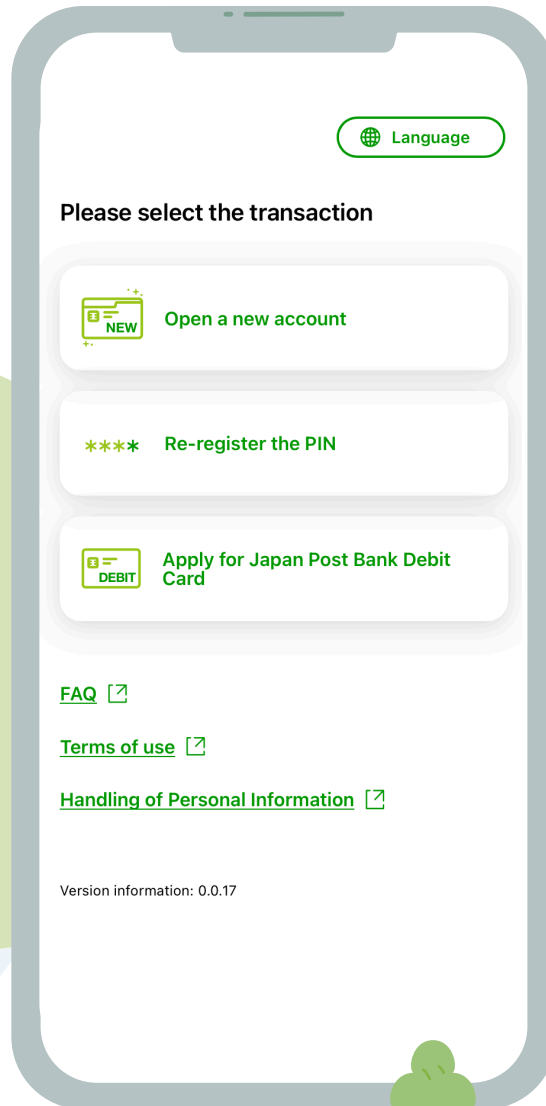


ゆうちょ手続きアプリ

User Manual



Easily open an account or reset your PIN anytime with the official Japan Post Bank App.



iPhone



Android

Highlights!

- ✓ No membership registration required! Start using the app immediately.
- ✓ Procedures to open an account available in English, Chinese (Simplified), Vietnamese, or Japanese.
- ✓ One answer for each question!
Proceed by answering questions quick and easy!
- ✓ Do it all from your smartphone! Use the app anywhere, anytime.

What You Can Do With Yucho Tetsuzuki App

1 About the App

How To Use the App page 3

2 Open an Account

Who Is Eligible To Open an Account page 4
 What You Need To Apply page 4
 Procedure Flow page 5

3 Reset Your PIN

Who Is Eligible To Reset Their PIN page 13
 What You Need To Apply page 13
 Procedure Flow page 14

Frequently Asked Questions

Frequently Asked Questions page 18
 Inquiries page 19



This guidebook provides usage instructions for foreign nationals

(A separate guidebook is available for Japanese Nationals)

1 About the App

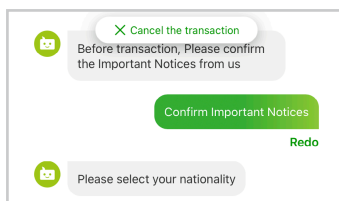
Yucho Tetsuzuki App is Japan Post Bank's official app that lets you complete procedures such as opening an account or resetting your PIN at any time.

How To Use the App

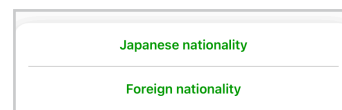
Complete the process easily in a simple question-and-answer format.

Simply respond to the questions on your screen to complete the procedure.

Confirm the question



Select your answer!

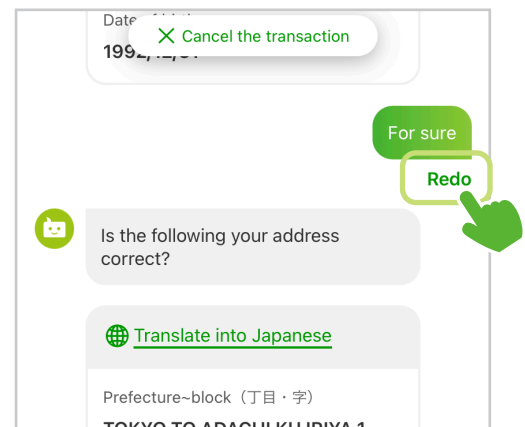


Enter your details and proceed!



I Want To Modify My Selections/Entries

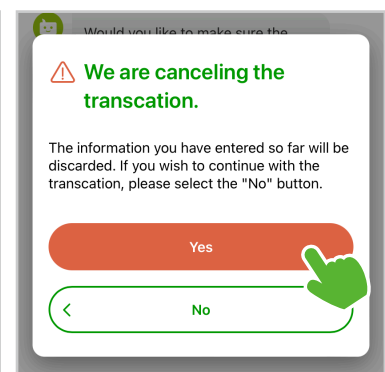
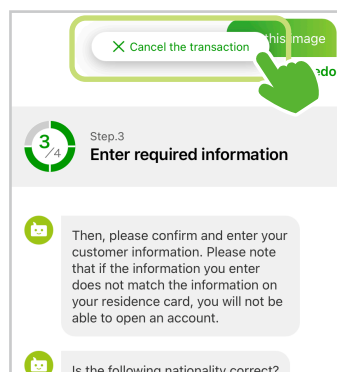
If you make a mistake in your entries, please select "Redo" to correct it.



I Want To Cancel a Procedure

Tap the "× Cancel the transaction" button at the top of the screen. Select "Yes" in the dialog to confirm your cancellation.

* Please note that any information you have entered up to that point will not be saved.



2 Open an Account

You can apply to open an account with your residence card.

The application must be confirmed by the Savings Administration Center before an account can be opened.

The account that can be applied for with this application is the bankbook-free general account.

* The result of the confirmation by the Savings Administration Center will be sent to the e-mail address you provided, in approximately 2 weeks.
If you need to register your seal (inkan), please bring your IC cash card, the seal to be registered, and identification documents with your photo (Driver's License, Individual Number Card, Residence Card, etc.) to your local Japan Post Bank or post office savings counter after opening your account to have your seal registered.

