Yucho Tetsuzuki App

User Guide

Language

Please select the transaction

Open a new account

Open a new account for my child

Declaration of customer info/Update the information such as the period of stay

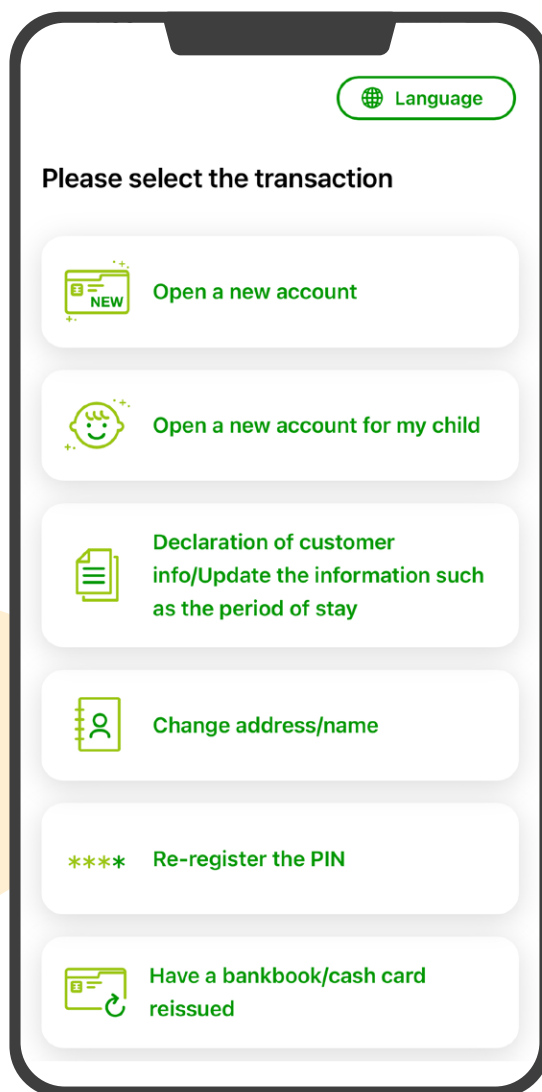**Change address/name**

Re-register the PIN

Have a bankbook/cash card reissued

ゆうちょ手続き

You can easily open accounts or update information of your residence card such as the period of stay at any time, anywhere with the Japan Post Bank official app.

For iPhone

For Android

*iPhone is a trademark of Apple Inc. that is registered in the U.S. and other countries.
*Android is a trademark of Google LLC.

Table of Contents

Benefits!

- ✅ **No need to sign up!** Use the app straight away
- ✅ **Application for opening an account and updating the information such as the period of stay can be made in English, Chinese (simplified), Vietnamese, and Japanese.**
- ✅ **One question, one answer!** Manage your bank account in an easy and stress-free way by answering a few quick questions
- ✅ **Do everything from your smartphone!** You can manage your bank account whenever you like, at home or anywhere else
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What is the Yucho Tetsuzuki App?

About identity verification

What you can do with the Yucho Tetsuzuki App

FAQ

⚠️ **This guidebook provides instructions for using the app to foreign nationals.**

*We have a separate guidebook for Japanese nationals.
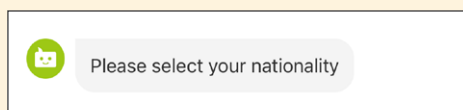---

What is the Yucho Tetsuzuki App?

The Yucho Tetsuzuki App is an official app offered by the Japan Post Bank. It can be used anytime to easily open an account, for declaration of customer info, to change address, to reset your PIN, or to have a bankbook/cash card reissued.
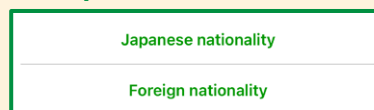
Using the app

You can easily go through the procedures in a one-question, one-answer format.

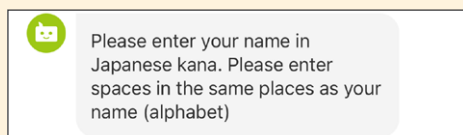You can go through the procedures simply by answering the questions shown on the screen.
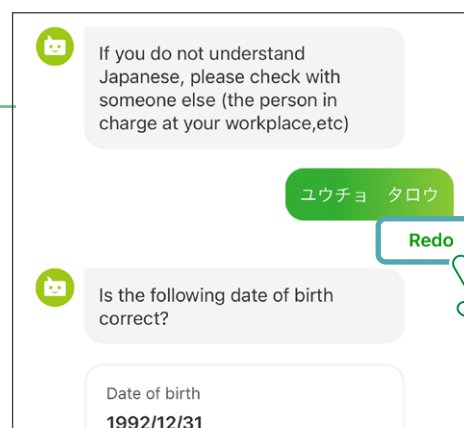
Check the question,

Please select your nationality

pick the answer!

Japanese nationality

Foreign nationality

Please enter your name in Japanese kana. Please enter spaces in the same places as your name (alphabet)

Fill in and send!

ユウチョ　タロウ

I want to correct what I entered
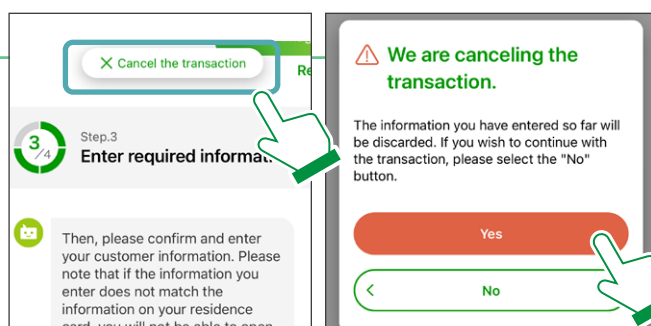
You can select "Redo" to correct what you've entered if you made a mistake.

If you do not understand Japanese, please check with someone else (the person in charge at your workplace,etc)

ユウチョ　タロウ

Redo

Is the following date of birth correct?

Date of birth
1992/12/31

I want to cancel the transaction

Select "Cancel the transaction" at the top of the screen. Guidance related to canceling will be displayed. Select "Yes" to cancel the transaction.

*Please note that information partially entered will be erased.

✕ Cancel the transaction

Step.3
Enter required informat...

Then, please confirm and enter your customer information. Please note that if the information you enter does not match the information on your residence card, you will not be able to open

⚠ **We are canceling the transaction.**

The information you have entered so far will be discarded. If you wish to continue with the transaction, please select the "No" button.

Yes

No

About identity verification

Identity verification is required for all procedures.

You can confirm your identity with the following methods.

▍Identity verification methods

Opening an account	**Personal identification document** (Residence card)	
Declaration of customer info (Notification of the purpose of transaction etc., Updating the information of your residence card such as the period of stay)	**Notification of the purpose of transaction etc.**	**Any of the following ❶ to ❸** ❶ **Yucho Authentication App** ❷ **Personal identification document** (Residence card, driver's license, or individual number card) ❸ **Enter the date of birth / PIN**
	Updating the information such as the period of stay	**Personal identification document** (Residence card)
Change address	**Personal identification document** (Residence card) **+ PIN entry + verification by phone**	
Reset your PIN	**Either ❶ or ❷** ❶ **Yucho Authentication App*** ❷ **Personal identification document** (Residence card, driver's license, or individual number card)	
Have a bankbook/ cash card reissued	**Either ❶ or ❷** ❶ **Yucho Authentication App*** ❷ **Personal identification document** (Residence card, driver's license, or individual number card) **+ PIN entry**	

* Only valid when "Identity verification by documents (eKYC)" is completed in the Yucho Authentication App.

## Identity verification procedure in the app

Yucho Authentication App

The Yucho Authentication App is a free smartphone app which can be used for identity verification with the Yucho Tetsuzuki App. It can also be used with "Yucho Direct", "Yucho Bankbook App", and "Yucho Pay."
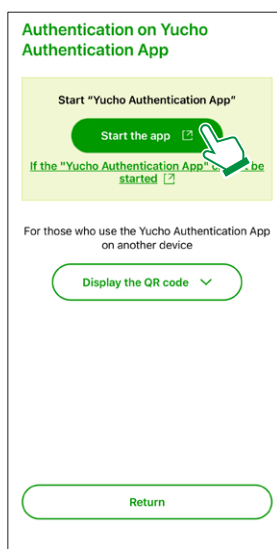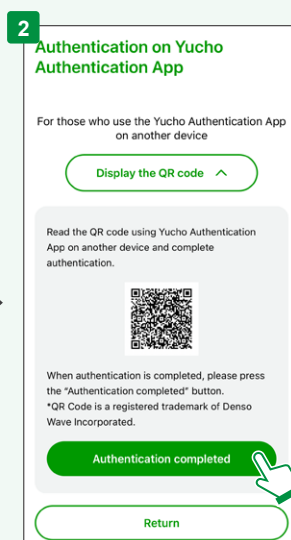

Select the "Start the app" button.
The Yucho Authentication App will start, so follow the guidance and verify your identity.
After confirming your identity,you will automatically be transferred to the Yucho Tetsuzuki App.

⚠ If using the Yucho Authentication App on a separate device from the Yucho Tetsuzuki App
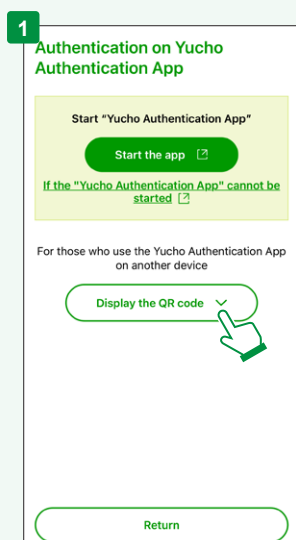
1 Select "Display the QR code".

2 Scan the QR code with the Yucho Authentication App and follow the guidance to verify your identity.
Once you have verified your identity,select the "Authentication completed" button in the Yucho Tetsuzuki App.

*QR Code is a registered trademark of Denso Wave Incorporated.

