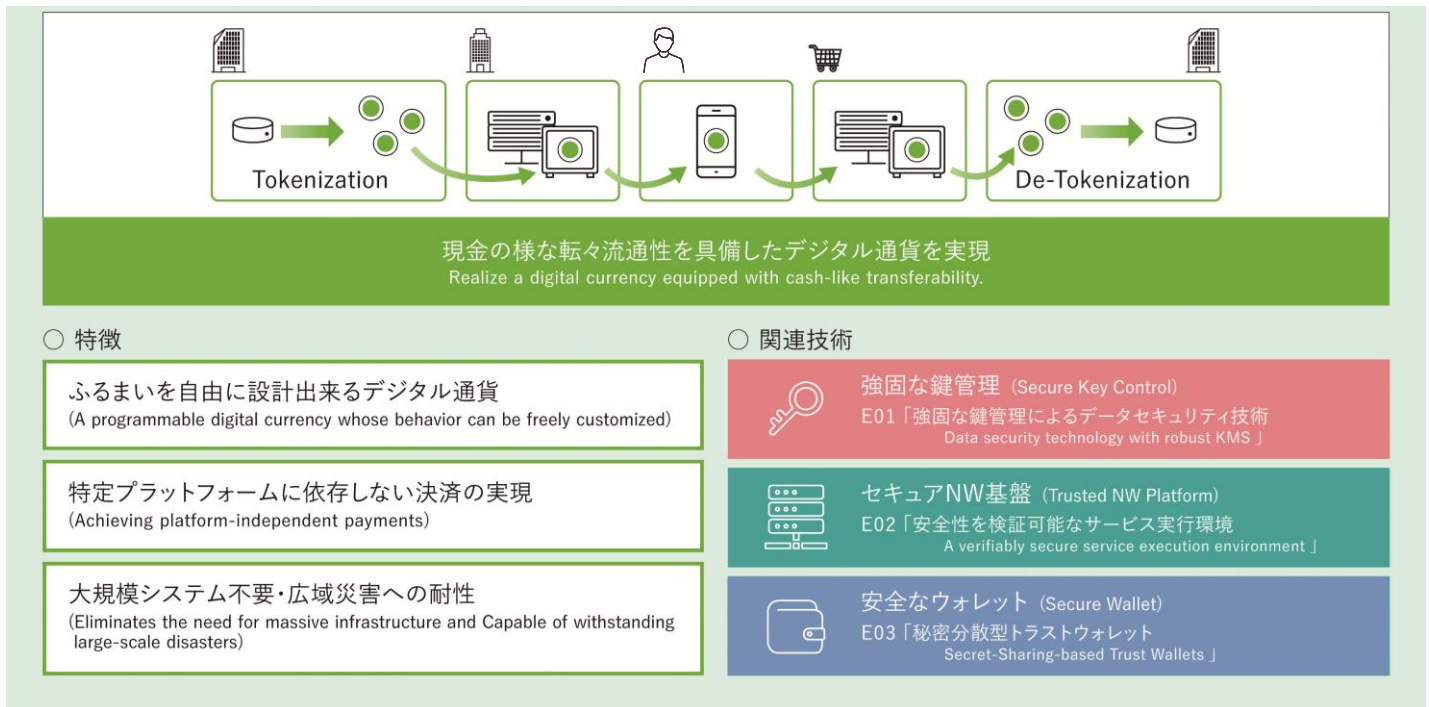


Enables secure transfer of digital values such as currency and securities between two parties

Transfer Protocol for digital tokens

Background and Technical Challenges

Current payment systems has challenges with their reliance on ledger systems, such as cost and load concentration for large numbers of users, siloed service, high costs for publishing APIs, rigidity in programmability and change, and the need for online connections that limits service continuity in the event of a large-scale disaster.



R&D Goals and Outcomes

Next-generation infrastructure that enables the safe and secure distribution of various digital values such as digital currencies (CBDC, stablecoins, etc.) and tokenized assets. (reducing the capital costs of digital currency services and ensuring resilience to large-scale disasters)

Key Technologies

01 Core Technologies

A unique protocol that expresses value as data with a digital signature, signs it when it is issued or used, and verifies its authenticity when it is received. This enables the transfer of digital value only between user devices.

02 Key Differentiators

No ledger management is required, and independent tokens can be distributed directly between devices. This significantly reduces equipment costs, eliminates silos caused by ledger reliance, and enables highly flexible programmability.

Use Cases Payment by digital currency token
Prevention of ticket resale

R&D phase Development

Technology Schedule FY26

Commercialization Schedule FY28

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Next Generation Payment Planning Office,
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【Related Links】 Joint research paper with IMES, BoJ
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