



【Press Release】

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Infcurion, Inc.

CCI Group, Inc.

Visa Worldwide Japan Co., Ltd.

## **Infcurion, CCI Group, and Visa Launch "Axios" — A Next-Generation, Fully Cloud-Based Acquiring Platform Powered by Visa Solutions**

**Integrating multiple payment methods in a single platform—  
including "Tochika," Japan's first deposit-backed stablecoin—to  
accelerate transformation across the acquiring industry**

Infcurion, Inc. (Headquarters : Chiyoda-ku, Tokyo; Representative Director, President and CEO: Hiroki Maruyama; hereinafter "Infcurion") and CCI Group, Inc. (Headquarters : Kanazawa, Ishikawa; Representative Director and President: Shuji Tsuemura; hereinafter "CCI Group"), with the support of Visa Worldwide Japan Co., Ltd. (Headquarters : Chiyoda-ku, Tokyo; President and Representative Director: Cietan Kitney; hereinafter "Visa"), are pleased to announce the launch of "Axios," a next-generation, fully cloud-based acquiring platform, available from April 30, 2026.

"Axios" is a breakthrough system that brings a wide range of payment methods under unified management—from international card brand transactions to, for the first time in Japan\*<sup>1</sup>, processing of the deposit-backed stablecoin "Tochika"\*<sup>2</sup>. It enables a hybrid merchant management model that combines existing fiat-currency payments with emerging digital-currency payments—something that has been difficult to achieve with conventional payment systems. "Axios" is built on Visa's globally deployed solutions "Visa Cloud Connect"\*<sup>3</sup> and "Visa Platform Connect"\*<sup>4</sup>.



Launch of "Axios"  
A Next-Generation, Fully Cloud-Based Acquiring Platform

## ■ A Transforming Acquiring Market and the Value of "Axios"

The global acquiring market is undergoing a profound transformation, driven by the expansion of e-commerce and the progress of digital transformation (DX). As payment data—which provides visibility into merchants' cash flows—gains in strategic value, acquirers\*<sup>5</sup> are evolving from fee-based businesses into software companies.

In recent years, in addition to credit cards, the implementation of digital local currencies and stablecoins built on blockchain technology has accelerated, and payment service providers are now required to respond quickly and flexibly to these new payment methods. Yet the systems used for acquiring (merchant onboarding and management) are still predominantly built in-house (on-premises), with the enormous build cost and complex operational requirements forming a significant barrier to new entrants and to feature expansion. Against this backdrop, Infcurion and CCI Group have developed "Axios," a flexible and highly scalable, fully cloud-based, multi-tenant acquiring platform.

In an acquiring business that has historically been the domain of banks and card companies, the emergence of a fully cloud-based platform like "Axios" marks a turning point—one that opens the door to new market entrants.

By building the system in the cloud and designing it to be shared across multiple users, "Axios" delivers introduction and operating costs that are significantly lower than conventional alternatives. This makes it easier for a wide range of companies outside the traditional financial services industry—from SaaS companies and digital marketplaces, to regional players that operate their own real-economy ecosystems—to integrate their own services with payments and enter the acquiring market. We are confident that this entry of new players from adjacent industries is precisely what will drive market expansion and industry-wide transformation.

\*<sup>1</sup> As of April 2026, the only deposit-backed stablecoin offered in Japan is provided by The Hokkoku Bank, Ltd.; "Axios" is therefore the first acquiring platform in Japan to support processing of such a stablecoin.

\*<sup>2</sup> A digital currency / regional digital payment service provided by The Hokkoku Bank, Ltd. Issued and managed using blockchain technology, "Tochika" is a transferable form of digital money issued under the consent and oversight of the bank.

\*<sup>3</sup> Visa's latest solution that allows Visa clients to connect to VisaNet via a cloud environment. This is the first adoption by a company headquartered in Japan.

\*<sup>4</sup> A solution that submits transaction processing requests directly to VisaNet, optimizing the end-to-end process.

\*<sup>5</sup> Also known as merchant acquirers, acquirers are businesses that contract with merchants to accept credit cards and other payment methods at the point of sale or on e-commerce sites, intermediate the payment system, and remit transaction proceeds to the merchants.

