

# Introduction of FAJ

Fintech Association of Japan

As of S.-2021

# Introduction



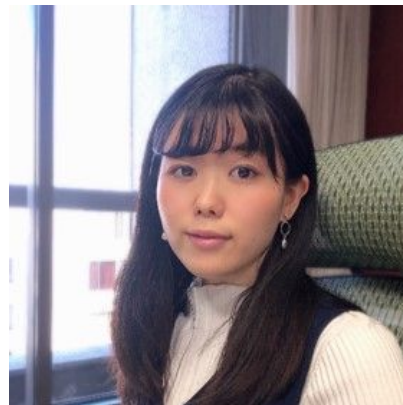
**Takeshi Kito**  
**Vice-Chair**

CEO, Crowd Realty

Takeshi is a vice-chairman of the Fintech Association of Japan and leads Capital Markets Committee and RegTech&SupTech Committee.

He is also the founder & CEO of P2P real estate equity crowdfunding marketplace, Crowd Realty.

In addition, he sits on an advisory committee for the Government of Japanese Regulatory Sandbox.



**Eriko Nonaka**  
**Secretary General**

Founder, N.FIELD

Joined FAJ in August 2019 as a secretary-general and lead of the global partnership team. Previously she worked at SoftBank as BizDev to expand SoftBank Vision Fund Portfolio for Japan Market. Before that, she worked at the Banking/Market unit of MUFG for 7 years.

She is also responsible for the director of Startup Weekend to support Startups not only Fintechs.

# About us

# History

## Supporting the expansion of the Japanese Fintech Ecosystem since 2014

**2014**

**FINTECH MEETUP**



**Casual meetup**

**2015**

**FINTECH  
ASSOCIATION**



**Foundation  
as Association**

### Description

The FAJ is a general incorporated association that promotes open innovation in the Japanese fintech industry by organizing events for its members and the fintech community, conducting working groups on key fintech subsectors and areas of interest, researching market trends, and other activities in support of the fintech ecosystem.

The FAJ collaborates with domestic, international, and government organizations in support of the fintech ecosystem in Japan and globally.

# Board Member



**Takashi Okita**  
**Chair-person**  
CEO, Nadge



**Yasuhiro Kimura**  
**Vice-Chair**  
Director, freee



**Takeshi Kito**  
**Vice-Chair**  
CEO, Crowd Realty



# Board Member



**Hiroki  
Maruyama**

CEO, Infcurion



**Takane  
Hori**

Partner, M&H



**Mark  
Makdad**

Director,  
Moneytree



**Junichi  
Kanda**

Executive Office,  
MoneyForward



**Kazuya  
Hata**

CEO, Just In Case



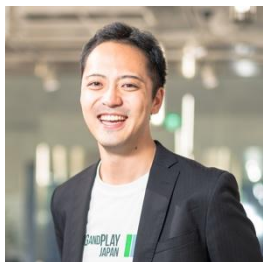
**Noriaki  
Yoshikawa**

Manager, Merpay



**Takafumi  
Ochiai**

Partner, A&S



**Yuki  
Kishi**

Director, Plug and Play



**Akihide  
Higo**

Director, Fintech Association of Japan



**Wataru  
Yamaki**

CEO, Kapanu



**Waki  
Yoneoka**

Head, Moneythor



**Masato  
Nakata**

Director, Campfire

# Startup members

155 Fintechs from various categories join us



...and so on

# Enterprise members

282 Financial institutions and big enterprises join us

\*As of 2021-Mar.

## Financial Institution



## Regional Banking



## Payment・Loan



## Telecommunication



## Trading・Life style・Media Advertising・Real estate



Digital Garage

エムティーアイ

## Systems Integrator

### Software Manufacturing



## Technology





# Membership guidance

Apply via form if you have a interest in Fintech

Judge at monthly board meeting

You are classified to Fintech

Yes

## Startup members

- Addmission fee:None
- Yearly fee:60K JPY
- Voting rights at general meeting

### [ Benefits ]

- Logo show on our website
- mail news
- Events
- Business matching

No

## Enterprise members

- Addmission fee:150K JPY
- Yearly fee:150K JPY
- Available for update for premier plan

# Main activities

## 10 Subcommittees blast information via event

No	Name	Person in charge	Detail
1	Compliance	Hori	Biscuss issues on platform business models, regulatory challenges facing the financial sector, Big Data and AI profiling/scoring models, and efficient method for identification, etc.
2	Lending	Kimura	We confer with related organizations including Money Lenders' Association and other authorities concerned on transaction lending or problems in social lending system, etc., and discuss on distribution of data that can be utilized for financing.
3	Insurance	Hata	While expectations for technology-enabled innovations or "InsurTechs" in the insurance industry are soaring, we discuss a wide variety of topics within insurance including insurance related laws and regulations, Big Data, AI, Customer Experience (UX).
4	Cashless	Yamaki	We integrated the Electronic Receipt Subcommittee and the Payment Subcommittee and created the Cashless Subcommittee. In anticipation of a paperless, cashless future, we discuss with the Ministry of Economy, Trade and Industry and various related parties to solve problems. Also, we promote innovation in the payments industry such as requesting for adoption of open API in the credit card industry.
5	Money transfer	Yoshikawa	We engage in research and dissemination events, exchange views about KYC and related regulations, etc., aiming at further development of the "Money transfer and remittance" industry which would provide better, quicker and more convenient services.