Personal identification document

(Residence card) (Driver's license) (Individual number card)

1 Select the personal identification document you wish to use and scan it with the app.

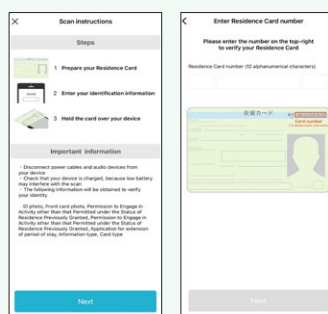> **!** **IC chip scanning preparation**
>
> Follow the automated guidance.
>
> | Residence card | Driver's license | Individual number card |
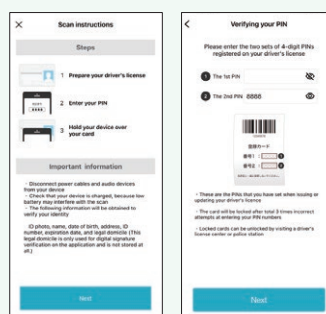> |---|---|---|
> | Enter your residence card number. | Enter the two PINs you registered when you received or renewed your card. Your account will be locked if you make a mistake when entering your PIN three times. | Enter the information on the front of the card. |
> | *Accounts cannot be opened if the expiration date of the period of stay is three months or less or if the current address is not listed. | *You will need to visit your nearest police office or driver's license center to unlock it. | *Japan Post Bank will not ask for your individual number in transactions using this app. |
> | *Residence cards without a photo are not accepted. | | |
> | **(Example) Residence card** | **(Example) Driver's license** | **(Example) Individual number card** |

▼

2

Before scanning
Stop 15 sec.
Touch!
Touch on the card for 15 sec.
The position to touch depending on the device.
✓
Scan successful
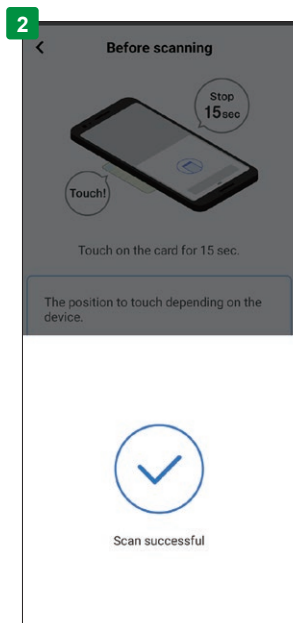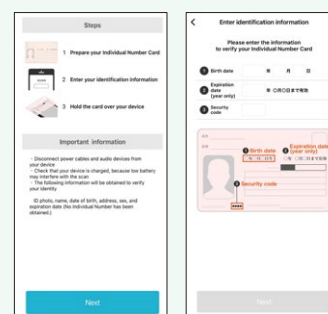
Follow the on-screen guidance, hold your smartphone over your personal identification document, and scan your IC chip. You've completed the scan successfully if a checkmark is displayed, as shown on the left.

> **!** **If your IC chip cannot be scanned**
>
> ・Remove any cables, such as the power cable or headphones.
> ・Ensure that your smartphone is sufficiently charged.
> ・Do not place the IC card on top of a metal desk.
> ・Remove your card from its case.
> ・After the scanning screen opens, hold your phone still.
> ・Change the position of the smartphone and try again.
> ・Scanning may be easier if you remove your smartphone case.
> ・If you have a ring or grip attached to your smartphone, remove it.
> ・Place your smartphone on the card and wait a few seconds for the scan to complete. It may take about 15 seconds.
> ・Changing your smartphone settings may solve the issue.

> ⚠ **For individuals using Android, the position where the card should be placed will vary depending on the smartphone being used.**
>
> If you are not sure where the scanning position for the IC chip is on your device, select "Detect the position to touch" follow the on-screen guidance and search for the IC chip scanning position.

▼
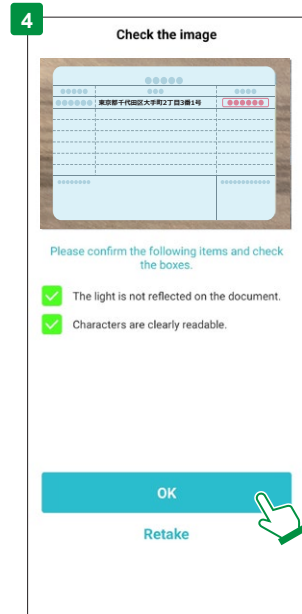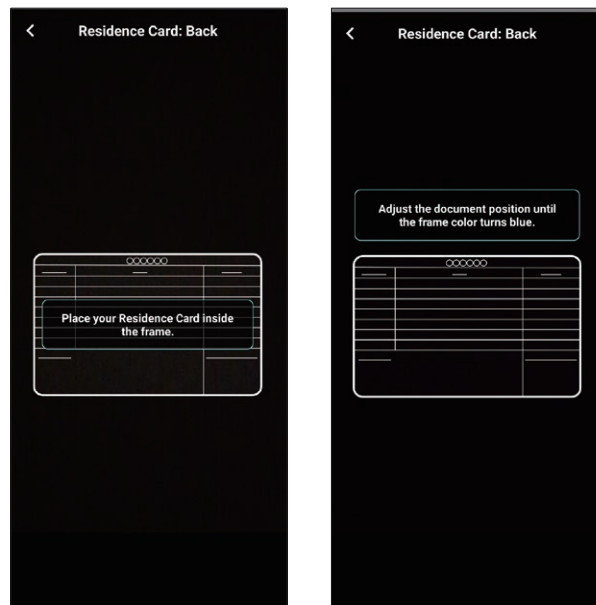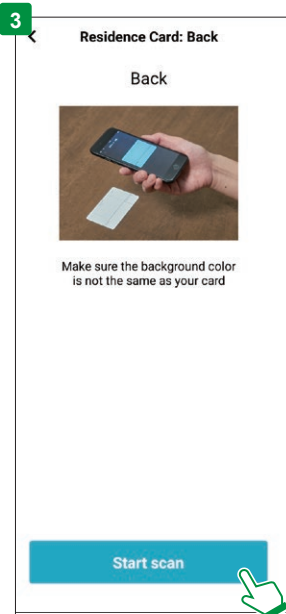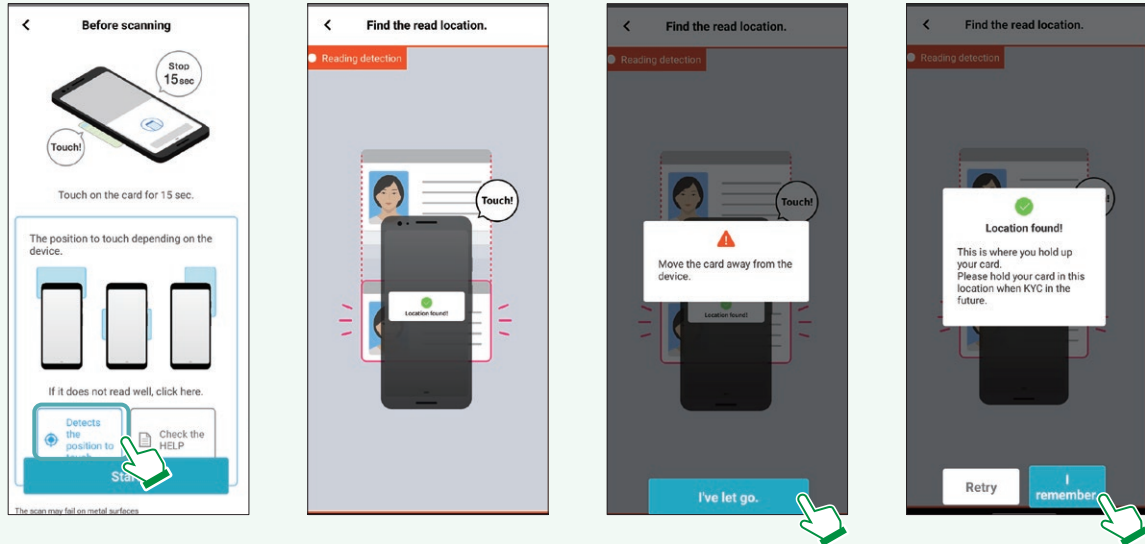
Follow the app's guidance and take a picture of the "back" of your residence card.
If your residence card is in a case, remove it from the case and then take a picture.

Check the picture.
If the image is fuzzy, select "Retake".

5

Facial Verification

Open your mouth **wide!**

Open your mouth as shown on screen.

System will detect liveness from your facial expression.

Facial Verification

Face the Camera
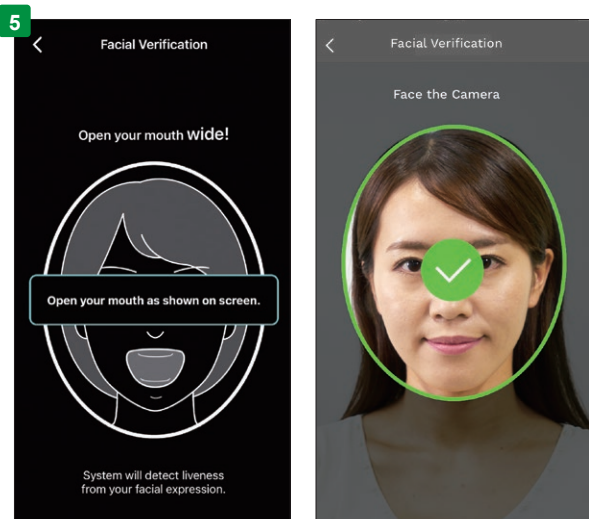
After photographing the "back" of your residence card, follow the app's guidance and take a photo of your face. Photographing has been completed successfully if a green checkmark is displayed.

! **If you aren't able to properly photograph your face**

- Find an area with good lighting.
- If there are fingerprints or dirt on your camera lens, wipe it clean with a soft cloth.
- Remove glasses, hats or masks.

If opening an account

6

✕ Cancel the transaction

Press the "Start camera" button to take a picture of the **front** of your residence card

If your residence card is in a case, please take it out and take a picture of it
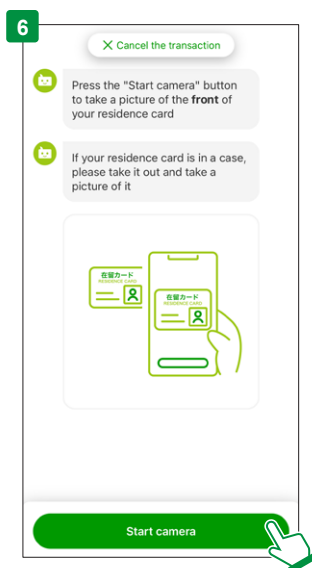
Start camera

Start your camera and take a picture of the "front" of your residence card.
If your residence card is in a case, remove it from the case and then take a picture.

7

Residence card

Please take a picture of the front of your residence card within the frame.

Photographing

Follow the on-screen guidance to ensure the front of your residence card is within the frame.

