

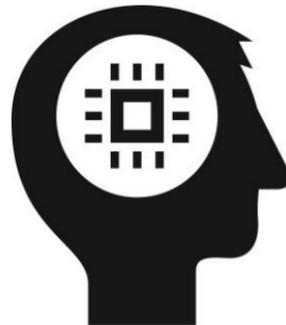
Remittance  
& Payment



Web 3.0



AI



# Remittance & Payment

so far

present

future



- Creation of fund transfer services
- QR code payment is nation-wide infrastructure
- Entry from other industries

- Further regulatory reform
- BaaS and Embedded Finance
- collaboration of existing and new players

- Integrated provision of financial/non-financial services



so far

- Comprehensive digital asset regulatory framework

present

- First stablecoin intermediary registered(P)
- Further environmental improvement
- Tokenization on track

future

- Tangible use cases of stablecoins
- Discuss the state of crypto assets as investment assets

# AI

so far

- Developed while repeating boom and periods of disappointment

present

- **GenAI** to fundamentally change the business models of Fis
- **Risks of “not taking any risks”**
- **AI Discussion Paper Paper**

future

- Encourage health use in the financial sector
- Launch of the “**Public-Private Stakeholder Study Group**”

# Fintech as Social Infrastructure

- Financial and non-financial barriers almost disappear
  - Entry into the financial sector by leading companies in other areas
- Progress in social acceptance (e.g., QR code annual payment value surpassed **10** trillion yen)
- Provide customer-oriented services through collaboration of existing/emerging players

# Role of the FSA

- Referee & Cheerleader
  - Creating a level playing field and encouraging new businesses
- Partner to co-create innovation

Let's take on challenges together!