Who Is Eligible To Open an Account



Individuals who do not have a general account with Japan Post Bank



Individuals aged 16 and over



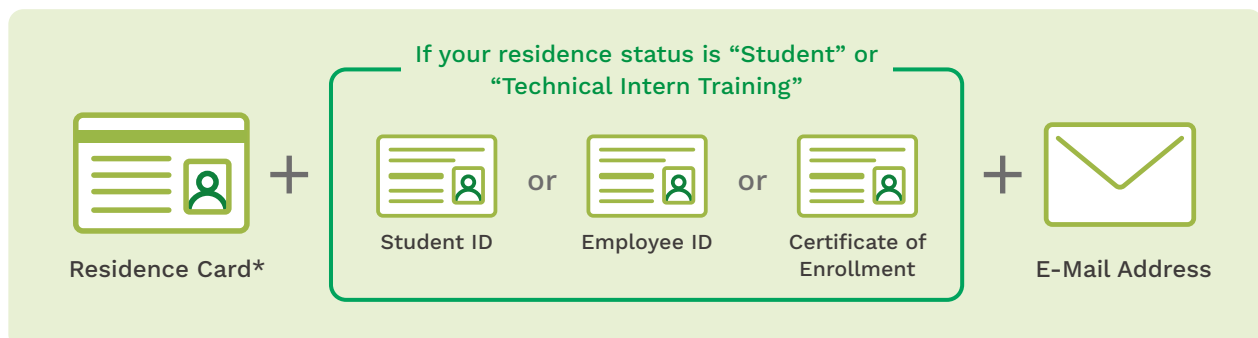
Individuals residing in Japan

The following individuals may not open an account

- Customers who already have a general account with Japan Post Bank (This also applies to customers who are not currently using the account except in cases where the account has already been closed).
- Individuals who are sole proprietors, corporations, or organizations (associations without juridical personality)
- Individuals under 16 years old
- Foreign nationals without a residence card (such as special permanent residents and diplomats)
- Individuals who are in significant public positions with foreign governments (Foreign PEPs) and their family members
- Individuals whose residence card is set to expire within three months or who are currently renewing their residence card
- Individuals not residing in Japan
- Individuals using the adult guardianship system
- Individuals whose name include roman numbers II, III, etc.

What You Need To Apply

All you need is your smartphone, an identification document (residence card, etc.), and an e-mail address.



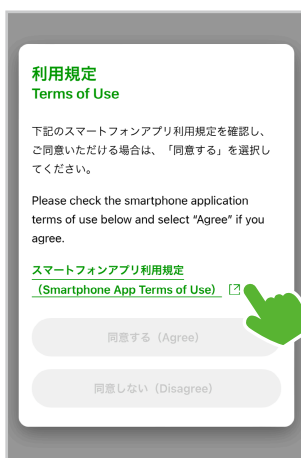
* The date of expiration on your residence card must be more than three months after the application date, and your current address must be listed on the card.

Procedure Flow

Open an account in four easy steps. Open Yucho Tetsuzuki App to get started.

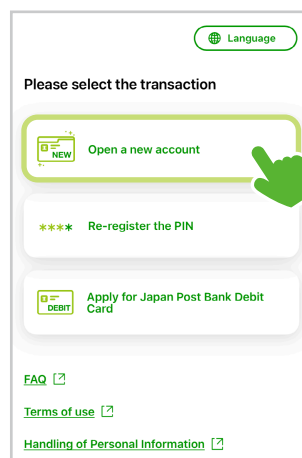
1 Complete Pre-check

(1) To use the app, you must agree to the terms of use that will be displayed after launching the app. After opening and reading the Terms of Use, if you agree, please tap “同意する(Agree)” to continue.



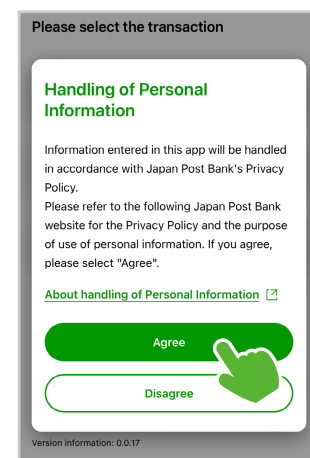
2 Identify Verification

(2) If you wish to open an account, select “Open a new account” on the home screen of the app.



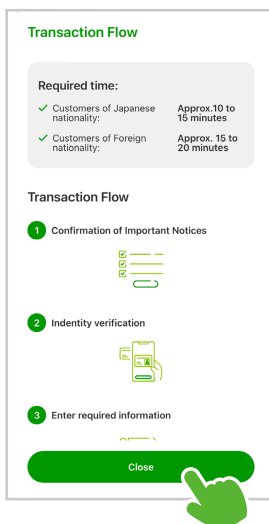
3 Enter Required Information

(3) Read the Handling of Personal Information, and if you agree, please tap the “Agree” button to continue.

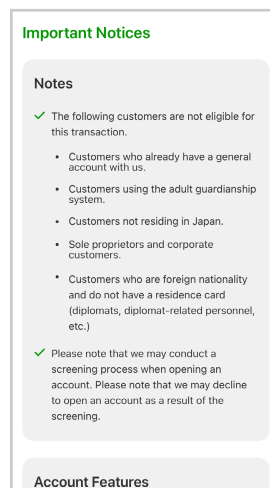


4 Check the Transaction Detail

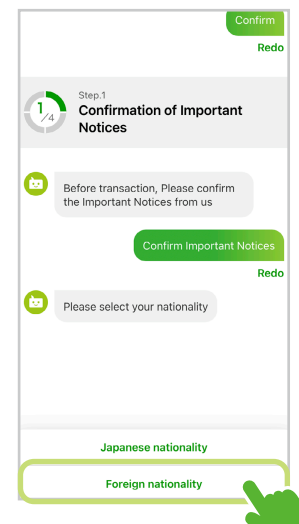
(4) Review the Transaction Flow and tap the “Close” button.



(5) Please review the important notices. Ineligible users and account features will be explained.



(6) Select your nationality and proceed to Step 2.



⚠ Please note

- Depending on the screening results of your application, we may decline to open an account for you.
- You can apply for a JP Bank Card (Cash Card with Credit Card function) or Japan Post Bank Debit Card after opening an account.
- Be sure to use your own identification documents.

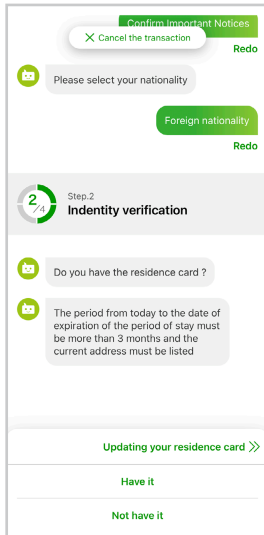
1 Complete Pre-check

2 Identify Verification

3 Enter Required Information

4 Check the Transaction Detail

(1) Select whether or not you have a residence card, then scan it with the application.



