

	<b>Symposium</b> HALL A : Marubiru Hall			<b>Workshop</b> HALL B: Marubiru Conference Square		
3/28 (TUE)	3/28 (TUE) 3/29 (WED) 3/30 (THU) 3/31 (FRI)				3/29 (WED)	3/30 (THU)

	)
9:00-9:05	Opening Remarks
9:05-9:15	Special Message
	Masanao Ozaki Member of the House of Representatives
	Parliamentary Vice-Minister for Digital Transformation
	Parliamentary Vice-Minister of Cabinet Office
9:20-10:00	Solo Lecture AWS business strategy - The partner to co-create digital transformation in
	the financial industry $\sim$ Moving innovation from "Vision" to "Action $\sim$
	Norihisa Tsuruta Director, Enterprise Business Unit
	Financial Services, Strategic Account, West Region Business Department
	Amazon Web Services Japan G.K.
	Outline: The financial innovation is about to move from the "vision" stage to the "action" stage. To achieve this, the
	financial industry must extend the use of cloud and other new technologies to business-critical areas, and establish innovation as a continuous mechanism within the organization. This session showcases how Japanese financial
	services companies use the cloud to tackle business challenges and develop new services, and explain how AWS, as a
	partner, support and co-create new businesses with customers.
10:05-10:25	Solo Lecture Sustainable customer experience connects emotional memories
	Joji Noritake CDO BayCurrent Consulting,Inc.
	Outline:
10:30-10:50	Solo Lecture DX services zero in on the era of "Neoteric individual" by Aflac
	Tohru Futami Director, Executive Vice President and CDIO (Chief Transformation Officer) and CDIO
	(Chief Digital Information Officer).
	Aflac Life Insurance Japan Ltd.
	Outline:
11:00-12:00	Panel Digital financial strategy of Mitsui & CoNew areas pioneered by general
	trading company
	Yuji Mano Managing Officer, General Manager of Integrated Digital Strategy Division MITSUI & CO., LTD.
	Tsuguo Kato CEO, Mitsui & Co. Digital Commodities Ltd.
	Operating Officer, Corporate Development Business Unit, Mitsui & Co. Ltd.
	Takashi Ueno President, Mitsui & Co., Digital Asset Management Ltd.
	Tundom Central Control
	Moderator:

### ~Duo of overseas renewable energy and international contribution~ era Executive Director, Muroosystems Corporation. Nobuaki Ninomiya Senior Producer, Commentary Center, Editorial Division, Nikkei, Inc. Shigehisa Shibayama Outline: Along with the dawn of web3 era, data center power demand related to blockchain is expected to soar. To solve this problem, the idea of using renewable energy overseas has been emerging. Introduces initiatives that aim to provide clean energy, international contributions to developing countries, and utilization of the Joint Crediting Mechanism (JCM). Evidence-backed Statistical data will be used to explain details in the session. 13:00-13:10 Special Message Haruhiko Kuroda Governor, Bank of Japan 13:20-13:40 Solo Lecture Co-creation of Mizuho FG's value with diverse partners Member of the Board of Directors Deputy President & Senior Executive Officer Makoto Umemiya (Representative Executive Officer) Group Chief Digital Innovation Officer (Group CDIO) Group Chief Financial Officer (Group CFO) Outline: 13:50-14:50 Panel Enriching "Neoteric Individuals" and society in era of 100-year life --Assisted by accelerating trust bank business with digital technology~ Executive Officer of SUMITOMO MITSUI TRUST HOLDINGS. Toshio Masui Managing Executive Officer of SUMITOMO MITSUI TRUST BANK, Representative of Director of Trust Base co., Ltd Executive Vice President/Head of Digital Business Platform Unit, Toshifumi Yoshizaki **NEC Corporation** Moderator: Yuri Yamamoto Money Editor, NIKKEI Inc. Outline: 15:00-15:20 Solo Lecture Challenges of banking sector in "Neoteric individual" era Chairman, Japanese Bankers Association President and CEO, MUFG Bank Jyunichi Hanzawa Outline: 15:25-15:45 Solo Lecture **Updates on SMBC Group's Digital Business Strategy** Senior Managing Executive Officer, Group CDIO, Katsunori Tanizaki Sumitomo Mitsui Financial Group Outline: Under the current business environment which has been changing rapidly by various factors like IT innovation, environmental issue, etc., each company is required to proceed new competitions as well as new corporations to promote business model innovation by Digital Transformation(DX). In this session, we will introduce SMBC Group's new digital business beyond the existing flameworks like industries or corporates. 15:50-16:10 Solo Lecture Everyday Banking - Global trend of customer contacts created by "Digital and Payment" Vice President, Head of Issuer Solutions, Asia Pacific, Visa Conor Lynch Outline: For retail banking business, bank app in a smartphone is becoming a critial customer contact point. It is more important than a smartphone as a payment tool. In order to increase access to the bank app, banks in other markets are promoting "Everday Baking" service. By making daily or more frequent contacts with a customer by providing debit related information, banks are trying to leverage the relationship to cross-sell higher value added products such as loans and investment products.

