

March 12, 2026

Fast Accounting Co., Ltd.
GMO Aozora Net Bank, Ltd.
Internet Initiative Japan Inc.
DeCurret DCP Inc.

Fast Accounting, GMO Aozora Net Bank, IJ, and DeCurret DCP have conducted a proof-of-concept (PoC) for automating corporate invoice payments.

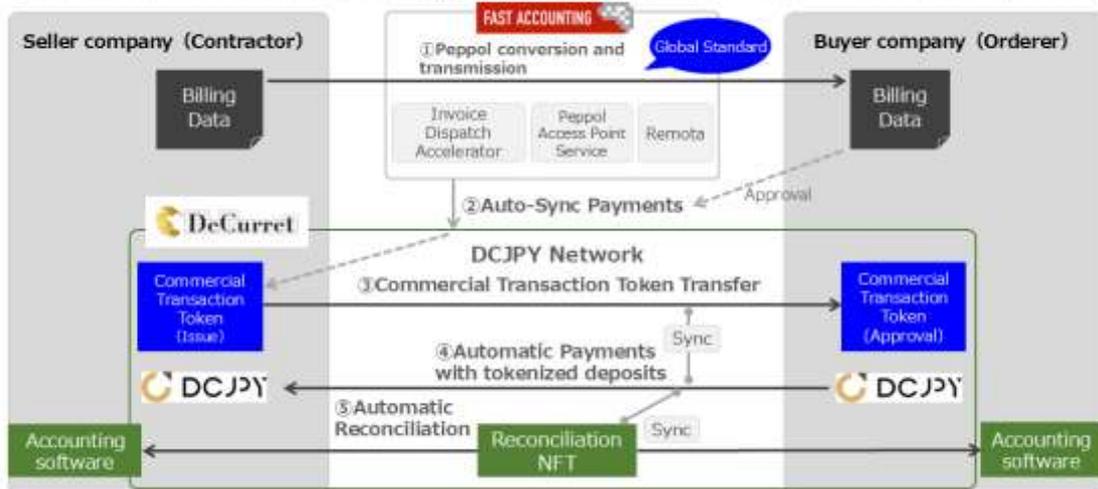
—Integrating Peppol invoice data with digital currency DCJPY, an initiative aiming for zero miss and zero erroneous transfers—

Fast Accounting Co., Ltd. (Headquarters: Minato-ku, Tokyo; President and CEO: Keitaro Mori; hereinafter “Fast Accounting”), GMO Aozora Net Bank, Ltd. (Headquarters: Shibuya-ku, Tokyo; Chairman of the Board: Taketo Kaneko; President and Representative Director: Satoshi Mizumachi; hereinafter “GMO Aozora Net Bank”), Internet Initiative Japan Inc. (Headquarters: Chiyoda-ku, Tokyo;

President and Representative Director: Yasuhiko Tanawaki, hereinafter “IJ”), and DeCurret DCP Inc. (Headquarters: Chiyoda-ku, Tokyo; Representative Director, Chairman and President Executive Officer CEO: Satoshi Murabayashi, hereinafter “DeCurret DCP”) have conducted a proof-of-concept (PoC) linking billing data with the digital currency DCJPY. This initiative aims to automate “billing to payment” processes between businesses.

【PoC Details】

Automate invoice issuance, receipt, payment, and reconciliation to streamline operations.



In this proof-of-concept experiment, we verified digital transformation enabling the handling of the following tasks with approximately one-quarter of the personnel through Japan's first*3 initiative combining Fast Accounting's billing efficiency services—"Invoice Processing Accelerator," "Peppol Access Point Service," and "Remota"—with DeCurret DCP's digital currency DCJPY*1 and commercial transaction tokens*2.

[Streamlined Operations]

Seller Companies: Invoice data creation and verification, payment confirmation and reconciliation

Buyer Companies: Receipt and verification of invoice data, payment data creation and approval, reconciliation

1. Background

Business-to-business invoicing and payment processes still involve many inefficient tasks, forcing companies to allocate significant human resources to these operations.

