



SBI Shinsei Bank

Start Up Guide

Thank you for choosing
PowerFlex.

Please read this guide
before using our service.

Start using PowerFlex

Customers who opened an account

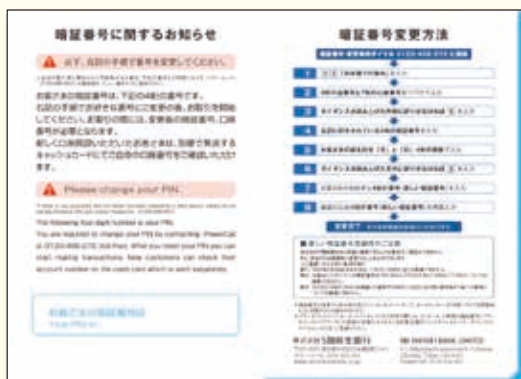
Receiving your PIN notice and Cash card

Your 'PIN notice' and 'Cash card' will be sent separately to your registered address. The cash card is sent as simple registered mail (Kani kakitome), and the PIN is sent as acceptance-recorded mail (Tokutei kiroku yubin). For security reasons, they may arrive on different days.

Note: Simple registered mail (Kani kakitome) and acceptance-recorded mail (Tokutei kiroku yubin) are mail services that record delivery. If the mail is delivered during your absence, you will receive a "Contact form for absence of mail, etc." and the mail will be brought back to the post office. Please request the post office to redeliver the mail.

※If you registered your PIN at the same time of your account opening, the PIN notice will not be posted.

※If your Cash card is returned to the Bank due to an unknown address, etc., your account may be temporarily suspended for security reasons.



PIN notice

This is a notice informing you of your 4-digit PIN. Your PIN is required when making cash withdrawals and balance inquiries at ATMs, Contact Center (Telephone banking etc.) and PowerDirect (Internet Banking).

Your PIN can be changed on our toll free number 0120-456-272. Please press *77 on the automated voice system.



Cash card

The Branch code and account number are shown on the card.

Available ATMs and Fees

(As of April 7, 2024)

ATM	Operating hours		Fees
Seven Bank ATMs 	Withdrawal	24 hours*² 365days	Free* ¹
	Deposit		
	Balance inquiry		
Enet ATMs 	Withdrawal	24 hours*² 365days	Free* ¹
	Deposit		
	Balance inquiry		
LAWSON ATMs 	Withdrawal	24 hours*² 365days	Free* ¹
	Deposit		
	Balance inquiry		
AEON Bank ATMs 	Withdrawal	24 hours*² 365days	Free* ¹
	Deposit		
	Balance inquiry		
Patsat ATMs	Withdrawal	Weekdays 7 a.m. - 11 p.m. Sat, Sun, and national holidays 7 a.m. - 9 p.m. (Operating hours on Jan 2 and 3, and Dec 31 are the same as holidays.)	Free* ¹
	Deposit	7 a.m. - 9 p.m. 365days	
	Balance inquiry	Weekdays 7 a.m. - 11 p.m. Sat, Sun, and national holidays 7 a.m. - 9 p.m. (Operating hours on Jan 2 and 3, and Dec 31 are the same as holidays.)	
JR East Japan Railway ATM	Withdrawal	Same as train operating hours	Free* ¹
	Deposit	Deposit service is not available.	-
	Balance inquiry	Same as train operating hours	Free
Japan Post Bank and Post office ATMs	Withdrawal* ² ,* ³	12:05 a.m. - 11:55 p.m. / 365 days	110 yen/ withdrawal
	Deposit* ² ,* ³	12:05 a.m. - 11:55 p.m. / 365 days	Free
	Balance inquiry* ² ,* ³		