Panel New works style of neoteric individual

--diversifying styles and fusion with Fintech--

16:20-17:10

Motonobu Matsuo Japam Securities Research Institute, Executive Fellow

Nana Ohtsuki Senior Fellow, Pictet Japan, Professor, Nagoya University of Commerce and

**Business** 

Noriyuki Yanagawa Professor, Faculty of Economics, University of Tokyo

Kenichi Fujiwara Division Officer, HR SaaS Product Management Office, Recruit Co., Ltd.

Moderator:

Jumpei Miwa Senior Expert, Product Division - SaaS, Recruit, Co.Ltd.

Kunitachi Liberal Arts, Inc. CEO

Outline:

### 17:20-18:10

### Panel How metaverse change finance?

### --role of games, entertainment also important --

Akihisa Shiozaki Member of the House of Representatives

Eiichi Matsuo Vice President, Aflac Life Insurance Japan Ltd.

Peter Ohnemus President/CEO and Chairman, dacadoo

Sébastien Borget Co-founder and COO, The Sandbox

Moderator:

Yasuyuki Ogyu EY Strategy and Consulting, Strategic Impact, Japan Blockchain Business Leader

Outline: With the rapid progress of digitalization, many financial institutions are struggling to secure touchpoints with customers. While the fusion of real and digital is said to be a challenge, the existence of the Metaverse is suddenly attracting attention. There is also the possibility that gamification with entertainment and the avatar economy will remove various psychological barriers.

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9:00-9:10	Special Message					
	Shunichi Suzuki	Minister of Finance, and Minister of State for Financial Services				
9:10-10:05	Panel Building	Panel Building the Future of Web 3.0 through Multi-stakeholder Collaboration				
	Alan Lim	Head, FinTech Infrastructure Office, Monetary Authority of Singapore				
	Joichi Ito	Co-founder, board member, and chief architect of Digital Garage.				
		Director of Henkaku Center at Chiba Institute of Technology				
	Shin'ichiro Matsuo	Research Professor, Department of Computer Science, Georgetown University				
	Michele Korver	a16z				
	Moderator:					
	Shigeru Ariizumi	Vice Commissioner for International Affairs, Financial Services Agency				
	Outline: It is quite diff	Outline: It is quite difficult now to strike a better balance between risk mitigation and innovation in the increasingly				
		complex and evolving crypto market. In this panel, subject matter experts discuss (1) expectations and risks related				
	web3 and digital assets, and (2) next steps towards sustainable development of ecosystem from the perspectives of					
10001115	regulator, business, and academia.					
10:20-11:15		of Regulation for Innovation –Beyond the Crypto Winter-				
	Tomoko Amaya	Vice Minister for International Affairs, Financial Services Agency				
	Jennifer J. Schulp	Cato institute Director				
	YJ Fischer	Securities and Exchange Commission Director				
	Sandra Tobler	Futurae Co-founder & CEO				
	Moderator:					
	Jemima Kelly	Columnist, The Financial Times				
		Outline: Addressing the risks posed by crypto-assets is critical given the series of incidents such as the collapse of				
	major exchange operators and hacking to DeFi protocol. An appropriate regulatory framework would be necessary					
	for crypto industry to achieve sustainable innovation in the face of this headwind. Experts from regulators and					
		business discuss (1) immediately required risk mitigation measures and (2) how we could allow the industry to develop sustainably in the long run.				
11:30-12:30		e of Japan's Web3.0 Strategy				
		Director-General,Strategy Development and Management Bureau of the Financial				
		Services Agency				
	Sheila Warren	CEO, Crypto Council for Innovation				
	Sota Watanabe	ounder, Astar Network CEO, Startale Labs				
	Masaaki Taira Head, Project Team on web3, Liberal Democratic Party					
	Moderator:					
	Masanori Kusunok	Director-General, Digital Agency				
	Outline: The Japanes	Outline: The Japanese government develops national strategy for web3 and digital assets. The panelists will discuss				
	the strategy in compa	rison with the initiatives of foreign governments. This session will also discuss what is tru				

needed to futher promote the ecosystem of web3 and digital assets.

13:20-14:20

## Panel Frontline of Japan's Web3.0 Strategy

Takashi Okita CEO, Nudge Inc.

Chang Li Fintech/Insurtech Director, Plug and Play Japan Director, Fintech Association of Japan

Keiichi Aritomo Executive Director, FinCity.Tokyo

Peter Kenevan VP, Head of PayPal Japan

Moderator:

Yoshio Horimoto Vice Commissioner for Evidence-based Policymaking, Strategy Development

and Management Bureau, Financial Services Agency, Government of Japan

Outline: Stablecoins and CBDC might replace the role of cash and payment systems in a novel form. This transformation could make the pyaments more efficient but it also bears new risks. This session will discuss the future of payment with experts from central bank, regulators and payment service providers.

14:35-15:35

# Panel Frontier of Digital Finance - The Digital Future of Money and Payments-

Junichi Nakajima Commissioner of the Financial Services Agency

Ichiro Nakayama President and Representative Director, CEO, Corporate Officer of PayPay Corporation

Katsunori Tanizaki Senior Managing Executive Officer, Group CDIO,

Sumitomo Mitsui Financial Group

Diana Avila Global Head of Banking and Expansion, Wise

Moderator:

Masaki Bessho Head of FinTech Center, Bank of Japan

Outline: Stablecoins and CBDC might replace the role of cash and payment systems in a novel form. This transformation could make the pyaments more efficient but it also bears new risks. This session will discuss the future of payment with experts from central bank, regulators and payment service providers.

