



【Press Release】

October 1, 2026

Infcurion, Inc.

CCI Group, Inc.

Infcurion and CCI Group Support Hokkoku Bank's Launch of "Smart Plan," a New Merchant Card Acceptance Service

Powered by "Axios," the next-generation, fully cloud-based acquiring platform—no dedicated terminal required, with support for deposit-backed stablecoin payments

Infcurion, Inc. (Headquarters: Chiyoda-ku, Tokyo; Representative Director, President and CEO: Hiroki Maruyama; hereinafter "Infcurion") and CCI Group, Inc. (Headquarters: Kanazawa, Ishikawa; President & Chief Executive Officer: Shuji Tsuemura; hereinafter "CCI Group") are pleased to announce that The Hokkoku Bank, Ltd. (Headquarters: Kanazawa, Ishikawa; Representative Director and President: Haruhiko Kometani; hereinafter "Hokkoku Bank") launches "Smart Plan," a merchant card acceptance service, on October 1, 2026. Hokkoku Bank is the first adopter of "Axios," the next-generation, fully cloud-based acquiring platform developed by Infcurion and CCI Group.



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■ The Challenges Facing Acquirers—and How "Axios" Addresses Them

In Japan, acquiring (merchant onboarding and management) systems have traditionally been built in-house (on-premises), bringing heavy build costs and complex operational requirements. At the same time, payment methods have diversified in recent years, and how quickly acquirers can support them now shapes their competitiveness. "Axios" is a fully cloud-based acquiring platform developed to address these challenges.

■ Key Features of “Axios”

“Axios” is designed primarily for regional financial institutions, payment service providers, and businesses considering entry into the acquiring business. Its key features are as follows:

- Low-cost adoption through a fully cloud-based, shared-use model
- The functions required for acquiring operations, delivered as modules
- High uptime and security powered by “Visa Cloud Connect”^{*1} and “Visa Platform Connect”^{*2}, combined with high extensibility through an API-based architecture
- Rapid support for new payment methods such as “Tap to Phone”^{*3}
- Integrated management of both network-branded card payments and payment processing for the deposit-backed stablecoin “Tochika,” making “Axios” the first platform in Japan to do so^{*4}

As a result, adopters can roll out competitive merchant services while keeping the burden of building and operating their systems low.

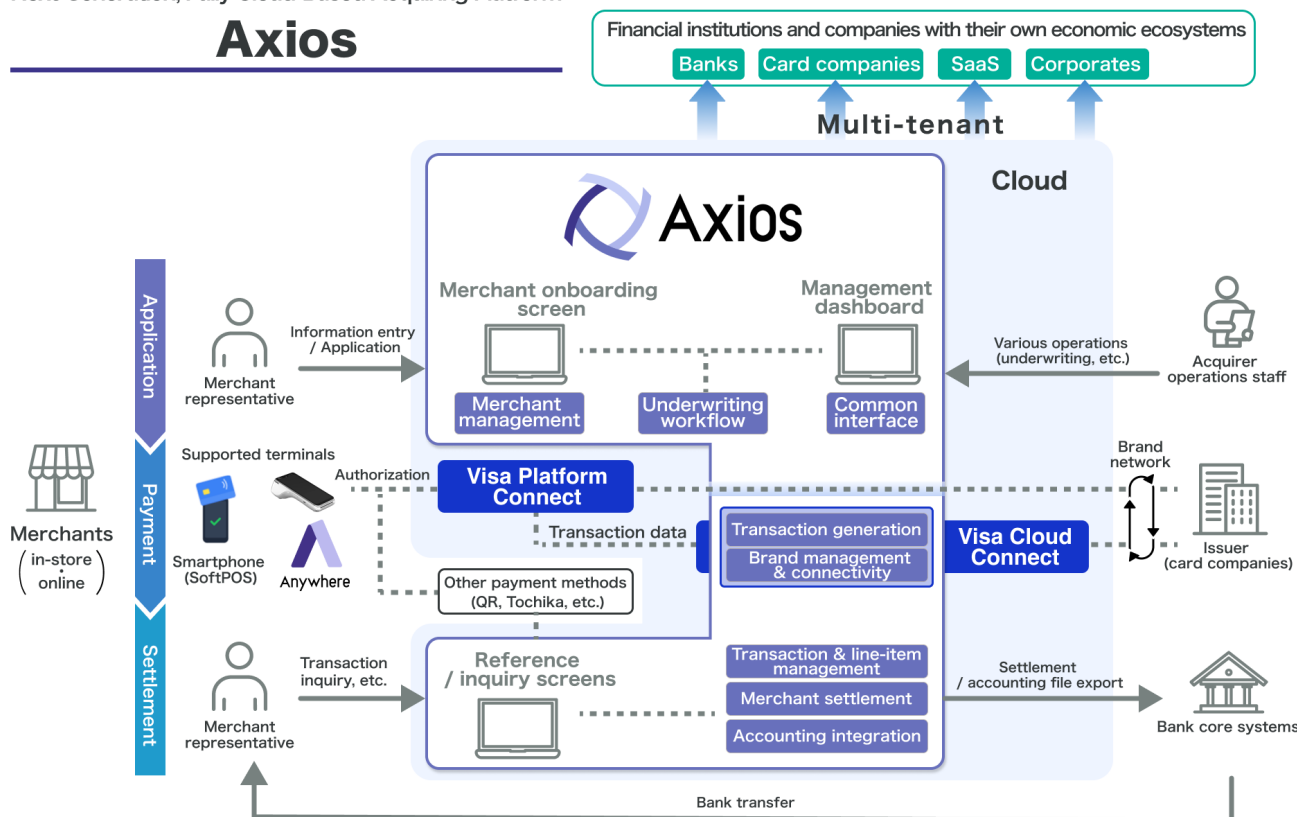
^{*1} A solution that allows Visa clients to connect to VisaNet via a cloud environment.

