



株式会社クラウドリアルティ
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構造改革徹底推進会合
「第4次産業革命」会合(第2回)
プレゼンテーション資料

2018年1月18日

デジタル・ガバメントに関する提言(サマリー)

- 分散型の社会への転換を前提とすると、これまでのような縦割りではなく、機能・サービスごとのシステムやアプリケーションを構築する必要
 - 金融庁は環境変化に対応すべく、横断型のルール・制度を構築しようとしているが、システム開発においてもこのような取り組みを行政区分のみならず国家の枠組みすらも超えて横断的に展開していく必要
- 行政システム・サービスといえども、国際競争に晒されているという感覚を持つ必要
 - 例えば、日本企業でもエストニア政府が提供しているシステムを組み合わせることで経済活動を行うことが可能
- 機能によっては、スタートアップやユーザーも巻き込み、オープンソースとしてシステムをデザイン・開発する必要
 - シンガポールのようにGovTech Hackathonなどを開催するののも一つの手

現在起きている社会構造の転換に関する仮説

中央集権型社会
(エコシステム ⇄ 国家)

分散型社会
(エコシステム ⇄ 機能の集合体)

経済
システム

社会主義 ⇄ 資本主義

機能毎に異なる
インセンティブ体系
(財の所有と富の分配方法)
の集合体

政治
システム

寡頭制 ⇄ 多頭制

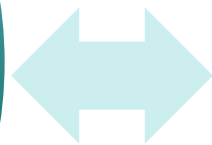
機能毎に異なる
コンセンサスアルゴリズム
(マルチステークホルダーによる
合意形成方法)
の集合体