15:50-16:50

# Panel Tokenization: A Game Changer for Capital Markets

Tatsuya Saito CEO, Progmat / Mitsubishi UFJ Trust and Banking Corporation.

Eiji Kobayashi Country Head, Japan, Securitize Japan K.K.

Kimio Mikazuki Representative Director and CEO, Osaka Digital Exchange Co.,LTd.

General Manager, Digital Space Dept. SBI Holdings, Inc.

Toshinori Sasaki CEO, BOOSTRY Co., Ltd.

Moderator:

Mamoru Yanase Deputy Director-General of the Strategy Development and Management Bureau,

Financial Services Agency

Outline: Digital serucities are still on its way to mass adoption globally and use cases are expected to expand going forward. Subject matter experts discuss challenges and next steps to leverage the potential for making payments more efficiently and developing investor relationships.

17:05-18:05

## Panel Beyond Reality - Building a New Society in Metaverse-

Kazuhiko Chuman KDDI Corporation

Akio Yamaguchi General Manager and President, IBM Japan

Yuko Kawai CEO, Japan Digital Design Inc. Managing Director, MUFG/Mitsubishi UFJ Bank

Yat Siu Co-Founder and Executive Chairman, Animoca Brands

Founder and CEO, Outblaze

Moderator:

Toshiharu Mashita Assistant Commissioner For Fintech Policy, Financial Services Agency

Outline: Metaverse could provide a great opportunity for IP holders in Japan. This panel will discuss opportunities and challenges of cutting edge solutions of Japanese firms in the metaverse and its implication to finance industry.

18:10-18:15

### Special Message

Satoshi Fujimaru State Minister of Cabinet Office (Financial Services)

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9:00-9:50

# Panel Local production for local consumption of financial DX data, key to regional vitalization

Tatsufumi Shibata Deputy Director-General (Regional Financial Institutions), Supervision Bureau,

Financial Services Agency

Hideki Shibata General Manager, Digital Innovation Division, The Chiba Bank,LTD.

Chika Honda Shiga University of Medical Science

Takuya Saeki DYNATREK, Inc.

Moderator:

Kumi Fujisawa Institute for International Socio-Economic Studies

Outline: Everyone agrees necessity of DX, which transforms the way business and operations, no matter where you are. However, it has been found that the data has characteristics depending on the region. Utilization of data by regional banks that make the most of their characteristics, may lead to the regional growth and development.

10:00-10:50

# Panel Business using Web3.0 to open new era of finance

Ryosuke Ushida Chief FinTech Officer, Financial Services Agency

Kyoya Okazawa Co-Founder Chief Investment Officer Animoca Brands KK

Takayuki Noro Managing Director, Deputy Head of Retail & Commercial Banking Business

Planning Division, MUFG Bank

Moderator:

Keiko Ogawa EY Strategy and Consulting Co., Ltd. Advisor

Keiko Ogawa BCM leader: RegTech leader Partner

Outline:

11:00-11:50

# Panel Stay closely tunes on 2025 Mynaportal reform! -- Challenges fo true customeroriented services-

Hideki Muraj Special Advisor to the Prime Minister / The Liberal Democratic Party, member of the

House of Representatives

Keisuke Murakami Digital Agency

Tohru Futami Director, Executive Vice President and CDIO (Chief Transformation Officer) and CDIO

(Chief Digital Information Officer) Aflac Life Insurance Japan Ltd.

Takahiro Chiba CEO, TRUSTDOCK Inc.

Moderator:

Toshio Taki Money Forward, Inc. Executive Officer, Head of Sustaintability and CoPA, Head

of the Money Forward Fintech Institute

Outline: Mynaportal is an online service of administrative procedures and notification of Individual Number Card, so-called "My Number Card". It plans major updates towards 2025 through a drastic architectural review. Although there is already a way for financial institutions to use it to improve their services through API linkage with Mynaportal, the actual utilization is still halfway. However, updates is likely to bring more flexibility to data sharing, and pave the way for Individual Number to be used to provide more customer-oriented financial services. Experts will discuss how business operators should take advantage of this business opportunity as Individual Number Cards become widely

used by citizens.

### 12:00-12:30

### Symposium Demo Stage A

dacadoo Digital Health Technology Innovation for Insurance Companies

Masatoshi Takahashi Head of Business Development, dacadoo Japan

**Ginco** Future vision of Web3 business realized by Ginco's infrastructure

services

Muuto Morikawa CEO, Ginco Inc.

GMS Save those without financial access. -What is GMS's financial inclusion

mobility finance service?-

Tokushi Nakashima CEO/President, Founder, Global Mobility Service Inc.