## ■ Key Features and Capabilities of "Axios"

"Axios" is a platform that delivers all the functionality required to run an acquiring business as cloud-based modules.

### **1. Low-cost adoption through a fully cloud-based, shared-use model**

By running the system in the cloud and operating it on a shared-use basis, upfront investment and ongoing operational burden can be substantially reduced. The architecture makes adoption practical for non-financial enterprises, marketplaces, and regional businesses alike.

### **2. Unified management—from cards to digital currencies**

In addition to international card brands such as Visa, "Axios" can manage and process a wide range of payment methods—including debit cards, QR-code payments, and the deposit-backed stablecoin "Tochika"—within a single system. This delivers a smooth payment experience for both merchants and consumers.

It also supports "Tap to Phone," which enables merchants to accept Visa contactless payments using their own mobile devices, the all-in-one terminal "Anywhere" provided by Infcurion Group company Link Processing, Co.,Ltd., and card-not-present channels such as e-commerce—supporting merchants' omnichannel strategies.

### **3. Built on Visa's world-class solutions**

By adopting "Visa Platform Connect," Visa's next-generation platform, "Axios" achieves exceptionally high uptime and security in transaction authorization. This makes it possible to instantly stand up an efficient processing capability that is built to handle massive transaction volumes from day one—an essential requirement for payments, which serve as social infrastructure that cannot afford downtime.

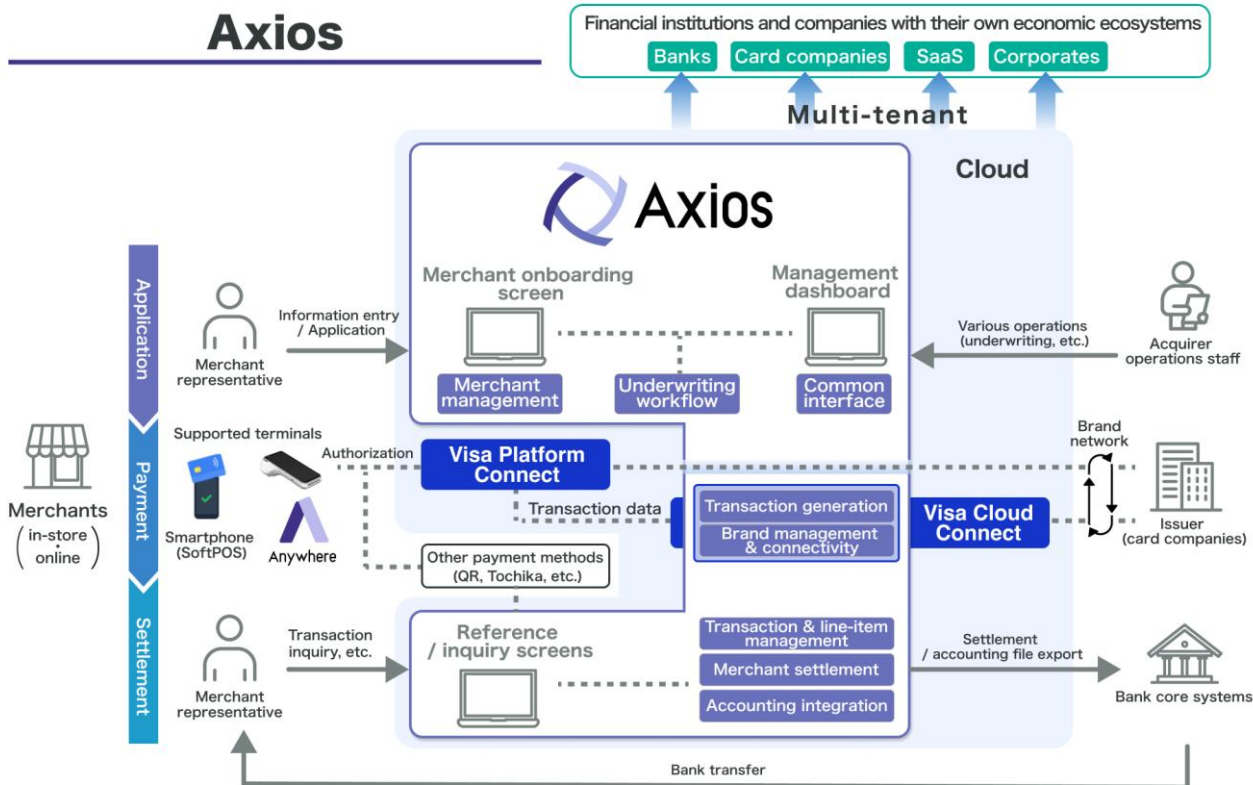
### **4. International-standard security and high extensibility**