ATM	Operating hours		Fees
Major City banks and Mitsubishi UFJ Trust Bank ATMs	Withdrawal	8 a.m. - 9 p.m. 365days	110yen/ withdrawal
	Deposit	Deposit service is not available.	-
	Balance inquiry	8 a.m. - 9 p.m. 365days	Free
Sumitomo Mitsui Trust Bank	Withdrawal *4	Weekdays 8 a.m. - 9 p.m. Sat, Sun, and national holidays 9 a.m. - 5 p.m.	110yen/ withdrawal
	Deposit	Deposit service is not available.	-
	Balance inquiry *4	Weekdays 8 a.m. - 9 p.m. Sat, Sun, and national holidays 9 a.m. - 5 p.m.	Free
Shoko Chukin Bank ATMs	Withdrawal *5	Weekdays 9 a.m. - 5 p.m.	110yen/ withdrawal
	Deposit	Deposit service is not available.	-
	Balance inquiry *5	Weekdays 9 a.m. - 5 p.m.	Free

*1 Withdrawal fees for "Standard" stage customers are free up to 5 times per month. 110 yen fee including tax will be charged from the 6th withdrawal.

*2 ATM will not be available from 3:00 a.m. to 4:00 a.m. on the second and the last Sunday of each month due to system maintenance.

*3 ATMs are available from 7 a.m. on the 3rd Monday of every month.

ATMs are available from 12:15 a.m. on Jan 1st and 4th.

*4 ATMs are available from 9 a.m. to 5 p.m. during December 31st to January 3rd.

*5 ATMs are not available on Saturdays, Sundays, national holidays and during December 31st - January 3rd.

- **ATM operating hours may differ depending on business hours of the building in which the ATM is installed and system maintenance of SBI Shinsei Bank or partners.**

- Coin transactions are not available at ATMs.

- Foreign currency in cash is not available at ATMs and branches.

- ATMs located inside SBI Shinsei Bank branches are owned and operated by Seven Bank, and the Seven Bank ATM services are provided there.

- Above fees include consumer tax.

- For details about Step Up Program, please check our website or Japanese brochures which are available in our branches.

How to use Internet Banking (PowerDirect)

Initial Setup

Initial settings will be required when accessing Internet Banking (PowerDirect) for the first time.

Please keep your Cash card handy when logging in. Please access our website and click 'Login' button.



Cash card

Your branch code and account number are shown on this card.

1 Enter the branch code (3 digits) and account number (7 digits) shown on your cash card.

2 Enter your birthday (8 digits: yyyymmdd).
e.g. If your birthday is December 9, 1980, please input 19801209.

3 Click "Login"

Register your PowerDirect Password to log in to PowerDirect next time.

4 Enter your desired PowerDirect password according to the below password policy and click "Set".

The password should be between 6-12 characters long and contains at least two types of characters under the following categories:

- English lowercase characters (a through z), base 10 digits (0 through 9).
- Lowercase characters and uppercase characters are recognized as separate characters.
- You cannot use non-alphanumeric characters such as "!" or "/".
- You can log in using your new PowerDirect password from the next log in.

Authentication is conducted through the short messaging service (SMS) or automated voice.



In case you have registered your mobile phone number with us

5 Enter the verification code provided in the text sent to your registered mobile phone and click 'Submit'.

First time login to PowerDirect.

Branch code / Account Number **1** (10-digit number)

Date of Birth (Western calendar) **2** (8-digit Number)

☐ Use the Security Keyboard

3

First Login in PowerDirect (Authentication by SmartPhone)

Welcome to PowerDirect

For online banking services, register your PowerDirect password (i.e. login password). When these registrations have completed, our smartphone authentication can be also registered.

Register PowerDirect New Password

Register your login password for PowerDirect. Please note that password is case sensitive, pay attention to capital letter, and that some symbols such as \$@#%, excluding space, are not accepted.

Enter New Password **4**

Enter New Password(Repeat)

☐ Use the Security Keyboard

Password Registration

030-1234-**** mobile code
Please input received code

Code **5**

How to use Internet Banking (PowerDirect)



In case you have registered other telephones such as landline telephone

6 Click 'Send code by Phone call'.

7 Click "OK" when you are ready.

8 Enter the verification code sent by automated voice to your telephone registered with us and click 'Submit'.

Password Registration
Send code by phone call to registered phone number.
Phone number 00-1234-****

6 [Send code by Phone call](#)

Please input code received by phone call.