### 13:00-13:20

### Solo Lecture Policies and cities that make "neoteric individuals" shine

Satsuki Katayama member of the House of Councilors

### 13:30-14:30

# Panel Possibility of future individual investment through digital technology

Hajime Ikeda Nomura Holdings, Inc. Senior Managing Director, Head of Digital Company and

Retail Division Marketing

Kaoru Numata Nomura Holdings, Inc. Senior Managing Director,

Digital Company and Retail Division Marketing

Daisuke Kitakaze Managing Excecutive Officer, BayCurrent Consulting, Inc.

Takao Ohsawa Excecutive Officer, BayCurrent Consulting, Inc.

Hideki Kato BayCurrent Institute, BayCurrent Consulting, Inc.

Outline:

### 14:40-15:30

## Panel New world of financial data utilization in data-driven society

Kenji Hiramoto Head of Data Strategy, Executive officer, Digital Agency
Tokushi Nakashima CEO/President, Founder, Global Mobility Service Inc.

Seiichiro Uchiyama CEO, Credit Engine, Inc.

Tetsuo Iida Head of Financial Services Business Development, Amazon Web Services Japan

Moderator:

Sayoko Shimoyama Digital Agency

Outline: Digital Agency is the control tower of the strategy promotion policy in the comprehensive data strategy to realize a human-centered society that achieves both economic development and the resolution of social issues. It is hoped that not only will the government itself become the largest platform for the entire country, but that an open system which is linked with the private sector will be built. Especially in the financial sector, inclusive Fintech services are required to realize a digital society in which no one is left behind.

### 15:40-16:30

# Panel Web3 breakthrough! "What can be done and what hurdles to realize the future?"

Junichi Kanda Member of the House of Representatives

Sota Watanabe Founder, Astar Network CEO, Startale Labs

Muuto Morikawa CEO, Ginco Inc.

Hidekazu Kondo G.U. Technologies CTO

Moderator:

Keiko Ogawa EY Strategy and Consulting Co., Ltd. Advisor

Keiko Ogawa BCM leader: RegTech leader Partner

Outline: Web3's core technology, blockchain, has gained attention with the advent of crypto currency, but many companies hesitated to use it due to its instability. How should blockchain, which aims for a breakthrough with the new concept of Web3, be implemented in the business and society? And what kind of hurdles we must clear to realize

it? Startup founders and CEOs who are active at the cutting-edge of Web3 business will thoroughly discuss the issue.

16:40-17:20

### Symposium Demo Stage B

Helpfeel How regional banks use the innovative self-service tool Helpfeel to

realize customer support DX

Isshu Rakusai CEO, Helpfeel Inc.

DYNATREK, Inc.

TRUSTDOCK Inc. Future od self-authentication by digital ID wallet using Individual

**Number Card** 

Takahiro Chiba CEO, TRUSTDOCK Inc.

17:30-18:30

# Panel Decade of Fintech in Japan: Progress and Prospects

Jumpei Miwa Senior Expert, Product Division - SaaS, Recruit, Co.Ltd.

Kunitachi Liberal Arts, Inc. CEO

Nao Kitazawa Fomer Country Director of Coinbase Japan

Board Member (Board of Director) of Kyash Inc., Board Member (Corporate Auditor) of AnyMind Group

Daichi Iwata Senior Executive Professional, NEC Corporation

Mitsunobu Okubo Solution Architect, Digital Agency

Chika Minami Director for Startup Policy, Ministry of Economy, Trade and Industry

Moderator:

Yasuaki Yamada Cofouonder, CEO, GiveFirst Inc.

Outline: Nearly a decade has passed since Fintech, which means the fusion of finance and technology, introduced in Japan. Many startups have been born in various fields such as payment, credit, and asset management, and new related services also appeared. On the other hand, the situation of financial inclusion by fintech has barely seen in Japan, and the number of fintech unicorns is much less than overseas. Speakers discuss what kind of prospects in Japan should be pursued in the future.

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# 03/31 (FRI)

### 9:00-9:50

#### **Panel**

# "Japan's first" cross-financial data competition to discover, develop financial AI human

resource

Kei Muraki Chief Data Officer, Financial Services Agency

Takahiko Yasuhara President and CEO, Mizuho–DL Financial Technology Co., Ltd.

Shigeru Saito President and CEO, SIGNATE Inc.

Klynoroales Aguilar Data Science League

Moderator:

Takuro Okada President of the Financial Data Utilizing Association, Digital Agency

Outline: Securing DX and digital human resources is an urgent issue in the financial industry, and each financial institution is working daily to develop digital human resources. Under such circumstances, Financial Data Utilizing Association (FDUA) held the "Japan's first" data competition across the financial industry with the aim of discovering and developing AI and data human resources in the financial industry. MUFG, Mizuho, Sumitomo Mitsui Trust, SBIHD, and startups are also involved in the event, with the support of the Digital Agency. More than 1,600 people participated, including college students and high school students who will be responsible for the future financial industry as well as financial institutions nationwide. The session will review the purpose and results of this competition and FDUA will make recommendations on how digital human resources should be developed in the financial industry.

### 10:00-10:50

# Panel Way to democratization of finance that overcomes digital divide?

Isshu Rakusai CEO, Helpfeel Inc.
Soto Yamauchi CEO, WED, Inc.

Naomichi Yoshiki CEO, SBI NEO FINANCIAL SERVICES Co., Ltd.

