

March 27, 2019  
Mizuho Financial Group, Inc.  
Mizuho Bank, Ltd.  
East Japan Railway Company

**From the J-Coin Pay to the Suica app:**  
**Mizuho and JR East to run proof-of-concept trial for adding money to Suica**  
**with the digital currency J-Coin Pay**

Linking bank digital currency platform with Suica

Mizuho Bank, Ltd. (Headquarters: Chiyoda-ku, Tokyo; President & CEO: Koji Fujiwara), a core subsidiary of Mizuho Financial Group, Inc. (Headquarters: Chiyoda-ku, Tokyo; President & CEO: Tatsufumi Sakai), and the East Japan Railway Company (Headquarters: Shibuya-ku, Tokyo; President: Yuji Fukasawa; “JR East”) have agreed to conduct a proof-of-concept trial for using J-Coin Pay, Mizuho Bank’s digital currency platform, to add money to Suica balances in JR East’s Suica app.<sup>1</sup>

1. Proof-of-concept trial outline

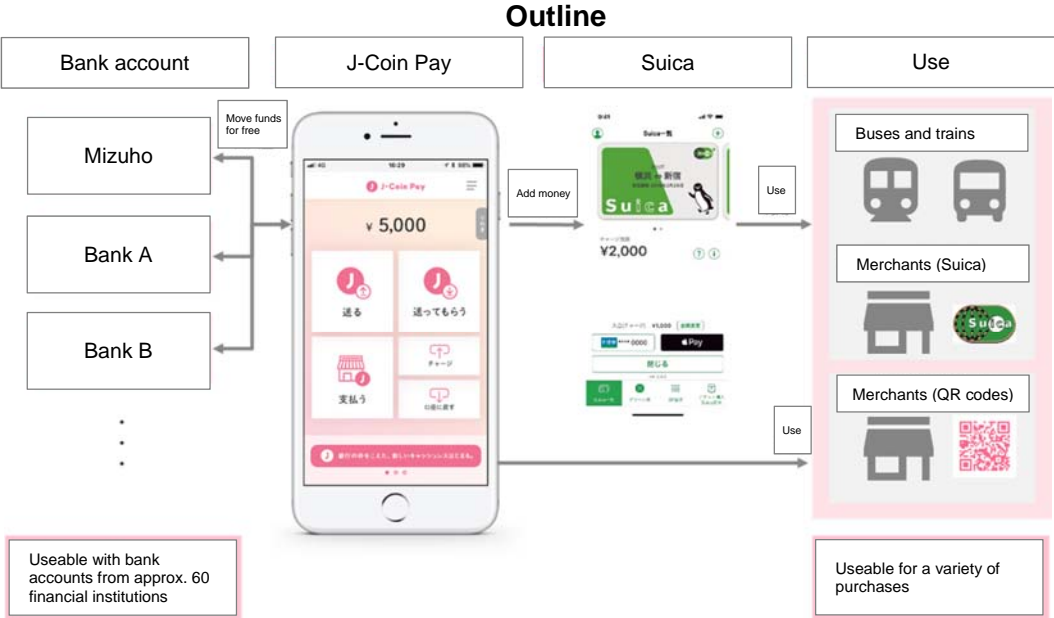
- Planned start: October 2019
- Details: Users will be able to add money to their Suica balance in the Suica app from within the J-Coin Pay app without incurring any service charges.
- Participants: J-Coin Pay personnel and JR East personnel<sup>2</sup>

2. Goal

In October 2006, Mizuho Bank and JR East together launched a service to allow users to add money to their Mobile Suica cards directly from their Mizuho Bank accounts. In August 2018, we furthered our collaboration to begin providing the Mizuho Suica service, which allows users to create a virtual Suica card and add money to its balance entirely within the Mizuho Wallet app, with no need for a physical card.