Code:

Send code by phone call to registered phone number.
Please click OK button when you're ready.

7 [OK](#) [Cancel](#)

Password Registration
Send code by phone call to registered phone number.
Phone number 00-1234-****

[Send code by Phone call](#)

Please input code received by phone call.

Code:

8 [Submit](#)

Your registration has been completed.

If you would like to register for Smartphone Authentication Service, click on "The Smartphone Authentication service registration" button.

Login Registration Completion
You are ready to use our online banking services, PowerDirect. For subsequent logins, enter the password you registered just now.

Registration for Smartphone authentication (i.e. two-factor authentication)
Customers are encouraged to use their smartphone to ensure further safety of their transactions. For details about smartphone authentication (i.e. two-factor authentication) service, visit the smartphone authentication service pages.

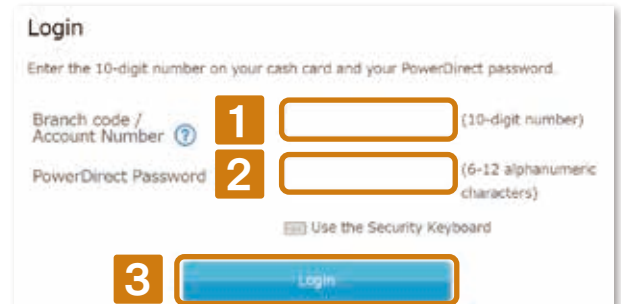
[The Smartphone Authentication service registration](#)

Fund transfer

STEP1

Login to PowerDirect

- 1 Input the branch code (3 digits) and account number (7 digits) shown on your cash card.
- 2 Input your PowerDirect Password.
- 3 Click "Login"



The login screen displays the following fields and buttons:

- Login** header.
- Instruction: "Enter the 10-digit number on your cash card and your PowerDirect password."
- Branch code / Account Number** field with a question mark icon, labeled with a large orange '1'.
- PowerDirect Password** field, labeled with a large orange '2'.
- A checkbox for "Use the Security Keyboard".
- A large blue **Login** button, labeled with a large orange '3'.

STEP2

Click the "Transfer" tab and select "Transfer".

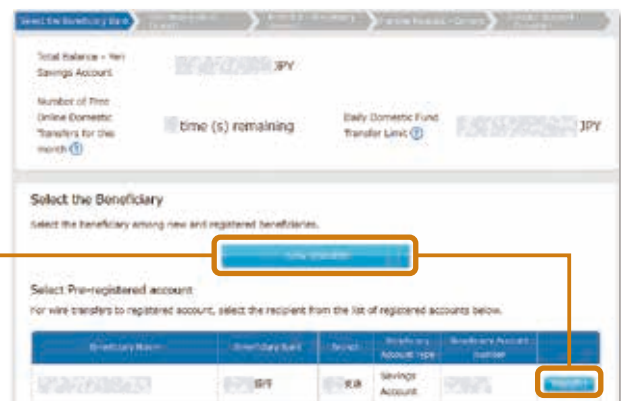


The "Transfer TOP Page" shows the following elements:

- Navigation tabs: **Transfer** (highlighted), **ATM Card**, **Net Payment**, **Transfer Services**, **Withdrawal Request**, **SW**, **Transfer**, **Mobile**, **Transfer Confirmation**, **Phone Message**, **Card Lock**.
- Sub-tabs: **Transfer** (highlighted), **Cashless Japan**, **Event Information**, **Gift Certificates, Card Transfer**.
- Text: "Transfer TOP Page", "Online fund transfers between SBI Shinkin Bank accounts will be free regardless of the number of transfers...", "Requests of funds transfer will not be cancelled in principle.", "Total Balance - Ten Savings Account: 100,000 JPY", "Number of Free Online Domestic Transfers for this month: 10", "time (s) remaining", "Daily Domestic Fund Transfer Limit: 1,000,000 JPY", "New Transfer" button (highlighted).

