

Feb. 3, 2025

For Immediate Release

FINOLAB Inc.  
FINOVATORS

**WINNER ANNOUNCED FOR JAPAN FINANCIAL INNOVATION AWARD 2025**  
 ~Innovative in Financial Service Awarded and Grand Price to be announced on Mar. 3~

TOKYO, Feb. 3, 2025 – FINOLAB Inc. and FINOVATORS – have announced the winners of “Japan Financial Innovation Award 2025 (JFIA2025)” of the respective category.



JFIA was inaugurated in the year 2020 to promote innovative initiatives in financial area by adopting information technology and share best practices in the industry and expected to further expand open innovation beyond the corporate

group and business sector. JFIA2025 consists of 3 categories, including Startup, Financial Institution, and Collaboration. FINOLAB, the FinTech Center of Tokyo, administrated the evaluation process by extracting about 300 innovative initiatives from press releases during the year 2024. And candidates and winners were selected by the group of professionals, FINOVATORS, based on the criteria of innovation, growth, and transformation.

Further judgment is scheduled to announce Grand Prize and Category Excellence on Mar. 3 during “Future Frontier Fes by FINOLAB (4F) 2025.” <https://4f-otmcldg.tokyo/>

JFIA 2025 Winners		
Category	Company	Initiative (Some are Only in Japanese)
Startup	SmartBank, Inc.	Household Account Management Prepaid Card B/43 Launches New Feature to Prevent Overspending. <a href="https://smartbank.co.jp/news/3dd25e0768374bac8f2340e07bae24c2/">https://smartbank.co.jp/news/3dd25e0768374bac8f2340e07bae24c2/</a>
	Kasanare Inc.	Through the Use of Kasanare, a Generative AI Product, Mitsubishi UFJ Trust and Banking Corporation has reduced Internal Inquiry Workload by 50% in its Financial Market Trading Operations. <a href="https://prtimes.jp/main/html/rd/p/000000052.000114769.html">https://prtimes.jp/main/html/rd/p/000000052.000114769.html</a>

	G.U.Group, Inc..	JOC Token Achieves Japan's First Simultaneous Listing on Six Global Exchanges <a href="https://www.gu-group.com/news/joc-listing">https://www.gu-group.com/news/joc-listing</a>
<b>Financial Institution</b>	GMO Aozora Net Bank, Ltd.	"Express Transfer Service" was launched to meet the needs of large volume transfers of several hundred per minute. <a href="https://gmo-aozora.com/news/2024/20240219-01.html">https://gmo-aozora.com/news/2024/20240219-01.html</a>
	Sumitomo Life Insurance Company	Launch of "Vitality Welfare Benefits Type". <a href="https://www.sumitomolife.co.jp/about/newsrelease/pdf/2023/240325.pdf">https://www.sumitomolife.co.jp/about/newsrelease/pdf/2023/240325.pdf</a>
	Mitsui Sumitomo Insurance Company, Limited	Introduced a guarantee scheme for fund transfer to handle digital payment of salaries. <a href="https://www.ms-ins.com/news/fy2024/pdf/0813_2.pdf">https://www.ms-ins.com/news/fy2024/pdf/0813_2.pdf</a>
	Seven Bank, Ltd.	Foreign nationals can now apply to open a Seven Bank account at ATMs! <a href="https://contents.xj-storage.jp/xcontents/AS96633/d93ef9df/74b7/440c/b74f/62323653ce84/20241220123155770s.pdf">https://contents.xj-storage.jp/xcontents/AS96633/d93ef9df/74b7/440c/b74f/62323653ce84/20241220123155770s.pdf</a>
<b>Collaboration</b>	East Japan Railway Company Rakuten Bank, Ltd.	JRE BANK service to be launched in May. <a href="https://www.jreast.co.jp/press/2024/20240409_ho02.pdf">https://www.jreast.co.jp/press/2024/20240409_ho02.pdf</a>
	Infucurion, Inc. Sumitomo Mitsui Card Co., Ltd. Sumitomo Mitsui Banking Corporation	Capital and Business Alliance between Sumitomo Mitsui Financial Group, Inc. and Infucurion Inc. <a href="https://assets.ctfassets.net/tb7n53plo58o/43doAtfkHvfEwTK4nKCEHV/106bc17eaf8af67088b1c4c9c4e35e44/Infucurion_Release_SMBC_Group_and_Infucurion_Sign_Capital_and_Business_Alliance.pdf">https://assets.ctfassets.net/tb7n53plo58o/43doAtfkHvfEwTK4nKCEHV/106bc17eaf8af67088b1c4c9c4e35e44/Infucurion_Release_SMBC_Group_and_Infucurion_Sign_Capital_and_Business_Alliance.pdf</a>
	Finatext Holdings Ltd. Mitsubishi UFJ Asset Management Co., Ltd.	New Online Investment Fund Sales Service, "mattoco+" was developed by Smartplus for Mitsubishi UFJ Asset Management Co., Ltd. <a href="https://smartplus-sec.com/news/press/20241015/">https://smartplus-sec.com/news/press/20241015/</a>
	Credit Engine, Inc. PayPay Corporation	Credit Engine Group to Become a Wholly Owned Subsidiary by PayPay, Inc. <a href="https://creditengine.jp/news/2024/10/pr-ce202410">https://creditengine.jp/news/2024/10/pr-ce202410</a>
	KlimaDAO JAPAN Co., Ltd. OPTAGE Inc. Mizuho Financial Group, Inc. PBADAO Co., Ltd.	KlimaDAO JAPAN launched Proof of Concept of blockchain-based carbon credit market "KlimaDAO JAPAN MARKET," with OPTAGE Inc. providing wallet and Mizuho Financial Group, Inc. providing project support. <a href="https://prtimes.jp/main/html/rd/p/000000031.000107877.html">https://prtimes.jp/main/html/rd/p/000000031.000107877.html</a>

(In order of announced date)

■About FINOLAB Inc.

Address : Otemachi 1-6-1, Chiyoda-ku Tokyo

Representative : CEO, Hiroshi Yamamoto

Founded : 2019-07-11

Capital : JPY 300 Million

Business Domain : Promoting FinTech initiatives of Members, including startups and corporates, and expand FinTech ecosystem in Japan.

Web : <https://finolab.co.jp/>

■About FINOLAB Community

The Fintech Center of Tokyo, FINOLAB is a membership community and an office space located in the heart of international financial district in Tokyo) to promote FinTech ecosystem. Launched in Feb. 2016 by Mitsubishi Estate and Dentsu Group as the first FinTech Center in Japan. Consists of 56 Startup Members, 8 Associations and 25 Corporate Members (As of Feb. 2025).

<https://finolab.tokyo/>

■About FINOVATORS, General Incorporated Association

Non-profit organization, with a group of pro-bono experts (Layer, Investor, Consultant, Analyst, Engineer, Entrepreneur, Banker, Public Sector Specialist, etc.) for supporting startups. Driving health innovation ecosystem in Japan by activities based on global and future vision, not limited to any organization or business area. <http://finovators.org/>

【Inquiry for this release】

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