8

Please check the image you have take
✕ Cancel the transaction

If the image is not clear or shows something other than the front of the residence card, please retake the picture

Cases requiring re-photography

Image is not clear

Something other than the residence card is in the image

Use this image

Take another picture
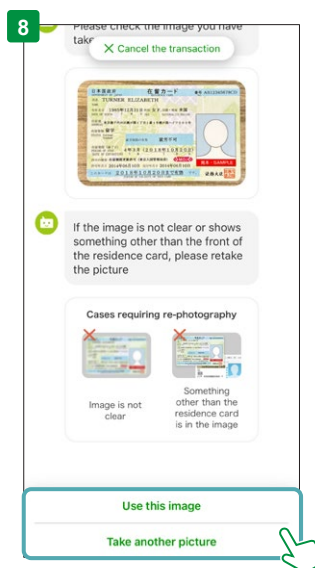
Check the picture.
If the image is fuzzy or something other than the front of the residence card is in the picture, take the picture again.

! **When you need to retake the picture**
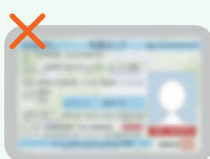
The image is fuzzy

Something other than the residence card is in the photo

PIN entry

Enter the cash card PIN for your account.

*Even when reissuing a cash card for a proxy, the PIN for the person who the card belongs to must be entered.

Verification by phone

We will send you an identity verification code by voice call (if the phone number registered with your account is a landline phone number) or by text message (SMS) (if it is a mobile phone number).

The phone number registered with your account will be displayed. Ensure the number is correct.

*The final three numbers are hidden.

Select the "Issue an identity verification code" button.

Enter the identity verification code as instructed by voice or short message (SMS).

❶ Opening an account ❷ Declaration of customer info ❸ Change address ❹ Reset your PIN ❺ Have a bankbook/cash card reissued

For Foreign Nationals

What you can do with the Yucho Tetsuzuki App

Supported languages: English, Chinese (Simplified), Vietnamese, Japanese

❶ Opening an account

Have your residence card ready when applying to open an account. The Operation Support Center will need to confirm the details of your application when opening an account. Please note that the only type of account that you can apply to open from the Yucho Tetsuzuki App is bankbook-free general account "Yucho Direct+ (Plus)", for which no bankbook is issued.

*The Operation Support Center will send the confirmation results to the e-mail address you provided in about one week.

*This app does not register a personal stamp when an account is opened. For customers who need to register their personal stamp for things such as public utility fee withdrawals, first open an account and then take your IC cash card, the stamp you wish to register, and a personal identification document with a photo (residence card, driver's license, individual number card, etc.) to the savings counter of the nearest Japan Post Bank or Post Office branch and complete the procedure for registering your stamp.

*If you require a bankbook, you can request it (switching to a bankbook-type account) on an ATM that has a bankbook carry-over function using the cash card that was issued. The first request made within two months of opening your account is free (then the standard fee applies).

▌ Customers who can open an account

Customers who do not have a Japan Post Bank general account

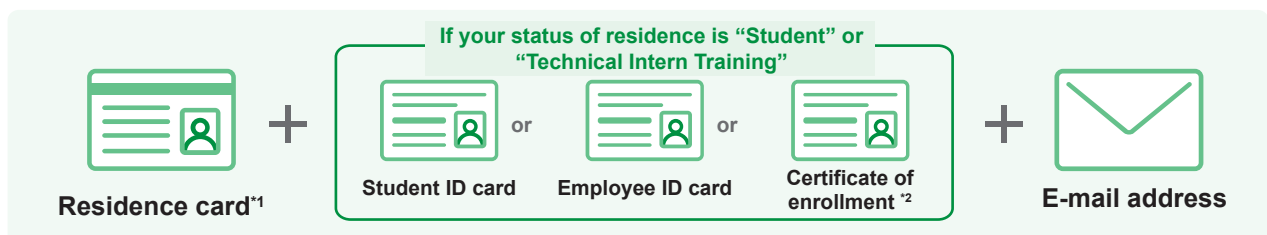**Customers over 16 years old**

Customers living in Japan

⚠️ **We cannot process your request if you fall under any of the following categories:**

·Customers who already have a general account with us
·Individual customers who wish to use an account for business purposes
·Corporate and organization (association or foundation without legal personality) customers
·Customers under 16 years of age
·Customers who are foreign nationality and do not have a residence card (special permanent residents, diplomats, etc.)

·Customers whose residence card has an Expiration Date of Period of Stay expiring in three months or less, or is currently in the process of being renewed
·Individuals who holds an important official position in a foreign government, etc. or a family member of such a person (foreign PEPs)
·Customers not residing in Japan
·Customers using the adult guardianship system
·Customers whose name includes Roman numerical (II, III, etc.)

▌ What you will need for transactions

You need the smartphone you regularly use, personal identification documents (residence card, etc.), and an e-mail address.

If your status of residence is "Student" or "Technical Intern Training"

Residence card[*1] + **Student ID card** or **Employee ID card** or **Certificate of enrollment** [*2] + **E-mail address**

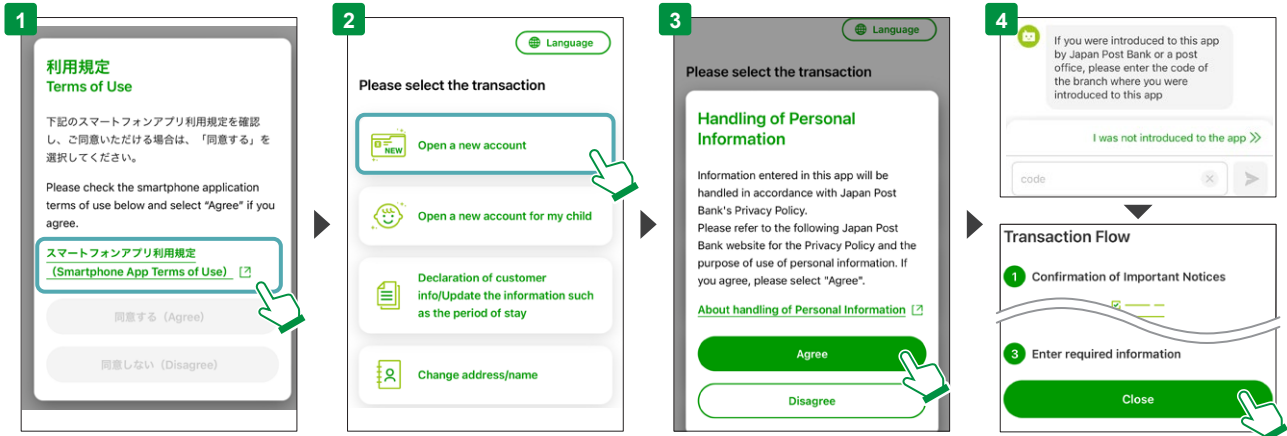*1 The period between the application date and the Expiration Date of Period of Stay must be longer than three months, and the address must be your current address.

*2 If you do not have a student ID card, employee ID card, or any other ID that proves you are enrolled, use the certificate of enrollment template provided on the Japan Post Bank website (ask a responsible person at your company or school to fill it in).

You can open an account with four simple steps. Open the Yucho Tetsuzuki App and let's get started.

| 1 /4 | **Step. 1** Confirmation of Important Notices | 2 /4 | **Step. 2** Identity verification | 3 /4 | **Step. 3** Enter required information | 4 /4 | **Step. 4** Confirmation of transaction details |

Check before submitting your requests

1

利用規定
Terms of Use

下記のスマートフォンアプリ利用規定を確認し、ご同意いただける場合は、「同意する」を選択してください。

Please check the smartphone application terms of use below and select "Agree" if you agree.

スマートフォンアプリ利用規定
(Smartphone App Terms of Use) ↗

同意する（Agree）

同意しない（Disagree）

You must agree to the usage agreement displayed after starting the app to use the app. Select the usage agreement, read it carefully, and select the "Agree" button if you agree.

2

🌐 Language

Please select the transaction

Open a new account

Open a new account for my child

Declaration of customer info/Update the information such as the period of stay

Change address/name

Select "Open a new account" on the app home screen.

3

🌐 Language

Please select the transaction

Handling of Personal Information

Information entered in this app will be handled in accordance with Japan Post Bank's Privacy Policy.
Please refer to the following Japan Post Bank website for the Privacy Policy and the purpose of use of personal information. If you agree, please select "Agree".

About handling of Personal Information ↗

Agree

Disagree

Read our personal information handling policy and select the "Agree" button if you agree.

4

If you were introduced to this app by Japan Post Bank or a post office, please enter the code of the branch where you were introduced to this app

I was not introduced to the app ≫

code   ✕   ➤

Transaction Flow

1 Confirmation of Important Notices

3 Enter required information

Close

If you were introduced to this app by Japan Post Bank or a post office, please enter the code of the branch where you were introduced to this app. Select the "Close" button after confirming the procedure flow.

| 1 /4 | **Step. 1** **Confirmation of Important Notices** |

1

Important Notices

Notes

✓ The following customers are not eligible for this transaction.

• Customers who already have a general account with us.

• Customers using the adult guardianship system.

• Customers not residing in Japan.

• Individual customers who wish to use an account for business purposes

• Corporate Customers

• Customers who are foreign nationality and do not have a residence card (diplomats, diplomat-related

Open the app and check the Important Notices. Here you can find out whose request cannot be processed and the features of accounts.

2

Step.1
1 /4 Confirmation of Important Notices

Before transaction, Please confirm the Important Notices from us

Confirm Important Notices

Redo

Please select your nationality

Japanese nationality

Foreign nationality

Select your nationality and go to Step. 2.

⚠ **Notes**

•As a result of the screening, your request to open an account may be rejected.

•You can apply for a JP BANK card and Yucho Debit Card after opening an account.

•Ensure that the person on the personal identification documents is the one making the application.

Step. 2
2 /4

Identity verification

Please select whether you have a residence card or not.

About identity verification

Please see pages 04 to 09, "About identity verification", for concrete details.

Identity verification will be performed with your (Residence card) when opening an account.

Step. 3
3 /4

Enter required information

1 Follow along with the chat guidance and confirm your nationality.

2 Ensure there are no mistakes in your status of residency, period of stay or name.
If corrections are needed, follow the chat guidance and make corrections.
If you are not sure how your name is spelled in Japanese kana, please check it before entry.