STEP3

Please select the beneficiary.
If you are transferring to a registered account, please select the beneficiary from the list of registered accounts.
Otherwise, please click on "New Transfer".
If you chose "New Transfer", please move to STEP4.
If you chose "registered beneficiary account", please move to STEP5.



The "Select the Beneficiary" screen shows the following elements:

- Navigation tabs: **Select the Beneficiary Page**, **Withdrawal Request**, **Transfer Services**, **Transfer Confirmation**, **Phone Message**, **Card Lock**.
- Sub-tabs: **Select the Beneficiary** (highlighted), **Cashless Japan**, **Event Information**, **Gift Certificates, Card Transfer**.
- Text: "Select the Beneficiary", "Select the beneficiary among new and registered beneficiaries.", "New Transfer" button (highlighted), "Select Pre-registered account", "For wire transfers to registered account, select the recipient from the list of registered accounts below.",
- Table of registered accounts:

Beneficiary Name	Beneficiary Bank	Branch	Beneficiary Account Type	Beneficiary Account Number
XXXXXXXXXX	SBI	RB	Savings Account	XXXXXXXXXX

The "New Transfer" button is highlighted with an orange box, and an arrow points from the text in Step 3 to it.

STEP4

Enter the beneficiary bank information.
Click on "Beneficiary Bank".

Enter the Beneficiary Information
Enter the information of the recipient account.

Beneficiary Bank: Beneficiary Bank

Branch: Branch

Beneficiary Account Type: ☐ Savings Account ☐ Checking Account ☐ Interest Deposit

Beneficiary Account Number: (7-digit Number)

Select "Beneficiary Bank" from the list.
If your beneficiary bank is not on the list,
please enter one or more characters of
the financial institution's name and click
"Search". For example, for 'SBI Shinsei Bank,'
you could enter 'S'. (You can search using
full-width hiragana, full-width katakana,
full-width English letters, and kanji.) If you
have trouble entering hiragana, please click
on "Use Japanese Keyboard".

Select the Beneficiary Bank

三井住友銀行 (SBI Shinsei Bank)	みずほ銀行 (Mizuho Bank)	三菱東京UFJ銀行 (Mitsubishi Bank)	ゆうちょ銀行 (Yamato Bank)	りそな銀行 (Ritsun Bank)
日本郵政銀行 (Japan Post Bank)	北越銀行 (Kitakyo Bank)	三井住友銀行 (SBI Shinsei Bank)	三井住友銀行 (SBI Shinsei Bank)	三井住友銀行 (SBI Shinsei Bank)

To transfer to a beneficiary bank other than those listed above, please enter at least one character of the bank's name to search.

Use Japanese Keyboard

Click on "Branch".

Enter the Beneficiary Information
Enter the information of the recipient account.

Beneficiary Bank: Beneficiary Bank

Branch: Branch

Beneficiary Account Type: ☐ Savings Account ☐ Checking Account ☐ Interest Deposit

Beneficiary Account Number: (7-digit Number)

Select the search method, then enter at least one character of the recipient's branch name or a three-digit branch code. After entering the information, press the "Search" button. Please select the branch name you will be transferring to.

The screenshot shows the SBIBank search interface. At the top, it says "SBIBank (SBI Shinsei Bank)". Below that, it says "Select the search method and enter the recipient branch name or the 3-digit branch code." There are two radio buttons: "Search by Branch Name" (selected) and "Search by Branch Code". Below the radio buttons is a text input field and a "Search" button. Below the input field is a large empty box for displaying search results.

Select the "Beneficiary Account Type" from the following, Savings account (Futsu Yokin), Checking account (Toza Yokin), or Savings Deposit (Chochiku Yokin). Enter the 7-digit Beneficiary Account Number (If the account number is 6 digits, please put 0 on the front. If the account number is 5 digits, please put 00 before the account number) and click "Next".