Kiyohito Enomoto The Second Association of Regional Banks

Moderator:

Keita Sekiguchi Nikkei Inc

Outline: It has been said that "financial inclusion" has already been achieved in Japan, where most people have multiple bank accounts. However, the moment financial services become digitized, the penetration rate of new services remains very low. This is because there are still many areas where the digital divide (information technology gap) is occurring due to insufficient digital infrastructure such as smartphones and the Internet environment. In the session, speakers will discuss what is necessary to correct such disparities and realize truly democratized financial services.

#### 11:00-11:50

# Panel New business opportunities created by ESG x Finance x Technology

Hideki Takada Director for Strategy Development, Financial Services Agency

Senior Deputy Head of Sustainability Division, Sumitomo Mitsui Banking Tadahiro Kaneko

Corporation / Financial Group

Tatsuto Fuji Director, FSI DX Lead, Microsoft Japan Japan Blockchain Association

Nobuaki Ninomiya Executive Director, Muroosystems Corporation.

Moderator:

Hiroko Matsumoto ESG Editor, Nikkei Inc.

Outline: Amidst the global trend toward decarbonization, Japan is also calling for the need to reduce CO2 emissions and utilize renewable energy. The session focuses that decarbonization as a positive business opportunity rather than an obligation. In particular, it is important to add financial and digital technology support to achieve both decarbonization and economic growth.

## 12:00-12:30 | Symposium Demo Stage C

Credit Engine CO., LTD The digitalization of lending and debt collection supported by CE

Online Lending Platform

Kenichiro Niiro COO, Credit Engine, Inc.

G.U.Technologies Inc. StableCoin Compliant with Domestic Laws on "Japan Open

Chain" for the Next-generation Financial Business

Daimei Inaba CEO, G.U.Technologies Inc.

**LeadInX Inc.** SoftBank Group Companies Aim to Realize a New Insurance

Experience and the Necessity of Digital Technology

Jun Miwa COO and CISO, Vice President Business Development Division, LeadInX Inc.

# 13:00-13:50 Fireside Chat: DX Promotion of Japan by Co-Creation

Shinichi Urakawa Direstor, Senior Managing Executive Officer, Sompo Japan Insurance Inc

Akio Isowa Managing Executive Officer, Head of Digital Solution Division, Sumitomo Mitsui

Financial Group

Outline: Digital transformation of Japanese society has been proceeding rapidly by development of technologies and changes in working style, and promotion of DX is becoming one of the major forcusing areas in corporate management especially for small and medium enterprises. Under the circumstance, various kind of borders such as industry or region are getting vague and Corporation and Co-creation between companies are almost necessary now. In this session, Mr. Urakawa in Sompo Japan Insurance Inc., and Mr. Isowa in Sumitomo Mitsui Financial Group will discuss on the theme of DX Promotion by Co-Creation.

### 14:00-14:30 | Fireside Chat Providing social value through expansion of insurance-linked securities

Yasuyuki Ogyu EY Strategy and Consulting, Strategic Impact, Japan Blockchain Business Leader

Kunihiko Iinuma Vesttoo Japan co., LTD.

Outline:

### 14:40-16:10 | Impact Pitch

1 Alyawmu Co., Ltd. 6 Kiva

2 Caulis Inc. 7 LUCA Japan Co., Ltd.

3 efit Inc. 8 Payment Technology Co., Ltd.

4 Futurae Technologies AG 9 Paytner inc

5 G-Bank Technologies / GIG-A 10 SJ Mobile Labs Japan Co. Ltd

### 16:20-17:20 | Panel The latest global and regional trends in Web3 use cases

Jangdeok Ko CEO of SBINFT

Ryuichi Tanaka Co-Founder, Director, COO • CMO

Takahito Kagami

Web3 Honey Co-Founder, BuzzOne
Mai Fujimoto INTMAX, Co-Founder

Moderator:

Takashi Ueda Editor, NIKKEI

Outline: Efforts to incorporate Web3 and blockchain technologies into various sectors of society are already underway. In this session, experts and stakeholders will present and discuss global and local use cases, including those related to NFTs (Non-Fungible Tokens). We will explore questions like: How will Web3 reshape social and industrial systems? How

will the rise of DAOs (Decentralized Autonomous Organizations) alter the way individuals work, contribute, and receive
evaluations and rewards? Additionally, we will discuss the directions and challenges that we should address moving
forward.

17:30-18:10	Impact Pitch Awards Ceremony / Closing Remarks
18:10-20:00	Closing Party

The session information is as of 2023/3/28

Please note that it may change depending on the future situation.

FIN/SUM Secretariat

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# Workshop (HALL B: Marubiru Conference Square)

# 03/28 (TUE)

#### 10:40-11:40

### Mechanisms for financial innovation

# $\sim$ How to embed innovation in the organization and step into action $\sim$ powered by Amazon Web Services Japan

Masashi Namatame Managing Executive Officer, Group Chief Digital Officer, Tokio Marine

Holdings, Inc.

Tetsuma Arita Director, Bank of Japan

Ryota Hayashi CEO / Co-Founder, Finatext Holdings Ltd.

