

Symposium HALL A : Marubiru Hall				Workshop HALL B : Conference Square			
<u>3/5 (TUE)</u>	<u>3/6 (WED)</u>	<u>3/7 (THU)</u>	<u>3/8 (FRI)</u>	<u>3/5 (TUE)</u>	<u>3/6 (WED)</u>	<u>3/7 (THU)</u>	<u>3/8 (FRI)</u>

## Symposium (HALL A : Marubiru Hall)

03/5 (TUE)			
A01	8:55-9:00	Opening Remarks	
A02	9:00-9:05	Special Message Fumio Kishida Prime Minister	
A03	9:05-9:15	Special Message Shunichi Suzuki Minister of Finance Minister of State for Financial Services	
A04	9:20-9:40	FSA Fireside Chat Digital Strategies of European Authorities: The Role of Regulators in Digital Assets and AI Innovation Verena Ross Chair European Securities and Markets Authority (ESMA) Toshiyuki Miyoshi Vice Commissioner for International Affairs, Financial Services Agency Outline :	
A05	9:50-10:10	Solo Lecture Building a Brighter Future with Digital Technology Masahiko Kato Chairperson, Japanese Bankers Association President and CEO, Mizuho Bank, Ltd. Outline : From the perspective of Japanese society and economy, the use of digital technology is essential for the further growth. We will introduce how bank sector are utilizing digital technologies, including the use of AI.	
A06	10:20-10:40	Solo Lecture Web3 strategy of SONY Bank Keiji Minami President and CEO, Representative Director, Sony Bank Inc. Outline: Sony Bank celebrated its 20th anniversary in 2021 as a member of the Sony Group and Sony Financial Group. We will continue to use the Internet to provide safe, secure, and convenient financial services to our customers, and we are also actively working in the Web3 area with a focus on group collaboration. We would like to introduce our strategy in detail, including our recent web3-related initiatives and new products that will be released soon.	
A07	10:50-11:30	Lecture The Future of Finance Transformed by Generative AI ~Microsoft Japan will Empower and Copilot Your Growth~ Miki Tsusaka President, Microsoft Japan Akira Kaneko Business Executive Officer Banking and Capital Markets Sales Group Financial Service Industry Group Outline : In 2023, generative AI evolved rapidly, fundamentally changing daily life and business. In 2024, it may not only summarize and provide information, but also assist creativity, improve efficiency, and revolutionize finance. Microsoft's current initiatives and future vision for generative AI, as well as its potential applications in finance, will be introduced.	
A08	11:40-12:30	FSA Panel How AI Envisions the Future of Finance: Beyond the Risks Miki Tsusaka President, Microsoft Japan	

		<p>Yutaka Matsuo      Professor, The University of Tokyo, Graduate School of Engineering</p> <p>Masaaki Matsuhashi      Seven Bank, Ltd.</p> <p>Mamoru Yanase      Deputy Director-General, Strategy Development and Management Bureau Financial Services Agency of Japan (JFSA)</p> <p>Moderator : Takuro Okada      President</p> <p>Outline : While the adoption of generative AI is increasing in the financial sector, many firms are taking a cautious approach to its use due to its potential risks. How should the financial sector face the technological innovation of AI, given the "risk of choosing not to do it"? Key figures from financial industry, government, and academia will discuss the future outlook, including specific applications in the financial sector and government initiatives.</p>
A09	12:40-12:50	<p><b>Symposium Demo Stage</b></p> <p><b>Helpfeel      How regional banks use the innovative self-service tool Helpfeel to realize customer support DX</b></p> <p>Takeaki Sanda      Sales Manager, Helpfeel Inc.</p> <p>Outline : Since the pandemic started, customer contact has shifted more and more from offline (physical stores) to online (web, apps, etc.) In this context, customer support DX is becoming increasingly important to turn customer contact that isn't face-to-face into an equivalent opportunity.</p> <p>In this session we will introduce case studies of regional banks that have used Helpfeel to realize customer support DX, improve customer satisfaction, and enhance operational efficiency.</p>
A10	13:00-13:10	<p><b>Special Message</b></p> <p>Kazuo Ueda      Governor, Bank of Japan</p>
A11	13:30-13:50	<p><b>Solo Lecture      Aflac's Aspiration to Pursue "Happy" Growth</b></p> <p>Tohru Futami      Director, Executive Vice President &amp; CDIO (Chief Transformation Officer) &amp; CDIO (Chief Digital Information Officer)      Aflac Life Insurance Japan Ltd.</p> <p>Outline : Aflac Japan, founded with Japan's first cancer insurance under the philosophy of "helping save cancer sufferers from economic hardship," will mark its 50th anniversary this year.</p> <p>Utilizing digital technology and collaborating with various stakeholders within and beyond the insurance area, Aflac will realize both "pursuit of economic value" and "resolution of societal issues" while contributing to consumers' "happy" growth.</p> <p>New challenges utilizing generative AI in the insurance industry and co-creation with local governments, etc. will be introduced as examples.</p>
A12	14:00-14:40	<p><b>Solo Lecture      Transforming the customer experience in financial services with Amazon's DNA</b></p> <p><b>- AWS business strategy for financial services industry from Generative AI to Resiliency -</b></p> <p>Norihisa Tsuruta      Director, Financial Service Industry Business Unit      Amazon Web Services Japan G.K.</p> <p>Outline : We, Amazon Web Services (AWS), utilize Amazon's DNA to support financial service industry in transforming the customer experience. The cloud supports customer-oriented innovation in financial services, through enhancing customer support with generative AI, and improving operational resiliency that realizes service continuity from the customer's perspective. In this session, we will introduce the latest innovation examples using AWS by financial service providers, and introduce the areas of focus of AWS in the Japanese financial industry this year, focusing on generative AI and resiliency initiatives.</p>
A13	14:50-15:40	<p><b>Panel      Talking with the SMBC Group, Realizing Japan's Renewed Growth with Startups</b></p>

		<p>Akio Isowa      CDIO Group Chief Digital Innovation Officer, Sumitomo Mitsui Financial Group (SMFG)</p> <p>Senior Managing Executive Officer and Head of Digital Solution Division, Sumitomo Mitsui Banking Corporation (SMBC)</p> <p>Daisuke Kitakaze      Managing Executive Officer / General Manager, Consulting Division, BayCurrent Consulting, Inc.</p> <p>Ayumu Wada      Executive Partner, BayCurrent Consulting, Inc.</p> <p>Outline : In recent years, Japan has also been focusing on supporting startups with the government, Keidanren (Japan Business Federation), and others taking the lead, aiming to reach a new turning point through public-private collaboration. In financial institutions with various customer bases, supporting startups and co-creation are essential to creating new industries and businesses and achieving solutions to societal challenges.</p> <p>In this session, we will introduce SMBC Group's initiatives and discuss how Japan's renewed growth can be achieved together with start-ups.</p>
A14	15:50-16:40	<p><b>Panel "Financial business revolution through generative AI &amp; biometrics" by EY Japan, NEC, and Microsoft</b></p> <p>Keiko Ogawa      EY Japan Banking and Capital Market and Wealth and Asset Management Consulting Leader, Regtech Leader, Partner, EY Strategy and Consulting Co., Ltd.</p> <p>Takao Iwai      Corporate Senior Vice President Managing Director of Financial Solutions Division, NEC</p> <p>Akira Kaneko      Business Executive Officer Banking and Capital Markets Sales Group Financial Service Industry Group</p> <p>Outline :</p>
A15	16:50-17:40	<p><b>FSA Panel Digital Assets: The Frontier of International Financial Regulation</b></p> <p>Toshiyuki Miyoshi      Vice Commissioner for International Affairs, Financial Services Agency</p> <p>Leong Sing Chiong      Deputy Managing Director, Monetary Authority of Singapore</p> <p>Daryl Ho      Executive Director, HKMA</p> <p>YJ Fischer      Director of International Affairs, U.S. Securities and Exchange Commission</p> <p>Moderator :</p> <p>Jemima Kelly      Columnist, The Financial Times</p> <p>Outline : In the wake of the stable coin initiative by major IT company and the collapse of a major crypto asset exchange company, the regulation of digital assets has developed in many countries. The G7 and G20 continue to show strong interest, and key players from major authorities will gather to discuss the accomplishments of past efforts and remaining challenges.</p>
A16	17:50-18:10	<p><b>Solo Lecture The future of payments brought about by digitalization: Is the cash now online?</b></p> <p>Jeroen Hölscher      Global Head, Payments Services, Capgemini</p> <p>Outline : The evolution of digital technology is ushering in unprecedented and innovative changes in the realm of payments. As a business and transformation leader, Capgemini will present the latest trends based on its research in global payments. This includes industry trends, implications for the Japanese market as well as a vision for the future of payments, which will range from digital and instant payments, CBDC, ISO20022 monetisation and the role of Generative AI in for payments.</p>
A17	18:15-18:20	<p><b>Special Message</b></p> <p>Tatsunori Ibayashi      State Minister of Cabinet Office (Financial Services)</p>