分散型の新たな資本市場の創設



資金需要者

多様な価値観を持つ
全ての人簡単に
全世界から資金調達を
実行できる
世界の実現



出資者

同様の価値観を持つ
全世界の
資金調達プロジェクトに
簡単に投資できる
機会の提供

弊社実務におけるデータとの関わり

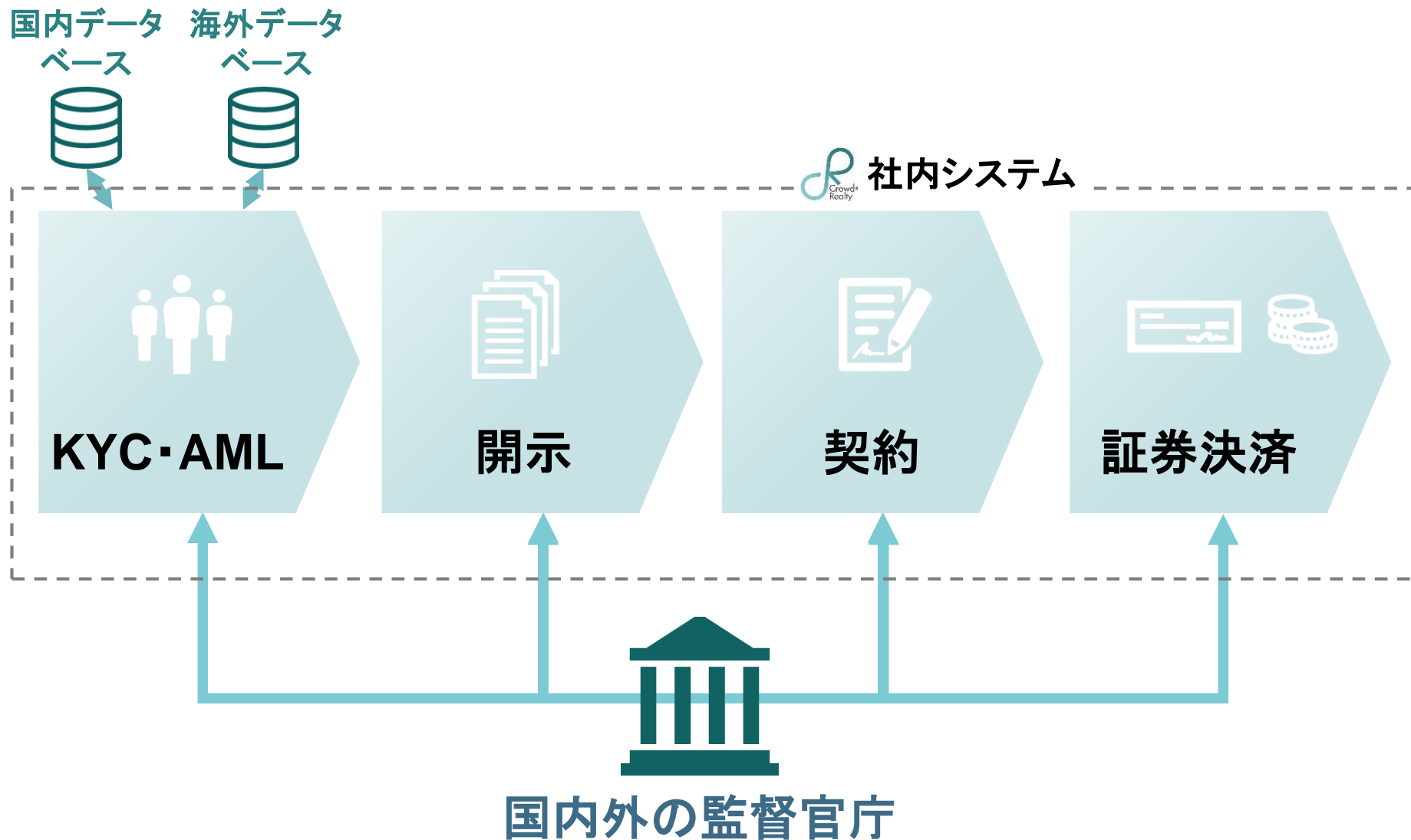
日本の状況

海外(エストニア)の状況

1	発行体・不動産DD	法務局／オンラインでの登記情報等の取得(有料)	⇔	e-äriregister、e-Kinnistusraamatで確認(一部有料)
2	SPC設立	登記申請のみオンラインで実施	⇔	e-residencyを用いてオンラインで完結
3	投資家KYC・AML	郵便による住所確認が必要(犯収法に基づく本人確認)	⇔	e-residency等を用いてオンラインで完結
4	出資募集	自社システムのため、全てオンラインで対応		
5	証券決済	出資契約成立後、投資家からの資金を銀行振込等で受け、決済を執行(振込遅延／ミスにも対応する必要)	⇔	出資契約成立前に予めDepositを受け取り、成立後決済執行(振込遅延／ミスのリスク無し)
6	SPCへの送金	銀行のEBのシステムを用いてオンラインで送金(IDは銀行ごとに異なる)	⇔	e-residency等を用いて、銀行のEBで送金
7	運用(各種契約)	主に紙の契約書で契約締結	⇔	e-residency等を用いた電子署名で契約締結

社内システムでのデータ管理について

社内システムでのデータ管理について



Singapore FinTech FestivalでのMASの発表



Singapore FinTech FestivalでのMASの発表

Singapore FinTech Journey 2.0 - Remarks by Mr Ravi Menon, Managing Director, Monetary Authority of Singapore, at Singapore FinTech Festival on 14 November 2017

A major source of pain for financial institutions is regulators requesting for the same data more than once under different data collection exercises.

- We will fix this. By taking a more cohesive approach to data, MAS will aim to achieve zero duplication in our data requests to financial institutions.
- If we ask for the same data twice, the institution will be allowed to gently turn us down!
- We will work with the industry on making this a reality.

And saving the best for the last: MAS will transform the way it collects data from financial institutions for supervisory purposes.


- Today, financial institutions' data submissions to MAS often involve manual processes to extract the information from their databases and fill up the MAS-provided form or template.
- And over at MAS, processing that data is also done manually.

We will make this more painless. We have set a goal: all data requests from MAS will eventually be in machine readable templates.