Norihisa Tsuruta Director, Enterprise Business Unit

Financial Services, Strategic Account, West Region Business Department

Amazon Web Services Japan G.K.

Moderator:

Hatsuko Matsumoto Principal FSI Digital Innovation Lead, Amazon Web Services Japan

Outline: Innovation in the financial business has moved from the stage of presenting it as a vision to the phase of taking action to continuously deliver results as an organization. This panel discussion will focus on "transformation" side of DX. We will discuss with industry-leading panelists on what kind of initiatives are needed to move innovation to action. We wish that workshop participants would take away actionable tips to make innovation rooted in the organization.

### 11:50-12:30

# The present and future of DX conversion of customer contact points at regional banks powered by Helpfeel

Shiho Miyanaga CFO, Helpfeel Inc.

Outline: Since the pandemic started, the financial industry has seen a major shift in customer contact points from offline (physical locations) to online (online banks, etc.). This is a difficult situation for many but it presents a great opportunity to both improve operational efficiency and customer satisfaction by DXing customer contact points. In fact, some financial institutions are actually working on DXing their customer contact points by making full use of systems such as innovative FAQ services and chatbots.

In this session, we will discuss the present and future of DXing customer contact points in the case of regional banks.

### 13:15-13:55

# Fireside Chat How to bring legacy brands into Web3?

Thomas Krogh Jensen CEO, Copenhagen Fintech
Morten Rongaard Founder and CEO, Reality+

Outline: Reality+ helps leading brands engage with their fans using the latest Web3 technology. Together with Copenhagen Fintech in an informal fireside chat, they will discuss how to bridge the physical and digital world to reach a new generation of consumers - with examples from FIFA, Tour de France, ITV and BBC.

### 14:05-14:35

# How Japanese society and companies should perceive and utilize it? powered by Ginco

Akira Nozaki The Digital Agency of Japan

Muuto Morikawa CEO, Ginco Inc.

Outline:

## 14:45-15:15

Co-Creation Business on "Japan Open Chain" by Enterprises web3 Technologies to

# Build a New Society Today. powered by G.U.Technologies Inc.

Makoto Nakano NTT Communications Corporation. Vice President, Service 2, Communication

& Application Services, Platform Service Division

Sadanori Shibuya Minna Bank, Ltd. Group Leader, Service Design Group

Fumihiko Kawamura CORGEAR Co.Ltd CEO

Hidekazu Kondo Japan Open Chain Founder G.U.Technologies Inc. CTO

Moderator:

Daimei Inaba Japan Open Chain Founder G.U.Technologies Inc. CEO

Outline: Join us in a Discussion on the Future of Finance and Local Economy Enabled by web3 Technologies.

The impact of web3 technologies are expected to be revolutionary, particularly in the fields of finance and local

revitalization. Together with business leaders who are actively pursuing the possibilities of web3 technologies, we will dive into the question of what actions we should take now to build the society of tomorrow. Through this discussion, we aim to deepen our understanding of web3 business and its potential in Japan to create a better future today.

15:30-16:30

## How MUFG Bank promotes shift from "savings to investment"?

### ~World realized by Money Canvas~ powered by MUFG

Yasutoshi Tanaka Managing Director, Head of Digital Service Planning Division, Planning

Department, MUFG Bank, Ltd.

Akane Kinoshita CEO, Finatext Yuichiro Fujita CEO, Funds, Inc.

Moderator:

Vice President, Digital Service Planning Division, Planning Department, MUFG

Junichi Maekawa

Bank,Ltd.

Outline:

### 16:40-17:10

### Insurance DX Realized Through Co-Creation Strategies powered by LeadInX Inc.

Jun Kashioka President, LeadInX Inc.

Yutaka Hyodo President and Representative Director CEO, PayPay Insurance Service Co.

Kazuyoshi Kishi Executive Fellow, Digital co-creation officer, Sumitomo Life Insurance Company

Outline: LeadInX Corp. provides InsurTech services for insurance companies and insurance agencies to promote DX in the insurance industry. The key is Digital Co-Creation, which has resulted in numerous successful case studies. In this session, we will hear from PayPay Insurance Service Corporation, which is engaged in embeddedd insurance and PayPay Insurance Mini Apps as "PayPay Insurance," and Sumitomo Life Group, which offers insurances to cover for heatstroke or influenza. The key persons from both companies will talk about their strategies.

### 17:20-18:10

# Data standardization to promote disclosure of sustainability information --Not to leave SMEs behind-- (Digital Agency)

Takahiko Yasuhara President and CEO, Mizuho–DL Financial Technology Co., Ltd.

Renji Hirase Chief Executive Officer

Other Moderator:

Makoto Shibata Head of FINOLAB Audit & Supervisory Board Member, UI Bank

Outline:

<b>Symposium</b>			<b>Workshop</b>		
HALL A : Marubiru Hall			HALL B: Marubiru Conference Square		
3/28 (TUE) 3/29 (WED) 3/30 (THU) 3/31 (FRI)			3/28 (TUE)	3/29 (WED)	3/30 (THU)

# Workshop (HALL B: Marubiru Conference Square)

# 03/29 (WED)

#### 10:00-10:50

# A New Era of Financial Digitalization Pioneered by a President in His 30s

(Digital Agency)

Tatsuya Saito CEO, Progmat / Mitsubishi UFJ Trust and Banking Corporation.

