

June 16, 2026

PRESS RELEASE

The Hokuriku Bank, Ltd.  
DeCurret DCP Inc.

## **Hokuriku Bank and DeCurret DCP Reach Basic Agreement on Commercializing Payment Services Using The Digital Currency “DCJPY” ~Aiming to launch the service in fiscal year 2027 to promote regional economic revitalization~**

Hokuhoku Financial Group’s The Hokuriku Bank, Ltd. (Head Office: Toyama City, Toyama Prefecture; President: Hiroshi Nakazawa, hereinafter “Hokuriku Bank”) and DeCurret DCP Inc. (Headquarters: Chiyoda-ku, Tokyo; Representative Director, President, CEO and COO: Yoshio Hirako, hereinafter “DeCurret DCP”) have signed a memorandum of understanding regarding the exploration of a digital currency payment business (hereinafter “the Business”) utilizing the “DCJPY Network” provided by DeCurret DCP.

With the goal of launching the service during fiscal year 2027, the two companies will jointly work to advance the sophistication of payment infrastructure and promote digital transformation (DX) in the regional economy.

### **1. Background and Objectives**

Currently, advancing financial infrastructure and accelerating digital transformation are urgent priorities for the sustainable development of regional economies. Establishing accurate and efficient systems for fund transfers—such as inter-company payments and payroll disbursements—is directly linked to the development of critical social infrastructure for local businesses and residents.

This project aims to contribute to improving the productivity of the regional economy by fully leveraging the characteristics of “tokenized deposits” \*1—which digitize bank deposits—to reduce the administrative burden associated with traditional remittance operations and enhance convenience within specific commercial districts.

### **2. Main Points of the Joint Review**

Going forward, the two companies will conduct a detailed review of the following matters and formulate a roadmap for commercialization by fiscal year 2027.

#### **(1) Development of Business Models and Use Cases**

Selection of specific business implementation scenarios, including domestic and international B2B

payments, payroll disbursements via digital currency, and the use of local currencies in specific commercial districts.

(2) Examination of system integration and technical specifications

API integration between the DCJPY network and Hokuriku Bank's core systems (accounting systems, etc.), as well as the definition of advanced security requirements.

(3) Development of a Roadmap for Commercialization

Development of a timeline for launching the service during fiscal year 2027.

3. Future Outlook

Through this initiative, the two companies will accelerate the development of a digital ecosystem that engages local businesses. By realizing this initiative, we will organically integrate Hokuriku Bank's community-rooted financial network with DeCurret DCP's cutting-edge digital currency platform technology to build next-generation financial infrastructure and contribute to sustainable economic development.

4. Date of Execution

Friday, June 12, 2026

\*1 Tokenized Deposits : Bank deposits that utilize technologies such as blockchain to enable digital management of deposits.

■ Company Overview

Company name : The Hokuriku Bank, Ltd.

URL : <https://www.hokugin.co.jp/>

Location : 1-2-26 Tsutsumi-cho Dori, Toyama City, Toyama Prefecture

Representative : President, Hiroshi Nakazawa

Business description : Banking

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