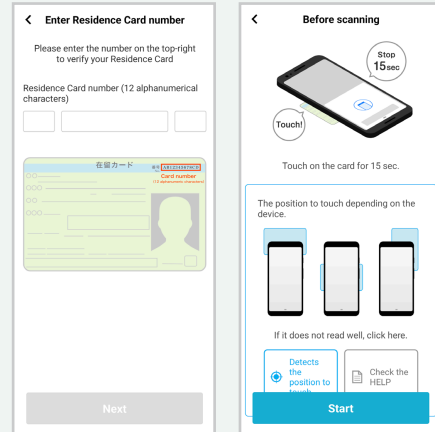
Preparing for IC chip scanning

Follow the instructions.

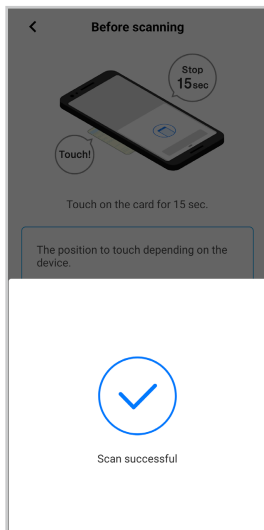
Residence Card

Enter your residence card number.

Note: If your card's date of expiration is within three months or your card does not show your current address, you cannot proceed with your application.



(2) Follow the on-screen instructions, hold up your identification document, and scan the IC chip with your smartphone. When the check mark appears, scanning is complete.



If you are unable to scan the IC chip

- Disconnect any charging cables or earphones, etc.
- Make sure your smartphone is fully charged.
- Do not place the IC card on a metal desk.
- Remove the card from its case.
- When the scanning screen appears, wait for a moment without moving the device.
- Adjust the position of your smartphone over the card and try again.
- Removing any covers or cases from your smartphone might make scanning easier.
- If your smartphone has a ring attached, please remove it.
- Place your smartphone over your card and wait for several moments until scanning is complete. This can take up to 15 seconds.
- The issue may be resolved by changing the settings on your smartphone.



1 Complete Pre-check

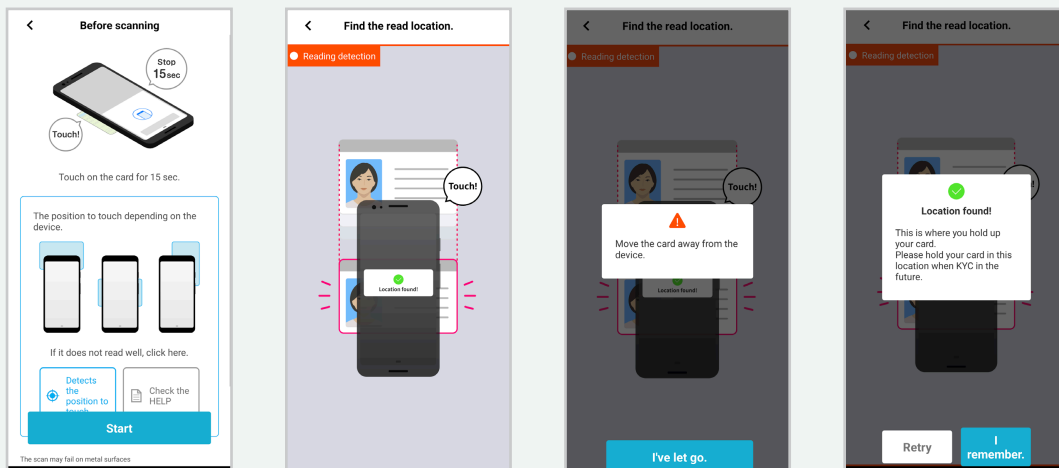
2 Identify Verification

3 Enter Required Information

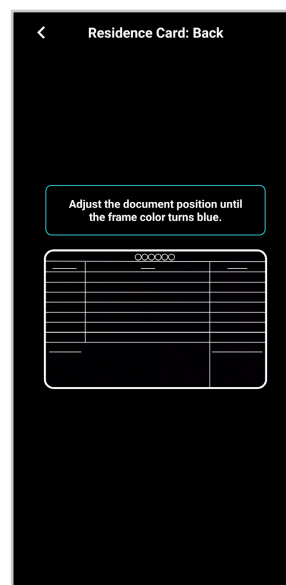
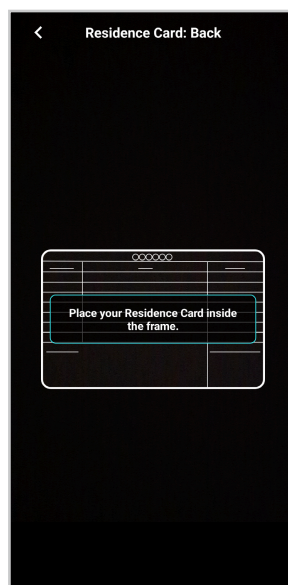
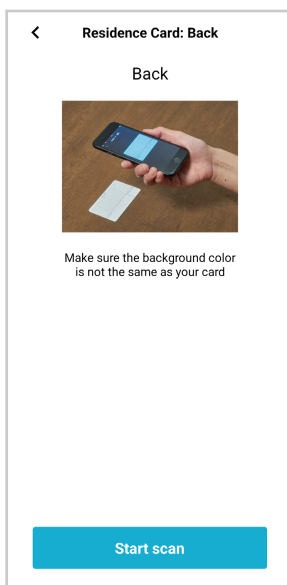
4 Check the Transaction Detail

! For individuals using Android, the position where the card should be placed will vary depending on the smartphone being used.

If you are unsure where the IC chip reader is on your device, select “Detect the position to touch” and follow the instructions on the screen to locate the appropriate scanning position for your phone.



(3) Following the app's instructions, take a photo of the “back side” of your residence card. If your residence card is in a case, please remove it before taking a photo.