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## Symposium (HALL A : Marubiru Hall)

03/6 (WED)		
A18	8:50-9:20	<b>UK Fintech Showcase</b> <div> 1 Polydigi 2 LMAX Digital 3 Insurevision.ai </div> <p>Outline : Three fintechs from the UK aiming to enter the Japanese market will introduce their technology and advanced solutions.</p>
A19	9:30-9:50	<b>Solo Lecture What kind of human resources do banks need to prepare? In light of the changes in the financial industry</b> <p>Hiroshi Takiyasu Senior Manager, BayCurrent Consulting , Inc.</p> <p>Outline :</p>
A20	10:00-10:50	<b>FSA Panel The Potential of Traditional Finance x Tokenization: Balancing Innovation and Ensuring Compliance</b> <div> Tatsuya Saito Founder and CEO, Progmatt, Inc.  Kimio Mikazuki Representative Director and CEO, Osaka Digital Exchange Co.,Ltd.  Satoshi Murabayashi Representative Director, President, DeCurret DCP Inc.  Executive Vice Presidents, Internet Initiative Japan Inc.  Yam Ki Chan VP of Strategy and Policy, Circle </div> <p>Moderator :</p> <div> Motoyuki Yufu Strategy Development and Management Bureau  Financial Services Agency </div> <p>Outline : In recent years, traditional financial players such as banks have been actively exploring the possibilities of using blockchain, and use cases related to tokenization such as digital currency and digital securities are increasing.</p> <p>Leading domestic and international players will gather to discuss whether sustainable innovation can be pioneered through collaboration between existing financial institutions with expertise in AML/CFT and IT companies with technological advantages, and what issues need to be addressed to achieve such innovation.</p>
A21	11:00-11:50	<b>Panel Digital &amp; data strategies for a well-being future</b> <div> Toru Shiomitsu SUMITOMO LIFE INSURANCE COMPANY  Yuta Hagiwara Founder and CEO, PREVENT Inc.  Naoto Egawa CEO, FonesLife Corporation  Takao Iwai Corporate Senior Vice President  Managing Director of Financial Solutions Division </div> <p>Moderator :</p> <div> Sawako Oiwa Senior Staff Writer Nikkei Inc </div> <p>Outline : This session aims to realize a world of hope, where the risk of disease is minimized and everyone can enjoy a healthy life, and a world where people can live happy lives while coping with illness.</p> <p>The Sumitomo Life Group and the NEC Group are promoting co-creation activities and the formation of an</p>

ecosystem that contributes to the diverse well-being of each individual through the use of digital technology and data.

Speakers discuss each company's vision and initiatives, as well as the future that co-creation activities are aiming for.

A22	12:00-12:20	<p><b>Symposium Demo Stage</b></p> <p><b>YOUTRUST</b> Accelerate Fintech business! How can you recruit Digital Talents?</p> <p>Yuka Iwasaki      CEO, YOUTRIST Co., Ltd.</p> <p>Outline : YOUTRUST" is a Japanese career social networking service based on trustworthy connections where people can get information, job and connections that could open up your future possibilities. Its cumulative total of users is over 200,000 including 20s and 30s who are active in the digital domain such as engineers, project managers/directors and business developers. YOUTRUST also provides corporate clients a HR Tech SaaS solution, which is based on the uniqueness as a social networking service where there are users changing jobs potentially in addition to those looking for a new job at the moment.</p> <p><b>G.U.Technologies</b> Scalability and potential of stable coins and Web3 business to be fused with Japan Open Chain (JOC)</p> <p>Daimei Inaba      Founder, Japan Open Chain      CEO, G.U.Technologies Inc.</p>
A23	12:30-12:50	<p><b>Solo Lecture Powering growth for the internet economy</b></p> <p>Fran Ryan      Business Lead for Stripe Financial Services (Product and Engineering Executive), Stripe</p> <p>Outline : Stripe's mission to grow the GDP of the internet means more than just helping companies do business online: now more than ever, we're focused on helping our customers grow revenue and reduce costs in the face of mounting economic uncertainty. In this session, we will introduce the emerging trends in the global digital economy and how Stripe supports the ambitious businesses.</p>
A24	13:00-13:20	<p><b>Solo Lecture Commercial launch and future development of the DCJPY Network of digital currencies</b></p> <p>Satoshi Murabayashi      Representative Director, President, DeCurret DCP Inc. Executive Vice Presidents, Internet Initiative Japan Inc.</p> <p>Outline :</p>
A25	13:30-15:40	<p><b>Future of wholesale payments powered by Bank of Japan</b></p> <p>Outline : The recent years have seen emerging initiatives aimed at enhancing wholesale payments through incorporating novel technologies. Alongside this, when looking at settlement assets used for payments, new forms of money are also being explored. The three consecutive sessions, with a focus on wholesale payments, encompass such key topics as the course of developments in this area, the emergence of new forms of money, and challenges of the current practice. Of these, the panel discussions bring together business leaders, industry experts, and academics to illustrate the future landscape of the wholesale payments ecosystem.</p> <p>• <b>Part 1 13:30-13:50 Solo Lecture : Wholesale payments: past, present and future</b></p> <p>Tomohiro Sugo      Head of Payment and Settlement Systems Division, Bank of Japan</p> <p>Outline : The Bank of Japan sets the scene for the two panel discussions that follow. Touching upon case studies, this presentation provides an overview of IT-led developments in wholesale payments leading up to the present while shedding light on emerging explorations of new forms of money such as stablecoins, tokenized deposits, and wholesale CBDCs.</p> <p>• <b>Part 2 13:50-14:40 Panel : Wholesale payments: challenges of the current practice</b></p> <p>Satoru Someya      Executive Officer and COO and CMO and Head of Marketing and Sales Dept. TradeWaltz Inc.</p> <p>Masayuki Tagai      Managing Director, Industry Issues, Payments, JPMorgan Chase Bank, N.A., Tokyo Branch</p>

Fernando Vazquez	CEO, SBI Digital Asset Holdings
Masashi Watanabe	Mitsubishi UFJ Financial Group, Inc.

Moderator :

Shuji Kobayakawa	Professor, School of Political Science and Economics, Meiji University
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Outline : Inviting business leaders and industry experts who closely engage in and tackle challenges facing the current practice of wholesale payments, this interactive discussion addresses pain points of the current practice and explores ongoing efforts to enhance wholesale payments as well as remaining issues to be overcome in moving forward with such efforts.

• **Part 3 14:40-15:40 Panel : Future of wholesale payments**

Akio Isowa	Group Chief Digital Innovation Officer, Sumitomo Mitsui Financial Group (SMFG) Senior Managing Executive Officer and Head of Digital Solution Division, Sumitomo Mitsui Banking Corporation (SMBC)
Shuji Kobayakawa	Professor, School of Political Science and Economics, Meiji University
Hajime Tomura	Professor, Faculty of Political Science and Economics, Waseda University
Naomi Takeda	Director-General, Payment and Settlement Systems Department, Bank of Japan

Moderator :

Noriyuki Yanagawa	Professor, Faculty of Economics, University of Tokyo
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Outline : What are possible approaches to enhancing incumbent wholesale payment infrastructures? Looking further ahead, what would be the opportunities and challenges of emerging infrastructures? Delving into such topics in view of implications brought forth by technological innovations and external factors, this panel offers a high-level discussion aimed at illustrating the future landscape of the wholesale payments ecosystem, reflecting diverse perspectives from the business and public sectors as well as from the academia.

