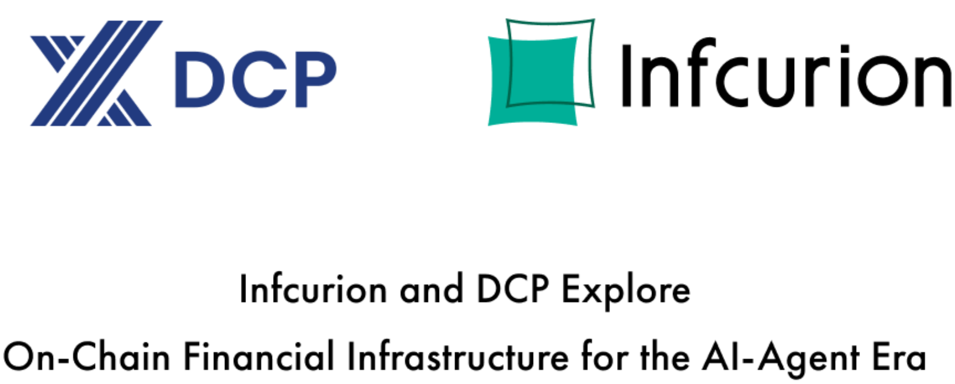
【Press Release】

July 14, 2026
Infcurion, Inc.
DCP Co., Ltd.

Infcurion and DCP Explore On-Chain Financial Infrastructure for the AI-Agent Era

Signing an MOU with an eye on the era of AI-agent payments

Infcurion, Inc. (Headquarters: Chiyoda-ku, Tokyo; Representative Director, President and CEO: Hiroki Maruyama; hereinafter “Infcurion”) and DCP Co., Ltd. (Headquarters: Chiyoda-ku, Tokyo; Representative Director, President, CEO and COO: Yoshio Hirako; hereinafter “DCP”) are pleased to announce the signing of a memorandum of understanding (hereinafter the “MOU”) to jointly explore the real-world implementation of new financial services powered by tokenized deposits.
As “agentic commerce”—in which AI agents autonomously conduct economic activity and payments—moves closer to reality, led by developments overseas, the two companies aim to bring on-chain financial infrastructure into real-world use by connecting and integrating payment platforms such as “Xard” and “Axios” with the tokenized deposit “DCJPY.” As a first step, they will begin examining concrete use cases in three areas: card payments, government and municipal benefit payments, and goal-based savings.



Background of the MOU

With the rapid advance of AI technology in recent years, the payments landscape is at a major inflection point—“agentic commerce,” in which AI agents autonomously execute economic activity and payments, has already begun to emerge, primarily overseas. On June 22, 2026, Infcurion published a white paper on agentic commerce, “AI × Digital Currency: The Dawn of a New Era in Purchasing” (*1), through which it has shared its views on the opportunities and risks businesses face amid this shift, and on the need for cross-industry preparedness.

Because these next-generation economic activities are expected to spread while coexisting with existing commerce, the payment infrastructure of the future must optimally fuse digital currencies with existing payments, moving beyond conventional frameworks. This makes it essential to realize a payment environment in which the payment platforms Infcurion provides—such as the next-generation card issuance platform “Xard” and the next-generation, fully cloud-based acquiring platform “Axios”—connect seamlessly with cutting-edge digital currencies.
To meet this need, Infcurion—a driver of the real-world implementation of embedded finance—and DCP—which builds the platform for tokenized deposits (the digital currency DCJPY)—have signed this MOU to combine their respective strengths, promoting the adoption and use of on-chain financial infrastructure (*2) capable of supporting future autonomous payments, with an eye toward connecting and integrating DCJPY with payment platforms such as “Xard” and “Axios.”

*1 “AI × Digital Currency: The Dawn of a New Era in Purchasing” is a white paper that summarizes the latest trends in “agentic commerce/payment”—in which AI goes beyond merely searching and summarizing information to become deeply involved in the purchasing process by autonomously repeating reasoning and action—together with the role of the digital currencies that underpin it and the opportunities and risks that businesses face. <Press release URL: https://infcurion.com/news/news-20260622_001/>