❶ Opening an account ❷ Declaration of customer info ❸ Change address ❹ Reset your PIN ❺ Have a bankbook/cash card reissued

For Foreign Nationals

! If your status of residence is "Student" or "Technical Intern Training"

You must take a picture of your student ID card, employee ID card, or certificate of enrollment*.
Prepare the necessary documents, follow the guidance, start your camera, and take the picture.
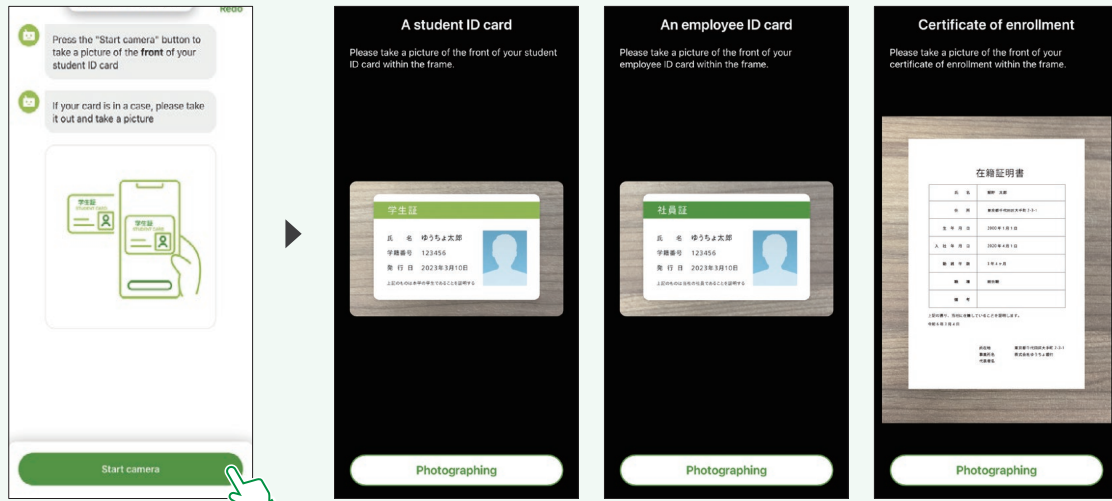

*It must list your name and the name of the company or school where you work or study, and your name must match what is on your residence card. Your resident register and individual number card notification document cannot be used to confirm the name of the company or school where you work or study, so they cannot be used as certificates of enrollment.

Points for attention concerning photographing
- Please be careful to keep things out of the background when taking a picture.
- If the Operation Support Center is unable to check the details because the picture used for the application is blurry or if it has other things in the background, you may be asked to submit the application again.

! About address confirmation

Ensure that the address listed on the front of your residence card and the address shown on the chat screen match.
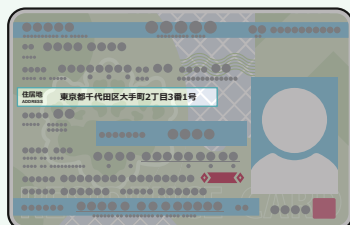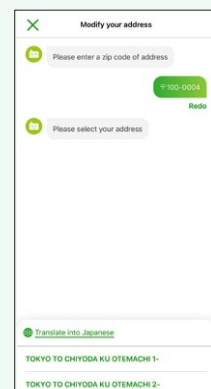

Points for attention when checking your address
- If you have changed your address, follow along with the chat guidance and enter your current address, which is listed on the back of your residence card.
- You can use a hyphen (-) between the street number and number and other numbers.

*See the detailed guidebook for more information.

❶ Opening an account ❷ Declaration of customer info ❸ Change address ❹ Reset your PIN ❺ Have a bankbook/cash card reissued

For Foreign Nationals

3

Follow along with the chat guidance and enter your country of residence (country of tax residence), etc. Additionally, enter the purpose of use for the account after reading about verification at the time of transaction.

⚠ Notes

- The country of residence is the country of your tax address. If you are a resident of Japan, you will need to report your country of residence as "Japan". If you have any questions, contact your nearest tax office.
- Based on the Act on Special Provisions of the Income Tax Act, we will report a portion of non-resident account information (name, address, date of birth, (country of residence, taxpayer identification number, remaining balance in account, etc.)) to the National Tax Administration Agency.
- Notifications of country of residence (country of tax residence), etc., are required by law, and you will not be able to carry out any of the transactions if you do not agree to the notification and reporting to the National Tax Administration Agency. Thank you for your understanding.
- The US Foreign Account Tax Compliance Act (FATCA) asks that we disclose information to the US Internal Revenue Service when we have confirmed information indicating that a transaction has been performed by a US citizen.

4

Finally, provide the details required to use the account.

- Cash card PIN
- Yucho Direct[1] password, and maximum daily remittance / payment amount[2]

⚠ Notes

Set a Yucho Direct[1] password that meets all of the following criteria. Symbols, such as "@", "!", etc., cannot be used.

- Half-width alphanumeric, 8 to 12 characters
- At least one number, lowercase letter, and uppercase letter must be included.

If the above criteria are not met, you will not be able to click the confirm button.

There is a show password feature to help you type the password.

*Please be careful of where you use the app or how you handle the password to ensure that your password is not revealed to other people.

*1 Internet banking
*2 The maximum cumulative amount that can be remitted or paid in a single day with Yucho Direct or the Yucho Bankbook App

4/4

Step. 4

Confirmation of transaction details

1

Check the transaction detail

Please confirm the contents of the transaction and press the "After confirmation, proceed to the next step" button if you are satisfied. If you want to modify, please press the "Modify" button.

Confirmation items for transactions.

Please confirm the following items and check the box.

☑ I am not not a member of an anti-social

~~ent and commitment that you are~~
~~n~~ ~~ntisocial force~~ ❓
※ I agree that if the declaration is found to be false, the transaction will be suspended or terminated.

☑ Apply after you understand that the transfer, receipt by assignment, and sale of an account are crimes.
• The transfer, receipt by assignment, and sale of an account may be subject to punishment by law, regardless of whether it is paid or free.
• You may not be able to open an account in the future not only at the Bank, but also at other financial

~~subject to~~

Your basic information

Nationality
China

Name
ユウチョ タロウ
YUCHO TARO   Modify

Date of birth
1992/12/31   Modify

Address
〒100-0004   Modify
東京都千代田区大手町2丁目
3-1
TOKYO TO CHIYODA KU
OTEMACHI 2−3−1

Phone number
000-0000-0000   Modify

Gender
Male   Modify

Status of residence
Technology, humanities, and   Modify
international affairs

▶

2

Planned frequency of tra~~~~
Once a week

Scheduled transaction amount per month
More than 10,000 yen to less   Modify
than 50,000 yen

Transactions in excess of 2 million yen per transaction
No   Modify

Planned international remittance
No   Modify

Information about your account

Cash card PIN
＊＊＊＊   Modify

Password for Yucho Direct
＊＊＊＊＊＊＊＊   Modify

Daily remittance limit for Yucho Direct
50,000yen   Modify

After confirmation, proceed to the next step

▶

Go through the checklist and then ensure that the details you have provided are correct.
If corrections are needed, select the "Modify" button to make corrections.

If the details you have provided are correct, select "After confirmation, proceed to the next step".

3

✕ Cancel the transaction

Since opening an account will be reviewed by the Operation Support Center, today, we will only be accepting applications（It generally takes about two weeks to confirm the contents and deliver your cash card）

Check the notes on screening

▶

4

✕ Cancel the transaction

Since opening an account will be reviewed by the Operation Support Center, today, we will only be accepting applications（It generally takes about two weeks to confirm the contents and deliver your cash card）

Check the notes on screening
Redo

Please enter your e-mail address to be notified of the results of the screening
Example) xxxx@xxxx.com

E-mail address   ✕

▶

5

【Japan Post Bank】
Confirmation of email address for ☆
opening an account 受信トレイ

information 10:26
To 自分 ⌄   ☺ ↩ •••

🌐 日本語に翻訳   ✕

Thank you for applying to open an account with Japan Post Bank.

We will provide you with a confirmation number that you will use to complete the account opening process.
Please enter the following confirmation number on the confirmation number input screen of the Yucho Tetsuzuki App.

＜Confirmation Number＞
XXXXXX

＜Notes＞
This e-mail is sent from a send-only e-mail address. Please do not reply to this e-mail.
If you do not recognize this e-mail, please contact us below.
Please not that inquiries are handled only in Japanese.
Additionally, even if you inquire our contact about the acceptance status of account opening, we cannot answer it.

■for inquiries:

▶

6

Application acceptance is completed

Thank you for applying to open an account with Japan Post Bank.
The process of opening an account will be initiated after the information provided on the application is verified. The results will be sent to the e-mail address provided.

receipt number

receipt number
012345678

※ Please be sure to keep the receipt number.

※ Usually, it will take about two weeks for us to contact you about the results of the account opening review and send you your cash card.

Notes

• If you hope to switch your account to the one with a bankbook issued, you can visit the ATMs with the function to carry over bankbook to complete the transaction.
Switching is free for 2 months after you open

The Operation Support Center will need to confirm the details of your application.
*Today, we will only be accepting applications.

Register an e-mail address so that we can send you your results of the screening.

A confirmation number will be sent to your registered e-mail address.
Please enter it in the app.

You have submitted your application!
Ensure that you make a note of the receipt number shown on the screen.

! Notes

Email with the results of the screening

The results of the screening will be sent to the e-mail address you provided.

*It normally takes about a week to receive the results of the screening.

Cash card

If opening an account is possible as a result of the screening, your cash card will be sent to the address you registered after about a week. (Sending method: simple registered mail with no forwarding required) Please be careful, as transactions on your account may be temporarily restricted if you are not able to get the card.

*Please be aware that there may be instances in which you may not be able to open an account as a result of the screening.

Account information

We will also send documents* that have your Yucho Direct customer number along with your cash card. Use the customer number and the direct login password that you set when you opened the account to login to Yucho Direct for the first time.

*Your "customer number" and "account number" will be listed, so store them in a safe place.

Recommendations for Those Who Have Opened Accounts

The Yucho Bankbook App lets you use your smartphone to check your current balance, your incomings and outgoings, and transfer money.
You can use it right after opening an account!

For iPhone   **For Android**

❶ Opening an account   ❷ Declaration of customer info   ❸ Change address   ❹ Reset your PIN   ❺ Have a bankbook/cash card reissued

For Foreign Nationals

What you can do with the Yucho Tetsuzuki App

Supported languages: English, Chinese (Simplified), Vietnamese, Japanese

❷ Declaration of customer info

You can declare your customer info (notification of the purpose of transaction etc., update the information of your residence card such as the period of stay).

Those who have had messages displayed about the purpose of their transactions at ATMs or Yucho Direct, etc., can submit these requests with this app.

Customers who can declare customer info

Individual customers who have a general account with Japan Post Bank

⚠️ **We cannot process your request if you fall under any of the following categories:**

· Individual customers who use accounts for business purposes
· Corporate and organization (association or foundation without legal personality) customers
· Individuals who holds an important official position in a foreign government, etc. or a family member of such a person (foreign PEPs)
· Customers who do not use the cash card service

What you will need for transactions

You need the smartphone you regularly use and either of the following ❶ to ❸:

When you update the information such as the period of stay, you will need your residence card.