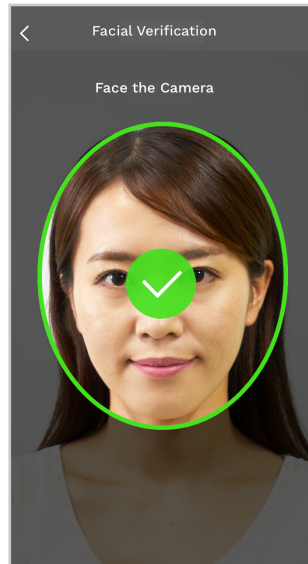
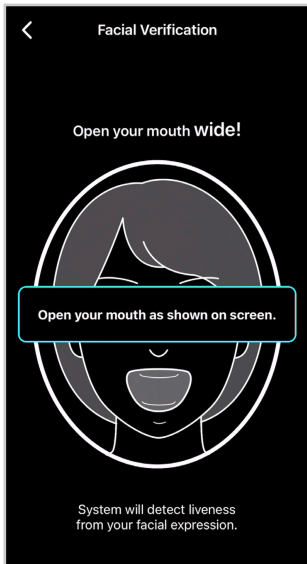
1 Complete Pre-check

2 Identify Verification

3 Enter Required Information

4 Check the Transaction Detail

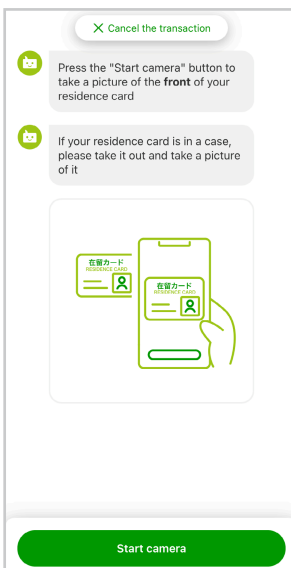
(4) After taking a picture of the “back side” of the residence card, please follow the instructions on the app to take a picture of your face. A green checkmark will appear, indicating that your photo has been taken successfully.



! If you are unable to take a satisfactory photo of your face

- Ensure you are in a well-lit environment.
- Wipe off any fingerprints or smudges on the camera with a soft cloth.
- Please remove glasses, hats, or masks.

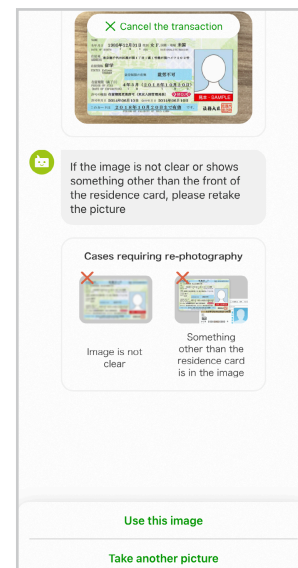
(5) Open your camera and take a picture of the FRONT SIDE of your residence card. If your residence card is in a case, please remove it before taking a photo.



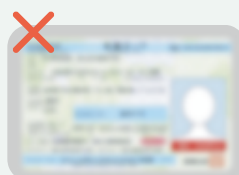
(6) Following the on-screen instructions, keep the FRONT SIDE of your residence card within the frame as you photograph it.



(7) Check the image after you have taken it. If the image is not clear or if something other than the residence card (front side) is in the picture, please retake it.



! You must retake the photo if:



The image is not clear

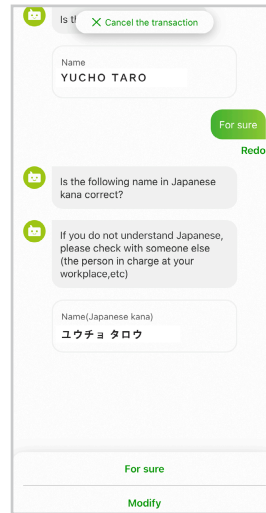
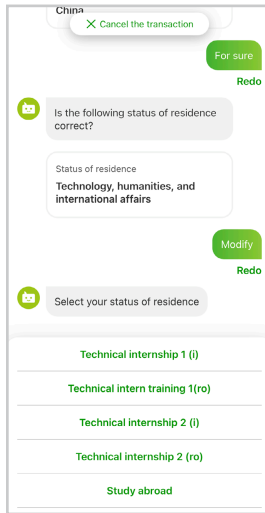
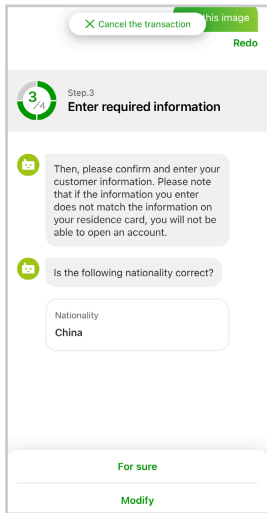


Something other than your residence card is in the picture

1 Complete Pre-check **2 Identify Verification** **3 Enter Required Information** **4 Check the Transaction Detail**

(1) Please follow the instructions and confirm your nationality.

(2) Verify that there are no errors in your residence status, period of stay, name, etc. If you want to correct it, please follow the instructions in the chat. If you do not know how to write your name in Japanese (katakana), please confirm it before entering your name.

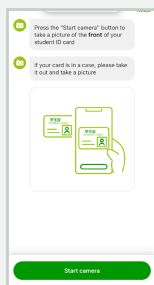


! If your residence status is “Student” or “Technical Intern Training”

You must provide a photograph of your student ID, employee ID, or certificate of enrollment. Please prepare the necessary documents, and following the instructions, open the camera and take a picture.

Note when taking a photo

- When taking a photo, make sure there is nothing in the background.
- If the photos you submit are blurry or contain unintended objects, the Saving Administration Center may not be able to verify your information during the screening process, and you may be asked to reapply.



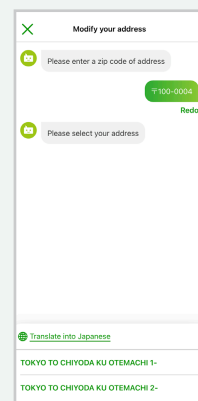
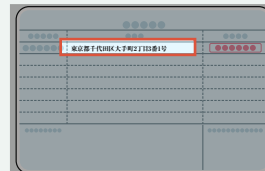
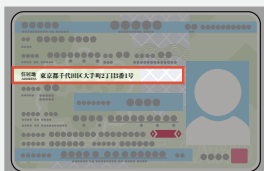
! Confirming Your Address

Please ensure that the address displayed in the chat matches the address on the FRONT SIDE of your residence card.

Note when confirming the address

- If your address has changed, follow the instructions in the chat and enter your current address as listed on the BACK SIDE of your residence card.
- For Block Number and House Number, use a hyphen (-).

* Please check the detailed guidebook for details.



