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DCP Co., Ltd.
GMO Aozora Net Bank, Ltd.
Abeam Consulting Ltd.

PRESS RELEASE

The Financial Services Agency “FinTech PoC Hub” Support Projects 43 Companies Participate in Testing “Interbank Settlements for Tokenized Deposits”

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 Boad: Takehito Kaneko; President and Representative Director: Satoru Mizumachi), Abeam Consulting Ltd. (Headquarters: Chuo-ku, Tokyo; President and Chief Executive Officer: Takahiro Yamada) are pleased to announce that 43 companies have joined the “Interbank Settlement of Tokenized Deposits” project (hereinafter referred to as “this pilot”), a project supported by the Financial Services Agency’s “FinTech Pilot Hub” that was adopted on April 3, 2026, and for which verification has already begun.

New on-chain*1 payment methods leveraging blockchain technology—such as tokenized deposits (TD) and stablecoins (SC)—are rapidly gaining widespread adoption globally. A key issue in this context is multi-bank compatibility. For example, if multiple banks tokenize deposits and users can transfer TDs across banks, the question arises as to how these interbank settlements should be conducted. In Japan as well, several banks have already begun issuing TDs and implementing support for them. Consequently, the issue described above has become a societal challenge, and there is a growing need to realize “interbank settlements for TDs.”

In this PoC, we have begun verification with a primary focus on ensuring that “on-chain peer-to-peer transactions are settled entirely on-chain, including their interbank settlements.” In other words, this involves a method for conducting on-chain interbank settlements for TD transfers between users across multiple banks. We have begun evaluating—from the perspectives of legality, usefulness, and feasibility—whether making all transactions RTGS (Real-Time Gross Settlement) 24 hours a day, 365 days a year can create new business opportunities and reduce settlement costs and risks. There are two main implementation methods under evaluation. First, the “TD Lead Bank Model,” in which a single private bank acts as the lead bank, simultaneously processing transfers between users 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 related to transfers between users on the TD platform are conducted using the SC. In addition to these, we will also explore a model that integrates TD’s interbank settlements with existing payment systems.

On August 20, 2026, the companies participating in this demonstration project and other stakeholders gathered to begin full-scale testing.

In Japan, on March 3, 2026, at FIN/SUM 2026, Bank of Japan Governor Ueda announced plans to explore the possibility of tokenizing central bank money. Furthermore, on July 21, 2026, the “Basic Policy on Economic and Fiscal Management and Reform 2026” was approved by the Cabinet, which mentioned plans to promote on-chain finance—including tokenized deposits (TDs)—as a means of facilitating the supply of funds to support growth. In this pilot project, we intend to actively engage in future discussions and evaluations while closely monitoring these developments.

Companies Participating in the Pilot Program (Listed in Japanese alphabetical order; titles omitted)

Category	Role	Company Name
Applicant （3companies）	①Applicant Representative	DCP Co., Ltd.
	②Representative Bank	GMO Aozora Net Bank, Ltd.
	③Secretariat	Abeam Consulting Ltd.
Other Participants	④Participating Banks[*2]	The Ashikaga Bank, Ltd. AEON Bank, Ltd. The Kagoshima Bank, Ltd. THE SHIZUOKA BANK LTD. The Shoko Chukin Bank, Ltd. The Joyo Bank, Ltd. Tokyo Kiraboshi Financial Group, Inc. （Kiraboshi Bank, Ltd. , UI Bank Co., Ltd.） Hachijuni Nagano Bank, Ltd. The Higo Bank, Ltd. Fukuoka Financial Group, Inc. （The Bank of Fukuoka, Ltd., , Minna Bank, Ltd.） The Hokuriku Bank, Ltd. The Bank of Yokohama, Ltd. Resona Holdings, Inc. （Resona Bank, Limited）
	⑤Observer[*3]	Aichi Bank, Ltd. The Iyo Bank, Ltd. au Jibun Bank Corporation The Ogaki Kyoritsu Bank, Ltd. The Bank of kyoto, Ltd. Kirayaka Bank, Ltd. The 77 Bank, Ltd. The Shimane Bank, Ltd. The Juroku Bank, Ltd. THE SENDAI BANK LTD. THE TAIKO BANK, LTD. The ChibaBank, Ltd. Chugin Financial Group, Inc. （The Chugoku Bank, Ltd.） The Tohoku Bank, Ltd.

		THE TOWA BANK,LTD. Nanto Bank Co., Ltd. THE NISHI-NIPPON CITY BANK, LTD. The Hyakujushi Bank, Ltd. The Hiroshima Bank, Ltd. FUKUSHIMA BANK, LTD. North Pacific bank, Ltd.

*1 On-chain：Fast, low-cost transactions executed and recorded on the blockchain
*2 Participating Banks：Present views on the verification hypotheses arising from the pilot study
*3 Observer：Voluntarily ask questions, share your opinions, or raise any concerns

Reference：The Financial Services Agency "Establishment of the FinTech PoC Hub"
https://www.fsa.go.jp/news/29/sonota/20170921/20170921.html

■Company Profile

Company name：DCP Co., Ltd.
URL：https://www.dcjpy.com/en/
Location：2-10-2 Fujimi, Chiyoda-ward, Tokyo, JAPAN
Representative：Yoshi Hirako, Representative Director, President, CEO and COO
Business：Digital currency business, Electronic Payment Services Operators - Director of the Kanto Finance Bureau No. 150

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