret DCP Co., Ltd. (Headquarters: Chiyoda-ku, Tokyo; Representative Director, President, CEO and COO: Yoshio Hirako), GMO Aozora Net Bank, Ltd. (Headquarters: Shibuya-ku, Tokyo; Chairman of the Board: Takehito Kaneko; President and Representative Director: Satoru Mizumachi), and Abeam Consulting Ltd. (Headquarters: Chuo-ku, Tokyo; President and Chief Executive Officer: Takahiro Yamada) are pleased to announce that their initiative to advance interbank settlements in domestic money transfers using tokenized deposits has been selected as a supported project under The Financial Services Agency’s “the FinTech PoC Hub.”

New on-chain* payment methods leveraging blockchain technology, such as tokenized deposits (TD) and stablecoins (SC), are rapidly gaining traction globally. A key issue in this context is multi-bank compatibility. For example, if multiple banks tokenize deposits and users can transfer the TDs across banks, the question of how to facilitate these interbank settlements becomes a key consideration.

In this PoC, we will conduct our verification based on the fundamental principle that “on-chain transactions between users must also be settled on-chain.”

Specifically, we envision conducting on-chain interbank settlements for TD transfers between users across multiple banks. By processing all transactions via RTGS (Real-Time Gross Settlement) 24 hours a day, 365 days a year, we aim to reduce settlement risk, required liquidity, and operational burdens, and will conduct this demonstration from the perspectives of legality, usefulness, and feasibility.

There are two main implementation methods to be verified. First, the TD Lead Bank Model, in which a single private bank acts as the lead bank, simultaneously handling user-to-user transfers on the TD platform and interbank settlements on the TD platform within the lead bank. Second, the TD-SC Integration Model, in which interbank settlements for user-to-user transfers on the TD platform are conducted using SC.

On March 3, 2026, during FIN/SUM 2026, Bank of Japan Governor Ueda touched on the possibility of “tokenizing central bank money.” In this pilot project, we intend to actively engage in future discussions and evaluations while keeping a close eye on these developments.

Many financial institutions are participating in this pilot program, and from the perspective of Japan’s payment infrastructure—which underpins the next generation of finance—we will jointly advance discussions on reducing risk in interbank settlements and creating new business opportunities.

Companies participating in the pilot program (listed in alphabetical order, titles omitted)

Category	Role	Company name
Applicant (3companies)	①Applicant Representative	DeCurret DCP Inc.
	②Representative Bank	GMO Aozora Net Bank Ltd.
	③Secretariat	Abeam Consulting Ltd.
Other participants	④Participating Banks	The Hokuriku Bank, Ltd. *In addition to the banks listed above, several other banks are participating (Bank names are not being disclosed at this time at the request of the respective banks)

*On-chain : Fast, low-cost transactions executed and recorded on the blockchain

Reference : The Financial Services Agency, “Establishment of the FinTech PoC Hub”

<https://www.fsa.go.jp/news/29/sonota/20170921/20170921.html>

■ Company profiles

Company name : DeCurret DCP Inc.

URL : <https://www.decurret-dcp.com/en/>

Location : 2-10-2 Fujimi, Chiyoda-ward, Tokyo, JAPAN

Representative : Representative Director, President, CEO and COO

Yoshio Hirako

Business : Digital currency business, Electronic Payment Services Operators - Director of the Kanto Finance Bureau No. 92

Company name : GMO Aozora Net Bank, Ltd.

URL : <https://gmo-aozora.com/>

Location : shibuya FucLas, 1-2-3 Dogenzaka, Shibuya-ku, Tokyo

Representative : Takehito Kaneko, Chairman and Representative Director; Satoru

Mizumachi, President and Representative Director

Business : Banking

Company name : Abeam Consulting Ltd.

URL : <https://www.abeam.com/jp/en/>

Location : Tokyo Midtown Yaesu, Yaesu Central Tower, 2-2-1 Yaesu, Chuo-ku, Tokyo 104-0028
Japan

Representative : Takahiro Yamada, President and CEO

Business : Management Consulting, Business Process Consulting, IT Consulting, Outsourcing