The screenshot shows the "Enter the Beneficiary Information" form. It has several fields: "Beneficiary Bank" (with a dropdown menu), "Branch" (with a dropdown menu), "Beneficiary Account Type" (with buttons for "Savings Account", "Checking Account", and "Savings Deposit"), "Beneficiary Account Number" (with a text input field and a "(7-digit Number)" label), and a "Next" button. The "Savings Account" button and the "Beneficiary Account Number" field are highlighted with orange boxes.

STEP5

Enter the amount you would like to transfer and click "Next".

The screenshot shows the "Enter the Beneficiary Information" form. It has several fields: "Beneficiary Bank" (with a dropdown menu), "Branch" (with a dropdown menu), "Beneficiary Account Type" (with buttons for "Savings Account", "Checking Account", and "Savings Deposit"), "Beneficiary Account Number" (with a text input field and a "(7-digit Number)" label), "Beneficiary Name" (with a text input field and a "(7-digit Number)" label), and a "Next" button. The "Beneficiary Name" field and the "Next" button are highlighted with orange boxes.

STEP6



After confirming the contents of the transaction, Please tap **"Submit"**.

- When you enter the account number, the beneficiary name will be automatically shown (Name-back function). Please confirm if the beneficiary name is correct.
- If you wish to add this beneficiary account info to the "Payee info", please tick the box of **"Add this payee information"**. You can register up to 20 beneficiary accounts.

A push notification will be sent to your registered smartphone and the transaction will be completed upon approval of the customer by tapping the "Tick button".
 ※Screen images may vary depending on devices.

Transfer Date	
Beneficiary	シンセイ クロウ
Beneficiary bank	三菱東京UFJ銀行
Branch	三軒茶屋支店
Beneficiary Account Type	Savings Account
Beneficiary Account number	1234567
Beneficiary Name	シンセイ ハナコ
Amount	1000 JPY
Domestic Fund Transfer Fee	JPY
Reimbursed Amount	JPY
Total Debit Amount	JPY

☐ Add this payee information

Transfer

Submit



If you haven't registered Smartphone Authentication Service, the below images will be shown.



In case you have registered your mobile phone number with us

Enter the verification code provided in the text sent to your registered mobile phone and click 'Submit'.

Fund transfer

OR - receive code.
Please input received code.

Code:



In case you have registered other telephones such as landline telephone

Click 'Send code by Phone call'.

Fund transfer

Send code by phone call to registered phone number.

Phone number:

Please input code received by phone call.

Code:





Click "OK" when you are ready.

Send code by phone call to registered phone number.
Please click OK button when you're ready.

OK Cancel

Enter the verification code sent by automated voice to your telephone registered with us and click 'Submit'.

Fund transfer
Send code by phone call to registered phone number.
Phone number: 03-XXXX-XXXX

Send code by phone call

Please input code received by phone call.
Code:

Submit

STEP7

A notice stating that the transaction has been accepted will be displayed. Please print-out the screen if necessary, this page will be shown only once and cannot be recreated.

Transfer Request - Complete
Your request for a wire transfer has been accepted as follows:

Transfer Date	2021/10/16
Remitter	シンセイ・アール・システム
Beneficiary Bank	三井住友銀行
Branch	大阪支店
Beneficiary Account Type	Savings Account
Beneficiary Account Number	1234567
Beneficiary Name	株式会社
Amount	5,000 JPY
Domestic Fund Transfer Fee	0 JPY
Reimbursed Amount ①	0 JPY
Total Debit Amount	5,000 JPY

Print out this screen Go to home screen

GoRemit Overseas Remittance Service



Point1 No need to visit a branch! Do everything from your phone!

Point2 Register as many beneficiaries as you like for free!

Point3 View Advice of Transfers in PDF directly from the GoRemit app!