- The requested data will flow seamlessly from financial institutions' databases to our forms and ultimately to the supervisory dashboards of MAS officers.
 - No more "cut-and-paste".
- We will work with the industry on an implementation plan and a reasonable timeline.

(参考) Estoniaの各種システム

Entrepreneur: AS LHV Pank (10539549)

 Print  PDF

Registry code: 10539549	
Name: AS LHV Pank	Invalid names: Aktsiaselts Lõhmus, Haavel & Viisemann
The date of the first entry: 02.03.1999	
Legal form: Public limited company	Status: Entered into the register
Address: Harju maakond, Tallinn, Kesklinna linnaosa, Tartu mnt 2, 10145	
Share capital: 59 500 000.00 EUR	

Info about person liable to value added tax

Value Added Tax identification number EE100530247 since 01.04.1999. [Registration history](#)

Receipt of e-invoices

The entity does accept e-invoices. The e-invoicing service provider is: Omniva, AS Eesti Post (10328799)

Tax Debt Information

The operator AS LHV Pank (10539549) has no tax debt as at 14.01.2018.

The Taxation Act § 14 (5) sets out that a tax authority is required to issue a certificate to verify the absence of tax debts if the tax debt of the taxable person as regards the total of all the taxes administered by the same tax authority is less than 10 euros or if the tax debt is being paid in instalments.

Annual report submissions

Year	Period	Status	Date of submission
2016	01.01.2016 - 31.12.2016	Submitted	16.06.2017
2015	01.01.2015 - 31.12.2015	Submitted	29.06.2016
2014	01.01.2014 - 31.12.2014	Submitted	14.05.2015
2013	01.01.2013 - 31.12.2013	Submitted	24.04.2014
2012	01.01.2012 - 31.12.2012	Submitted	29.04.2013

The existence of the international financial sanction is possible to search [here](#).

View:

Product	Price	Add to cart
The printout of valid registry card information in Estonian	free	
The printout of valid registry card information in English		
Valid general information	1.00 €	 
The history of general information		
The printout of the valid registry card information of a commercial pledge	1.00 €	 
The printout of the history of the registry card information of a commercial pledge		
The printout of the history of registry card information in Estonian	2.00 €	 
The printout of the history of registry card information in English		
Valid general and personnel information	2.00 €	 
The history of general and personnel information		
Valid general and commercial pledge information	2.00 €	 
The history of general and commercial pledge information		
Valid general, personnel and commercial pledge information	3.00 €	 
The history of general, personnel and commercial pledge information		
Annual reports	2.00 € / document	
Articles of association	2.00 € / document	
Documents in the business file	2.00 € / document	

1 e-Kinnistusraamat

KIIRPÄRING MAAREGISTRIST

Sisestage otsitav aadress või tunnus.
Teenus pakub jooksvalt vastuseid.
Otsingu kohta täpsemat infot soovides
vajuta otsingu taga oleval küsimärgil.

Katastriüksuse aadress või tunnus

Maakond

Vald/Linn/Linnaosa

Asustusüksus

[Kasutusjuhend \(pdf\)](#)

Kasutajatugi:
e-post: kaadirakendus@maaamet.ee
tel: 6 750 866




[Trükk \(andmed\)](#) [Trükk \(kaart+andmed\)](#) [Kaardiserver](#)

Maakond	Tartu maakond
Omaavalitsus	Tartu linn
Asustusüksus	Tartu linn
Lähiaadress	Aardla tn 15
Tunnus	79510:005:0005
Registreerimise aeg	22.mai 1997. a.
Muudatuse registreerimise aeg	03.november 2017. a.
Sihtotstarve 1	Elamumaa 55%
Sihtotstarve 2	Ärimaa 45%
Sihtotstarve 3	-
Pindala	1246 m ²
s.h. ehitiste alune maa	459 m ²
Haritav maa	
Looduslik rohuma	
Metsamaa	
Õuema	
Muu maa	787 m ²
s.h. veealune maa	
Registrios	korteriomand
Kinnistuspiirkond / jaoskond	Tartu Maakohtu kinnistusosakond
Möödistamise aeg	
Möödistaja	Tartu Linnavalitsus
Möödistamisviis	kaardi ja plaani alusel
Hinnatsoon	H0795018 100%
Viljakustsoon	
Püsiliik	http://xgis.maaamet.ee/ky/FindKYByT.asp?txtCU=79510:005:0005