Satoshi Tanaka CEO, TrustBase / Sumitomo Mitsui Trust Bank, Limited.

Hiroki Sano CEO, Lupinus

Moderator:

Ichio Sato Deputy General Manager, CEO's Office(Bigdata), SBI Holdings, Inc.

Outline: While digital implementation in the financial industry is rapidly advancing, the traditional seniority-based work style in the financial industry is disintegrating. In this session, presidents in their 30s with different backgrounds will engage in heated discussions on "Why they started their businesses", "The value of starting a business in their 30s", and "Their thoughts on financial digitalization". The session will also include a discussion on "Why did you start your own business?

#### 11:00-12:00

# MUFG's initiatives to support startups to create new industries: As an example of Space

### Tech ∼powered by MUFG

Hirofumi Kasahara Vice President, Industry Research and Creation Division, MUFG Bank,Ltd

Ryozo Iwai Vice President, Growing Industries Support Office, MUFG Bank, Ltd

Moderator:

Takashi Sano Chief Investment Officer, MUFG Innovation Partners Co., Ltd.

Outline: Even under the current market conditions, MUFG is actively supporting startups and particularly focusing on creating new industries through equity investments and debt financing. In this session, we will explore the overall picture of what kind of supports MUFG actually provides, with examples of finance in the Space Tech field. The moderator will be Takashi Sano, CIO of MUIP, the CVC of MUFG.

#### 12:30-13:30

# SMBC Group's non-financial digital service initiatives powered by SMBC

#### Part 1

Ryuta Yanagisawa SMBC CLOUDSIGN, Inc. Sumitomo Mitsui Financial Group

Hiroyuki Honda Suruga Bank Ltd.

Daisuke Murata Crowd Loan

Part 2

Hiroyuki Suzuki General Manager, Sumitomo Mitsui Banking Corporation

Kento Miura Country Manager, Persefoni Japan

Yoshiki Ikegami Business Development Manager/Lawyer, Allganize Japan

Outline: This session consists of two parts showing SMBC Group's initiatives for non-financial digital services. The first part introduces the DX promotion of regional financial institutions using SMBC CLOUDSIGN. The second part shows our efforts to support decarbonization of financial institutions in a dialogue between partner companies Parsefoni and Allganize Japan.

## 13:40-14:20

Peter Ohnemus President/CEO and Chairman, dacadoo

Outline: Peter Ohnemus will cover how life insurance is changing and how the industry has so far not fulfilled the economic growth and promise of life insurance. Over the last 10 years, life insurance globally has underperformed the global economic growth with about 50% (Source: McKinsey). The consumers want new products, which provide life, protection and has an economic savings component, which is offering Hyper Personalization.

### 14:30-15:30

# Retail banking strategy of leading banks leveraging "Bank app and Visa Debit"

Hitoshi Kume Deputy Director, Banking Business Division1, Supervision Bureau,

Financial Services Agency

Takehiro Aoyama Joint General Manager, Sumitomo Mitsui Banking Corporation Yasuyoshi Katsuragi General Manager, Card Business Department, The Chiba Bank

Yoshiya Deguchi General Manager, Financial Products Planning Department, Sony Bank

Incorporated

Moderator:

Nozomi Yamada Senior Director, Head of Debit and Prepaid, Asia Pacific, Visa

Outline: For retail banking business, bank app in a smartphone is becoming a critial customer contact point. It is more important than a smartphone as a payment tool. In order to increase access to the bank app, banks in other markets are trying to leverage debit function to cross-sell higher value added products such as loans and investment products. Visa will invite leading banks in the area of bank app and discuss their startegies.

#### 15:40-17:10

# Key to success of asset management business in Japanese market –Importance of customer-oriented services-- powered by NEC

Yoshio Horimoto Vice Commissioner for Evidence-based Policymaking, Strategy Development

and Management Bureau, Financial Services Agency, Government of Japan

Soichiro Muto Managing Director, Accenture Ltd,

Pascal Wengi Managing Director, Avaloq

Moderator:

Hiroko Matsumoto ESG Editor, Nikkei Inc.

Outline:

#### 17:20-18:10

# Programmability of Payments: Technologies Bringing Novel Opportunities (Bank of Japan)

Adeline Bachellerie Head of New Technologies and Innovation, Banque de France
Nick Vaughan Lead Architect Central Bank Digital Currency, Bank of England

Christian Grothoff Professor, Bern University of Applied Sciences

Junichiro Hatogai Head of FinTech Group, FinTech Center, Payment and Settlement Systems

Department, Bank of Japan

Moderator:

Masaki Bessho Head of FinTech Center, Bank of Japan

Outline: Recently, the term "programmability" have become familiar to the ear. While the implications of this term may differ from person to person, the point which warrants attention is that it allows for a wide range of entities, even including service users, to carry out the programming of additional functions such as conditional payments by themselves. In this session, experts from central banks (Banque de France, Bank of England, and Bank of Japan) and academia, who explore programmability in payments, meet together and talk about its key concepts, implementation approaches, opportunities and use cases.

