

May 29, 2026  
TSURUHA HOLDINGS INC.  
AEON Smart Technology Co., Ltd.  
The Senshu Ikeda Bank, Ltd.  
Kao Group Customer Marketing Co.,Ltd  
CYBERLINKS CO.,LTD.  
MIROKU JYOHO SERVICE CO., LTD.  
DeCurret DCP Inc.

PRESS RELEASE

## **【7-Co Joint】 Distribution BMS × Tokenized Deposits: Successful Proof-of-Concept Experiment for Automating Settlement and Reconciliation Based on Data Integration from Order Management to Accounts Receivable Systems**

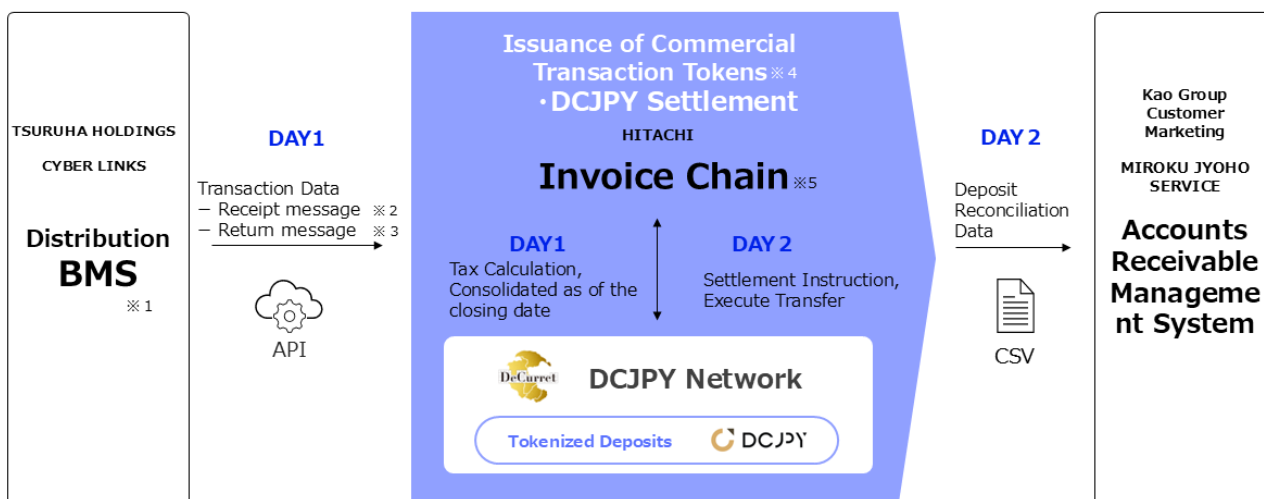
~Proven Efficiency for Future B2B Automation~

The Digital Currency Forum’s Invoice Chain Subcommittee, for which DeCurret DCP Inc. serves as the secretariat, is discussing and examining the development of an industry-standard system utilizing blockchain technology—as well as the potential for resolving issues related to inter-  
corporate payments using DCJPY—by exploring unified standards for siloed accounting and payment services. Recently, TSURUHA HOLDINGS INC., AEON Smart Technology Co., Ltd., The Senshu Ikeda Bank, Ltd., Kao Group Customer Marketing Co., Ltd., CYBERLINKS CO.,LTD., MIROKU JYOHO SERVICE CO.,LTD. and DeCurret DCP Inc. have conducted a proof-of-concept experiment. Together with other companies that endorsed the objectives of this experiment as identified by the Invoice Chain Subcommittee, a total of nine companies participated in this initiative. The experiment focused on integrating order and purchase data from the Distribution BMS into a receivables management system, as well as automating payment reconciliation using tokenized deposits.

List of Companies Participating in the Pilot Program and Their Roles:

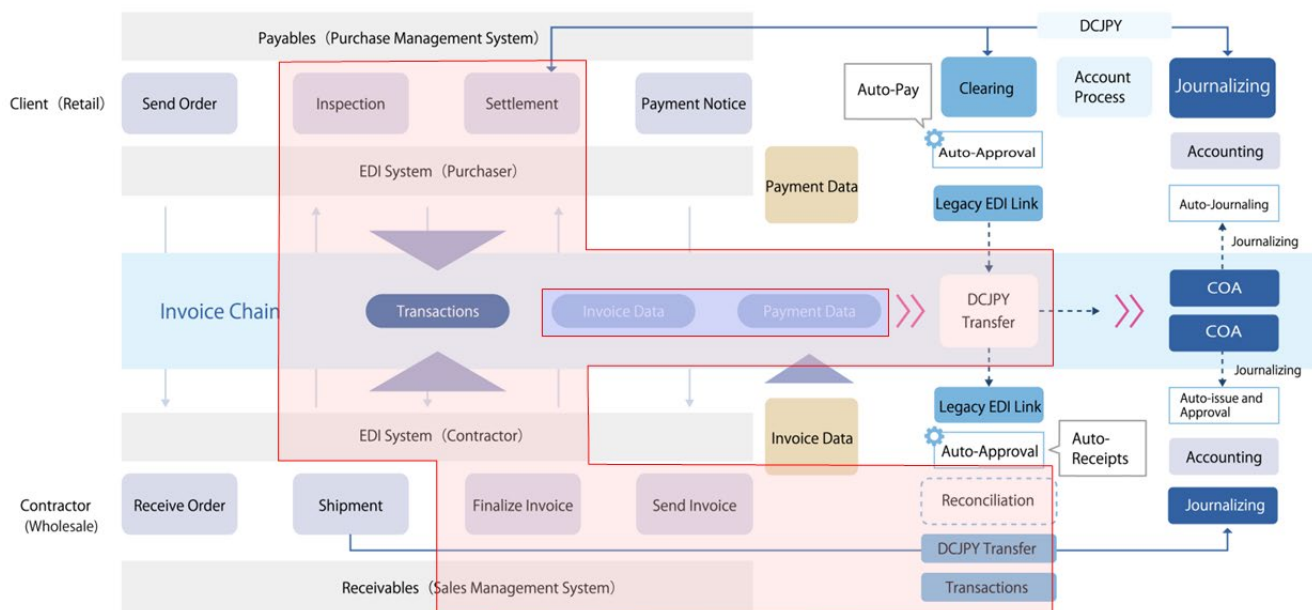
No.	Company Name <small>※Leader first, them A-Z</small>	Role
1	TSURUHA HOLDINGS INC.	Distribution BMS Data Provision
2	The Senshu Ikeda Bank, Ltd.	Advice and insights from a bank’s Perspective
3	AEON Smart Technology Co., Ltd.	Advice and insights from a retail distribution perspective
4	Kao Group Customer Marketing Co.,Ltd.	Analysis of the Integration Results with the Accounts Receivable Management System
5	CYBERLINKS CO.,LTD.	(SI) Creation of Distribution BMS Data (Extraction and Transformation)
6	DeCurret DCP Inc.	Providing a blockchain platform
7	Hitachi, Ltd.	(SI) Development of Core Functions for the Hitachi Invoice Chain and AWS Environment Setup
8	Fujitsu Limited	Sharing our expertise as a system provider in the retail distribution industry
9	MIROKU JYOHO SERVICE CO., LTD.	Analysis of the Results of Integration with the Debt Management Service

【figure : Schematic Diagram of PoC】



- ※1 EDI Standard Specifications for Messages (Electronic Transaction Documents), Communication Protocols, and Security in the Consumer Goods Distribution Industry
- ※2 Data (EDI messages) exchanged between retailers, wholesalers, and manufacturers to transmit details regarding the delivery of goods and the retailer's inspection (acceptance) of the shipment
- ※3 Data (EDI messages) used by retailers to communicate information about returned merchandise to their suppliers (wholesalers and manufacturers)
- ※4 A token designed to store receivables, payables, and transaction details, as being considered by the Invoice Chain Subcommittee
- ※5 A platform that enables seamless business-to-business transactions by connecting order management systems with accounting systems

【figure: Scope of PoC】



## 1. Background of This Demonstration Experiment

Due to the fragmentation of systems across various stages of inter-company billing and payment processes, many tasks remain inefficient. As a result, companies are forced to allocate significant human resources to verify accounts receivable against payments received, and accounts payable against invoices issued, as well as identifying and resolving discrepancies. To address these challenges, the Invoice Chain Subcommittee recognized that business workflows

differ between companies that use EDI and those that do not. Consequently, the subcommittee has organized teams based on specific use cases and has been working to develop plans for proof-of-concept trials.

First, in March 2026, we conducted a pilot project aimed at automating billing processes for companies not using EDI, transitioning from paper invoices to digital formats. Through this initiative, we confirmed the effectiveness of tokenizing commercial transaction data to streamline payment processes. In this latest pilot project, we expanded our scope to include companies that use EDI and those utilizing “Distribution BMS,” the industry standard for the distribution sector. We conducted verification tests for automation by implementing a one-stop process that handles everything from order and purchase data to payment and reconciliation.