Point4 12 Currencies available!
Remittances can be made directly from savings accounts!
JPY, USD, EUR, GBP, CAD, AUD, NZD, HKD, SGD, CHF, SEK, INR

Identification Documents to be prepared in advance (A and B)

A

Individual Number Card

or

Individual Number Notification Card

AND

B

Residence Card

Remittance Fees (Overseas Remittance from PowerFlex accounts)

(As of July 3, 2023)

Remittance Method	Remittance Fee	Preferential Service for Diamond and Platinum customers
Foreign currency from foreign currency account	4,000 yen	First remittance per month free of charge
Yen from yen account	2,000 yen	
Foreign currency converted* from yen account	2,000 yen	

*We will transfer funds after converting to foreign currency at the GoRemit dedicated TTS rate of the remittance date. Exchange rates are posted on the GoRemit website and the GoRemit app around 10:00 a.m. every business day.

As the GoRemit is a pre-registration service, you must **apply for the service and register beneficiary accounts in advance** to send funds. It takes **approximately 2 weeks** from service application until you can make your first remittance.

iPhone Users



Download From Here **Free**



Android Users



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- Google Play, the Google Play logo and Android are trademarks of Google LLC.

GoRemit app Service Outline

Available to	Individual Customers ※ For Corporate Users and Self Employed Business Users wishing to use GoRemit, please see the GoRemit website for further details.	
Application Methods	Apply via GoRemit app	
Remittance Hours	【Overseas Remittance from PowerFlex accounts】	
	Account Currency	Remittance Currency
	Foreign currency	Foreign currency
	Japanese yen	Japanese yen
		Remittance Hours
		<ul style="list-style-type: none"> Remittance request instructions received by 3:00 p.m. on a business day : Sent next business day Remittance request instructions received after 3:00 p.m.: Sent the business day after the next business day
	Japanese yen	Foreign currency
		<ul style="list-style-type: none"> Remittance request instructions received by 3:00 p.m. on a business day : Sent same-day ※ Funds will be converted at the GoRemit TTS rate for that day. Please note that foreign currency-denominated remittance request instructions cannot be sent after 3:00 p.m.

(As of July 3, 2023)

【Caution regarding Preferential Service for Diamond and Platinum Customers】

- Diamond and Platinum Customers are eligible to make the first remittance of any given month free of charge when making an overseas remittance or domestic foreign currency remittance from their PowerFlex Account. The customer's stage for the month must be Diamond or Platinum on the day the remittance request is sent via the app.
- To be eligible for the Preferential Service for Diamond and Platinum Customers, after registering with the GoRemit app customers must register a PowerFlex account in their name with the app. After registering a PowerFlex account, the first remittance of any given month will be free of charge when making a remittance request from the Smartphone App.
- Customers' Step Up Program details are updated at approx. 10:00 a.m. on the first business day of every month. If a customer makes a remittance request via the app before these details are updated, the remittance fee will be deducted at the time of the remittance, but will be refunded within that month.
- After making a remittance request from the GoRemit app, the free remittance for that month will be considered used even if the remittance is cancelled or the funds are returned for any reason.
- This preferential service is not applicable when making a domestic transfer to our collection account.

Important Notice

- Depending on the beneficiary country and bank, overseas intermediary banks and beneficiary banks may deduct fees. Intermediary and beneficiary bank fees will be deducted from the remittance amount.
- Domestic transfer ("furikomi") fees are borne by the customer.
- Depending on the beneficiary country and bank, funds will typically arrive within 1-3 business days after we make the remittance, however screening processes and local banking practice on the beneficiary end may cause delays in some cases.
- When making remittances from a PowerFlex Account, the commission fee will be withdrawn from Yen Deposit Account regardless of the remittance currency.
- When making remittances from a PowerFlex Foreign Currency Deposit Account, it is necessary to prepare the required amount in that currency in your account in advance. The Bank is not responsible for delays to overseas remittances caused by not being able to withdraw the remittance funds due to insufficient balance.
- Applications to use the service and applications to register beneficiaries are subject to our prescribed screening process. Applications may be declined as a result of our screening.
- When applying to raise your remittance volume limit, evidential documentation must be submitted to confirm the validity of the source of funds and purpose of remittance. Please follow the instructions in the app to submit the documents. Remittance limits will be set in accordance with our prescribed screening process, and as a result the limit set may be lower than the requested amount.