A26	15:50-16:40	<b>FSA Panel    Future of Digital Money, Payments and Remittances</b>	
		Teruhisa Kurita	Commissioner of the Financial Services Agency
		Hideaki Takase	Managing Corporate Executive, Group Chief Strategy Officer(CSO), Mitsubishi UFJ Financial Group, Inc.
		Toshio Taki	Money Forward, Inc.
		Benedicte Nolens	Bank for International Settlements, Innovation Hub Centre Head, Innovation Hub Hong Kong Centre
		Moderator :	
		Masaki Bessho	Head of FinTech Center, Bank of Japan
		Outline : Many initiatives are underway to advance the sophistication of domestic and cross-border remittances and payments, such as CBDC (retail and wholesale), stablecoin, and the funds transfer businesses. While some initiatives have been pointed out as potential areas of competition, what is essential for society to become more convenient and prosperous? In this session, key stakeholders from the public and private sectors will gather to discuss the future of remittance and payment systems, while addressing the risks associated with digital technology.	
A27	16:50-17:40	<b>Panel    Impact of real world assets on the economy</b>	
		Muuto Morikawa	CEO,Ginco
		Hidekazu Kondo	Founder, Japan Open Chain    CTO, G.U.Technologies Inc.
		Masakazu Kikuchi	Founder and CEO, Secured Finance AG
		Yukio Wakahara	Deputy Director-General of the Policy and Markets Bureau, Financial Services Agency of Japan
		Moderator :	

Ryosuke Ushida   Chief Fintech Officer

Outline :

A28

17:50-18:40

## Panel

### • Part 1 : Digital financial strategy of Mitsui & Co.

Daisuke Ishida   Managing Officer, Chief Operating Officer of Corporate Development Business Unit,  
Mitsui & Co., Ltd.

Outline :

### • Part 2 : The future of crypto payments

Yusuke Yoneyama   COO and Director, LINE Xgenesis Corporation

Keita Nakamura   CEO, Mercoin, Inc.

Moderator :

Yoshinobu Tatsumi   Mitsui & Co. Digital Commodities

Outline : Mitsui & Co. Digital Commodities issues the crypto "Zipangcoin" which aims to be linked to gold in Japan. We are considering using it for remittance and payment in the future, but there are issues with the convenience of current crypto compared to other payment. This time, we will have a panel discussion on crypto and stablecoin as payment with crypto asset exchange companies that has a payment service within own group.

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## Symposium (HALL A : Marubiru Hall)

03/7 (THU)			
A29	9:00-9:50	<b>FSA Panel The Frontline of Asian Fintech</b> Takashi Okita      Chairperson, Fintech Asociation of Japan Nicole Nguyen      Founder - Vietnam Fintech Festival Aries Setiadi      Executive Director, Indonesia Fintech Association Moderator : Amor Maclang      Convener, Digital Pilipinas Outline : An in-depth discussion of fintech trends in Asian countries, the opportunities for Japanese businesses to expand into Asian countries, and the potential for further value-added creation through strengthened cooperation between fintech companies in Japan and other Asian countries.	
A30	10:00-10:20	<b>Solo Lecture</b> Hideki Murai      Deputy Chief Cabinet Secretary Outline :	
A31	10:30-10:50	<b>FSA Fireside Chat: Digital Strategies of European Authorities –The Role of Regulators in Digital Assets and AI Innovation-</b> Christopher Giancalco      Former Chairman; US CFTC, Senior Counsel, Willkie Farr & Gallagher, Chairman, Digital Dollar Project Chris Brummer      Professor, Georgetown University Outline :	
A32	11:00-11:50	<b>Panel Challenges and Innovations in Cashless in Japan</b> <b>—Expo 2025 Osaka, Kansai, Japan and Legacy—</b> Kenichi Matsuguma      Ministry of Economy, Trade and Industry Tamaki Shibuya      Executive Officer, Head of Transaction Business Division,Sumitomo Mitsui Financial Group Seihaku Yoshida      CEO, HashPort Inc. Ken-ichi Kawamoto      Director General Policy and Planning Bureau Japan Association for the 2025 World Exposition Moderator : Chikahisa Sumi      National Graduate Institute For Policy Studies Outline : Expo 2025 Osaka, Kansai, Japan will introduce full cashless payment at the venue. In addition, the EXPO2025 Digital Wallet Service has been launched to provide Web2 and Web3 areas in a single application as a tool for individuals to feel and participate in the Expo's theme of ""Digital"" and ""Action for the Future"". In this session, we will discuss the cashless future of Japan that we should aim for, advances in new technologies utilizing payments and blockchain, as well as the Expo's expected legacy. NFT in collaboration with FIN/SUM will be distributed to visitors at the venue, so please download the ""EXPO2025 Digital Wallet"" application in advance. <Download site URL>	



A33	12:00-12:25	<b>Symposium Demo Stage</b> <b>Credit Engine, Inc.</b> Kenichiro Niiro COO, Credit Engine, Inc. <b>GrowShip Partners</b> Haruhiko Matsui CEO/funder, GrowShip Partners CEO/funder, OwnerShip <b>x ID</b> Hikaru Kusaka xID Inc.
A34	12:30-12:50	<b>Solo Lecture Digital Innovation and Future Outlook of Daiwa Securities Group in the Web3.0 Field</b> Atsushi Itaya Executive Managing Director of Daiwa Securities Group Inc. Outline : "Daiwa Securities Group has been actively exploring the potential of the Web3.0 field since 2016, conducting extensive research to stay competitive. We have demonstrated agility in adapting to the evolving business landscape, swiftly responding to emerging trends such as security tokenization, cryptocurrencies, metaverses, and generative AI. During this session, we will showcase some notable examples of our initiatives in the Web3.0 and AI domains. We will delve into the significance of these endeavors and highlight our collaborations with startups, providing insights into the possibilities that lie ahead in the future."
A35	13:00-13:20	<b>Solo Lecture Osaka's Challenge to Become a FinTech Frontrunner City.</b> Hirofumi Yoshimura Governor of Osaka Prefecture Outline : In Osaka, industry, local government, and academia are working all together based on "Global Financial City OSAKA Strategy" to attract domestic and foreign fintech companies. We will gather power of fintech in Osaka, and big projects such as the 2025 Osaka/Kansai Expo provide a spark for economic growth and solving social issues.
A36	13:30-13:50	<b>Solo Lecture "Innovating today. Transforming tomorrow."</b> Makoto Umemiya Member of the Board of Directors Deputy President and Senior Executive Officer (Representative Executive Officer) Group Chief Digital Officer (Group CDO) of Mizuho Financial Group, Inc. Outline : Mizuho, under its new purpose "Innovating today. Transforming tomorrow.", is leveraging the strengths of the Mizuho Group to aim at building a foundation for sustainable growth and prosperity together with society and our customers. In this session, Mizuho's initiatives towards digital transformation will be introduced.
A37	14:00-14:50	<b>Panel web3.0 finance - FinTech innovation from digital signature and digital billing chain</b> Masaaki Taira Member of the House of Representatives Dr. Junichi Shukuwa Professor, Faculty of Economics, Teikyo University, Ph.D. (Economics) Representative of Shukurin Seminar, Open Lecture for Social Contribution Tsukasa Ojima Executive Officer, Global Head of Business Development and Branding Takahiko Yasuhara President and Representative Director, Mizuho Dai-ichi Financial Technology Takashi Ogura Representative Director, Le-techs Corporation Moderator : Keita Sekiguchi FinTech Editor, Finance & Markets Unit, Nikkei Inc. Outline : Digital signatures and digital billing are rapidly becoming popular as the economy becomes