- Issuance and mailing of paper invoices
- Receiving and converting invoices in formats specific to each company
- Transferring information to the payment system (manual entry)
- Manual reconciliation of billing and payment details, discrepancy investigation, etc.

To address these challenges, we conducted a proof-of-concept experiment aiming to co-create a new B2B payment platform that seamlessly automates processes from billing to settlement. This was achieved by combining Fast Accounting's suite of billing efficiency solutions with DCJPY from DeCurret DCP.

2. Overview of Shared Services and Verification

The joint service was verified by combining the following services 1) and 2).

1) Fast Accounting's Billing Efficiency Solution Suite

① Invoice Processing Accelerator

Converts invoice data into a format compliant with the international "Peppol" standard.

② Peppol Access Point Service

Transmits Peppol-compliant invoice data between companies.

③ Remota

Receives invoice data from the Peppol Access Point Service and automatically registers payment information into the business transaction token

2) DeCurret DCP's DCJPY Network*4

- ① The seller company issues a “commercial transaction token” (hereinafter referred to as the token) containing payment information linked from Remota, and the buyer company executes automatic payments using the token.
- ② After payment is completed, reconciliation and aggregation are performed in accounting software based on information issued via reconciliation NFTs*5 within the DCJPY network.

Through this service integration, the following benefits have been confirmed:

- Reduced input and reconciliation workload previously spent on processing paper invoices
- Improved operational efficiency by establishing a unified invoicing workflow regardless of invoice format
- Avoided missed payments through automatic linkage of settlement information from the invoicing system to the payment system
- Streamlined reconciliation and root cause analysis by generating payment reconciliation data and sharing it with each company

DeCurret DCP and Fast Accounting will contribute to the digital transformation of back-office operations for companies facing challenges in their billing and payment processes through this joint service.

Scope verified in this proof-of-concept experiment

- The automatic transfer of billing data (Peppol) to the business transaction token is established.
- Payments can be executed in DCJPY using the token as the starting point.
- Ability to organize post-implementation workflow (staff operation points/exception handling)

3. Each participant and their assigned role

The participating companies and their roles in this verification are as follows. Relevant companies participated as verification collaborators.

(Titles omitted)

Company Name	Role in the Proof of Concept
Fast Accounting Co., Ltd.	<ul style="list-style-type: none">Convert billing data to CSV (AI-OCR/Invoice Dispatch Accelerator)Transfer of Peppol-formatted invoice data from seller to buyer, and remittance instructions to the DCJPY Invoice Chain (Peppol Access Point Service /Remota)
DeCurret DCP Inc.	<ul style="list-style-type: none">Execution of settlement due to DCJPY transferProof of transaction execution through issuance and transfer of NFTs recording settlement results
Internet Initiative Japan Inc.	<ul style="list-style-type: none">Providing a Sample InvoiceDemo Screen OperationVerifying connection results and identifying challenges for implementation in actual transactions
GMO Aozora Net Bank, Ltd./ The Hokuriku Bank, Ltd./ Bank of The Ryukyus, Limited	<ul style="list-style-type: none">Advice on comparing with conventional services from the bank's perspective and identifying challengesIdentification of issues when contracting as a telecommunications service provider for this matter

4. Future Outlook

Based on the results of this verification

- 1) Organizing functional issues and formulating resolution strategies,
- 2) We will simultaneously advance market analysis, develop joint sales strategies, and seek collaborative partners. We plan to gradually expand the scope of verification toward the commercial release in December 2026.

*1 Digital Currency DCJPY: A yen-denominated tokenized deposit offered by DeCurret DCP. It leverages blockchain and other technologies to digitally enhance and expand the functionality of bank deposits.

*2 Commercial Transaction Token: A token recording the details of commercial transactions and payment information based on Peppol.

*3 Japan's first: As Japan's first initiative using DCJPY and commercial transaction tokens.

*4 DCJPY Network: DCJPY, the platform for DeCurret DCP that handles the issuance and transfer of commercial transaction tokens.