Contact Us

Tel

0120-227-503

(Weekdays : 9:00 a.m.- 5:00 p.m.)

Website



FAQ



Frequently Asked Questions

Q How do I pay my rent or utility bills by automatic withdrawal?

- A** Please ask the payee company or rental management company if you are able to apply for automatic withdraw services using your SBI Shinsei bank account.
If your payee company or rental management company accepts SBI Shinsei bank for automatic withdraw services:
1. Get an application form for automatic withdrawal from the company.
 2. Provide your PowerFlex account information on the application form and then return it to them. It will usually take about a month for the application to be processed.
 3. Please bear in mind most application forms will require you to stamp your registered seal (Inkan).
If you have registered a signature with SBI Shinsei Bank, no worries, place your signature in a single horizontal line in the area where you stamp the seal, which will usually be a small circle or box.
The signature may extend from the box or circle, but we must be able to verify your signature in a single line.
 4. Once the automatic withdrawal procedure is completed, you will receive notification from them.
 5. Once set up, bills will be debited automatically from your account and you don't have to lift a finger.



Q How do I change my address/phone number ?

- A** You are able to update via PowerDirect. After logging into PowerDirect, please follow the instruction below:
1. Click "Registered Information" menu
 2. Select "Change Name/Address/Phone number"
 3. Input your new address including postal code or your new phone number.
 4. Upload your Identification Documents, depending on the contents of update information.
The procedure will be completed in approximately 2 business days. You can also confirm the details on the How-to Guides on our website.



Q How do I reissue a new cash card?

- A** You will be able to reissue your cash card from the "Request Procedure Form".
Please access "Request Procedure Form" on our website.
It will be processed in 1 to 2 business days after placing your request on this form. (It may take more time depending on the situation.)
- If you have lost your cash card or wish to change the color of your cash card, please contact PowerCall (Call center) 0120-456-022. It will cost 1,050 yen for changing the color of your cash card.



Q Can I make an overseas fund transfer from branch?

- A** No, Overseas funds transfers are not available at our branches. Please apply/use "GoRemit Overseas Remittance Service" by smartphone app. For details about GoRemit, please check our website.



Q What is Individual number (My number)?

- A** Individual Number (also called "My Number") is a 12 digit number and shown on your Individual Number Card which issued to individuals residing in Japan. The Individual Number will be used for administrative procedures related to social security, taxation, and disaster relief. You will be required to notify the Bank of your Individual number (My number) for transactions such as "Overseas Remittance" etc.
- Individual Number (My number) can also be confirmed on the Certified Copy of Resident Register or Certificate of Items Stated in Resident Register.



Important point to note

Please note that the PowerFlex account is only available for residents of Japan. Non-residents of Japan are not able to withdraw or send funds from their accounts. Please also note that foreign citizens who plan to leave Japan (non-residents of Japan) are required to close their accounts before doing so.

Closing your account

Closing an account at a branch

If you plan to leave Japan permanently, please visit a branch to close your account in advance.

- If you have balance on your account, you will be required to transfer it to another Japanese account or to withdraw it in JPY at a branch that handles cash. You **CANNOT** make an overseas transfer.
- If you registered a seal instead of your signature, please bring your seal and your cash card when visiting a branch.
- If you wish to withdraw your account balance in JPY, please visit a branch that handles cash (We recommend Head Office).
- It takes approximately 1 hour to close your account at a branch.

You may be able to close your account by postal mail.
For more details, please check our website.



Contact Information

Inquiries



Internet

sbishinsei bank

Search

www.sbishinseibank.co.jp/english