		increasingly digitalized. Innovations using blockchain technology and other technologies have started to pave the way for new financial services that correspond to the commercial flow of companies. There are high expectations that this could be a useful use case in the web3.0 area, where Japan is taking the lead in the world.
A38	15:00-15:30	<b>Fireside Chat For the sake of Decarbonization, The Global Green Blockchain strategy</b> <div> <div>Max Hua</div> <div>CFO BITMAIN</div> </div> <div> <div>Nobuaki Ninomiya</div> <div>Muroosystems Corporation Green Blockchain Officer/ Executive Director</div> </div> <div> <div>Guanfeng Zhou</div> <div>Antalpha Prime Chief Strategy Officer</div> </div> <p>Outline : Global strategy, revitalization, Data Center construction at "Renewable Energy Developed Country", ETHIOPIA.</p>
A39	15:40-16:30	<b>Panel The Future of Regional Finance: Talent Development and Data Utilization in the Age of AI</b> <div> <div>Kei Muraki</div> <div>Financial Services Agency</div> </div> <div> <div>Yuko Kawai</div> <div>Deputy President, The Bank of Kochi Ltd</div> </div> <div> <div>Toshihiko Onuki</div> <div>Concordia Financial Group, Ltd. The Bank of Yokohama,Ltd.</div> </div> <div> <div>Yoshinori Jinno</div> <div>Managing Director,Shinkin Central Bank</div> </div> <p>Moderator :</p> <div> <div>Mikio Ogawa</div> <div>Vice President, DataRobot Japan</div> </div> <p>Outline : Regional banks and credit cooperatives are facing the wave of digitalization. To survive and thrive in this transformation, it is essential to cultivate next-generation digital talent and make data-driven decisions. In this session, we will explore the potential of AI and data utilization to revolutionize the local economy. We will share successful cases from the Financial Data Utilizing Association, and discuss initiatives such as competitions. All of this will be unraveled along with specific examples from regional financial institutions. Please note that this translation is intended to convey the essence of the discussion rather than being a direct translation.</p>
A40	16:40-18:10	<b>Impact Pitch</b> <div> <div>1 Socious</div> <div>6 TOGGLE</div> </div> <div> <div>2 JPYC</div> <div>7 Dozn Corporation</div> </div> <div> <div>3 Alyawmu</div> <div>8 Next Finance Tech</div> </div> <div> <div>4 Bloomo Securities</div> <div>9 Lecto</div> </div> <div> <div>5 SARAH</div> <div>10 Fivot</div> </div> <p>Judge :</p> <div> <div>Katsutoshi Matsushita</div> <div>Executive Officer, SMBC Venture Capital</div> </div> <div> <div>Yoshio Sakai</div> <div>Unit Leader, Mitsubishi Estate Co. Ltd.</div> </div> <div> <div>Akihisa Taketa</div> <div>Project Manager, Research Center for Industry Alliances</div> </div> <div> <div>Shota Matsuzawa</div> <div>Chief Manager, Nippon Life Insurance Company</div> </div> <div> <div>Keita Sekiguchi</div> <div>Co-founder, Decima Fund</div> </div> <div> <div></div> <div>Web3.0 Business Expert, Digital Agency Japan Government</div> </div> <div> <div></div> <div>Fintech Editor ,Nikkei Inc.</div> </div> <p>Outline : Selected 10 startups make their final pitches at the event venue, with a focus on solving global social problems and expanding into the global marketplace. These pitches will be presented to a worldwide audience.</p>

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03/8 (FRI)							
A41	8:30-9:20	<b>Panel Utilization of My Number Card in the financial field and regional revitalization</b>  <div> <div>Keisuke Murakami</div> <div>Director-General for Public Service Group</div> </div> <div> <div>Naotaka Terai</div> <div>Managing Executive Officer Corporate Planning Department HOKKOKU FINANCIAL HOLDINGS Managing Executive Officer Digital Department, HOKKOKU BANK</div> </div> <div> <div>Takahiro Chiba</div> <div>CEO, TRUSTDOCK Inc.</div> </div> <div> <div>Tetsuo Iida</div> <div>Head of Financial Services Business Development, Amazon Web Services Japan</div> </div> <div> <div>Moderator :</div> <div> <div>Shota Matsuzawa</div> <div>Co-founder, Decima Fund Web3.0 Business Expert, Digital Agency Japan Government</div> </div> </div> <div>Outline :</div>					
A42	9:30-10:20	<b>FSA Panel New Distribution Channel: Potential of Embedded Insurance</b>  <div> <div>Masashi Namatame</div> <div>Managing Executive Officer, Group CDO (Chief Digital Officer), Tokio Marine Holdings Inc.</div> </div> <div> <div>Yutaka Hyodo</div> <div>President &amp; Representative Director CEO , PayPay Insurance Service Co.</div> </div> <div> <div>Tomohiro Miura</div> <div>Director of Insurance Business Division, Supervisory Bureau, Financial Services Agency</div> </div> <div> <div>Moderator :</div> <div> <div>Ryota Hayashi</div> <div>CEO / Co-Founder, Finatext Holdings Ltd.</div> </div> </div> <div>Outline : Embedded Insurance market in Japan is still under developed and has potential to grow. New players are entering the market and incumbent players are seeking opportunities as a new distribution channel. Panelists will discuss the challenges of creating a better customer experience and the potential for public-private partnerships.</div>					
A43	10:30-10:50	<b>Solo Lecture SMBC Group's initiatives towards Creating Social Value</b>  <div> <div>Masayuki Takanashi</div> <div>Executive Officer, Group CSuO (Chief Sustainability Officer), Sumitomo Mitsui Financial Group</div> </div> <div>Outline : At SMBC Group, we have positioned "creating societal value" as a pillar of our management, aiming to contribute to an era of "fulfilled growth" by taking the lead in solving social issues. In this session, we will introduce our philosophy and main initiatives.</div>					
A44	11:00-11:50	<b>FSA Panel Green Fintech Front Line ~ Preventing Greenwashing with Technology~</b>  <div> <div>Takao Tajiri</div> <div>Sony Computer Science Laboratories, Inc.</div> </div> <div> <div>Masayuki Ishibashi</div> <div>Partner, Attorney-at-Law, Mori Hamada &amp; Matsumoto</div> </div> <div> <div>Naho Nakakubo</div> <div>CEIO(Chief ESG Innovation Officer), Cierpa &amp; Company</div> </div>					

		<p>Satoshi Ikeda Deputy Commissioner for International Affairs/Chief Sustainable Finance Officer</p> <p>Outline : Sustainable finance and fintech are two major themes that have made new waves in the financial industry. Implementing technologies to further mobilize funds for sustainable finance or to avoid risks can bring financial innovation. Particularly in this panel, we discuss the possibility of using fintech to prevent greenwashing, a typical issue in sustainable finance.</p>
A45	12:00-12:10	<p><b>Symposium Demo Stage</b></p> <p><b>Ginco Why is Web3 infrastructure needed now?</b></p> <p>Yohei Fusayasu COO, Ginco Inc.</p> <p>Outline : In January 2024, a bitcoin physical ETF was finally approved in the US. In addition, the RWA(Real World Assets) tokenized market is currently estimated at about \$116 billion and will reach \$10 trillion in the next 10 years. Today, the financial and Web3 economies are intersecting, and the digital asset market is expanding rapidly. This presentation will introduce the infrastructure needed to effectively create and develop Web3 businesses in this market.</p>
A46	12:30-13:30	<p><b>Award Ceremony The 2<sup>nd</sup> Financial Data Utilization Challenge</b></p> <p>Motoyuki Yufu Strategy Development and Management Bureau Financial Services Agency</p> <p>Takuro Okada President, FDUA</p> <p>Takahiko Yasuhara President &amp; CEO, Mizuho-DL Financial Technology Co., Ltd.</p> <p>Tadashi Yamamoto CDTO, Mitsubishi UFJ Financial Group</p> <p>Toshihiro Eto SMBC</p> <p>Outline :</p>
A47	13:40-14:30	<p><b>Panel Management skills needed to apply in the era of generative AI</b></p> <p>Evy Wee Managing Director, Regional Head of Financial Planning &amp; Advisory Solutions, DBS Bank Ltd.</p> <p>Seiichiro Uchiyama CEO, Credit Engine, Inc.</p> <p>Daichi Iwata Executive Business Development Professional, NEC Corporation CEO, Painter Ltd</p> <p>Moderator :</p> <p>Ryosuke Ushida Chief Fintech Officer</p> <p>Outline :</p>
A48	14:40-15:30	<p><b>FSA Panel Closing the Gap: Strategies for Gender Equality in Fintech and Finance</b></p> <p>Amanda Wick Principal, Incite Consulting</p> <p>Yuko Seimei Representative Executive Officer and CEO, Monex Group, Inc. President, Monex, Inc.</p> <p>Yukari Hashimoto Aflac Life Insurance Japan Ltd.</p> <p>Laura Loh Director, Investment (Blockchain)</p> <p>Moderator :</p> <p>Saiko Nakagawa Director for Asset Management Business, FSA</p> <p>Outline : In conjunction with International Women's Day on March 8, the panelists will share their strategies for women's advancement within their firm and also in the overall financial industry. The panelist will have a two round table session focusing on a) what is currently working in the empowerment initiatives of each company/entity, and b) what is needed to make the financial industry more attractive for women workers and to increase the representation of female executives in the mid to long term.</p>
A49	15:40-16:00	<p><b>Solo Lecture SMBC Group drives social value through digital innovation</b></p>