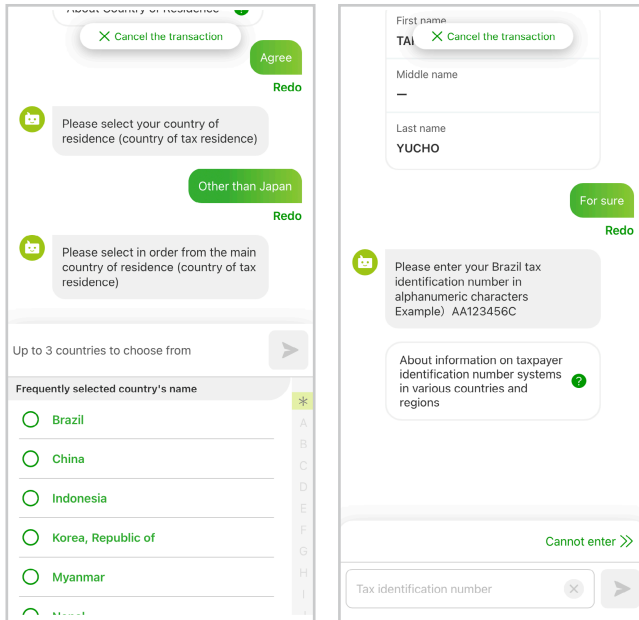
1 Complete Pre-check

2 Identify Verification

3 Enter Required Information

4 Check the Transaction Detail

(3) Follow the instructions in the chat and select your country of residence (tax country) etc. Select “Verification at the time of transaction” and confirm the content. Select the purpose of use, etc., of your account from the listed options.

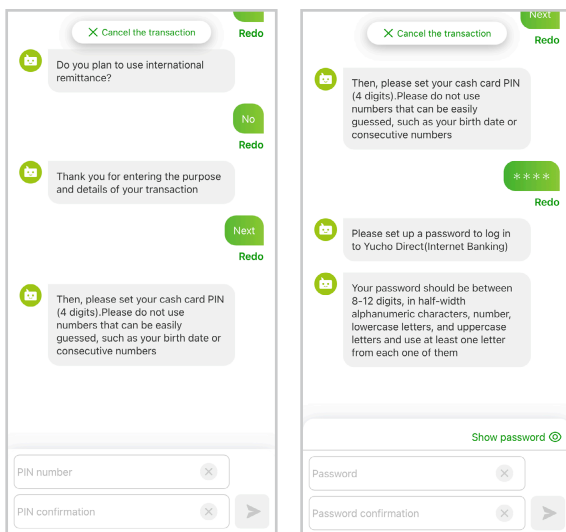


⚠ Please note

- Country of residence refers to the country where you have a tax address. If you are a resident of Japan, you must declare Japan as your country of residence. If you have any questions, please contact your nearest tax office.
- Based on the Special Laws and Regulations for Implementation of Tax Conventions, certain information about non-resident accounts (including name, address, date of birth, country of residence (tax country), taxpayer identification number, and account balance, etc.) will be reported to the National Tax Agency.
- Declaring your country of residence (tax country) etc., is a legal obligation, and we cannot proceed with any transactions if you do not agree to this declaration and the reporting to the National Tax Agency. We appreciate your understanding.
- In accordance with the United States' Foreign Account Tax Compliance Act (FATCA), we are required to submit consent forms to the IRS (Internal Revenue Service) for the disclosure of information when US persons are identified during transactions.

(4) Finally, set the necessary information for using the account.

- Cash card PIN
- Yucho Direct*1 password and daily transfer/payment limit*2



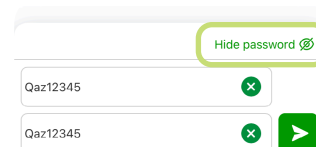
⚠ Please note

Your Yucho Direct*1 password must include all of the following

- 8 to 12 alphanumeric digits
- one of each of the following character types: numeric, lowercase, and uppercase

If the above conditions are not met, you will not be able to tap the confirmation button.

You have the option to display your password while entering it.



* Please exercise caution with your password, ensuring that it remains confidential.

*1 Internet banking

*2 The cumulative maximum amount that can be transferred or paid via Yucho Direct and Yucho Bankbook App per day

- 1 Complete Pre-check
- 2 Identify Verification
- 3 Enter Required Information
- 4 Check the Transaction Detail

(1) After confirming the contents of the procedure, please make sure that there are no errors. If any corrections are necessary, tap the “Modify” button.

(2) If there are no errors in the procedure, tap “After confirmation, proceed to the next step”.

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 force. I agree to the terms and commitment that you are not a member of an anti-social force. [? About anti-social force](#)
* I agree that if the declaration is found to be false, the transaction will be suspended or terminated.

I do not fall under the category of a person who holds an important official position in a foreign government, etc. or a family member of such a person (foreign PEPs). [? About foreign PEPs](#)
* If it applies, please visit your nearest post office savings counter for the transaction.

I agree to the relevant regulations of Japan Post Bank. [? The list of regulations](#)

Please confirm the information entered in the information entry screen.

Your basic information

Nationality China	Modify
Name ユウチヨ タロウ YUCHO TARO	Modify
Date of birth 1993/12/31	Modify
Address 〒100-0004 東京都千代田区大手町2丁目 3-1 201 TOKYO TO CHIYODA KU OTEMACHI 2- 3-1 201	Modify
Phone number 00-0000-0000	Modify
Gender Male	Modify
Residence card number A00000000002	Modify
Status of residence	Modify

Planned frequency of transactions Once a week	Modify
Scheduled transaction amount per month More than 10,000 yen to less than 50,000 yen	Modify
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 500,000yen	Modify

After confirmation, proceed to the next step

1 Complete Pre-check 2 Identify Verification 3 Enter Required Information 4 Check the Transaction Detail

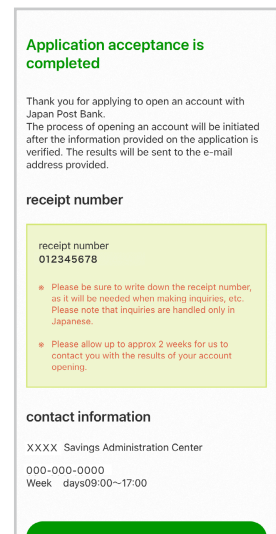
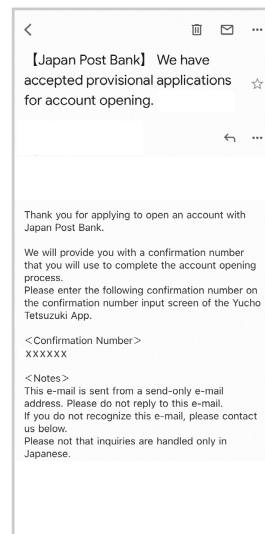
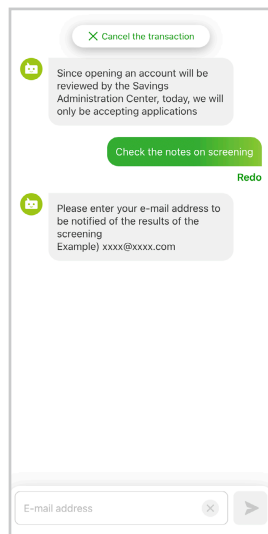
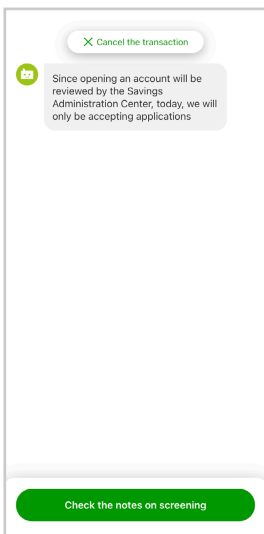
(3) Your application will be screened by the Saving Administration Center.