# Subcommittees②

No	Name	Person in charge	Detail
6	RegTech・SupTech	Kito	We study new governance models that utilize data and technologies, which are expanding beyond financial industry to include non-finance industries, as well as supervisory and regulatory uses of technology, represented by Regtech and Suptech. In order to promote the implementation of these technologies in Japan and the development of the international ecosystem, we discuss topics related to the societal
7	Capital markets	Kito	We discuss issues related to Crowdfunding and security token offering (STO) and so on, to overcome challenges faced by Japanese issuers in the capital markets through new technologies, and discuss further steps to foster fair, efficient and transparent capital markets across.
8	Online factoring	Ochiai	COVID-19 has brought attention to invoice factoring in particular online-based services. The subcommittee provides an opportunity for knowledge sharing among member companies to deepen their understanding of the relevant laws and latest circumstances of the Industry.
9	Cyber security	Okita, others	Ensuring safety and creating a sense of security are essential to the widespread use of Fintech. The Security Subcommittee is working to improve Fintech's security level and accelerate open innovation by sharing information for members and collaborating with other organizations.
10	Data transaction	Mark, Kimura	We will discuss the rules and schemes necessary to promote the distribution and utilization of data exchanged through APIs, etc. Information legislation such as the Act on the Protection of Personal Information and distribution schemes of information banks are attracting attention as topics.



# Fintech workshop/meetup

## CBDC

FinTech協会  
CBDC勉強会  
27 Oct, 2020



### Contents

- 日銀の取組方針
- 7中銀 報告書
- ECB 報告書
- マネーの未来
- 証券インフラの未来

FYI : BoJ

[https://www.boj.or.jp/research/brp/ron\\_2020/ron200821a.htm/](https://www.boj.or.jp/research/brp/ron_2020/ron200821a.htm/)

## DeFi



FYI : FSA

[https://www.fsa.go.jp/policy/bgin/20201020\\_Fintech\\_Association\\_presentation\\_JP.pdf](https://www.fsa.go.jp/policy/bgin/20201020_Fintech_Association_presentation_JP.pdf)

# Monthly meetup

## Report our activity and introduce new comers

**FINTECH ASSOCIATION OF JAPAN** 活動報告会  
一般社団法人 Fintech 協会



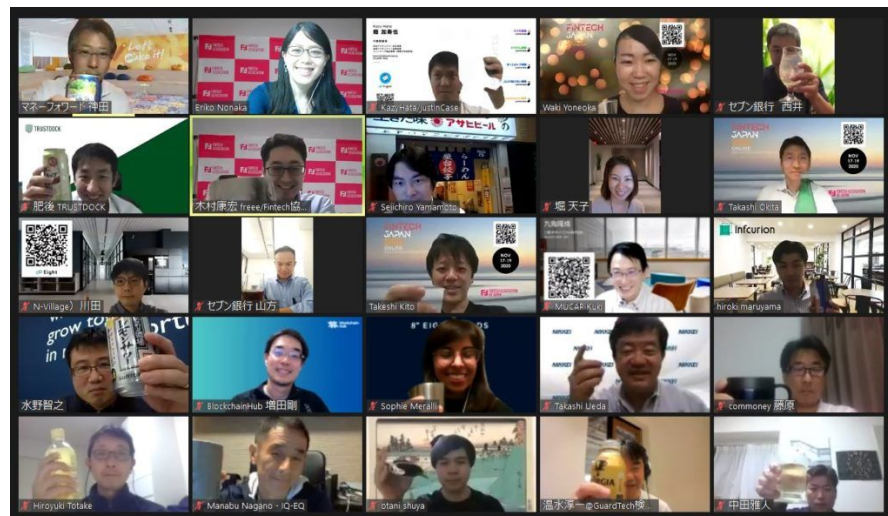
**FINTECH ASSOCIATION OF JAPAN** 活動報告会    2019年11月28日 (木)  
一般社団法人 Fintech 協会    @FinGATE KAYABA



## One of the biggest Fintech conference in Japan



Event report of FJ2021  
<https://fintechjapan.org/news/4995/>





## **We support business matching among member companies**



**We introduce you for your  
candidate customers  
if they accept your request**

**\*Please ask  
Association staff for this service**



# Government Relation

Visiting Mr.Hirai  
minister in charge of digital agency



Blog / hiratakuchan0125  
<https://hiratakuchan0125.hatenablog.com/entry/2020/10/02/122944>