"Axios" complies with international security standards including PCI DSS. It leverages Visa Group's connectivity solutions and others to deliver secure, high-speed payment processing. The API-based architecture enables flexible integration with external systems and the addition of new functionality. Going forward, we plan to leverage this extensibility to integrate "Axios" with Infcurion's invoice payment platform "Winvoice," its next-generation card-issuing platform "Xard," and the BaaS capabilities of the next-generation regional digital platform that Infcurion and CCI Group are jointly developing, among other solutions.

### **5. An architecture designed to unlock data-driven value**

By centrally collecting payment data and delivering it in a structure designed for ease of analysis, "Axios" enables the development of value-added services for merchants and supports data-driven business management.

Next-Generation, Fully Cloud-Based Acquiring Platform



Through "Axios," Infcurion and CCI Group will strongly support the entry of a new generation of acquirers shaping the future of payments, and contribute to the further development of Japan's digital economy.

■ About Infcurion

Infcurion is a fintech partner for all industries and services, implementing optimal payment and financial functions for society. We develop technology and provide platforms that allow flexible use of diverse financial services on a functional basis, and offer consulting for cashless payment businesses. Leveraging expertise cultivated through years of consulting experience and our strength in modern, flexible next-generation payment systems, we provide an "end-to-end payment platform" that covers every payment scenario, from B2C cashless payments to B2B corporate transactions.

We work closely with our clients' business strategies, offering comprehensive support from fintech strategy planning to the creation of new financial services. We aim to solve social issues and realize enriched customer experiences by supporting the businesses of all leading companies with a focus on payments and finance.

## ■ About CCI Group

CCI Group is a financial holding company headquartered in Kanazawa, Ishikawa Prefecture. In addition to traditional financial services, the Group operates a broad range of businesses including consulting, investment, asset management, and regional revitalization. Together with solving regional challenges, the Group is committed to realizing a "Visionary Region"—a community that envisions, takes on, and creates its own future.

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

## ■ About Visa

Visa (NYSE: V) is a world leader in digital payments, facilitating transactions between consumers, merchants, financial institutions and government entities across more than 200 countries and territories. Our mission is to connect the world through the most innovative, convenient, reliable and secure payments network, enabling individuals, businesses and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere, and see access as foundational to the future of money movement. Learn more at [Visa.com](https://www.visa.com) and [www.visa.co.jp](https://www.visa.co.jp).

## Infcurion, Inc.

Establishment: May 1, 2006

Representative: President and CEO Hiroki Maruyama

Headquarters: 7F MFPR Kojimachi Building, 5-7-2 Kojimachi, Chiyoda-ku, Tokyo

Affiliated Organizations:

- General Incorporated Association Fintech Association
- General Incorporated Association Cashless Promotion Council
- General Incorporated Association Japan Payment Services Association
- Business Invoice Payment Service Association

URL: <https://infcurion.com/>

\*This release was created based on information current as of the date of issuance. There is a possibility that all or part of the content may change in the future.

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\* QR Code is a registered trademark of DENSO WAVE INCORPORATED.

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### **[Contact for Inquiries]**

Infcurion, Inc. Public Relations Email: [pr@infcurion.com](mailto:pr@infcurion.com)

CCI Group, Inc. Public Relations & IR Group E-Mail: [cyosa@hokkokubank.co.jp](mailto:cyosa@hokkokubank.co.jp)

Visa Worldwide Japan Co., Ltd. Corporate Communications E-Mail: [jp-ccom@visa.com](mailto:jp-ccom@visa.com)