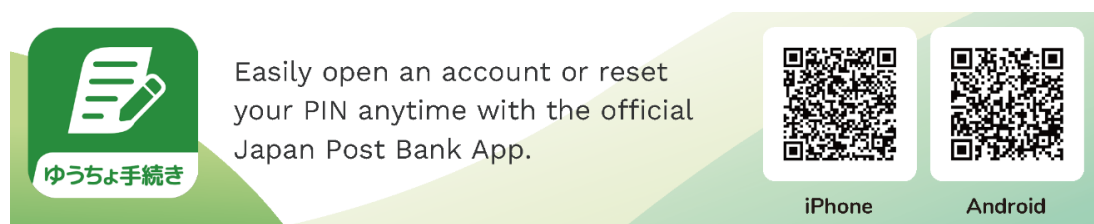


How to open a Japan Post Bank account

Procedures on the bank app

Language	Available in Japanese, English and Chinese, but the following words need to be entered <u>in Japanese</u> . Please copy the words in red and past them on the bank app. ① Name of the university 「 名古屋外国語大学 」 = Nagoya University of Foreign Studies ② Reasons for opening an account and source of funds 「 奨学金 」 = Scholarship
Cash card	Will be mailed to you about 2 weeks after completing the application.
Passbook	N/A



- You need a phone that can read the IC chip. Android phones purchased overseas may not be able to read the IC chip.
- This procedure does not leave a history in the app, so it is possible to use your friend's phone.
- You need to change your Apple ID/Google Play country in order to download the app.
iPhone users: <https://support.apple.com/en-gb/HT201389>
Android users: <https://support.google.com/googleplay/answer/7431675?hl=en&sjid=16447921340992281142-AP>
- **If you are unable to download the app, you can use Android phones available in the International Office. Please make a reservation in the office if you want to use the app.** Please complete the procedures for opening an account inside the office as you are not allowed to take the phone out of the office.

<Required items>

Residence card (after resident registration), NUFS student ID card, *Tax Identification Numbers



*Depending on your nationality you may be required to enter the following numbers on the app.

Examples

United States: Social Security Number

United Kingdom: National Insurance Number

Australia: Tax File Number

Canada: Social Insurance Number

Korea: Resident Registration Number

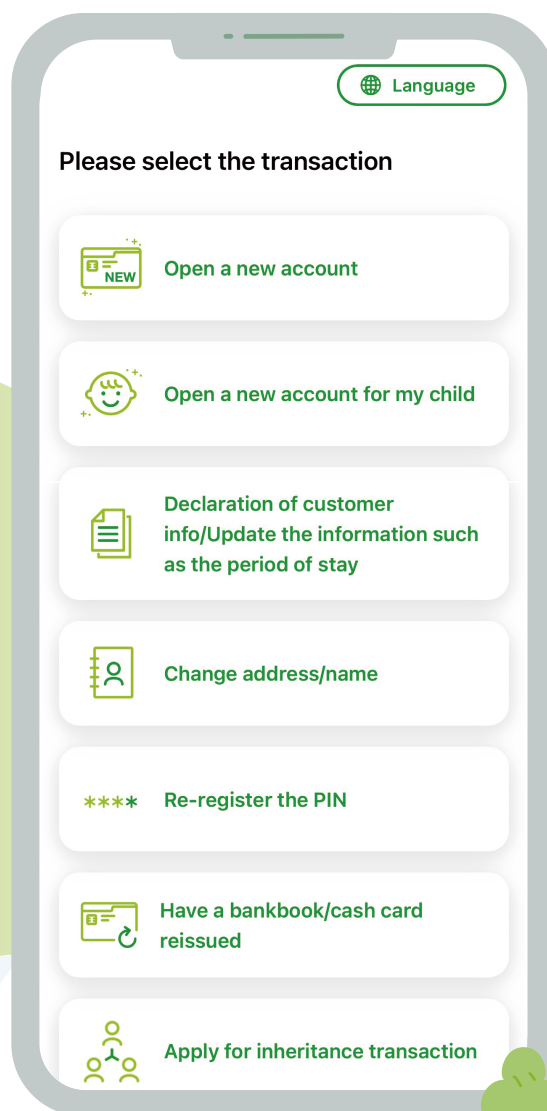
New Zealand: IRD Number

etc

English

 ゆうちょ手続きアプリ

Detailed User Manual



You can easily Open an Account or Update the Information Such as the Period of Stay at any time, anywhere with the Japan Post Bank official app.



iPhone



Android

 This guidebook provides usage instructions for foreign nationals for Yucho Tetsuzuki App.
Please follow the onscreen instructions and provide information in Japanese where required.

Highlights!

- ✓ **No membership registration required!** Start using the app immediately.
- ✓ Procedures to open an account available in **multiple languages**.
- ✓ **One answer for each question!** Proceed by answering questions quick and easy!
- ✓ **Do it all from your smartphone!** Use the app anywhere, anytime.

1 About the App

What Is Yucho Tetsuzuki App?	3
Supported Devices	4
Installation Process	4

2 How To Read This Guide 5

3 Procedures Available via the App

Open an Account	6
Who Is Eligible To Open an Account	6
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STEP 2. Identify Verification	16
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STEP 4. Review Your Details	66

4 Frequently Asked Questions 71

● Supported Devices

Smartphones with cameras and IC chip reading capabilities (NFC function) can be used.
Please check the [Japan Post Bank website](https://www.jp-bank.japanpost.jp/app/tetsuzuki/app_tz_ja.html) for supported devices and OS.