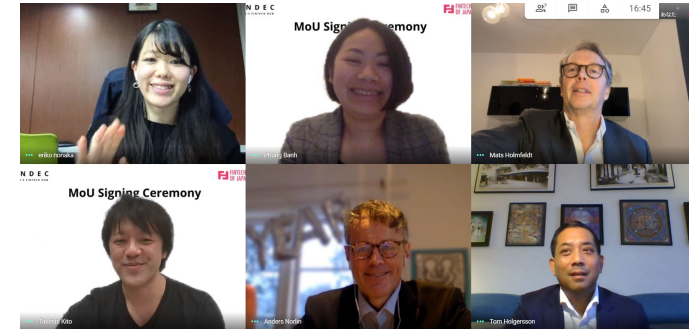
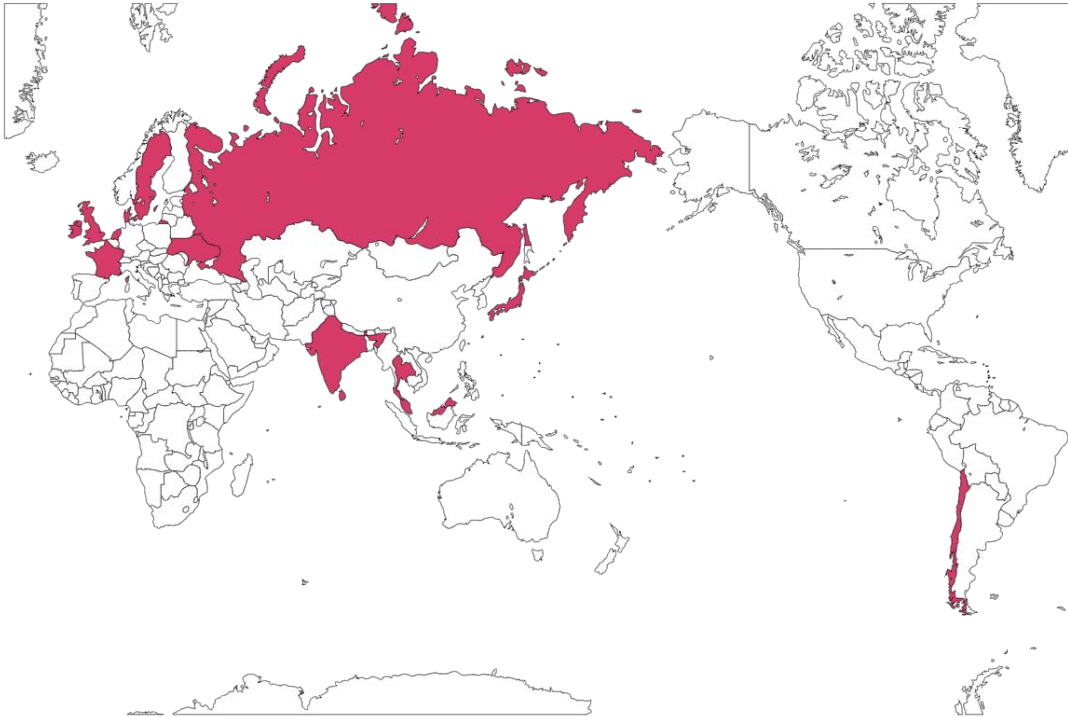
meetup with FSA



Tokyo  
metropolitan  
government  
startup  
consortium

# Global partnerships

**Collaborating with global Fintech associations,  
Embassy, JETRO and stakeholders.**



# MoU with global associations

1	Bahrain FinTech Bay
2	Luxembourg House of Financial Technology
3	Fintech Association of Hong Kong
4	Singapore FinTech Association
5	Thai Fintech Association
6	MENA Fintech Association
7	Hong Kong Internet Finance Association
8	Russia Association for Development of Financial Technologies
9	Fintech Association of Zhejiang
10	Fintech Philippines Association

11	Asia Pacific Fintech Network
12	City TLV
13	FinTech Association of Malaysia
14	Mongolia Fintech Association
15	Copenhagen FinTech
16	FinTech-Aviv
17	Fintech and Payments Association of Ireland
18	Federation of Indian Chambers of Commerce & Industry
19	FinteChile
20	Shenzhen Internet Finance Association

21	Asean Fintech Innovation Network
22	Fintech Association of Sri Lanka
23	Ukrainian Association of Fintech and Innovation Companies
24	Finance Innovation
25	FinTech Scotland
26	FINDEC
27	Holland Fintech

# Contact Info



〒103-0025

Kayabacho1-heiwa Bld.8F, 1-8-1, Nihombashi Kayabacho, Chuo-Ku, Tokyo,  
103-0025, Japan



# Thank you