[Trükk \(andmed\)](#) [Trükk \(kaart+andmed\)](#) [Kaardiserver](#)

2 オンライン法人設立

 **e-Business Register**
Centre of Registers and Information Systems

COMPANY REGISTRATION PORTAL | Takeshi Kito | LOGOUT | ENG | EST

[Opening page](#) | [Submission of application](#) | [Annual reports](#) | [e-Financials](#) | [Help](#)


Related traders

Registry code	Business name	Status	Proceedings information
There are no related traders			

Associate with enterprise [?](#)

Registry code	Business name	Name	Code / Date of birth	
12996499	Crowd Realty Estonia OÜ	Takeshi Kito		Associate Remove

Enterprise search



Entry petitions

Show: ▼

Foundation number or registry code	Business name	The type of entry	The status of the entry	Access	Delete the entry petition
There are no entry petitions					

Registration as a person liable to VAT

For registration as a person liable to VAT please submit a digitally signed application to the Tax and Customs Board.

[More information about VAT can be found on the Tax and Customs website](#)

Official e-mail address in Estonia [?](#)

Every natural person having an ID card and every legal person has an official e-mail address with the @eesti.ee ending provided by the Republic of Estonia. The e-mail address is designed as an official means of communication between the person and the state, which is used by the state for sending official information and relevant personal information.

[My official e-mail addresses](#)

Patent Office Portal

New applications for registration of a trade mark, a patent, a utility model, an industrial design, applications for validation of the European patent can be filled in the Portal and sent to the Estonian Patent Office. Applications filed earlier can be viewed.

[Enter to the portal](#)

Descriptions of the statuses of entry petitions

Draft – the preparation of the petition has been discontinued in the first stage; the application has not been submitted to the registration department;
Signing/draft – the submission of the application is pending at the signature stage;
Payment in process – the submission of the application has arrived at the payment stage;
Has been payed - necessary fees have been payed, but the petition has not been sent for proceeding yet.
In procession – the application has been forwarded for processing. The submitted documents will be reviewed within one to five business days;
Ruling – the submitted documents have shortcomings that must be eliminated by the given deadline before the entry can be completed;
Dissolved – the registration department has reviewed the documents and the proceedings have been completed (the requested changes have been entered in the register or the proceedings have been combined with other incomplete proceedings or the application to make the change has been refused).

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For a citizen

For an entrepreneur

- ▶ Official forms
- ▶ X-road
- ▶ Authorization
- ▶ Company and activity licence search
- ▶ Licences and registrations
- ▶ National Defence
- ▶ Structural assistance information system
- ▶ Transport
- ▶ Labour environment
- ▶ Legal Aid
- ▶ Accounting and Reporting

For an official

Services A-Z

Services and forms for entrepreneur

Official forms

X-road

Authorization



Company and activity licence search

- ▶ Entering the Register of Economic Activities
- ▶ Entering the strategic goods information system Stratlink



Licences and registrations

- ▶ Entering the Register of Economic Activities
- ▶ Entering the strategic goods information system Stratlink
- ▶ E-services of the Technical Regulatory Authority
- ▶ Confirmation of specialist in charge of a construction company
- ▶ Activity licences and precepts for health services

[Show all services](#)



National Defence

- ▶ Alternative service location notice



Transport

- ▶ Searching for a vehicle without insurance contract
- ▶ Traffic insurance history
- ▶ Entering the Aviation Safety Information System (LOIS)



Legal Aid

- ▶ Notarised documents
- ▶ Child support debt



Labour environment

- ▶ Verifying the validity of e-certificate
- ▶ Adding data on the certificate of temporary incapacity for work
- ▶ A1 (E101) certificate for entrepreneurs
- ▶ Entrepreneur's applications to the Social Insurance Board
- ▶ Managing medical staff and contacts information for general practitioners