## **2. Results of this demonstration experiment**

In this proof-of-concept experiment, we aimed to digitally complete the entire process—from order placement and receipt to payment and reconciliation—in business transactions between retail and wholesale companies using the Distribution BMS (EDI service). Our ultimate goal is to establish a system where all these operations are automatically completed in a single, integrated process.

We extracted receipt and return data held by the TSURUHA Group for Kao Group Customer Marketing and transmitted this data to the Invoice Chain. Based on this data, we generated a commercial transaction token and made payment in JPY via DCJPY. Subsequently, we generated a reconciliation file from the Invoice Chain for use in matching receivables data in the receivables management system and verified whether the reconciliation process could be performed without issues by linking the systems on a test basis.

## **3. Results of this demonstration experiment**

### **① Payment in DCJPY :**

Based on the receipt and return messages, we generated aggregated data through the specified cutoff date and confirmed that payment in DCJPY at face value had been completed.

### **② Generation of Reconciliation Data for the Accounts Receivable Management System :**

After completing the payment in DCJPY, we generated a reconciliation file for use in matching the data with the receivables data in the receivables management system.

### **③ Integration with the Accounts Receivable Management System (Desktop) :**

We have verified that the reconciliation file mentioned above contains all the necessary items for reconciling incoming payments and can be reconciled in the relevant receivables management system.

Based on the information in points ①–③ above, we have confirmed the feasibility of a system that enables direct payments using tokenized deposits DCJPY from existing business flow

systems (such as order management systems), and integrates settlement files with the receivables management system to achieve a one-stop processing solution. As a result, tasks in the Accounting Department that currently have a heavy workload on staff—such as accounts receivable reconciliation, journal entries, and bookkeeping—will be streamlined, leading to an expected reduction in workload equivalent to several person-months and a significant improvement in operational efficiency.

#### 4. Future Outlook

Based on the results of this validation, in the short term, we aim to reduce the workforce by streamlining payment and receipt operations in the accounting departments of both sellers and buyers—without significantly altering the current business workflow—and by automating the verification of accounts receivable against receipts and accounts payable against invoices, as well as the identification and resolution of discrepancies. In the long term, we aim to reform the current business workflow to achieve full automation and strengthen treasury functions within the finance department.

We plan to identify and address functional challenges in EDI use cases and formulate solutions, and we intend to continue discussions to facilitate broader societal implementation.

#### ■ Company Profile

Company name : TSURUHA HOLDINGS INC.

URL : <https://www.tsuruha-hd.co.jp/>

Location : 20-1-21, Kita 24-jo Higashi, Higashi-ku, Sapporo, Hokkaido

Representative : President and CEO Jun Tsuruha

Business description : Support for executing various business strategies of group companies and management control

Company name : AEON Smart Technology Co., Ltd.

URL : <https://www.aeon-st.co.jp/>

Location : Nakase 1-5-1, Mihama-ku, Chiba, Chiba Prefecture

Representative : Takuya Ota, President and CEO

Business description : Information system service

Company name : The Senshu Ikeda Bank, Ltd.

URL : <https://www.sihd-bk.jp/>

Location : 18-14 Chayamachi, Kita Ward, Osaka City, Osaka Prefecture

Representative : Representative Director, President & CEO Hirohito Sakaguchi

Business description : Banking

Company name : Kao Group Customer Marketing Co.,Ltd

URL : <https://www.kao.com/global/en/>

Location : 8-3 Nihonbashi-Koamicho, Chuo Ward, Tokyo

Representative : Representative Director, President, Yoshio Nakao

Business description : Sales of products from Kao Group companies

Company name : CYBERLINKS CO.,LTD.

URL : <https://www.cyber-l.co.jp/>

Location : 849-3 Kimiidera, Wakayama City, Wakayama Prefecture

Representative : President, Naoki Higashi

Business description : Distribution Cloud Business / Government Cloud Business / Trust Business / Mobile Network Business

Company name : MIROKU JYOHO SERVICE CO., LTD.

URL : <https://www.mjs.co.jp/en/>

Location : 4-29-1 Yotsuya, Shinjuku Ward, Tokyo

Representative : CEO President Hiroki Koreeda

Business description : Sales of business application software for tax accountant and certified public accountant firms and their client companies; sales of general-purpose servers and personal computers, as well as office supplies, and provision of maintenance services; provision of management information services, training and development services, consulting services, and more

Company name : DeCurret DCP Inc.

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

Location : 2-10-2 Fujimi, Chiyoda-ku, Tokyo

Representative : Representative Director, President, CEO and COO, Yoshio Hirako

Business description : Digital Currency Business/Electronic Payment Agent Kanto Regional Finance Bureau (Electronic Payment Agent) No. 92