
NEWS RELEASE

**Tokyo's Kita City's First Original Digital Local Currency,
"Hokupay," Is Now Available!**

Launch Ceremony Held Today at 10:00 a.m.

**Digital Garage Group Company Pocket Change Provides End-to-End Support, from
App Development Through Operations, with Campaigns Launching Today
Including 30% Premium Digital Gift Certificates Available Even to People from
Outside Kita City**

Pocket Change Inc. ("Pocket Change"), a group company of Digital Garage, Inc. ("Digital Garage") that operates the "Pokepay" original e-money issuance platform, officially launched the "Hokupay" smartphone app today, Monday, October 5, 2026. Hokupay is a digital local currency introduced by Tokyo's Kita City to revitalize the local economy and address local challenges, with Pocket Change providing comprehensive support spanning app development, system development, and service operations.



Hokupay Official Website: <https://www.hoku-pay.tokyo/> (Only in Japanese)

(*1) For Reference: Digital Garage News Release, April 27, 2026 [Tokyo's Kita City Set to Launch Its First Original Digital Local Currency in Fall 2026 and Selects "Pokepay" as the Platform](#)

In Kita City, which marks the 80th anniversary of its establishment in 2026, this initiative has been positioned as the foremost of three leading projects designed to generate "new vitality" for the future. Under Mayor Kanako Yamada, it is being strongly promoted across the entire city government as one of the administration's highest-priority initiatives. A ceremony marking the launch of the service was held from 10:00 a.m. today at Hokutopia, Kita City's cultural hub, where Mayor Yamada officially declared the start of the service and took part in a demonstration payment. Starting today, the app is available for download from app stores and can be used for payments, while applications are also being accepted for a range of special campaigns and offers.

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Hoku Pay App Launch Ceremony Commemorative Photo
(Held at “Hokutopia” on October 5, 2026)



Demonstration of Hoku Pay
(R-L) Kanako Yamada, Mayor of Kita City
Kenta Matsui, Representative Director of Pocket Change Inc.

“Hokupay” Launches Today! Pocket Change Provides End-to-End Support from App Development Through Operations

Pocket Change leveraged the technology and expertise of its “Pokepay” original e-money platform, which has been adopted by numerous municipalities and communities across Japan, to develop “Hokupay,” a dedicated app for Kita City.

Pocket Change will support the success of Kita City’s digital local currency initiative end to end, going beyond the provision of a payment platform to cover app planning and development, merchant acquisition support, user support operations, and even medium- to long-term planning for data utilization and integration with municipal initiatives.

The “Social Value” of a Municipality-Led Initiative and the “Behavioral Change” Brought About by the App

Unlike private-sector cashless payment services, conventional paper gift certificates, or one-off digital reward programs, “Hokupay” is continuously issued by the municipality, enabling it to deliver the following major forms of social value.

1. Outstanding Convenience Through a Wide Range of Participating Merchants, Along with Support for Local Businesses

With the municipality taking the lead, Hokupay has built a broad network of participating merchants that includes not only independent local shops and community-based businesses, but also large retailers, chain stores, and convenience stores that people frequently use in their daily lives. This provides exceptional convenience for everyday shopping while also offering robust support to businesses that have not previously accepted cashless payments, helping to strengthen the local economy as a whole. We look forward to welcoming even more businesses in Kita City to participate.

NEWS RELEASE**2. Encouraging Proactive Behavioral Change Through Integration with Municipal Initiatives
(Mission Function)**

Hokupay features a "Mission" function linked to Kita City initiatives such as volunteer activities and health promotion events, allowing users to earn points by participating in activities aimed at addressing local challenges. By using the benefits of everyday shopping as an entry point, Hokupay encourages residents and visitors to become more willing to engage voluntarily and proactively with the local community and municipal activities, fostering positive behavioral change and supporting the creation of a sustainable local community.

Visitors from Outside Kita City Welcome! Three Launch Campaigns, Including "Premium Hokupay"

To coincide with the service launch today, Monday, October 5, the following three launch campaigns are kicking off simultaneously.

1. Applications Open Today! "Hokupay with a 30% Premium" (Total Issuance of Approximately ¥1.8 Billion)

This digital gift certificate can be purchased for ¥5,000 per unit and used for purchases worth ¥6,500, offering a ¥1,500 benefit. Each person may apply for up to 10 units, meaning a ¥50,000 purchase provides ¥65,000 in value, for a maximum benefit of ¥15,000. Available to anyone, Hokupay can be purchased and used not only by Kita City residents, but also by people who commute to the city for work or school and visitors who come to Kita City for sightseeing and shopping.

- Application Period: Monday, October 5 – Sunday, October 25
- Winner Notification: From 10:00 a.m. on Monday, November 2 (notifications will be sent via the Hokupay app)
- Usage Period: Monday, November 2 – Wednesday, March 31, 2027

2. App Launch "Download Campaign" (Limited to the First 60,000 Users)

Starting today, the first 60,000 users who download the app and complete account registration will instantly receive 500 points, equivalent to ¥500.