		<p>Akio Isowa      Group Chief Digital Innovation Officer, Sumitomo Mitsui Financial Group (SMFG) Senior Managing Executive Officer and Head of Digital Solution Division, Sumitomo Mitsui Banking Corporation (SMBC)</p> <p>Outline : "SMBC Group drives social value to pursue 'fullfilled growth' through digital innovation. SMBC Group continues to create innovative services to meet customer needs, by proactively incorporating digital technologies into every aspect of our business."</p>
A50	16:10-17:00	<p><b>Panel   Digital economy of SMEs expanding from public sector demand</b></p> <p>Masato Komatsu      NEC</p> <p>Koji Itazu      Director of Industrial Digitalization Promotion Division, Gifu Prefectural Government</p> <p>Takashi Momita      IPA</p> <p>Moderator : Mitsunobu Okubo      Digital Agency Assistant CDO, Ministry of Finance</p> <p>Outline :</p>
A51	17:10-18:00	<p><b>FSA Panel   The Future of Local Communities Pioneered by Financial Technology</b></p> <p>Junichi Kanda      Parliamentary Vice-Minister of Cabinet Office</p> <p>Tokushi Nakashima      Global Mobility Service Inc. (GMS Inc.) President/CEO,Founder</p> <p>Soko Sugawara      CEO , SOKO LIFE TECHNOLOGY</p> <p>Seihaku Yoshida      CEO, HashPort Inc.</p> <p>Moderator : Midori Kanemitsu      bitFlyer Head of Crypto Strategy Dept</p> <p>Outline : With declining and aging populations, local communities are facing problems in many areas, such as community and transportation revitalization and human resource shortages. Efforts are underway in many regions to solve these issues by utilizing fintech, Web 3.0, and other technologies.This session will discuss regional initiatives that are being undertaken by practitioners and policy makers who are striving to solve these issues in the field.</p>
A52	18:10-18:40	<b>Impact Pitch Awards Ceremony</b>

The session information is as of 2024/3/06

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

FIN/SUM Secretariat

Symposium HALL A : Marubiru Hall				Workshop HALL B : Conference Square			
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## Workshop (HALL B : Marubiru Conference Square)

03/5 (TUE)							
B01	9:00-9:50	<b>Startup Showcase</b> <div> <div>1 Bridgewise</div> <div>2 MOIN</div> <div>3 GFIT</div> </div> <p>Outline : Startups that unfortunately were not selected as impact pitch finalists, but are particularly ambitious and have high expectations for growth, will present their presentations.</p>					
B02	10:10-10:50	<b>Current State and Countermeasures of Phishing Scams: Safeguarding Targeted Deposits powered by Council of Anti-Phishing Japan</b> <div> <div>Yusuke Karasawa Deputy Chairman, Council of Anti-Phishing Japan Head of TDD, Japan Digital Design</div> <div>Shunji Iwamoto PayPayBank</div> <div>Hideo Ogawa Caulis Inc.</div> <div>Hiroyuki Yako MIZUHO Financial Group</div> </div> <p>Outline : Unauthorized fund transfers through internet banking experienced a significant surge in 2023, with a substantial portion attributed to phishing scams. This presentation will delve into the latest trends in phishing scams and provide key insights into strategies for users and financial institutions to protect themselves. Additionally, a panel discussion with frontline practitioners will explore the future of countermeasures and how they should evolve to address the ongoing challenges in this landscape.</p>					
B03	11:00-12:30	<b>DX strategy for regional banks ～To be the bank of choice～ powered by NEC</b> <div> <div>Tomohiro Kozakai General Manager, Systems Development Division, Ogaki Kyoritsu Bank</div> <div>Yuichiro Sunakawa Okinawa Financial Group, Inc. The Bank of Okinawa, Ltd.</div> <div>Takaki Fujiwara Executive Officer, IT Division, The Tokyo Star Bank, Limited</div> <div>Ryohei Sakai The Ehime Bank, Ltd.</div> <div>Norifumi Inoue Senior Director, Financial Systems Department</div> </div> <p>Moderator : Akiko Sugimoto Local Area Business Editor, Regional News Center, Editorial Division</p> <p>Outline : Regional banks need to transform their business models in response to changes in the business environment surrounding the region, such as low interest rate policies and declining population, as well as advances in digital technology.</p> <p>In this session, experts from four regional banks will discuss their DX strategies and the ideal systems and IT organizations that will enable them to achieve them, in light of changing customer needs and recent trends such as the entry of financial businesses from other industry sectors.</p>					
B04	12:40-13:40	<b>SONY Bank's Initiatives in the web3 powered by Sony Bank Inc.</b> <div> <div>Takafumi Watanabe Executive Managing Officer and CFO</div> <div>Kaya Kanamori Chief Fintech Strategist, Head of DX Business Planning Dept., Sony Bank Inc. SNFT, Inc.</div> </div> <p>Outline : As a member of the Sony Group and Sony Financial Group, SONY Bank is actively engaged in</p>					

group collaboration in the web3. We would like to create new value for customers by utilizing blockchain technology to provide simple, convenient, and enjoyable financial services. We would like to introduce all of our web3 initiatives, including our recent initiatives and new products that will be released soon.

**B05**    **13:50-14:50**    **Leveraging New Technologies in the Financial Field by MUFG and Groovenauts powered by MUFG**

Eihiro Saishu                      President and CEO, Groovenauts, Inc.  
Takahiro Tsuruta                MUFG

Outline : Since 2023, MUFG and Groovenauts have been collaborating to integrate and utilize new technologies in the financial sector. In this seminar, we will share the insights and challenges we've encountered in our journey, with a special focus on the application of generative AI/LLM to improve risk analysis.

**B06**    **15:00-16:30**    **Digital Evidence is essential for financial and economic development by Le-techs Corporation**

Akira Kamo                        Professor, Graduate School of Law and Political Science and Faculty of Law,  
The University of Tokyo  
Yusuke Akuzawa                Manager, Project Support Section, Technology Strategy Promotion  
Department, Financial Strategy Division, NTT Data Corporation  
Takashi Ogura                   Representative Director, Le-techs Corporation  
Itaru Koizumi                    Executive Officer and CSO, Le-techs Corporation  
Shaodi Sun                        Executive Officer CTO, Le-techs Corporation  
Satoru Yamakawa               Executive Officer, Le-techs Corporation

Moderator :

Naoya Ariyoshi                  Partner, Nishimura & Asahi, Foreign Law Joint Enterprise

Outline : Fintech has the potential to create new added value by making various financial and business transactions more efficient and agile digitally, but to make this happen, it is necessary to legally establish "digital proof" that digital contracts and invoices are genuine. What is the current state of the art? What is needed to encourage financial and economic development? Experts from various fields will discuss.

**B07**    **16:40-17:10**    **The utilization of My Number Cards for financial DX (Digital Transformation) and its challenges, leading to the discontinuation of traditional eKYC methods. powered by xID**

Hikaru Kusaka                   CEO, xID Inc.  
Masahiro Kato                   SocioFuture Inc.

Outline : The Digital Agency's Digital Priority Plan announced in May 2023 indicates consideration for discontinuing methods other than the JPKE (Japanese Public Key Infrastructure) under the Anti-Money Laundering Act. Consequently, there is an urgent need for examination of the utilization of My Number Cards by financial institutions. We will discuss the challenges and prospects regarding the use of My Number Cards aiming towards DX in ongoing customer management operations, involving representatives from both fields.