* Only applications will be accepted today

(4) Make sure to register your e-mail address so we can notify you regarding the outcome of your application.

(5) A confirmation number will be sent to your registered e-mail address. Enter the number in the app.

(6) Your application is complete! After entering your confirmation number, please be sure to note the receipt number and contact information displayed on the screen.



! E-Mail With the Results of Your Screening

Email with the results of your screening

The results of your screening will be sent to your registered e-mail address.

* You will be notified of the results of your screening in approximately two weeks.

Cash Card

Your cash card will be sent to your registered address approximately two weeks after your account has been opened. The cash card will be sent via simple registered mail (with no forwarding service). Please note that if you do not receive your cash card, your account may be subject to transaction limits.

* Depending on the screening results of your application, we may decline to open an account for you.

Account Information

You will receive a Yucho Direct customer number* along with your cash card. Please log in to Yucho Direct for the first time using your customer number and the password you set when opening your account.

* Make sure to store your "customer number" and "account number" in a safe place.

Recommendations for Customers Who Have Opened an Account



Use the **Yucho Bankbook App** on your smartphone to view your current account balance, deposits, withdrawals, statements, and money transfers.

Be sure to take advantage of this app, which you can start using as soon as you open your account!

iPhone



Android



3 Reset Your PIN

You can reset your cash card PIN in as little as five minutes.

The cash card will also be unlocked, allowing you to use it immediately with your new PIN.

● Who Is Eligible To Reset Their PIN



Individuals who have opened a general account at Japan Post Bank



The following individuals may not reset their PIN:

- Sole proprietors and corporate customers
- Groups (associations that lack legal personality)
- Customers using the adult guardianship system
- Customers who need to change the name on their account

● What You Need To Apply

Only identification documents and your Smartphone are required.

Please have either your Driver's License, Individual Number Card, or Residence Card on hand.



Driver's License

or



Individual Number Card*

or



Residence Card

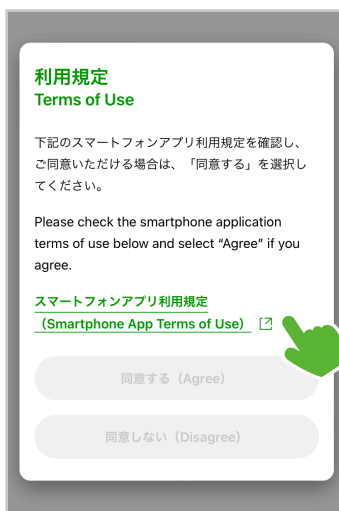
* Your Individual Number will not be recorded or stored when you reset your PIN using this app.

Procedure Flow

You can reset your PIN in three easy steps. Open Yucho Tetsuzuki App to get started.

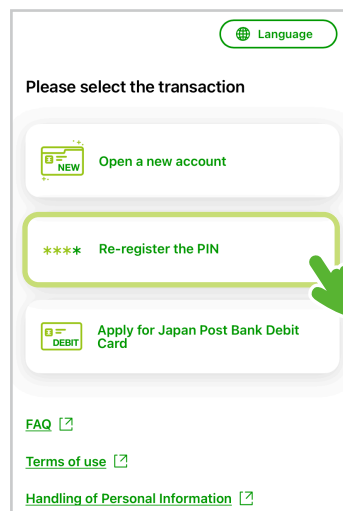
1 Complete Pre-check

(1) You must agree to the Terms of Use when opening the app. Tap and read the “Terms of Use” if you agree to it please tap “同意する (Agree)” to continue.



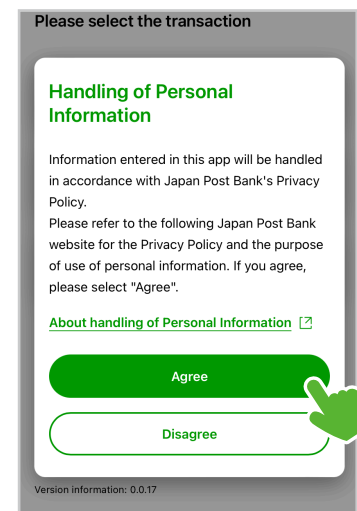
2 Identify Verification

(2) Select “Re-register the PIN” on the home screen of the app.

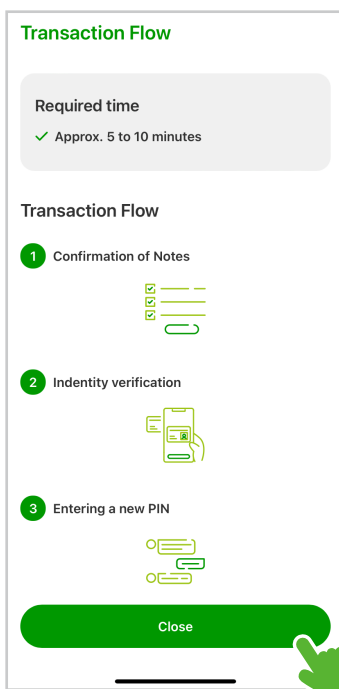


3 Entering a New PIN

(3) Read the Handling of Personal Information, and if you agree, please tap the “Agree” button to continue.

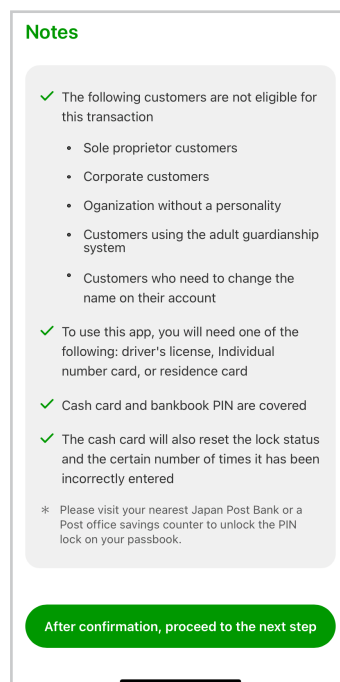


(4) Review the Transaction Flow and tap “close” button.