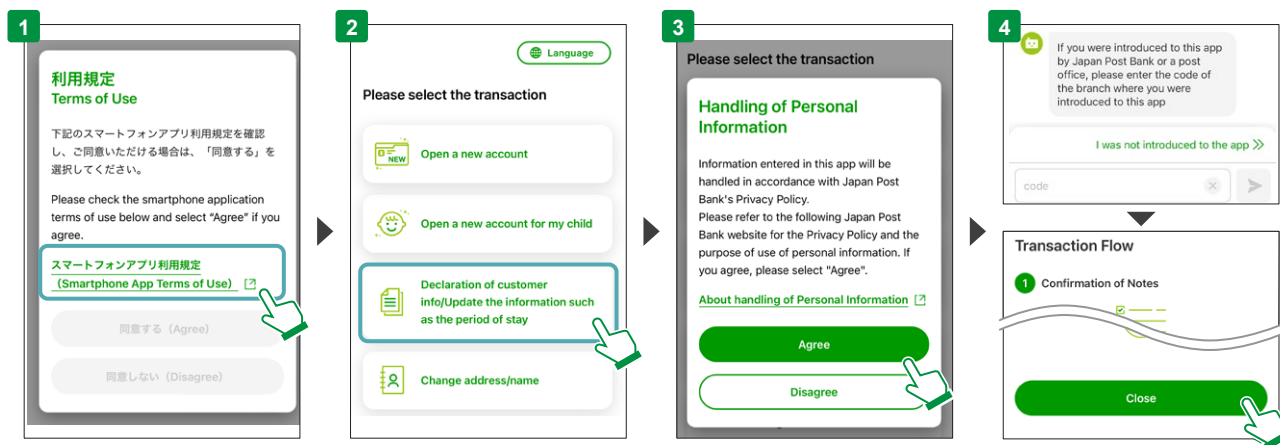| ❶	❷	❸
ゆうちょ認証 **Yucho Authentication App Registration**	**Personal identification document** (Residence Card, Driver's License, or Individual Number Card)	＊＊＊＊ **Date of birth / PIN entry**

❶ Opening an account　❷ Declaration of customer info　❸ Change address　❹ Reset your PIN　❺ Have a bankbook/cash card reissued

For Foreign Nationals

You can declare customer information with four simple steps.

| 1 /4 | Step. 1 Confirmation of Notes | > | 2 /4 | Step. 2 Identity verification | > | 3 /4 | Step. 3 Enter required information | > | 4 /4 | Step. 4 Confirmation of transaction details |

Check before submitting your requests

1

利用規定
Terms of Use

下記のスマートフォンアプリ利用規定を確認し、ご同意いただける場合は、「同意する」を選択してください。

Please check the smartphone application terms of use below and select "Agree" if you agree.

スマートフォンアプリ利用規定
(Smartphone App Terms of Use) ↗
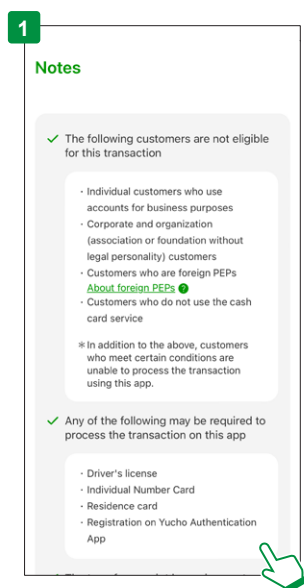
同意する（Agree）

同意しない（Disagree）

You must agree to the usage agreement displayed after starting the app to use the app. Select the usage agreement, read it carefully, and select the "Agree" button if you agree.

2

🌐 Language

Please select the transaction

📱 NEW　Open a new account

😊　Open a new account for my child

📄　Declaration of customer info/Update the information such as the period of stay

👤　Change address/name

Select "Declaration of customer info/Update the information such as the period of stay"on the app home screen.

3

Please select the transaction

Handling of Personal Information

Information entered in this app will be handled in accordance with Japan Post Bank's Privacy Policy.
Please refer to the following Japan Post Bank website for the Privacy Policy and the purpose of use of personal information. If you agree, please select "Agree".

About handling of Personal Information ↗

Agree

Disagree

Read our personal information handling policy and select the "Agree" button if you agree.

4

✉️ If you were introduced to this app by Japan Post Bank or a post office, please enter the code of the branch where you were introduced to this app

I was not introduced to the app ≫

code ✕ ➤

Transaction Flow

1 Confirmation of Notes

Close

If you were introduced to this app by Japan Post Bank or a post office, please enter the code of the branch where you were introduced to this app. Select the "Close" button after confirming the procedure flow.

| 1 /4 | Step. 1 Confirmation of Notes |

1

Notes

✓ The following customers are not eligible for this transaction

· Individual customers who use accounts for business purposes
· Corporate and organization (association or foundation without legal personality) customers
· Customers who are foreign PEPs
  About foreign PEPs ❓
· Customers who do not use the cash card service

＊In addition to the above, customers who meet certain conditions are unable to process the transaction using this app.

✓ Any of the following may be required to process the transaction on this app

· Driver's license
· Individual Number Card
· Residence card
· Registration on Yucho Authentication App

From Step. 2, guidance will vary depending on your desired transaction.

| Notification of the purpose of transaction etc. | Page 19 |

| Update the information such as the period of stay | Page 21 |

Please read the notes. Here you can find out which customers cannot have requests processed and other such information.

❶ Opening an account   ❷ Declaration of customer info   ❸ Change address   ❹ Reset your PIN   ❺ Have a bankbook/cash card reissued

For Foreign Nationals

Notification of the purpose of transaction etc.

2/4   Step. 2
Identity verification

1
Please enter your account number.

*See the FAQ on page 34 regarding your account number.

2
Please select your nationality.

3
Please select whether you have a residence card or not.

4
Please select your personal identification document for the transaction.

About identity verification

Please see pages 04 to 09, "About identity verification", for concrete details.

One of the following ❶ ~ ❸ will be required for identity verification to notify about transaction purposes, etc.

❶ **Yucho Authentication App**

❷ **Personal identification document** (either (Residence card) (Driver's license) or (Individual number card))

❸ **Enter the date of birth / PIN**

Once you have finished identity verification, go to   **3**/4   Step. 3
Enter required information

❶ Opening an account   ❷ Declaration of customer info   ❸ Change address   ❹ Reset your PIN   ❺ Have a bankbook/cash card reissued

For Foreign Nationals

3/4 Step. 3
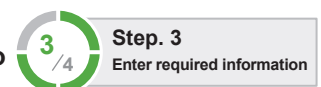
Enter required information

Follow the chat guidance and enter your occupation and the primary purpose of use for the account after confirming the verification at the time of transaction.

*If you wish to use the application in a language other than Japanese, be sure to fill in the "Free Fields" in Japanese.

4/4 Step. 4

Confirmation of transaction details

Go through the checklist and then ensure that the details you have provided are correct.
If corrections are needed, select the "Modify" button to make corrections.
If the details you have provided are correct, select "Confirm".

Procedure complete!
*If "Notice for you" is displayed, follow the guidance and complete the procedure.

❶ Opening an account   ❷ Declaration of customer info   ❸ Change address   ❹ Reset your PIN   ❺ Have a bankbook/cash card reissued

For Foreign Nationals

Update the information such as the period of stay

2 /4   Step. 2
Identity verification

1

Please enter your
account number.

*See the FAQ on page 34
regarding your account number.

2

Please select your
nationality.

3

Please select whether
you have a residence
card or not.

About identity verification

Please see pages 04 to 09, "About identity verification", for concrete details.
Identity verification will be performed with your (Residence card) when
updating the information such as the period of stay.

4

See the notes on
updating the information
such as the period of stay
and input your residence
card information.

! **If the information on your residence card was not correctly scanned**

If the information scanned from your resi-
dence card does not match the information
you entered, the app cannot process your
request.
Please visit your nearest Japan Post Bank
or post office savings counter to complete
the transaction.

When updating the information such as the period of stay, we also
ask that you provide notification of the purpose of transaction etc.

Go to page 20

3 /4   Step. 3
Enter required information   **confirm and proceed**   ▶

What you can do with the Yucho Tetsuzuki App

Supported languages: English, Japanese

❸ Change address

You can change your address.

In this app, you can only carry out transactions for ordinary accounts and saving accounts.

Customers who can change their address

Individual customers who have a general account with Japan Post Bank

⚠ **You cannot undertake this transaction if:**

- ·Individual customers who use accounts for business purposes
- ·Corporate and organization (association or foundation without legal personality) customers
- ·Customers using the adult guardianship system
- ·Customers who do not use the cash card service

What you will need for transactions

You only need the smartphone you regularly use and personal identification documents (residence card).
Please have your residence card ready to use as your personal identification document.
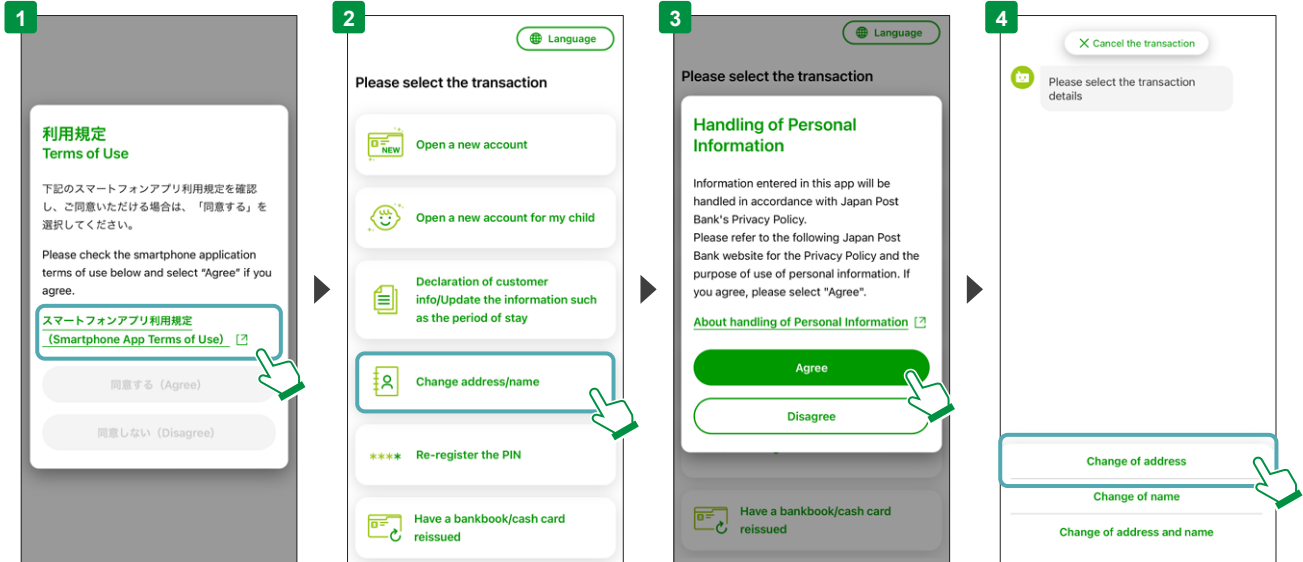
Residence card[*1]

*Special permanent residents can go through this transaction with a personal identification document (driver's license or individual number card) or the Yucho Authentication App.
*1 Residence cards without a photo are not accepted.