**B08**    **17:40-18:30**    **AI Governance to Promote Use of AI powered by Microsoft**

Lee Hickin                        AI Policy and Technology Advocacy Lead, Microsoft Asia  
Mamoru Yanase                Deputy Director-General, Strategy Development and Management Bureau  
Financial Services Agency of Japan (JFSA)  
Masahiro Fukushima           Partner, EY Strategy and Consulting Co., Ltd.

Moderator :

Aya Ogawa                      Senior Corporate Counsel, Japan Commercial Lead, Corporate, External and Legal Affairs.  
Microsoft Japan Co., Ltd.

Outline : AI offers huge opportunities across society, but there are also voices pointing out concerns and risks

associated with AI. To promote the use of AI, it is crucial to have AI governance as a guardrail to ensure its safe, secure and trustworthy use. In this session, we will focus on AI governance, introducing initiatives in various companies and conducting a panel discussion with experts.



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## Workshop (HALL B : Marubiru Conference Square)

03/6 (WED)			
B09	8:50-9:40	<b>Forefront of CB Tech 6th GIG: No dream, no happiness powered by Bank of Japan</b>  Masayuki Kazato      Director, Head of Digital Transformation Studies Group, Institute for Monetary and Economic Studies, Bank of Japan,  Takashi Hashimoto      Director, Financial System and Bank Examination Department, Bank of Japan  Kazutoshi Kan      Director, Bank of Japan  Moderator :  Kazutoshi Sugimura      Director, Payment and Settlement Systems Department, Bank of Japan  Outline : A flash talk session by the Bank of Japan, Japan's CB (Central Bank), covering its recent research outputs. At this 6th gig, the Bank's tech leaders will talk on: (1) Project Ellipse: suptech project by the BIS Innovation Hub; (2) eKYC: international standards and underlying technologies; and (3) Large Language Models: theory and application. As Eiichi Shibusawa -- featured on one of our new banknotes to be issued in July 2024 -- once said in his "Yume-shichikun (seven maxims on dreams)," no dream, no happiness. Join us as we unveil our latest challenges and achievements.	
B10	9:50-10:40	<b>FSA Rethinking Open Banking/Finance - Global Trends and the Path to a Sustainable Business Model</b>  Jason Chomik      Director of Canada, Financial Digital Exchange  John Pits      Global Head of Policy, Plaid  Tatsuo Kudo      Japan Country Manager, Authlete  Shadab Taiyabi      President, Singapore Fintech Association  Moderator :  Nat Sakimura      Chairman, OpenID Foundation  Outline : The trend of embedding finance such as payment and insurance functions in non-financial platforms through messaging applications is continuing, and the importance of secure and efficient data exchange between financial institutions and third parties through APIs is increasing. On the other hand, some financial institutions continue to argue that the benefits of embedded finance do not outweigh the risks and costs. In this session, we will discuss the challenges and measures for the sustainable development of open finance by sharing tangible case studies across the globe.	
B11	10:50-11:50	<b>New Asset Management ~the future of asset management and asset formation that fosters sustainable growth~ powered by MUFG</b>  Yasutoshi Tanaka      Managing Director, Head of Digital Service Planning Division, Planning Department, MUFG Bank,Ltd.  Yasushi Sasajima      Director, Chief Business Development Officer, Funds, Inc  Hiroshi Kobayashi      TOKYU LIVABLE,INC  Moderator :  Junichi Maekawa      Vice President, Digital Service Planning Division, Planning Department, MUFG Bank,Ltd.	

		<p>Outline : To position Japan as a premier Asset Management Center, a new NISA will be introduced in 2024. This move is expected to heighten interest and demand for asset management among individuals and corporations. Concurrently, there are numerous strategies and approaches to asset management. In this seminar, themed "New Asset Management", we will engage in a dialogue with speakers from diverse industries and companies. The discussion will focus on "diversification of approaches", "expansion of delivery methods through corporate collaboration", and "the future of asset management and asset formation that fosters sustainable growth".</p>
B12	12:00-12:50	<p><b>FSA Next-Gen Governance Approach Tailored for Blockchain (BGIN)</b></p> <p>Amand Wick Principal, Incite Consulting</p> <p>Chloe White Independent Advisor, Riskmastery.xyz</p> <p>Joseph Beverley Co-Founder, Soulbis</p> <p>Mitchell Travers Co-Founder, Soulbis</p> <p>Moderator :</p> <p>Shin'ichiro Mastuo Research Professor, Georgetown University</p> <p>Outline : Panelists include main contributors of BGIN (Blockchain Governance Initiative Network), a global forum established based on international agreements on the importance of multi-stakeholder discussion at G20 in Osaka in 2020. They introduce BGIN's contributions to blockchain governance that have been made for the past 3 years and specific initiatives on the latest technological trends.</p>
B13	13:00-14:00	<p><b>Payments as a Strategic Lever -Global Trends and What's Next powered by Stripe</b></p> <p>Masakazu Tanigawa General Manager, Sumitomo Mitsui Card Co., Ltd.</p> <p>Takafumi Ikeda Stripe, APAC Partner Solution Engineer</p> <p>Toru Imaizumi Service Account Manager, Stripe</p> <p>Moderator :</p> <p>Toru Imaizumi Service Account Manager, Stripe</p> <p>Outline: Investment in payments has become a norm for fast growing global companies. Join Stripe to discuss latest in global/domestic payments, technology, trends &amp; actual case studies.</p>
B14	14:10-15:00	<p><b>FSA Utilization of venture debt by start-up companies</b></p> <p>Ryozo Iwai Vice President, MUFG Bank, Ltd.</p> <p>Hisataka Akaoka General Manager, Credit Department No.1 Credit Office for Innovative Startups, Mizuho Bank, Ltd.</p> <p>Yuki Takeda Acting Senior General Manager, Sumitomo Mitsui Banking Corporation</p> <p>Rui Suzuki Senior Corporate Executive / Chief Financial Officer</p> <p>Takashi Watanabe Vice Manager, Safie Inc.</p> <p>NEP Management &amp; Technology Advisor, New Energy and Industrial Technology Development Organization</p> <p>Moderator :</p> <p>Shunsuke Takanabe Deputy Director, Planning and Management Division, Supervision Bureau, Financial Services Agency of Japan (JFSA)</p> <p>Outline : In recent years, an increasing number of start-ups have been raising funds not only through equity issuance (equity financing), but also through venture debt financing such as bank loans. Financial institutions are also allocating more resources for venture debt, and this panel will discuss the future prospects of the venture debt market, with specific examples of venture debt financing from three mega banks, and will include real voices from the startup side. 6mo</p>
B15	15:10-16:00	<p><b>FSA Panel AI x Blockchain: Can We Reinvent Accounting and Bookkeeping with Technologies?</b></p> <p>Robert Wardrop Professor, University of Cambridge</p>