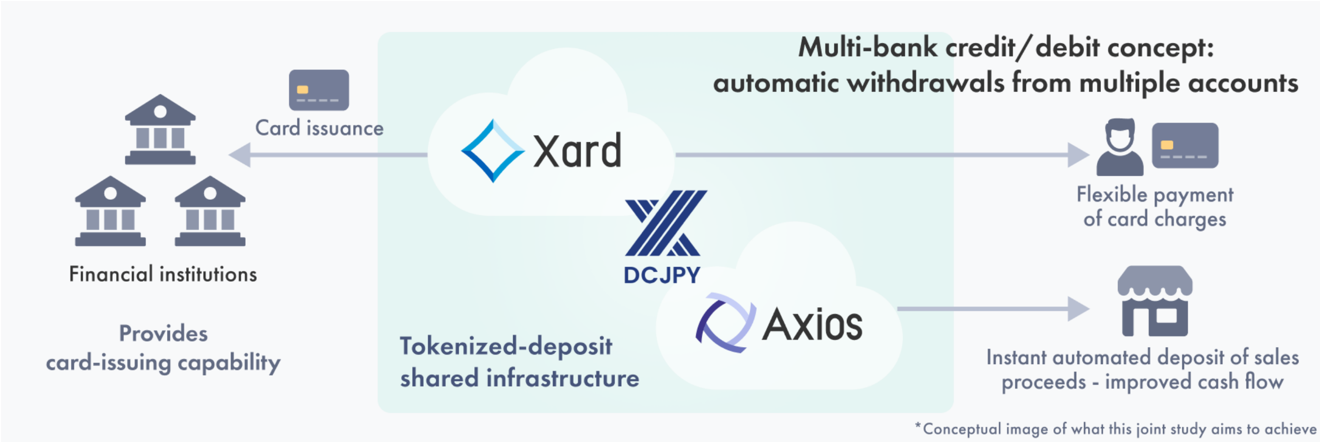
*2 On-chain finance refers to financial infrastructure in which the transfer of funds and settlement are completed on a blockchain, enabling round-the-clock (24/7/365) instant settlement, conditional payments, and more.

Key Areas of Study

Under the MOU, the two companies will pursue the following areas of study. (Note: all diagrams below are conceptual images of what this joint study aims to achieve.)

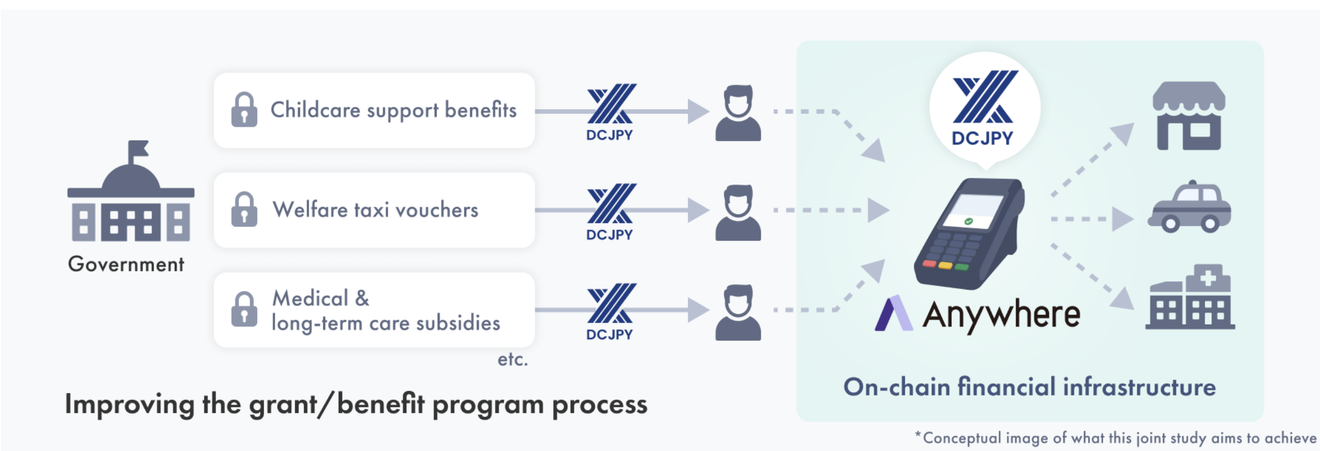
1. Bringing the card business on-chain by integrating the tokenized deposit DCJPY with “Xard” and “Axios”

By integrating Infcurion's “Xard” into the DCJPY infrastructure, the two companies aim to create a system in which DCJPY can be used to pay card balances. This would let cardholders settle their card charges more flexibly—for example, by freely setting their own repayment dates. In addition, where a card-accepting merchant has adopted Infcurion's “Axios” and holds a DCJPY account, immediate automatic deposit of sales proceeds could become possible at the system level, which is expected to improve cash flow. For financial institutions, which normally face a high hurdle in issuing debit cards due to the significant impact on core banking systems, adopting the “DCJPY” system would additionally make it possible to issue debit cards using “Xard.” They will also study a multi-bank credit / multi-bank debit concept that automatically and efficiently makes payments from withdrawal accounts at multiple financial institutions.