^{*2} A solution that submits transaction processing requests directly to VisaNet, optimizing the end-to-end process.

^{*3} A payment method that enables merchants to accept Visa contactless payments using their own mobile devices.

^{*4} As of September 2026, according to research by CCI Group.

Next-Generation, Fully Cloud-Based Acquiring Platform



■ Case Study: Hokkoku Bank's New Merchant Service "Smart Plan"

Hokkoku Bank has adopted "Axios" as its next-generation acquiring infrastructure and is launching "Smart Plan."

"Smart Plan" lets merchants accept contactless card payments and QR code payments simply by installing a dedicated app on an Android device they already own. Because it requires no dedicated terminal, this flexible payment setup is easy to adopt for small stores with little room for a payment terminal and for businesses that want to keep initial costs down. It also lowers the barrier to going cashless for local merchants, helping them streamline store operations and take payments at mobile sales, event booths, and similar settings.

In addition to network-branded card payments, merchants can also accept payments via "Tochituka," a digital regional currency app that includes "Tochika," issued by Hokkoku Bank. For details of the service, please refer to the press release issued by Hokkoku Bank today.

<https://www.hokkokubank.co.jp/other/news/2026/pdf/20261001a.pdf>

■ Why Hokkoku Bank Chose "Axios"

In selecting its next-generation acquiring infrastructure, Hokkoku Bank set three requirements: (1) the ability to process both network-branded card payments and the bank's own "Tochika" on a single system; (2) the ability to respond quickly to payment methods that do not rely on dedicated terminals; and (3) a cost structure that makes low-fee plans for SMEs viable.

"Axios" delivers low-cost adoption through shared use in the cloud, along with unified management of multiple payment methods. It also combines high uptime, security, and API-based extensibility, powered by Visa Group's "Visa Platform Connect," with support for "Tap to Phone," which requires no dedicated terminal. Hokkoku Bank recognized these strengths and decided to adopt "Axios."

■ Why Hokkoku Bank Is Focusing on the Acquiring Business

As Japan moves into an environment of positive interest rates, a solid deposit base is once again growing in importance for regional financial institutions. CCI Group, with Hokkoku Bank at its core, positions the cashless business as one of the pillars of its medium-term management strategy, operating acquiring, card issuing, and digital regional currency as an integrated business.

The acquiring business keeps the bank in ongoing contact with local businesses through merchants' day-to-day payment transactions, making it a gateway to new business relationships. Through "Smart Plan," Hokkoku Bank will extend its reach to local merchants that had held off on adopting cashless payments because of cost or equipment hurdles, further advancing its efforts to promote cashless payments across the region.

■ Future Developments

Building on the launch at Hokkoku Bank, Infcurion and CCI Group will support the adoption of "Axios" by regional financial institutions, payment service providers, and businesses considering

new entry into the acquiring business. Through these efforts, the two companies will contribute to the advancement of Japan's acquiring market and the growth of a cashless society.

◆ 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 Infcurion, Inc.

Infcurion is the "Fintech Partner for Every Industry and Service," delivering optimal payment and financial solutions across society. Leveraging deep expertise from years of consulting experience and our modern, flexible payment systems, we deliver a "comprehensive payment platform" that seamlessly handles every payment scenario, from B2C cashless transactions to B2B corporate settlements. We partner closely with our clients, providing end-to-end support from Fintech strategy formulation to the creation of new financial services. By empowering leading companies through payments and finance, we help solve societal challenges and enhance customer experiences.

Company Name: Infcurion, Inc.

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Affiliated Organizations: Fintech Association of Japan, Cashless Promotion Council, Japan Payment Service Association, Business Invoice Payment Service Association (BIPSA)

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

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