You can change the address with three simple steps.

| 1/3 | **Step. 1** Confirmation of Notes | ▸ | 2/3 | **Step. 2** Identity verification | ▸ | 3/3 | **Step. 3** Entering new address |

▎Check before submitting your requests

1

利用規定
Terms of Use

下記のスマートフォンアプリ利用規定を確認し、ご同意いただける場合は、「同意する」を選択してください。

Please check the smartphone application terms of use below and select "Agree" if you agree.

スマートフォンアプリ利用規定
（Smartphone App Terms of Use）↗

同意する（Agree）

同意しない（Disagree）

You must agree to the usage agreement displayed after starting the app to use the app. Select the usage agreement, read it carefully, and select the "Agree" button if you agree.

2

🌐 Language

Please select the transaction

- Open a new account
- Open a new account for my child
- Declaration of customer info/Update the information such as the period of stay
- **Change address/name**
- Re-register the PIN
- Have a bankbook/cash card reissued

Select "Change address/name" on the app home screen.

3

🌐 Language

Please select the transaction

Handling of Personal Information

Information entered in this app will be handled in accordance with Japan Post Bank's Privacy Policy.
Please refer to the following Japan Post Bank website for the Privacy Policy and the purpose of use of personal information. If you agree, please select "Agree".

About handling of Personal Information ↗

Agree

Disagree

Have a bankbook/cash card reissued

Read our personal information handling policy and select the "Agree" button if you agree.

4

✕ Cancel the transaction

Please select the transaction details

Change of address

Change of name

Change of address and name

Please select "Change of address".

*If you are a foreign national, you cannot change your name with this app.

| 1/3 | **Step. 1** **Confirmation of Notes** |

Notes

✓ The following customers are not eligible for this transaction.

- Individual customers who use accounts for business purposes
- Corporate and organization (association or foundation without legal personality) customers
- Customers using the adult guardianship system
- Customers who do not use the cash card service

＊In addition to the above, customers who meet certain conditions are unable to process the transaction using this app.

✓ In this app, you can only carry out transactions for ordinary accounts and saving accounts

✓ Any of the following is required with this app.

- Driver's license

Please read the notes. Here you can find out which customers cannot have requests processed, what you need, and other such information.

❶ Opening an account ❷ Declaration of customer info ❸ **Change address** ❹ Reset your PIN ❺ Have a bankbook/cash card reissued

For Foreign Nationals

2 /3 Step. 2
Identity verification

1

Please follow the chat guidance and enter your account number.

*See the FAQ on page 34 regarding your account number.

2

Please select your nationality.

3

Please select whether you have a residence card or not.

*Foreign nationals (excluding special permanent residents) will only need their residence card.

About identity verification

Please see pages 04 to 09, "About identity verification", for concrete details.

For address changes, your identity will be confirmed with (Residence card) , **the PIN entry**, and **authentication by phone**.
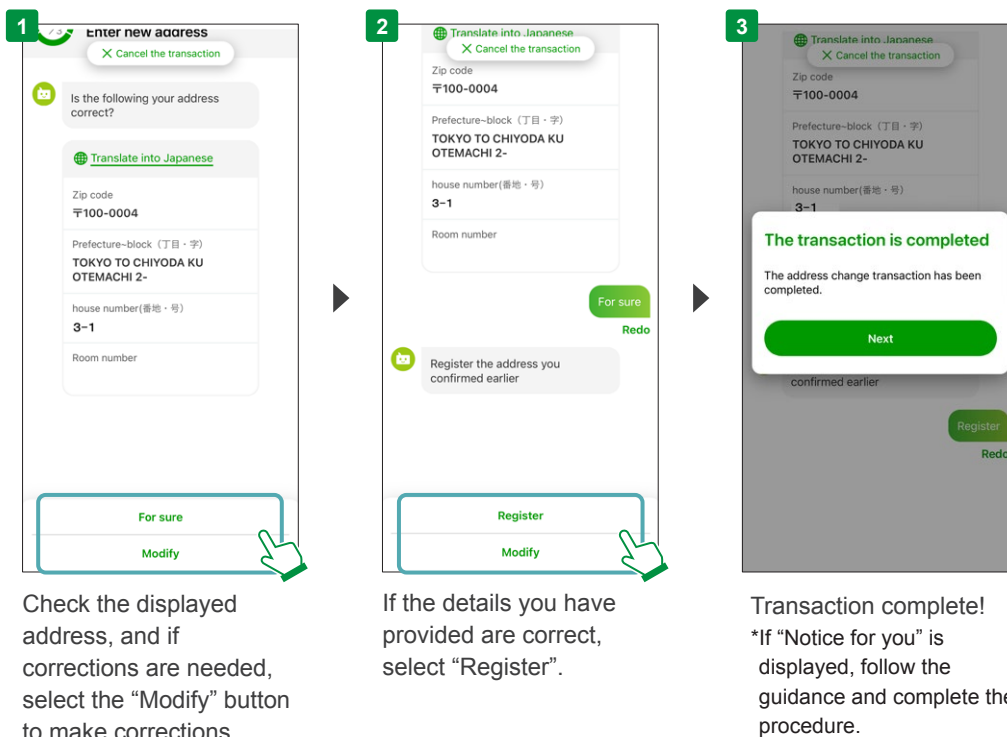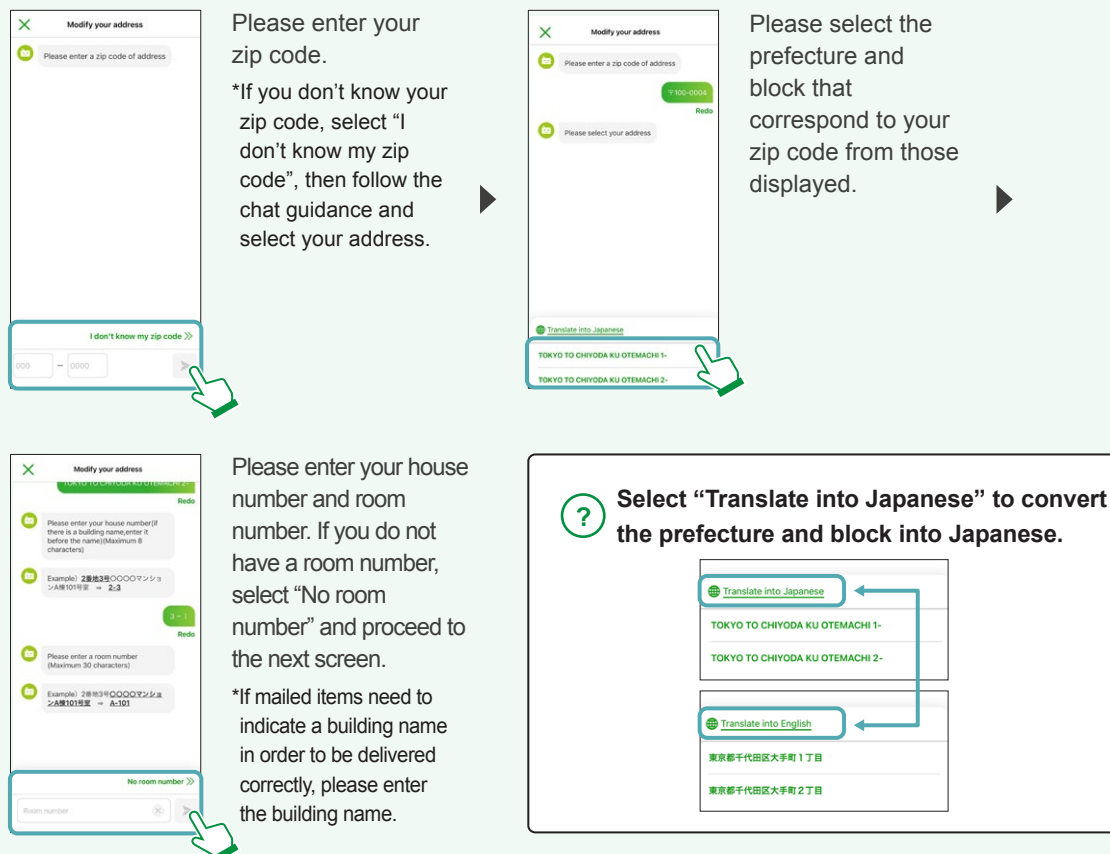
Once you have finished identity verification, go to **3** /3 Step. 3
Enter new address ▶

❶ Opening an account ❷ Declaration of customer info ❸ **Change address** ❹ Reset your PIN ❺ Have a bankbook/cash card reissued

For Foreign Nationals

3 / 3

Step. 3
Entering new address

1
Enter new address
× Cancel the transaction

Is the following your address correct?

🌐 Translate into Japanese

Zip code
〒100-0004

Prefecture~block（丁目・字）
TOKYO TO CHIYODA KU OTEMACHI 2-

house number(番地・号)
3-1

Room number

For sure
Modify

Check the displayed address, and if corrections are needed, select the "Modify" button to make corrections.

2
🌐 Translate into Japanese
× Cancel the transaction

Zip code
〒100-0004

Prefecture~block（丁目・字）
TOKYO TO CHIYODA KU OTEMACHI 2-

house number(番地・号)
3-1

Room number

For sure
Redo

Register the address you confirmed earlier

Register
Modify

If the details you have provided are correct, select "Register".

3
🌐 Translate into Japanese
× Cancel the transaction

Zip code
〒100-0004

Prefecture~block（丁目・字）
TOKYO TO CHIYODA KU OTEMACHI 2-

house number(番地・号)
3-1

The transaction is completed

The address change transaction has been completed.

Next

confirmed earlier

Register
Redo

Transaction complete!
*If "Notice for you" is displayed, follow the guidance and complete the procedure.