3. Kita City Residents Only: Double-Chance "Resident Verification Campaign" (Limited to the First 30,000 Users)

The first 30,000 users who complete Kita City resident verification in the app using their My Number Card will receive an additional 1,500 points, equivalent to ¥1,500.

Note: Completing secure identity verification (resident verification) using a My Number Card also enables users to top up their balance by credit card.

*For details on how to apply for each campaign, eligible participating merchants, and other information, please visit the official Hokupay website (<https://www.hoku-pay.tokyo/>) (Only in Japanese).

Comments

NEWS RELEASE**■ Kanako Yamada, Mayor of Kita City, Tokyo (On the Launch of Hokupay Today)**

I am delighted that we have successfully launched “Hokupay,” Kita City’s first digital local currency, today. I believe that “Hokupay” holds great potential as a “new platform for local co-creation.” Beyond revitalizing the local economy, it will encourage proactive behavioral change among residents, leading to greater participation in community activities and helping address local issues. It will create a virtuous cycle of people and the economy within the city.

What I value above all else is warm human connections. Digital technology is merely a tool; the true source of our city’s vitality lies beyond it, in the interactions and mutual support among people. Going forward, drawing on data analysis such as usage trends, we aim to increase the number of people engaged with Kita City—including residents, participating merchants, and local community groups—and nurture “Hokupay” together. Precisely because we live in an increasingly digitalized era, we will walk alongside all of you toward our goal of making Kita City a place where the warmth of its people can truly be felt. Together, let us begin building a new era for Kita City today, one that is warm, welcoming, and brings a sense of prosperity to everyone.

■ Kaoru Hayashi, Representative Director, President Executive Officer and Group CEO, Digital Garage, Inc.

I would like to extend my heartfelt congratulations on the successful launch today of “Hokupay,” Kita City’s first digital local currency.

It is a great honor to see the e-money platform provided by our group company, Pocket Change, begin operating as a key foundation for ushering in a new era for Kita City.

The Digital Garage Group will fully leverage the technology and expertise it has built over the years to strongly support the effective use of payment data and the revitalization of local economies. Going forward, Digital Garage will continue working with Pocket Change to support regional digital transformation and revitalization by providing e-money platforms, including advanced initiatives such as Kita City’s, that connect residents with their local communities across Japan.

Background

Since fiscal year 2024, Kita City has carried out a premium digital gift certificate program utilizing the PayPay payment app, with the goals of promoting cashless adoption and revitalizing the local economy. Through this program, the need emerged for a system that would allow more flexible configuration tailored to each initiative, greater ease of use for residents, participating merchants, and the city itself, and data collection and utilization by the issuer (Kita City).

Against this backdrop, Digital Garage and its group company Pocket Change have long worked together to support the adoption of digital local currencies. Drawing on this expertise, the two companies put forward a proposal aimed at further economic revitalization in Kita City, and beyond that, more efficient municipal administration, leading to Pocket Change being commissioned for this project.

About the “Pokepay” Original E-Money Platform

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“Pokepay” is a SaaS/platform-type solution that allows businesses to issue their own original digital value and create digital wallets on consumers’ smartphones, enabling use as a proprietary mobile payment method.

By significantly reducing initial development costs and development lead time and leveraging the ease of integration provided by its APIs and SDKs, Pokepay supports regional digital transformation and cashless adoption in municipalities and communities across Japan, including Fukui Prefecture’s local currency, Shibuya City, Tokyo’s “Hachi Pay,” and Maebashi City, Gunma Prefecture’s “Mebuku Pay.”

Pokepay Service Website: <https://pokepay.jp/en>

Company Profiles

■ Pocket Change Inc.

Name: Pocket Change Inc.

Head office: First Okada Bldg. 3F, 4-3-5 Shiba, Minato-ku, Tokyo

Representative: Shin Aoyama, CEO

Date founded: December 2015

Business:

- Development and provision of infrastructure and platform services that convert foreign and domestic cash into existing and new forms of e-money
- Development and operation of “Pokepay,” an original e-money issuance platform

URL: <https://www.pocket-change.jp/en/>

■ Digital Garage, Inc.

Representative: Kaoru Hayashi, Representative Director, President Executive Officer and Group CEO

Head office: Digital Gate Bldg., 3-5-7 Ebisu Minami, Shibuya-ku, Tokyo

Shibuya PARCO DG Bldg., 15-1 Udagawa-cho, Shibuya-ku, Tokyo

Date founded: August 1995

Digital Garage, Inc. is the leading payment service provider in Japan. With the corporate purpose of “Designing ‘New Context’ for a sustainable society with technology,” Digital Garage operates payment business services for various comprehensive payment platforms in Japan. Digital Garage also runs a marketing business providing one-stop solutions in both the digital and real worlds, as well as a startup investment and development business for approaching promising startups and technologies in Japan and overseas. Digital Garage is listed on the Tokyo Stock Exchange Prime Market (TSE Prime: 4819). For more on Digital Garage, visit garage.co.jp/en