2. Settlement of grants and benefit payments received in DCJPY

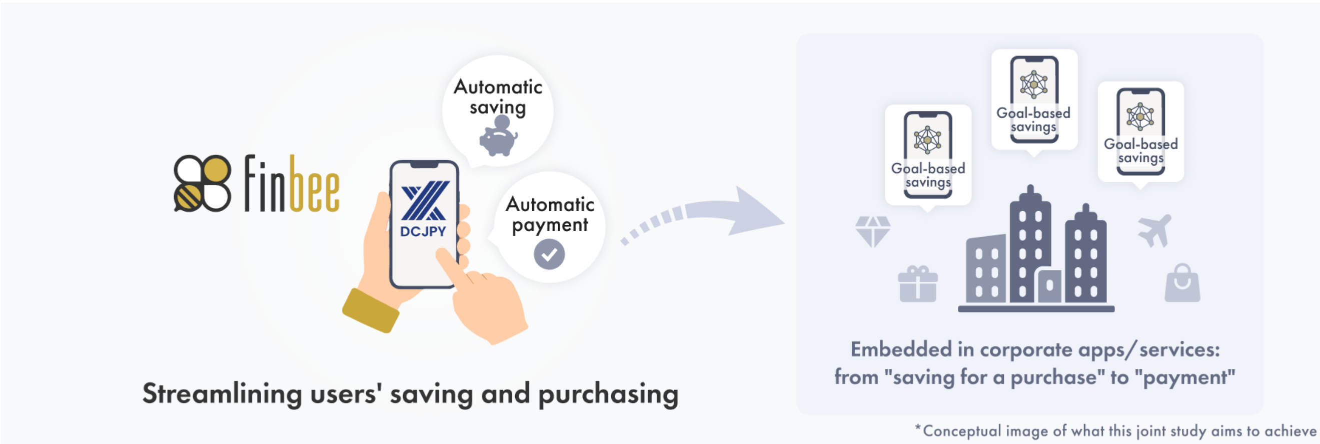
The two companies aim to add a function for making payments with benefits received in DCJPY to “Anywhere,” the payment terminal service provided by Infcurion Group company Link Processing Co., Ltd. Many of the subsidies and benefits administered by government—such as childcare support benefits and welfare taxi vouchers—are restricted in their use or eligible recipients, or rely on paper-based processes that leave room for efficiency gains through digitalization. Leveraging the strengths of the Infcurion Group, which provides payment infrastructure such as “Anywhere,” and of DCP, which has hands-on experience with use-restricted benefit programs at municipalities, they will study the potential to improve benefit programs using on-chain financial infrastructure—aiming to reduce the complexity residents face and to promote the use intended by the administering bodies.



3. Automating saving and payment in goal-based savings

The two companies aim to embed tokenized-deposit functionality into “finbee,” the goal-based automatic savings app provided by Infcurion Group company NestEgg, Inc. In recent years, a saving-and-purchasing behavior known as “Save Now, Pay Later” (hereinafter “SNPL”) has been spreading. By adding a tokenized-deposit saving function and an automated settlement function to “finbee,” a service that supports SNPL, they aim to automate everything from a user's goal-based saving through to payment at the time of purchase, supporting users' planned purchasing.

They will also study embedding this goal-based savings service's DCJPY saving and payment functions into companies' own apps and services—enhancing the user experience by making the entire flow, from saving toward a purchase to the subsequent payment, seamless.



Going forward, Infcurion and DCP will steadily advance the areas of study described above under this MOU, and—including the study of other use cases—work on the development and adoption of the on-chain financial infrastructure needed for the era of “agentic commerce” as it enters full swing.

<Reference: Proof-of-concept trials of municipal benefits using DCJPY>
— March 23, 2022: “Kesennuma City, a Participant in the Regional Currency Subcommittee and the Administrative Affairs Subcommittee, to Conduct a Proof-of-Concept Trial”
— March 29, 2023: “Regarding a Proof-of-Concept Trial Using Digital Currency with the Tokyo Metropolitan Government”

■ About Infcurion

Infcurion is a fintech partner for all industries and services, implementing optimal payment and financial functions for society. We develop technology and provide platforms that allow flexible use of diverse financial services on a functional basis, and offer consulting for cashless payment businesses. Leveraging expertise cultivated through years of consulting experience and our strength in modern, flexible next-generation payment systems, we provide an "end-to-end payment platform" that covers every payment scenario, from B2C cashless payments to B2B corporate transactions.
We work closely with our clients’ business strategies, offering comprehensive support from fintech strategy planning to the creation of new financial services. We aim to solve social issues and realize enriched customer experiences by supporting the businesses of all leading companies with a focus on payments and finance.

Company Name: Infcurion, Inc.
Establishment: May 1, 2006
Representative: President and CEO Hiroki Maruyama
Headquarters: 7F MFPR Kojimachi Building, 5-7-2 Kojimachi, Chiyoda-ku, Tokyo
Affiliated Organizations:
- General Incorporated Association Fintech Association
- General Incorporated Association Cashless Promotion Council
- General Incorporated Association Japan Payment Services Association
- Business Invoice Payment Service Association
URL: https://infcurion.com/

■ About DCP

DCP digitalizes the roles of every form of currency and value, connecting aspirations with business. The distinct aspirations of three parties—ourselves, financial institutions including banks, and people around the world—come together into a single form through our platform, creating new value while supporting the economies and industries of Japan and the world. DCP also serves as the secretariat of the "Digital Currency Forum," launched in December 2020.

Company Name: DCP Co., Ltd.
Representative: Yoshio Hirako, Representative Director, President, CEO and COO
Establishment: December 27, 2021
Headquarters: Iidabashi Grand Bloom, 2-10-2 Fujimi, Chiyoda-ku, Tokyo
URL: https://www.dcjpy.com/ en/

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