JAPAN POST BANK

JAPAN POST GROUP

Quick Guide to “Yucho International Remittance”

With “Yucho International Remittance” you can send money worldwide from your Japan Post Bank account using your smartphone or computer.

Website

(Japanese language only)

https://www.jp-bank.japanpost.jp/kojin/sokin/kokusou/kj_sk_ks_websvik.html

Overview

Remittance Fee	¥3,000 / transaction ＊Depending on the intermediary bank or beneficiary bank. intermediary fees, account registration fees, etc. may be deducted from the remittance amount. ＊Consumption tax is not applied to the fees.
Remittance Limits	Less than ¥1,000,000 / transaction Up to ¥2,000,000 / day Up to ¥5,000,000 / month ＊If the remittance amount converted at the exchange rate at the time of application exceeds the remittance limit, it will not be accepted.
Countries and Currencies (Japanese language only)	For a list of countries and regions where you can send remittances, please refer to the ‘List of Countries Handling International Remittances’, which you can access via the URL or QR Code. You can also check the currency, which varies by country, below. https://www.jp-bank.japanpost.jp/kojin/sokin/kokusou/kj_sk_ks_index.html#ksskn ＊The remittance amount and remittance fee will be charged in Japanese yen(¥), regardless of the currency used for the remittance. ＊The currency credited to the beneficiary’s account varies depending on the beneficiary’s account (it is not related to the currency used for the remittance).
Supported Language	Japanese language only ＊Some fields require input in Japanese. ＊“Yucho International Remittance” is a web browser-based service. Although it is technically possible to translate it into other languages using the translation features of web browsers or similar tools, we cannot be held responsible for the accuracy of these translations.

Necessary preparations for use

☑ Verify your account

☑ Register your My Number for your account

☑ Download and register “Yucho Authentication App” or “Yucho Bankbook App”

	App Store	Google Play
Yucho Authentication App		
Yucho Bankbook App		

- You need to complete the Identity verification (at the time of transaction) procedure and register your My Number (Individual Number) with your account at a Japan Post Bank branch or post office saving counter.
- Please download “Yucho Authentication App” or “Yucho Bankbook App” and complete identity verification (eKYC) using your driver’ s license, My Number Card (Individual Number Card), or residence card.

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How to use the service

01 Register Your Details

You need to register your account and provide your details as the payee (account holder).
Once you have completed the service registration process, you can log in and start using the service.

02 Register the Beneficiary

You need to register the beneficiary's details, i.e. the person who will receive the remittance.
If the person receiving the funds is different from the account holder, you also need to enter the ultimate beneficiary's information.
Please confirm the account details, including the destination country, the beneficiary bank's bank code and the beneficiary's address, in advance.

03 Submit a Remittance Request

Select a registered beneficiary and proceed with the remittance application.
Based on the relevant laws and regulations, we may request additional verification or documentation to confirm the purpose of the remittance.
If you are prompted to upload documents, please do so via the website.

04 Check Processing Status

You can check the status of your remittance after submitting your request.
If your remittance request contains any missing details or information that requires confirmation, we may request your response to verification items or the provision of documents.
If we do not receive your response by the deadline, we will cancel the remittance.
Therefore, please check the remittance status even after completing the application process.

Important Notes

▸ Regarding Service Usage

- ■ International remittances from accounts belonging to entities other than individuals, such as corporations or unincorporated associations, cannot be processed.
  Please note that international remittances relating to corporate transactions cannot be made via an individual customer' s account.
- ■ Remittances may be significantly delayed or not executed at all if remittance information is incomplete or insufficient, or due to circumstances at the relevant banks.
- ■ Please ensure that the address, name and other details registered for your account are up to date. If they are not, we may be unable to verify the remittance details and execute the remittance.
- ■ The remittance amount and fees will be debited from your designated account at the time you submit the remittance request. If your account balance is insufficient, we cannot accept your remittance request.
- ■ The applicable exchange rate is our bank's published rate at the time the remittance is requested.
- ■ Do not use your browser's 'Back' or 'Forward' buttons while using the service, as this will cause errors.
- ■ You cannot use private or incognito browsing modes. Please use normal browsing mode instead.

▸ Request Regarding Compliance with Laws and Regulations

- ■ Banks are required by various laws and regulations to verify transaction details with customers.
- ■ The bank may request documentation or other information for verification purposes. In such cases, the time taken to process your application and remit funds to the relevant bank may be extended.
  Furthermore, based on the results of our verification process, we may be unable to execute your remittance request.

▸ Beware of Fraud and Crime when using International Remittances.

Cases of fraud and criminal activity involving international remittances are occurring worldwide. To avoid becoming a victim of fraud or crime, please carefully verify the details of any international remittance you make. Please note that we cannot accept remittances if we suspect them to be related to the following types of fraud or criminal activity:

- Remittances suspected of being related to international romance scams, etc.
- Remittances related to overseas companies operating without the necessary permits or registrations from Japanese authorities
- Other remittances suspected of being related to money laundering or criminal activity.

Scan the QR Code and visit the Japan Post Bank website.

https://www.jp-bank.japanpost.jp/en/djp/en_djp_index.html

Post offices are bank agents that handle the products and services of Japan Post Bank.

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