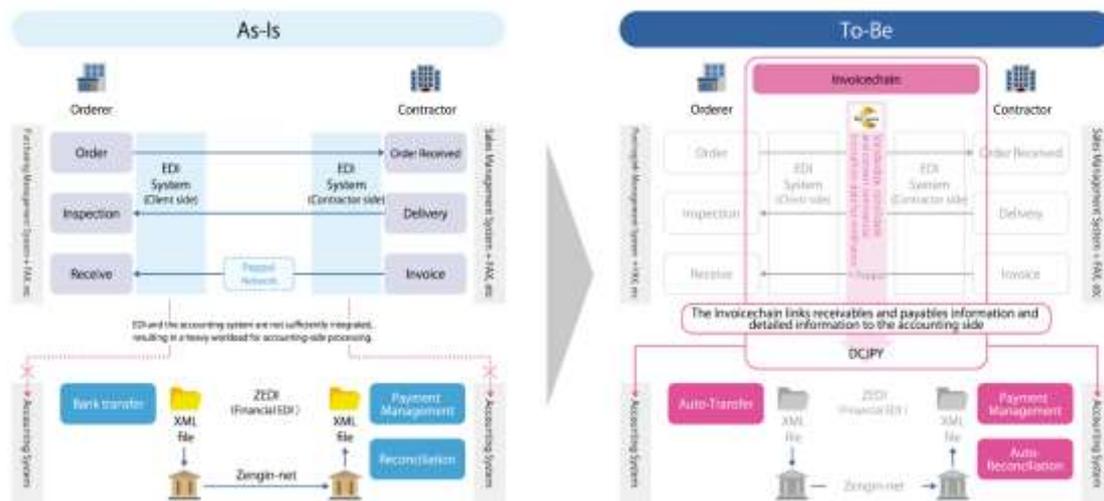
*5 Reconciliation NFT: A Peppol-based settlement information NFT recorded on the blockchain

■ Invoice Chain Subcommittee

The “Commercial Transaction Token” used in this verification embodies an idea conceived within the Invoice Chain Subcommittee of the Digital Currency Forum, for which DeCurret DCP serves as the secretariat. The Invoice Chain Subcommittee is a cross-industry group comprising 27 companies and organizations from various sectors, including software

vendors, retailers, manufacturers, and wholesalers. It was established in May 2024 to discuss and explore the development of an industry-standard system utilizing blockchain technology, as well as the potential for DCJFY to address challenges related to unified standards for siloed accounting and payment services and issues surrounding business-to-business settlements.

【As-Is and To-Be States via the Invoice Chain*6】



*6 Invoice Chain: A platform enabling seamless business-to-business transactions by connecting systems from order placement to accounting, as being explored by the Invoice Chain Subcommittee.

■ Company profiles

Company name : Fast Accounting Co., Ltd.

URL : <https://www.fastaccounting.jp/>

Location : Shiba Park Building A, 3rd Floor 2-4-1 Shibakoen, Minato-ku, Tokyo

Representative : Keitaro Mori , President and CEO

Business : Accounting AI Business (AI solutions specialized in the accounting field)

Company name : GMO Aozora Net Bank, Ltd.

URL : <https://gmo-aozora.com/>

Location : shibuya Fuclas, 1-2-3 Dogenzaka, Shibuya-ku, Tokyo

Representative : Takehiko Kaneko, Chairman and Representative Director; Satoru
Mizumachi, President and Representative Director

Business : Banking

Company name : Internet Initiative Japan Inc.

URL : <https://www.ij.ad.jp/>

Location : Iidabashi Grand Bloom 2-10-2 Fujimi, Chiyoda-ku, Tokyo 102-0071, JAPAN

Representative : Representative Director, President and Executive Officer
Yasuhiko Taniwaki

Business : Internet access services, WAN services, and network-related services; network
system construction, operation, and maintenance; development and sales of
communication equipment

Company name : DeCurret DCP Inc.

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

Location : 2-10-2 Fujimi, Chiyoda-ward, Tokyo, JAPAN

Representative : Representative Director, Chairman and President, CEO
Satoshi Murabayashi

Business : Digital currency business, Electronic Payment Services Operators - Director of
the Kanto Finance Bureau No. 92