(5) Please review the Notes.

Explanations about ineligible users and required documents will be provided.

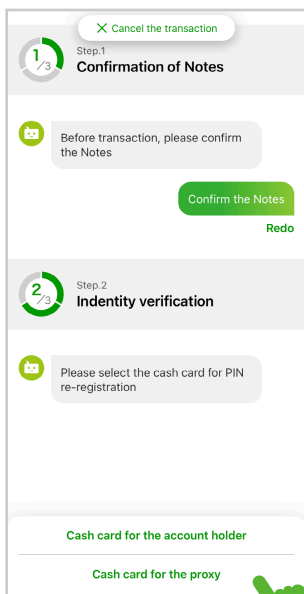


⚠ Please note

If you have incorrectly entered your PIN more than a certain amount of times, and your bankbook is locked, it will not be automatically unlocked even if you reset your PIN. To unlock your bankbook, you will need to go to your nearest Japan Post Bank or Post Office Savings Counter.

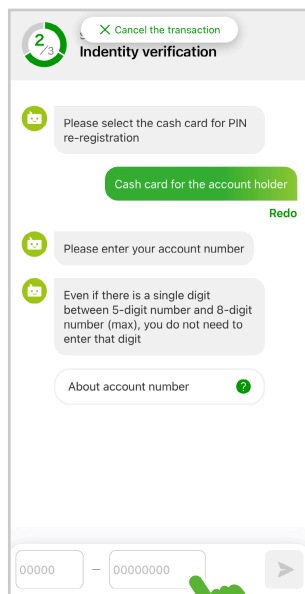
1 Complete Pre-check

(1) Select the type of cash card for which you wish to reset your PIN.



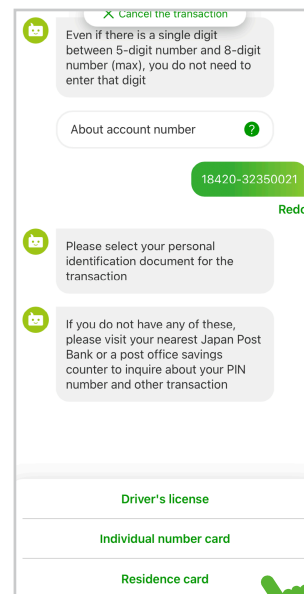
2 Identify Verification

(2) Enter your account number.



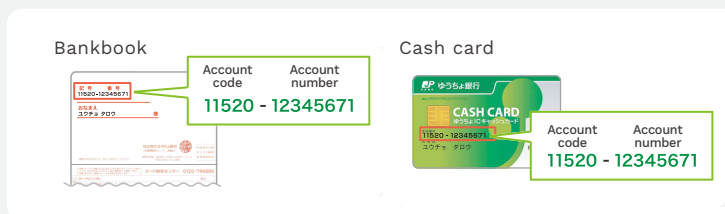
3 Entering a New PIN

(3) Select your identification documents and scan them in the application.



! Account Number

Your account number are the numbers that appear on your bankbook or cash card. The 5-digit number is your account code, and the 8-digit number (maximum) is your account number.



! Preparing for IC Chip Scanning

The instructions will vary depending on which identification document you have selected. Follow the instructions.

Driver's License

Enter the two PINs that you set when you issued or renewed your license. If you enter the wrong PIN three times, your account will be locked.

Note: To unlock your license, you must go to your nearest police station or driver's license center.

Individual Number Card

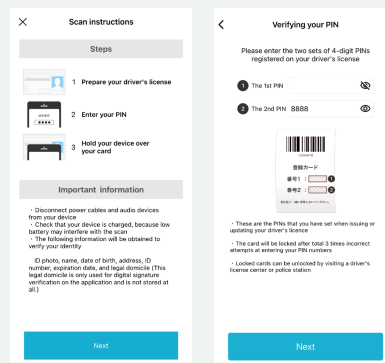
Please enter the information shown on the front side of your card.

* Your Individual Number will not be recorded or stored when opening an account with this app.

Residence Card

Enter your residence card number.

(Example) When using your driver's license

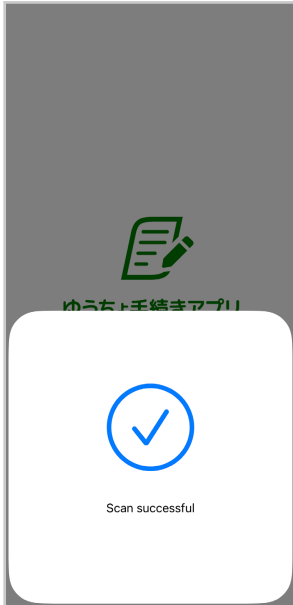


1 Complete Pre-check

2 Identify Verification

3 Entering a New PIN

(4) Follow the on-screen instructions to hold your smartphone over your identification documents and scan the IC chip. When the check mark appears, scanning is complete.

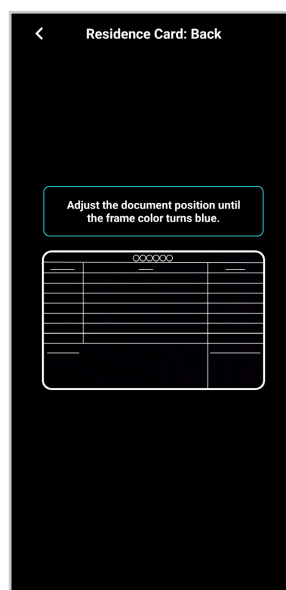
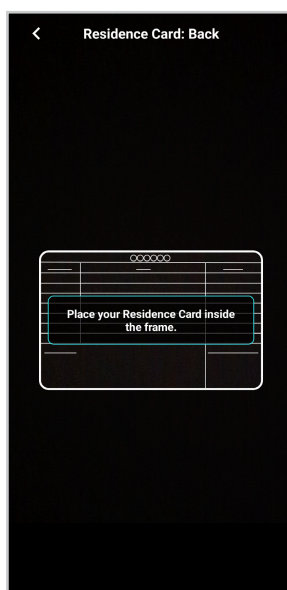
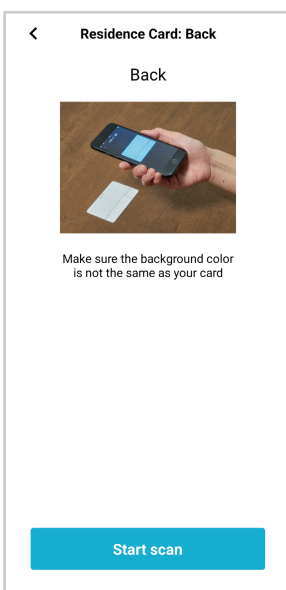


! If You Are Unable To Scan the IC Chip

- Disconnect any charging cables or earphones, etc.
- Make sure your smartphone is fully charged.
- Do not place the IC card on a metal desk.
- Remove the card from its case.
- When the scanning screen appears, wait for a moment without moving the device.
- Adjust the position of your smartphone over the card and try again.
- Removing any covers or cases from your smartphone might make scanning easier.
- If your smartphone has a ring attached, please remove it.
- Place your smartphone over your card and wait for several moments until scanning is complete. This can take up to 15 seconds.
- The issue may be resolved by changing the settings on your smartphone.