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# Workshop (HALL B: Marubiru Conference Square)

# 03/30 (THU)

9:00-9:50

# Forefront of CB Tech 5th GIG: Durchsetzung neuer Kombinationen! (Bank of Japan)

Kakuho Furukawa Economist, Research and Statistics Department, Bank of Japan

Ryuichiro Hashimoto Economist, Financial System and Bank Examination Department,

Bank of Japan

Masashi Une Director, Institute for Monetary and Economic Studies, Bank of Japan

Rei Kojima Researcher, Payment and Settlement Systems Department, Bank of Japan

Moderator:

Masaki Bessho Head of FinTech Center, Bank of Japan

Outline: A flash talk session by the Bank of Japan, which is Japanese CB (Central Bank), covering its recent research outputs. At this 5th gig, the Bank's tech leaders will talk on: (1) nowcasting of economy using alternative data, (2) application of machine learning to a credit rating model, (3) fairness in financial services that leverage machine learnings, and (4) privacy enhancing technologies. Notable economist Schumpeter referred to innovation as "Durchsetzung neuer Kombinationen (enforcement of new combinations)." Here, we aim to show products of "new combinations" of our talents, ides and available data.

10:00-11:00

# Revolutionizing financial services industry with AI Technology from Microsoft powered by Microsoft Japan

Tatsuto Fujii Director, FSI DX Lead, Microsoft Japan Japan Blockchain Association

Naoyuki Shimizu Nuance Japan K.K.

Outline: All has evolved rapidly in recent years, and there are growing expectations that so-called generative All will transform financial services. In this session, we will share how All technology from Microsoft will transform financial services. We will also share Nuance Communications' voice recognition and voiceprint identification technology, which Microsoft acquired.

11:10-12:00

# Digital Interactivity Facilitates Finding and Solving Issues in Local Administration powered by QUICK Corp.

Shinya Kitamura Senior Manager of Information and Contents Dept., QUICK Corp.

Atsuko Nishigaki Ishikawa Prefecture Vice Governor, Chief Digital Officer

Outline: Ishikawa Prefecture has introduced a real-time socioeconomic diagnosis system, "QUICK Data Cast," to promote the Evidence Based Policy Making (EBPM) in local administration. This workshop features a discussion with Vice Governor Nishigaki, who serves as Chief Digital Officer (CDO) of the "Digitalization Promotion Council," which promotes the digitalization of the prefecture and its municipalities. The discussion covers how data utilization will bring about changes in local administration, the promotion of digitization in municipalities, how to raise awareness, and more.

12:20-13:00

# In future financial institution management, New trends in digital/AI strategy powered by DYNATREK, Inc.

Hajime Hotta Co-CEO & Founder, Cinnamon Inc.

Shinya Saeki DYNATREK, Inc.

Moderator:

	Takuya Saeki DYNATREK, Inc. Outline:
13:10-13:40	Latest financial CDD cases of and guidelines for digital identity verification
	powered by TRUSTDOCK Inc.
	Takahiro Chiba CEO, TRUSTDOCK Inc.
	Eisuke Kamiya Public Affairs, TRUSTDOCK Inc.
	Outline:
13:50-14:50	B2B2C business model for new banking services -NTT DOCOMO and MUFG working on
	"d smart bank " - powered by MUFG
	Masaya Shigemura NTT DOCOMO
	Suguru Nakaga MUFG Bank,Ltd
	Outline:
15:00-16:00	Future of digital platforms in the banking and insurance sector powered by EY
	Masato Hikawa The Dai-ichi Life Insurance Company, Limited
	Kazunori Aoki Financial Services Consulting Leader, Insurance Consulting Leader, EY Japan
	Daisuke Kinoshita Senior Manager, Financial service technology consulting, EY Strategy and
	Consulting Ltd
	Yoshiaki Nishita Director, Banking and Capital Markets, EY Strategy and Consulting Ltd  Outline:
16:10-16:40	Panel: Understanding the latest global and regional trends in Web3 and NFT use cases
20,20 20,10	Jangdeok Ko CEO of SBINFT
	Ryuichi Tanaka Co-Founder Director, COO • CMO
	Takahito Kagami
	Web3 Honey Co-Founder, BuzzOne
	Mai Fujimoto INTMAX, Co-Founder
	Moderator:
	Takashi Ueda Editor, NIKKEI
	Outline:
16:50-17:20	"Art" as a Global Alternative Asset - Why High Net Worth Individuals Invest in Art
	Kiichi Kitajima aTOKYO Coʻ, Ltd. Art Fair Tokyo, Marketing Director
	Satoshi Takeshita Nomura Institute of Markets Rearch, Senior Analyst
	Outline: High-net-worth individuals are estimated to hold about 5% of their assets in art. Art is recognized as one
	asset class in terms of asset management and diversification, with a particular focus on contemporary art. The global
	art market size totals \$65.1 billion (2022), with the US, China, and English accounting for 80% of the market. The size
	of the Japanese art market is very small. Japanese financial institutions, which are stepping up their efforts in the

wealth management business, are expected to step up their efforts in the art sector.

The session information is as of 2023/3/28

Please note that it may change depending on the future situation.