[Show all services](#)



Accounting and Reporting

- ▶ Reports to the Alcohol Registry
- ▶ Alcohol movement report
- ▶ Entering Statistics Estonia's electronic data submission environment (eSTAT)
- ▶ Application for entry to the Alcohol Registry

6 銀行口座管理



BANK
FINANCIAL PORTAL
INVESTOR

[OPEN AN ACCOUNT](#) [LOG IN](#) [ET](#) [RU](#)

ID-card

Mobiil-ID

Smart-ID

PIN-calculator

Password

 Username

Enter internet bank

[DAILY BANKING](#)

[GROWING FUNDS](#)

[LOAN AND LEASING](#)

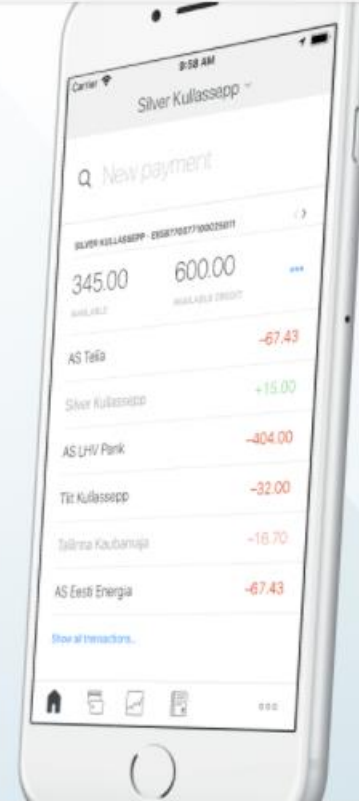
[PENSION](#)

[NEED HELP?](#)

Appssolutely elementary

Download LHV's Mobile Bank to your phone and give it a try!

[Read more →](#)



6 e-residencyを用いた電子署名

The screenshot shows the 'ID-kaardi' web application. The header includes the Estonian coat of arms and the text 'EESTI VABARIIK'. The user's details are displayed: Given Names: TAKESHI, Surname: KITO, Personal Code: [redacted], Birth: JAAPAN / JPN, E-mail: [redacted], and Applet version: 3.5.8. There is a 'Load picture' button next to a placeholder for the user's photo. Below this, there are buttons for 'Certificates', '@eesti.ee email', and 'PUK code'. A 'Card in reader' section indicates the user is using a Digital identity card, valid until 06. January 2019, and states 'This card does not require updating'. Two certificate sections are shown: 'Authentication certificate' (valid until 07. January 2019, key used 8 times) and 'Signature certificate' (valid until 07. January 2019, key used 0 times). At the bottom, there are buttons for 'Change PIN1', 'View certificate', 'Change PIN2', and 'View certificate'. The footer shows 'ID-card utility 3.12.10.1265'.

The screenshot shows the 'DigiDoc3 klient' web application. The header includes the Estonian coat of arms and the text 'EESTI VABARIIK'. The user's details are displayed: Given Names: TAKESHI, Surname: KITO, Personal code: [redacted], and Card number: [redacted]. The status 'Signing certificate is valid' is shown in green. There are radio buttons for 'Use ID-card' (selected) and 'Use Mobile ID'. Below this, there is a 'I want to:' section with three buttons: 'Sign documents', 'Open signed document', and 'Open DigiDoc3 Crypto'. At the bottom, there are logos for the European Union and the Estonian Development Fund, along with the text 'DigiDoc3 klient 3.13.5.1522'.

(参考)シンガポールのGovTechについて

Design Principles

- GovTech charted these design principles for the delivery of user-friendly services for citizens and businesses:
 - Design digital experiences **from the citizen's point of view**, not the agency's
(eg: MSO app, MyResponder app)
 - Design for the collection, sharing and use of **data**
(eg: Beeline app, data.gov.sg)
 - Design for **co-creation of solutions**
(eg: Smart Nation Fellowship, Hackathon@SG)