		<p>Mikiharu Noma      Professor, Graduate School of Business Administration, Hitotsubashi University</p> <p>Moderator :</p> <p>Joichi Ito              President of Chiba Institute of Technology Co-founder, board member of Digital Garage</p> <p>Outline : The programmability and verifiability of blockchain and the process automation of generative AI are complementary to each other. For example, in the world of accounting and bookkeeping, there are possibilities to incorporate atypical information that has been discarded in the past and to automatically generate alerts when certain threshold values are exceeded. The possibilities and challenges of utilization were discussed, with demonstrations of actual applications.</p>
B16	16:10-17:40	<p><b>DX society pioneered by the DCJPY network, a Digital currency powered by DeCurret DCP Inc.</b></p> <p>Outline : We will introduce by 4 sessions to explain what exactly digital currency is and how it can be used for social DX and economic development. The session includes a theme launching soon in this July, also the future possibility when the use of digital currency expands widely to the enterprises.</p> <p>• <b>Part 1 : Digitalization of Environmental values</b></p> <p>Hirokuni              GMO Aozora Net Bank, Ltd Onozawa              Executive Officer Group Head Sales and Marketing Group</p> <p>Yoshikzu, Yamai      Managing Executive Officer, Director or Infrastructure Engineering Division, Internet Initiative Japan Inc. President, IIJ Engineering Inc.</p> <p>Kazuhiro Tokita      Senior Managing Excutive Officer and Business Management, DeCurret DCP Inc.</p> <p>Moderator :</p> <p>Hiromi Yamaoka      Board Director, Future Corporation Chairperson, Digital Currency Forum</p> <p>Outline : We will introduce the first commercial use of Tokenized Deposit DCJPY and the environmental value tokens, including the topic why we're using digital currency and why it is used for environmental value transactions.</p> <p>• <b>Part 2 : Concept envisioned by Digital Securities and DCJPY</b></p> <p>Kaoru Numata      Senior Managing Director, Digital Company and Retail Division Marketing of Nomura Holdings Inc. Senior Managing Director of Nomura Securities Co., Ltd.</p> <p>Eiji Kobayashi      Securitize Japan Country Head, Japan</p> <p>Kazuhiro Tokita      Senior Managing Excutive Officer and Business Management, DeCurret DCP Inc.</p> <p>Moderator :</p> <p>Hiromi Yamaoka      Board Director, Future Corporation Chairperson, Digital Currency Forum</p> <p>Outline : We will discuss what "digital securities" and "security tokens" are, which we frequently see these days. Also the characteristics and advantages of self-offering through digital securities, and new fundraising initiatives.</p> <p>• <b>Part 3 : Enterprise application for DCJPY and NFT</b></p> <p>Noritaka Oe              Head of Co-Creation Planning Department, DAIDO LIFE INSURANCE COMPANY</p> <p>Kazuhiro Tokita      Senior Managing Excutive Officer and Business Management, DeCurret DCP Inc.</p> <p>Moderator :</p> <p>Hiromi Yamaoka      Board Director, Future Corporation</p>

Chairperson, Digital Currency Forum

Outline : We will discuss the business opportunities for SMEs by using digitally stored transaction data and SBT (Soul Bound Token) or NFT (Non-Fungible Token).

• **Part 4 : DCJPY Network brings DX Innovation in Commercial transaction**

Kei Fukuda                      Director, Blockchain Solution Dept., Hitachi, Ltd.  
Yoshio Hirako                Executive Officer, CDO, MIROKU JYOHO SERVICE CO., LTD. (MJS)  
CEO, MJS Finance & Technology Inc.  
Yosuke Hayama             Director, DeCurretDCP Inc.

Moderator :

Hiroimi Yamaoka            Board Director, Future Corporation  
Chairperson, Digital Currency Forum

Outline : The Digital Currency Forum will begin discussions at the Invoice Chain subcommittee, where accounting systems, ERP, EDI companies, and businesses will gather to build a DX platform for commercial transactions. The workshop will cover the background and future vision of the initiative, aiming for innovation in the business transactions.

<b>B17</b>	<b>17:50-18:40</b>	<b>Management skills needed to apply in the era of generative AI powered by Digital Agency</b>
		Junichi Nakajima            Advisor, Financial Data Utilizing Association
		Yoshikazu Taki              Exective Officer & General Manager   Business Process & IT Planning Division, Mitsubishi UFJ Trust and Banking Corporation
		Tetsuya Uematsu           Daiwa Institute of Research Ltd.
		Moderator :
		Syozo Yamaguchi           President, Financial Information Technology Association
		Outline :

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## Workshop (HALL B : Marubiru Conference Square)

03/7 (THU)			
B18	8:50-10:20	<b>Tabletop exercise for countering online fraudulent sites by Council of Anti-Phishing Japan Mini version to simulate responding to phishing scams</b> Noriaki Hayashi	
B19	11:00-11:40	<b>Through payment, New Value for Society- Realizing Smart Sustainable Financial Inclusion powered by TIS</b> Isao Otokita      Managing Executive Officer Deputy Division Director of Digital Transformation Business Unit,TIS Inc. Outline : The percentage of domestic cashless payments continues to rise by the boost of Covid influence and government encouragement.Also the DX wave which started from the corporate sector spread to the general public.Various “things” and “events” became to be reproduced digitally so its innovation that utilize data is highly expected. TIS, the company supporting the payment infrastructure, would like to introduce the business possibility of cashless payment utilization by looking ahead 10 years.	
B20	11:50-12:20	<b>Digital ID Wallet: Empowering Consumers to Shape the Digital Society powered by TRUSTDOCK</b> Takahiro Chiba      CEO, TRUSTDOCK Inc. Akihideo Higo      CISO, TRUSTDOCK Inc. Outline : In the digital society where daily life and online services are closely intertwined, the importance of managing digital IDs and associated personal information online is increasing. As consumers gain control over their information and can utilize and manage it safely and conveniently, how will the financial experience evolve? TRUSTDOCK, specializing in eKYC identity verification, will discuss this topic.	
B21	12:50-13:30	<b>Practical cases of internal knowledge search with generative AI at banks and how they use it to enable Customer Support DX powered by Helpfeel</b> Isshu Rakusai      CEO, Helpfeel Inc. Outline : There is a rising trend of banks using genAI-enabled search tools to improve access to more types of knowledge for their staff and customers. In fact, the use of search with genAI can streamline a wide range of operations within banks by enabling quick retrieval of critical knowledge. In addition, making customer contact content searchable can be a boost to customer support DX initiatives. In this session you can hear real examples of modern knowledge search inside of banks and learn the results it creates for customer support DX.	
B22	13:40-14:10	<b>Revolution in remittances and payments using stable coins ~New vision of finance that realizes cost reductions and operational efficiency~ powered by G.U.Technologies</b> Sadanori Shibuya      Minna Bank, Ltd.    Group Leader, Service Design Group Yosuke Shiraisi      JCBA Hidekazu Kondo      Founder, Japan Open Chain    CTO, G.U.Technologies Inc. Moderator :	

		Daimei Inaba	Founder, Japan Open Chain CEO, G.U.Technologies Inc.
		Outline :	
B23	15:00-15:50	<b>FSA Panel Insurers×Startup: Addressing Protection Gaps</b>	
		Shin Fujioka	Head of Alliance, Business Design Dept. Mitsui Sumitomo Insurance Co.,Ltd.
		Alex Pui	Marsh Senior Vice President
		Chang Li	VP, Fintech/Insurtech Director, Fintech Association of Japan
		Michihiro Maruyama	Japan Head of Customer Success, Tractable KK
		Moderator :	
		Yoshihiro Kawai	OECD Insurance and Private Pensions Committee, Chairman University of Tokyo, Graduate School of Public Policy, Professor
		Outline : The impact of climate change on the P&C insurance industry is undeniable due to the frequent occurrence of major natural disasters, which were thought to occur once in every 100 years. Panelists will discuss the challenges on how to provide stable coverage to the client during a hardening (re) insurance market, potential for AI and other technology applications, and status of startup collaboration.	
B24	16:00-17:00	<b>Stable asset management in the Web3 era powered by Muroosystems</b>	
		Max Hua	CFO BITMAIN
		Nobuaki Ninomiya	Muroosystems Corporation Green Blockchain Officer/ Executive Director
		Guanfeng Zhou	Antalpha Prime Chief Strategy Officer
		Outline : Start of new asset management based on Bitcoin ETF approval	
B25	17:10-18:10	<b>Accelerating New Business Creation through Innovative Technologies: Leveraging “Regulatory Sandbox” for Regulatory Reform</b>	
		Yo Okada	Counsellor, Secretariat of New Form of Capitalism Realization Headquarters, Cabinet Secretariat
		Masakazu Natsuyama	CTO, LINX Corporation.
		Moderator :	
		Keiko Ogawa	EY Japan Banking and Capital Market and Wealth and Asset Management Consulting Leader, Regtech Leader, Partner, EY Strategy and Consulting Co., Ltd.
		Outline : When embarking on the deployment of innovative technologies such as generative AI and Web3 for novel business ventures, existing laws and regulations may pose challenges. However, by leveraging the regulatory sandbox, businesses can initiate demonstration experiments to “try first,” enabling expeditious advancement of regulatory reforms based on gathered data. The Japanese government has established a robust, cross-governmental system to vigorously support social implementation and regulatory reforms initiated by ambitious businesses. In this session, we will explore how to actualize novel business creation while harnessing the regulatory sandbox and its support mechanism.	

