



SBI Shinsei Bank

Start Up Guide

Thank you for choosing
PowerFlex.

Please read this guide
before using our service.

Customers who opened an account

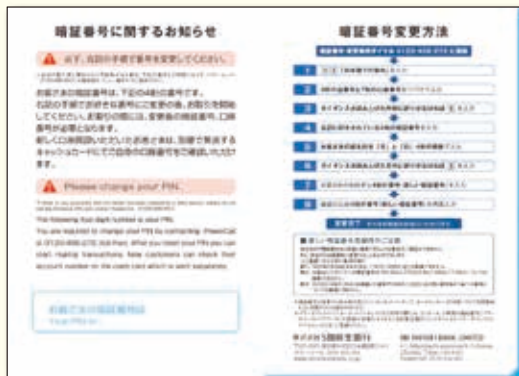
Receiving your PIN notice and Cash card

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.

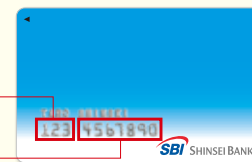
※If your Cash card is returned to the Bank due to an unknown address, etc., your account may be temporarily suspended for security reasons.



PIN notice

This is a notice informing you of your 4-digit PIN. Your PIN is required when making cash withdrawals and balance inquires 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.



Branch code

Account number

Cash card

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

Available ATMs and Fees

(As of December 25th, 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

*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.

- **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.

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: yyyyymmdd).
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'.

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: 08-1234-****

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: 08-1234-****

[Send code by Phone call](#)

Please input code received by phone call.

Code:

8 [Submit](#)

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 page.

[The Smartphone Authentication service registration](#)

Your registration has been completed.

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

Fund transfer

STEP 1

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"

Login

Enter the 10-digit number on your cash card and your PowerDirect password.

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

PowerDirect Password **2** (6-12 alphanumeric characters)

Use the Security Keyboard

3

STEP 2

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

Transfer TOP Page

Total Balance - Yen Savings Account: 10,000.00 JPY

Number of Free Online Domestic Transfers for this month: 10

time (s) remaining: 10:00

Daily Domestic Fund Transfer Limit: 100,000.00 JPY

STEP 3

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.

Select the Beneficiary

Select the beneficiary among new and registered beneficiaries.

Select Pre-registered account

For wire transfers to registered account, select the recipient from the list of registered accounts below.

Beneficiary Name	Beneficiary Code	Branch	Beneficiary Account Type	Beneficiary Account Number
XXXXXXXXXX	001	001	Savings Account	XXXXXXXXXX

STEP4



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

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

Beneficiary Bank	<input type="text"/>	Beneficiary Bank
Branch	<input type="text"/>	Branch
Beneficiary Account Type	<input type="radio"/> Savings Account <input type="radio"/> Checking Account <input type="radio"/> Interest Checking	
Beneficiary Account Number	<input type="text"/>	(7-digit Number)

Next > Search

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

SBI SHINSEI BANK (SBI Shinsei Bank)	SMBC (SMBC Bank)	INDUSTRIAL BANK OF JAPAN (Industrial Bank)	DAIICHI Kangaroo Bank (Kangaroo Bank)	DAIICHI Kangaroo Bank (Kangaroo Bank)
DAIICHI Kangaroo Bank (Kangaroo Bank)	DAIICHI Kangaroo Bank (Kangaroo Bank)	DAIICHI Kangaroo Bank (Kangaroo Bank)	DAIICHI Kangaroo Bank (Kangaroo Bank)	DAIICHI Kangaroo Bank (Kangaroo 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.

Search

See the Japanese keyboard

Search

Click on "Branch".

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

Beneficiary Bank	SBI SHINSEI BANK (SBI Shinsei Bank)	Beneficiary Bank
Branch	<input type="text"/>	Branch
Beneficiary Account Type	<input type="radio"/> Savings Account <input type="radio"/> Checking Account <input type="radio"/> Interest Checking	
Beneficiary Account Number	<input type="text"/>	(7-digit Number)

Next > Search



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.

SINSEI BANK (SBI ShinseiBank)

Select the search method and enter the recipient branch name or the 3-digit branch code.

Search by Branch Name Search by Branch Code

Do not use Japanese characters.

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".

Enter the Beneficiary Information

Beneficiary Bank:

Branch:

Beneficiary Account Type: Savings Account Checking Account Savings Deposit

Beneficiary Account Number: (7-digit Number)

STEP5

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

Enter the Beneficiary Information

Please make sure the information on the screen matches the beneficiary information. Enter "Amount" and click "Next".

Beneficiary Bank:

Branch:

Beneficiary Account Type: Savings Account

Beneficiary Account Number:

Beneficiary Name: (FY)



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	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
Branch	XXXXXXXXXXXX
Beneficiary Account Type	Savings Account
Beneficiary Account Number	1234567
Beneficiary Name	シンセイ ハナコ
Amount	1000
Domestic Fund Transfer Fee	1000
Reimbursed Amount	1000
Total Debit Amount	1000

Add this payee information

Cancel

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

090-XXXX-XXXX 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: XXXXXXXXXXXXXXX

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: [redacted]

Send code by phone call

Please input code received by phone call
Code: [input field]

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 below.

Transfer date	2021/10/16
Remitter	ソニー・ライフ・システム
Beneficiary Bank	三井住友銀行
Branch	あびこ支店
Beneficiary Account Type	Savings Account
Beneficiary Account Number	1234567
Beneficiary Name	FE5112
Amount	5,000 JPY
Domestic Fund Transfer Fee	0 JPY
Reimbursed Amount	0 JPY
Total Debit Amount	5,000 JPY

Print Return to Home

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 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