❗ If your address is not scanned correctly

× Modify your address
Please enter a zip code of address

I don't know my zip code »
000 — 0000 ›

Please enter your zip code.
*If you don't know your zip code, select "I don't know my zip code", then follow the chat guidance and select your address.

× Modify your address
Please enter a zip code of address

〒100-0004
Redo

Please select your address

🌐 Translate into Japanese
TOKYO TO CHIYODA KU OTEMACHI 1-
TOKYO TO CHIYODA KU OTEMACHI 2-

Please select the prefecture and block that correspond to your zip code from those displayed.

× Modify your address
Redo

Please enter your house number(if there is a building name,enter it before the name)(Maximum 8 characters)

Example) 2番地3号OOOOマンション A棟101号室 ⇒ 2-3

3-1
Redo

Please enter a room number (Maximum 30 characters)

Example) 2番地3号OOOOマンション A棟101号室 ⇒ A-101

No room number »
Room number ✕ ›

Please enter your house number and room number. If you do not have a room number, select "No room number" and proceed to the next screen.

*If mailed items need to indicate a building name in order to be delivered correctly, please enter the building name.

? **Select "Translate into Japanese" to convert the prefecture and block into Japanese.**

🌐 Translate into Japanese
TOKYO TO CHIYODA KU OTEMACHI 1-
TOKYO TO CHIYODA KU OTEMACHI 2-

🌐 Translate into English
東京都千代田区大手町１丁目
東京都千代田区大手町２丁目

What you can do with the Yucho Tetsuzuki App

Supported languages: English, Japanese

❹ Reset your PIN

You can also unlock your cash card, meaning after registering your new PIN, you can go through procedures immediately with your new PIN.

Customers who can reset their PIN

Individual customers who have a general account with Japan Post Bank

⚠️ **We cannot process your request if you fall under any of the following categories:**

·Individual customers who use accounts for business purposes
·Corporate and organization (association or foundation without legal personality) customers
·Customers who do not use the cash card service
·Customers using the adult guardianship system
·Customers whose cash card transactions have been stopped due to loss or theft

What you will need for transactions

You need the smartphone you regularly use and either (❶ or ❷) of the following.

❶

Yucho Authentication App Registration

❷

Personal identification document
(Residence Card, Driver's License, or Individual Number Card)

You can reset your PIN in three simple steps.
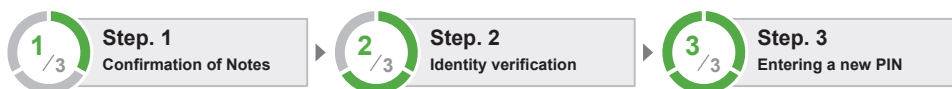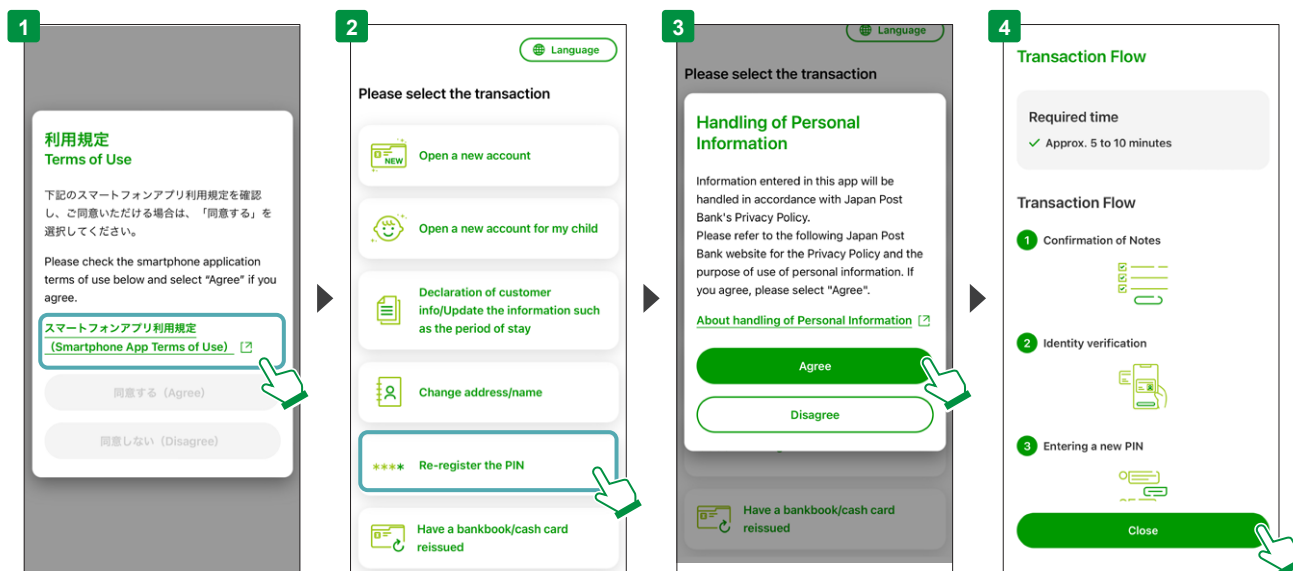
1 /3 **Step. 1** Confirmation of Notes ▸ **2** /3 **Step. 2** Identity verification ▸ **3** /3 **Step. 3** Entering a new PIN

▌Check before submitting your requests

1

利用規定
Terms of Use

下記のスマートフォンアプリ利用規定を確認
し、ご同意いただける場合は、「同意する」を
選択してください。

Please check the smartphone application
terms of use below and select "Agree" if you
agree.

スマートフォンアプリ利用規定
（Smartphone App Terms of Use） ↗

同意する（Agree）

同意しない（Disagree）

You must agree to the usage agreement displayed after starting the app to use the app. Select the usage agreement, read it carefully, and select the "Agree" button if you agree.

2

🌐 Language

Please select the transaction

| Open a new account |
| Open a new account for my child |
| Declaration of customer info/Update the information such as the period of stay |
| Change address/name |
| **Re-register the PIN** |
| Have a bankbook/cash card reissued |

Select "Re-register the PIN" on the app home screen.

3

🌐 Language

Please select the transaction

Handling of Personal Information

Information entered in this app will be handled in accordance with Japan Post Bank's Privacy Policy.
Please refer to the following Japan Post Bank website for the Privacy Policy and the purpose of use of personal information. If you agree, please select "Agree".

About handling of Personal Information ↗

Agree

Disagree

Have a bankbook/cash card reissued

Read our personal information handling policy and select the "Agree" button if you agree.

4

Transaction Flow

Required time
✓ Approx. 5 to 10 minutes

Transaction Flow

1 Confirmation of Notes

2 Identity verification

3 Entering a new PIN

Close

Select the "Close" button after confirming the procedure flow.

---

1 /3 **Step. 1**
Confirmation of Notes

Notes

✓ The following customers are not eligible for this transaction

- Individual customers who use accounts for business purposes
- Corporate and organization (association or foundation without legal personality) customers
- Customers using the adult guardianship system
- Customers who need to change the name on their account
- Customers who do not use the cash card service
- Customers whose cash card transactions have been stopped due to loss or theft

✲ In addition to the above, customers who meet certain conditions are unable to process the transaction using this app.

✓ Any of the following is required with this app

- Driver's license

Please read the notes. Here you can find out which customers cannot have requests processed, which documents you need, and other such information.

⚠ **Notes**
(regarding the PIN for your bankbook)

If you have entered an incorrect PIN more than the permitted number of times, resulting in a lock being placed on your bankbook, it will not be automatically unlocked even after registering a new PIN. To unlock it, you will need to visit your nearest Japan Post Bank or post office savings counter.

❶ Opening an account ❷ Declaration of customer info ❸ Change address ❹ **Reset your PIN** ❺ Have a bankbook/cash card reissued

For Foreign Nationals

2/3 **Step. 2**
Identity verification

1

Select the type of cash card you wish to reregister the PIN for.

2

Please enter your account number.

*See the FAQ on page 34 regarding your account number.

3

Please select your personal identification document for the transaction.

*This screenshot is for the Yucho Authentication App.

4

If you selected "Use a personal identification document", select the personal identification document you wish to use and scan it with the app.

About identity verification

Please see pages 04 to 09, "About identity verification", for concrete details.

Confirm your identity with either ❶ or ❷ below to reset your PIN.

❶ **Yucho Authentication App**

❷ **Personal identification document** (either (**Residence card**) (**Driver's license**) or (**Individual number card**))

Once you have finished identity verification, go to **3**/3 **Step. 3**
Entering a new PIN ▶

❶ Opening an account   ❷ Declaration of customer info   ❸ Change address   ❹ **Reset your PIN**   ❺ Have a bankbook/cash card reissued

For Foreign Nationals

3/3   **Step. 3**
Entering a new PIN

Enter a new 4-digit PIN to register.

*You cannot use numbers that are easy to guess, such as your date of birth or consecutive numbers.

Transaction complete! Please be careful with your PIN.

*If "Notice for you" is displayed, follow the guidance and complete the procedure.

What you can do with the Yucho Tetsuzuki App

Supported languages: English, Japanese

❺ Have a bankbook/cash card reissued

You can apply to have your bankbook or card reissued if you lose it or need to have it reissued for one reason or another. This feature is available for ordinary accounts and savings accounts. You can also apply to switch your cash card from a magnetic cash card to an IC card.

*The Operation Support Center will need to confirm the details of your application. If there are any problems with the information you have provided in your application, you will be contacted via the e-mail address you provided.

*Prescribed fees will be charged depending on the reason for requesting reissuance (these will be collected from your account between your application and the reissuing).

*The new bankbook or cash card will be delivered by mail to the address registered for the account. Therefore, if your registered address is not up to date, please change your address using the app before applying for reissue. (See page 22)

⚠ **Request for notification of lost/stolen card or bankbook**

If you wish to have a lost or stolen card reissued, please first contact us using the contact details below.

> **Contact (available 24/7)**
> Card loss center: 0120-794-889 (toll free)
> From overseas: 045-279-6201 (call charges apply)

▎ **Customer who can get their bankbook/cash card reissued**

Individual customers who have a general account with Japan Post Bank

---

⚠ **You cannot undertake this transaction if:**

·Individual customers who use accounts for business purposes
·Corporate and organization (association or foundation without legal personality) customers

·Customers using the adult guardianship system
·Customers who use the braille service
·Customers who do not have an e-mail address
·Customers who do not use the cash card service

▎ **What you will need for transactions**

You need the smartphone you regularly use, personal identification documents (residence card, etc.), and an e-mail address.