(5) Next, following the app's instruction, take a photo of the "back side" of your residence card. If your residence card is in a case, please remove it before taking a photo.



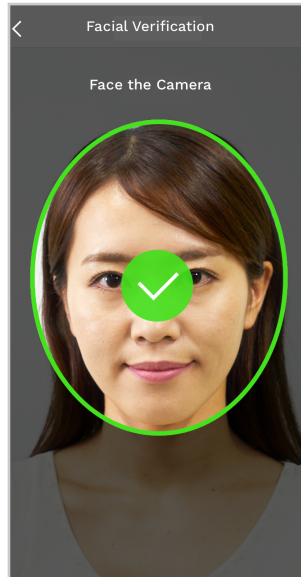
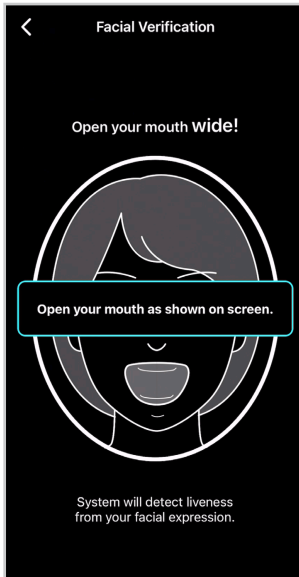
1 Complete Pre-check

2 Identify Verification

3 Entering a New PIN

(6) Follow the instructions in the app to take a photo of your face.

A green checkmark will appear, indicating that your photo has been taken successfully.



! If You Are Unable To Take a Satisfactory Photo of Your Face

- Ensure you are in a well-lit environment.
- Wipe off any fingerprints or smudges on the camera with a soft cloth.
- Please remove glasses, hats, or masks.

1 Complete Pre-check

2 Identify Verification

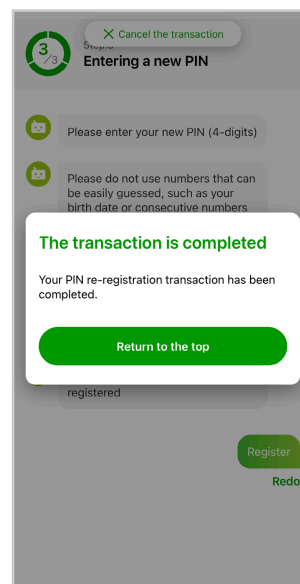
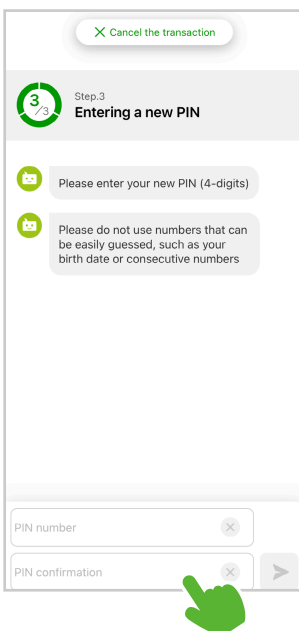
3 Entering a New PIN

(1) Enter your new PIN (4 digits).

* Do not use numbers that are easy to guess, such as your date of birth.

(2) Your application is complete!

Be careful to protect your PIN.



Frequently Asked Questions

If you have any problems using the application, please refer to the FAQs on the Japan Post Bank website.

Q Can I open an account for my child with Yucho Tetsuzuki App?

Yucho Tetsuzuki App can be used only by the owner of the account who is 16 years of age or older. Even if you are a person with parental authority, you cannot open an account in your child's name using the application, so please prepare the necessary documents and complete the procedures at the counter.

Q I have lost my current cash card PIN. Can I reset my PIN with Yucho Tetsuzuki App?

Yes.

Yucho Tetsuzuki App allows you to instantly reset your PIN, even if you do not know your current PIN.

Q I tried to open an account with Yucho Tetsuzuki App, but it does not read my identification documents properly.

If the IC chip in your identification documents cannot be read properly, please visit the savings counter of your local Japan Post Bank or post office to open an account.

Q While using Yucho Tetsuzuki App, The “A transmission error has occurred.” message is displayed.

Please check the connection status and try to connect again in a good communication environment. If there is no improvement, please restart your device or apply with a different device.

Q In the middle of a procedure on Yucho Tetsuzuki App, The “Cancel the transaction” message is displayed.

This error is displayed when the operation is not performed for a certain period of time and the procedure is aborted. We apologize for the inconvenience, but please start from the beginning.

Q Can I use Yucho Tetsuzuki App in languages other than Japanese?

The languages available for each procedure are as follows

Account opening: Japanese, English, Chinese (simplified), Vietnamese

PIN reset: Japanese, English

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

If you have any problems, please visit the website

Check the Japan Post Bank website

which explains how to use Yucho Tetsuzuki App



It also provides detailed instructions and information about the various procedures.

Guidebooks are available in English, Chinese (Simplified), Vietnamese, and Japanese.

Japan Post Bank Website



If you encounter any problems, use specific keywords to search the FAQ.



キーワードを入力



検索



Chat with us whenever you want, 24 hours a day.



Click this button on the website

チャットで質問する

Inquiries regarding the Yucho Tetsuzuki App

Yucho App support desk (toll free)

0120-210-765

Business Hours:

Please check the contact page on the Japan Post Bank website. (Japanese)

Follow the guidance of the automated voice and press “3” for Yucho Tetsuzuki Application. Selection can be made even during voice guidance.

* This service is also available free of charge from mobile phones. * VoIP and similar services may not be supported.
 * If your phone is set to withhold your number when making calls, please dial 186 at the beginning of the above phone number.
 * Japanese only. Customers who do not speak Japanese should contact us together with a Japanese-speaking person.

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

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

Post offices function as representatives providing Japan Post Bank products and services.