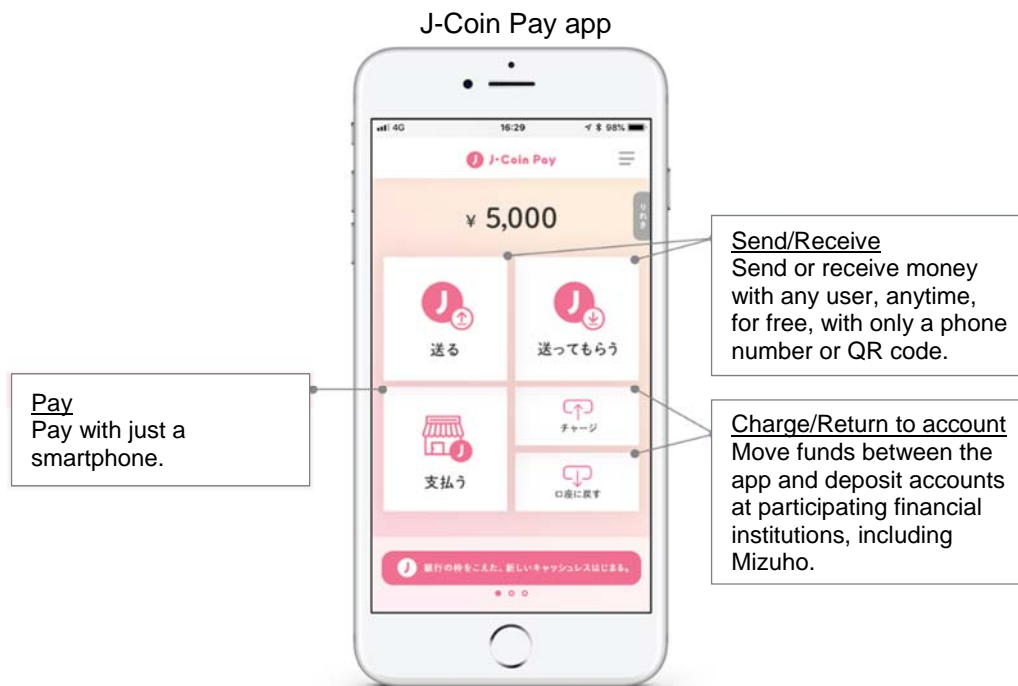
With the upcoming proof-of-concept trial, customers who hold accounts at any of the 60 financial institutions participating in J-Coin Pay will be able to add money to their Suica balances in the Suica app using J-Coin Pay and without paying any service charges. Suica is accepted on public transportation such as trains and buses and at nearly 600,000 merchants around Japan.

Enabling users to add money to their Suica balances in the Suica app with J-Coin Pay will improve the convenience of using the digital currency platform in a variety of situations and the convenience of refilling one's Suica balance.



Reference: J-Coin Pay service outline

J-Coin Pay allows customers to make payments, send and receive transfers, and perform a range of other financial transactions all on their smartphones. Customers are also able to use the smartphone app to move funds between their J-Coin Pay accounts and their deposit accounts at financial institutions for free, anytime and anywhere.



- 1 The Suica app is an app for using JR East’s Suica service with Apple Pay.
- 2 Only available on iPhone.
- 3 “QR code” is a registered trademark of Denso Wave Incorporated.

Financial institutions participating or planning to participate in J-Coin Pay

(by region and bank code)

Region	Financial institution	Region	Financial institution
Hokkaido	The Hokkaido Bank, Ltd.	Kinki	The Shiga Bank, Ltd.
	North Pacific Bank, Ltd.		The Bank of Kyoto, Ltd.
Tohoku	The Aomori Bank, Ltd.		The Senshu Ikeda Bank, Ltd.
	The Michinoku Bank, Ltd.		The Nanto Bank, Ltd.
	The Akita Bank, Ltd.		The Kiyo Bank, Ltd.
	The Hokuto Bank, Ltd.	The Tajima Bank, Ltd.	
	The Shonai Bank, Ltd.	Chugoku	The Tottori Bank, Ltd.
	The Yamagata Bank, Ltd.		The San-in Godo Bank, Ltd.
	The Bank of Iwate, Ltd.		The Chugoku Bank, Ltd.
	The Tohoku Bank, Ltd.		The Hiroshima Bank, Ltd.
	The 77 Bank, Ltd.		The Yamaguchi Bank, Ltd.
	The Toho Bank, Ltd.		Tomato Bank, Ltd.
	Kita-Nippon Bank, Ltd.		The Momiji Bank, Ltd.
	The Fukushima Bank, Ltd.		Shikoku
The Daito Bank, Ltd.	The Hyakujushi Bank, Ltd.		
Kanto	The Gunma Bank, Ltd.	The Iyo Bank, Ltd.	
	The Ashikaga Bank, Ltd.	The Shikoku Bank, Ltd.	
	Tsukuba Bank, Ltd.	The Ehime Bank, Ltd.	
	The Chiba Kogyo Bank, Ltd.	The Bank of Kochi, Ltd.	
	Sumitomo Mitsui Trust Bank, Limited	Kyushu/Okinawa	Chikuho Bank, Ltd.
	Shinsei Bank, Limited		The Bank of Saga, Ltd.
	The Towa Bank, Ltd.		The Higo Bank, Ltd.
	The Tochigi Bank, Ltd.		The Miyazaki Bank, Ltd.
	Mizuho Bank, Ltd.		The Nishi-Nippon City Bank, Ltd.
Mizuho Trust & Banking Co., Ltd.	The Kitakyushu Bank, Ltd.		
Chubu	The Daishi Bank, Ltd.		
	The Hokuriku Bank, Ltd.		
	The Bank of Toyama, Ltd.		
	Ogaki Kyoritsu Bank, Ltd.		
	The Juroku Bank, Ltd.		
	The Mie Bank, Ltd.		
	The Taiko Bank, Ltd.		
	The Nagano Bank, Ltd.		
	The First Bank of Toyama, Ltd.		
	The Bank of Nagoya, Ltd.		
	The Daisan Bank, Ltd.		