❶
Yucho Authentication App Registration

❷
Personal identification document
(Residence card, driver's license, or individual number card)

＋

E-mail address

You can have a bankbook/cash card reissued with four simple steps.

| 1/4 **Step. 1** Confirmation of Notes | ▶ | 2/4 **Step. 2** Identity verification | ▶ | 3/4 **Step. 3** Enter required information | ▶ | 4/4 **Step. 4** Confirmation of Notes |

▌ Check before submitting your requests

1

利用規定
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Please check the smartphone application terms of use below and select "Agree" if you agree.

スマートフォンアプリ利用規定
(Smartphone App Terms of Use) ⬚

同意する（Agree）

同意しない（Disagree）

You must agree to the usage agreement displayed after starting the app to use the app. Select the usage agreement, read it carefully, and select the "Agree" button if you agree.

2

🌐 Language

Please select the transaction

Open a new account

Open a new account for my child

Declaration of customer info/Update the information such as the period of stay

Change address/name

Re-register the PIN

Have a bankbook/cash card reissued

Select "Have a bankbook/cash card reissued" on the app home screen.

3

🌐 Language

Please select the transaction

Handling of Personal Information

Information entered in this app will be handled in accordance with Japan Post Bank's Privacy Policy.
Please refer to the following Japan Post Bank website for the Privacy Policy and the purpose of use of personal information. If you agree, please select "Agree".

About handling of Personal Information ⬚

Agree

Disagree

Have a bankbook/cash card reissued

Read our personal information handling policy and select the "Agree" button if you agree.

4

Transaction Flow

Required time:
✓ 10-15 minutes

Transaction Flow

1 Confirmation of Notes

2 Identity verification

3 Enter required information

Close

Select the "Close" button after confirming the procedure flow.

1/4 Step. 1 — Confirmation of Notes

1

Notes

About the reissuance transaction

✓ The following customers are not eligible for this transaction

- Individual customers who use accounts for business purposes
- Corporate and organization (association or foundation without legal personality) customers
- Customers using the adult guardianship system
- Customers who use the braille service
- Customers who do not have an e-mail address
- Customers who do not use the cash card service

＊ In addition to the above, customers who meet certain conditions are unable to process the transaction using this app.

✓ The following items can be reissued

Bankbook/cash card

Please read the notes. Here you can find out which customers cannot have requests processed, an explanation of reissue fees, and other such information.

2

✕ Cancel the transaction

Confirm
Redo

1/4 Step.1
Confirmation of Notes

Before transaction, please confirm the Notes

Confirm the Notes
Redo

Please select what you would like to have reissued

Reissuance of a bankbook

Reissuance of a cash card

Reissuance of a bankbook and cash card
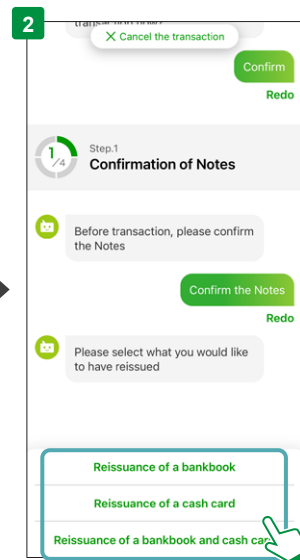
Select what you want to have reissued.
If you want to have a cash card reissued, select either cash card for the account holder or cash card for the proxy.

❶ Opening an account　❷ Declaration of customer info　❸ Change address　❹ Reset your PIN　❺ Have a bankbook/cash card reissued

For Foreign Nationals

Step. 2
Identity verification

2 /4

1

Please follow the chat guidance and enter your account number.

*See the FAQ on page 34 regarding your account number.

2

Please select your personal identification document for the transaction.

3

If you selected "Use personal identification document", select the personal identification document you wish to use and scan it with the app.

About identity verification

Please see pages 04 to 09, "About identity verification", for concrete details.

To have a bankbook/cashcard reissued, you need either ❶ or ❷ below to confirm your identity.

❶ **Yucho Authentication App**

❷ **Personal identification document** (either (Residence card) (Driver's license) or (Individual number card)) and **PIN entry**

Once you have finished identity verification, go to

3 /4 　**Step. 3**　Enter required information ▶

3 /4   Step. 3

Enter required information

Please specify or confirm the reason for reissuing.

Ensure there are no mistakes in your mailing address (address registered for the account). Reissuing will not be possible if there are any mistakes in your address, so use the app to update it if necessary.

Please specify a phone number that you can be contacted during the day.

4 /4   Step. 4

Confirmation of transaction details

Ensure that the details you have provided are correct.

Please enter an e-mail address that can be used to contact you if there are any problems with your application.

*No e-mail will be sent if the information is complete, and the process finishes without problems.

The confirmation number will be sent to the e-mail address that you provided. Please enter it in the app.

You have submitted your application!
Ensure that you make a note of the receipt number shown on the screen.

*Reissuing a bankbook/cashcard can take up to two weeks.
*Reissued bankbooks and cash cards will be sent by simple registered mail with no forwarding required to the addressregistered for your account.

FAQ

If you have any problems when using the Yucho Tetsuzuki App, please check the FAQ on the website.

Q Where can I find my account number?

Your account number is composed of a code of five digits and a number of up to eight digits. You can find it on your bankbook and cash card.

Bankbook

記号 番号
11520 - 12345671

Cash card

記号 番号
11520 - 12345671

Q When opening an account with the Yucho Tetsuzuki App, I have to take a photo of my certificate of enrollment, but it has several pages, so I cannot take a photo that includes all of them. What should I do?

You can only take a photo of one page of your evidence of enrollment when opening an account with the Yucho Tetsuzuki App. If you need to take a photo of several pages, please print out the certificate of enrollment template available on the Japan Post Bank website, ask a person at your company or school to fill it in, and then take a photo of it.

Q Can I open a children's account with the Yucho Tetsuzuki App?

You can use the Yucho Tetsuzuki App to open a children's account only if the account holder (the child) and their proxy (the person with parental responsibility) both have Japanese nationality. Customers who do not have Japanese nationality need to present their residence card, so please visit your nearest Japan Post Bank or post office savings counter to do this.

Q After scanning my residence card with the Yucho Tetsuzuki App, I get a message saying, "You cannot use this residence card with this app" and I am unable to update my period of stay and other information. What should I do?

It may be that the necessary information has not been scanned successfully.
If this problem is not resolved by scanning your residence card again, please visit your nearest Japan Post Bank or post office savings counter.

Q **Will I be able to use my account immediately after updating the information such as the period of stay with the Yucho Tetsuzuki App?**

Once you have completed the procedure on the Yucho Tetsuzuki App, usage restrictions* on your account will be lifted immediately.

*This only applies to restrictions imposed due to incomplete update of residence card/period of stay information. If you are unable to use your account for any other reasons, please visit a Japan Post Bank or Post Office savings counter.
Messages about updating your residence card and period of stay information will also be immediately canceled.

Refer to **To All Customers Who Have Received a Notice Regarding Updating Their Residence Card Information** for further instructions.

Q **I used the Yucho Tetsuzuki App to have a bankbook/cash card reissued. When will the reissue fee be taken from my account?**

The reissue fee will be collected from your account at some point between your application and reissuing. Ensure there are sufficient funds in your account.

Q **I was told to enter the code of the branch at a Japan Post Bank or a post office when processing with the Yucho Tetsuzuki App. Where should I enter it?**

After selecting "Open a new account" or "Declaration of customer info / Update the information such as the period of stay" in the Yucho Tetsuzuki App, when the chat content "If you were introduced to this app by Japan Post Bank or a post office, please enter the code of the branch where you were introduced to this app" is displayed along with a response field, please enter the code of the branch (five or six digits).

*If you do not see this content, select "I was not introduced to the app".

Guidance leaflet
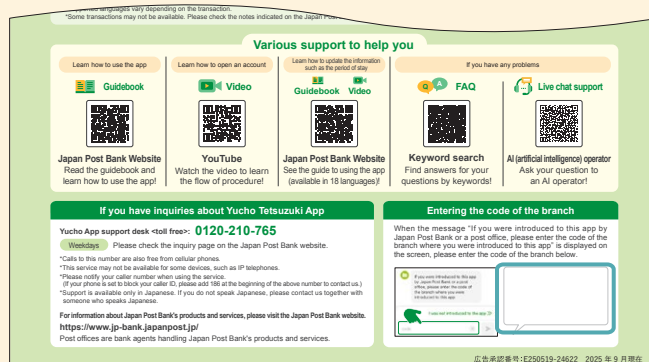
Information entry screen
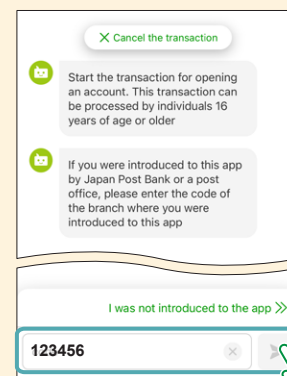
Enter the code of the branch noted in the bottom right on the back of the guidance leaflet.

Inquiries

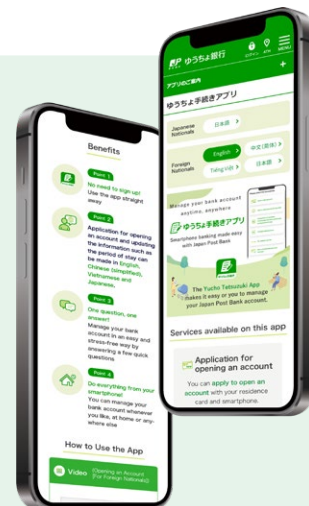## If you are having any problems, check the website

Check the Japan Post Bank website

Find information including how to use the Yucho Tetsuzuki App.

Get a full explanation of how to use the app and the details of procedures!
English, Chinese (simplified), Vietnamese, and Japanese

Guidebook Available

Japan Post Bank Website

If there is anything you are unsure about
Try an FAQ keyword search

キーワードを入力   🔍 検索

Inquire via chat
24 hours a day

Click the button on the website ▶   💬 チャットで質問する

If you have inquiries about Yucho Tetsuzuki App

Yucho App support desk <Toll-free>   **0120-210-765**

[Weekdays] Please check the inquiry page on the Japan Post Bank website.

Follow the automated guidance, and press [3] on your keypad for the Yucho Tetsuzuki App. You do not have to wait for the guidance to finish to select this option.

For information about Japan Post Bank's products and services, please visit the Japan Post Bank website.

https://www.jp-bank.japanpost.jp/

Post offices are bank agents handling Japan Post Bank's products and services.

*Calls to this number are also free from cellular phones. *This service may not be available for some devices, such as IP telephones.   *If your phone is set to block your caller ID, please add 186 at the beginning of the above number to contact us.   *Support is available only in Japanese. If you do not speak Japanese, please contact us together with someone who speaks Japanese.