Symposium HALL A : Marubiru Hall				Workshop HALL B : Conference Square			
<u>3/5 (TUE)</u>	<u>3/6 (WED)</u>	<u>3/7 (THU)</u>	<u>3/8 (FRI)</u>	<u>3/5 (TUE)</u>	<u>3/6 (WED)</u>	<u>3/7 (THU)</u>	<u>3/8 (FRI)</u>

## Workshop (HALL B : Marubiru Conference Square)

03/8 (FRI)			
B26	9:00-9:40	<b>Startup Showcase</b> <div> <div>1 Habitto</div> <div>2 Stayway</div> </div> <div> <div>3 STANDAGE</div> <div>4 200WEST</div> </div> <p>Outline : Startups that unfortunately were not selected as impact pitch finalists, but are particularly ambitious and have high expectations for growth, will present their presentations.</p>	
B27	9:50-10:50	<b>The Latest DX in Life Insurance : Strengthening Management through Personalized Data - Epidemiological Data and Platforms powered by EY &amp; JMDC</b> <div> <div>Takayuki Hamada</div> <div>Yoshiyuki Kuno</div> <div>Daisuke Kinoshita</div> </div> <div> <div>Executive Officer, JMDC Inc.</div> <div>Executive Officer, JMDC Inc.</div> <div>EY Strategy and Consulting Ltd</div> </div> <p>Moderator :</p> <div> <div>Kazunori Aoki</div> </div> <div> <div>EY Strategy and Consulting Co., Ltd. Financial Services Consulting Leader, Insurance Consulting Leader; Partner,</div> </div> <p>Outline : As life expectancy increases and values continue to diversify, customers are increasingly seeking personalized services that suit their lifestyles due to the evolution of technology and the emergence of platform providers.</p> <p>In this workshop, we will welcome JMDC, which holds Japan's largest scale epidemiological data (receipts and medical checkup data of approximately 16 million people), and discuss the feasibility and latest studies on (1) personalization of insurance, (2) further automation and efficiency of insurance administration, and (3) provision of value-added services such as pre-disease and prevention in the life insurance business being promoted by EY and JMDC, in light of the status of My Number Portal, which the Digital Agency is promoting.</p>	
B28	11:00-12:00	<b>Diversifying MUFG's startup investments powered by MUFG</b> <div> <div>Hideo Iwano</div> <div>Junichi Taguchi</div> <div>Takashi Sano</div> <div>Hidenori Tsuruoka</div> </div> <div> <div>Managing Director Head Of Growing Industries Support Office, MUFG Bank, Ltd.</div> <div>General Manager, Investment Department No.2, Mitsubishi UFJ Capital Co.,Ltd</div> <div>Chief Investment Officer, MUFG Innovation Partners Co., Ltd.</div> <div>Assistant General Manager, Mitsubishi UFJ Trust and Banking Corporation</div> </div> <p>Outline : MUFG is committed to supporting startups that will shoulder the next generation of industries as a unified group. In this session, we will introduce you to the diversified equity support provided by the four MUFG companies: banking, trust, VC, and CVC.</p>	
B29	12:10-12:40	<b>The expanding world of direct financing ～Schemes and Examples by GrowShip Partners, a platform provider to more than 50 companies～ powered by GrowShip Partners</b> <div> <div>Haruhiko Matsui</div> </div> <div> <div>CEO/funder, GrowShip Partners</div> <div>CEO/funder, OwnerShip</div> </div> <p>Outline :</p>	

B30	13:00-13:50	<p><b>What's happening in India's FinTech right now? ~ Trends, enablers, and ecosystem of FinTech~ powered by MUFG Ganesha Fund</b></p> <p>Madhusudan Ekambaram      Co-Founder and CEO, Kreditbee</p> <p>D Venkatesh      Founder and CEO, Lentra</p> <p>Ankit Agrawal      Co-Founder and CEO, InsuranceDekho</p> <p>Moderator :</p> <p>Kenta Yoshida      Director, MUFG Ganesha Fund</p> <p>Outline : From the increasingly noteworthy India, three prominent startup founders are visiting Japan for the first time and will fully discuss the current situation of FinTech with an investor. The topic includes the digital infrastructure that made leap in India's digital finance, its impact on consumer lending, insurance, and SaaS, Indian Fintech ecosystem, and the opportunities for Japanese companies.</p>
B31	14:00-15:00	<p><b>Regional Revitalization in a Digital Age:</b></p> <p><b>A New Approach Emerging from Hokkoku Bank's Digital Currency powered by AWS</b></p> <p>Naotaka Terai      Managing Executive Officer Corporate Planning Department HOKKOKU FINANCIAL HOLDINGS</p> <p>Keisuke Banjyo      Managing Executive Officer Digital Department, HOKKOKU BANK</p> <p>Masashi Tanabe      Director of Digital Promotion Division, Ishikawa Prefecture</p> <p>Masashi Tanabe      Director of the Banking Business Division II, Financial Services Agency of Japan.</p> <p>Moderator :</p> <p>Hatsuko Matsumoto      Principal FSI Innovation Specialist, Amazon Web Services Japan</p> <p>Outline : In regional revitalization efforts, initiatives utilizing digital technologies have been increasing. Hokkoku Bank is poised to launch a deposit-type digital currency later this month. This panel will discuss how cashless experiences could evolve to energize community life and business while streamlining administration. Experts from the bank, Ishikawa Prefecture, and Financial Services Agency will discuss their roles in advancing digital transformation and the potential for "happy growth" in the region. They will also explore rebuilding efforts using technology after the Noto Peninsula earthquake earlier this year.</p>
B32	15:10-16:10	<p><b>Local IssuesX Financial Services - The future of financial services that are close to local communities powered by GMS</b></p> <p>Akiyoshi Okuda      Joint General Manager, APLUS CO., LTD.</p> <p>Hiroyuki Miyatake      Showa Leasing Co.,Ltd</p> <p>Jiro Yasuda      Corporate Officer and General Manager, The Ogaki Kyoritsu Bank,Ltd.</p> <p>Moderator :</p> <p>Tokushi Nakashima      Global Mobility Service Inc. (GMS Inc.) President/CEO,Founder</p> <p>Outline: Japan is facing a serious shortage of work force in all industrial fields due to the declining population. The impact is particularly large in rural areas, where the urgent issue is to accept a diverse range of human resources and have them play an active role. Although this topic tends to focus on securing human resources, we believe that financial services play a significant role from the perspective of ensuring that the people we secure will live in the community for a long time. Therefore, this session will focus on the role and challenges of finance in local communities, share specific efforts by each player, and discuss suggestions for the future of financial services.</p>
B33	16:20-16:50	<p><b>Will Fintech and Web3 converge? powered by Ginco</b></p>



Takeshi Nagasawa      CEO, Merpay, Inc.

Muuto Morikawa      CEO, Ginco

Moderator :

Yuki Kamimoto      CEO at N.Avenue/CoinDesk JAPAN

Outline : Globally, the barriers between "Fintech" and "Web3" are gradually being dismantled, with the spread of Bitcoin physical ETFs, RWA tokens and Stablecoin among others. We are on the brink of an era where it's possible to buy Bitcoin from a brokerage account and U.S. Treasury bonds from a wallet app. Will this trend reach Japan? If so, when? Who will be the leading players? Leading companies from both Fintech and Web3 will discuss the integration of Fintech and Web3 in Japan.

B34	17:10-18:00	FSA     Silicon Valley's impact on Japanese Banking: A Regional Perspective	
		Yukihiro Osugi	General Manager,TOKYO OFFICE Start-up Support Division, THE SHIZUOKA BANK,LTD.
		Hayato Watanabe	HAMAMATSU IWATA SHINKIN BANK MANAGER
		Sumito Sugata	Senior Director, Technology Strategic Unit
		Hiroshi Okada	Deputy Director-General Supervision Bureau, Japanese Financial Services Agency ("JFSA")
		Moderator :	
		Kenichi Saito	Senior Director, Sozo Ventures Director, Fintech Association of Japan
Outline : Financial institutions joined the ranks of large financial institutions working on open innovation in Silicon Valley in the United States. This session will discuss achievements, challenges faced, and future prospects of regional financial institutions that have sent staff to Silicon Valley, together with IT firms, venture capitalists, and financial authorities.			

The session information is as of 2024/3/06

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

FIN/SUM Secretariat