Japan Post Bank Website

https://www.jp-bank.japanpost.jp/app/tetsuzuki/app_tz_ja.html



● Installation Process

1 Open the App Store or Google Play on Your Smartphone

Please open the App Store if you are an iPhone user or Google Play if you are an Android user.

2 Install the App

Search for Yucho Tetsuzuki App or install it using the QR code. The app is free to download and install.

Icons



iPhone



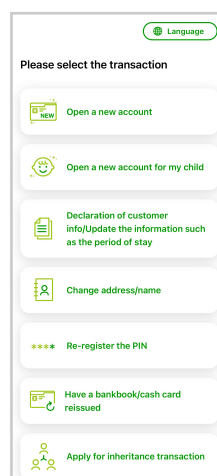
Android



* Customers are responsible for data charges related to the installation, updating, and use of the application.
* This application is only available in Japan.

3 Open the App on Your Phone

After the application installation is complete, tap the Yucho Tetsuzuki App icon and confirm that the application starts normally. If the screen shown on the right is displayed, you can use the application.



* Apple, the Apple logo, iPhone, and iOS are trademarks of Apple Inc. registered in the U.S. and other countries.
* App Store is a service mark of Apple Inc.
* Android, Google Play, and the Google Play logo are trademarks of Google LLC.
* QR Code is a registered trademark of DENSO WAVE INCORPORATED.

2 How To Read This Guide

The screens shown in this guide may differ from the actual ones. They are subject to change without notice.

1 Notes

The following is a list of precautions for the procedure.

Notes

2 Tips for Using the App

Includes important tips about using the app.

Tips for Using the App

3 Procedure Available via the App

● Open an Account

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

To open an account, your application must be confirmed by the Operation Support Center, and it takes approximately 1 week for confirmation.

The account that can be applied for with this application is “Yucho Direct + (Plus)”, a Bankbook-Free Integrated Account.

* If you wish to change to an account that issues a bankbook, you can do it by first opening an account using this app and then requesting it on an ATM that has a bankbook carry-over function using the cash card you received. There is no handling fee required for the change for two months after opening your account. If more than two months have passed since opening your account, a fee will be applicable.

* The result of the confirmation by the Operation Support Center will be sent to the e-mail address you provided, in approximately 1 week.

* 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 residing in Japan



Individuals aged 16 and over

* Opening an account for a child is only available when both the account holder (the child) and the representative (the parent with parental authority) are Japanese nationals.

The following individuals may not open an account

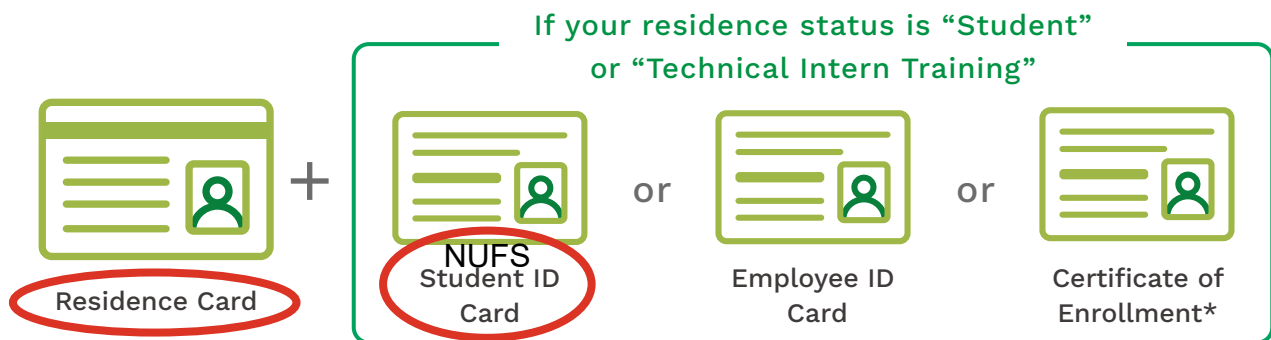
- Customers who already have a general account with Japan Post Bank
(This also applies to customers who are not currently using the account except in cases where the account has already been closed).
- Individual customers who wish to use an account for business purposes
- Corporate and organization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

What You Need To Apply

To apply for account opening, you will need a smartphone and the following items ① and ②, so please prepare them in advance.

① Personal Identification Documents

You will need to use your residence card, etc., as an identification document.



* If you do not have a student ID card, employee ID card, or other ID that proves that you belong to a school, company, or other organization, please use the employee/student registration certificate format on our website (please ask the person in charge at your place of work or school to fill in the format).

⚠ Notes regarding personal identification documents

- 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.
- Depending on your residence status, you should provide a photograph of your student ID, employee ID, or certificate of enrollment.
- You will not be able to open an account if you photograph documents that are not required for the process, such as a Certificate of Residence (住民票) or a Personal Identification Number notification (個人番号通知書).

② E-Mail Address

An e-mail address is required for notification of screening results.



E-Mail Address

⚠ Notes about e-mail addresses

To confirm your e-mail address and to notify you of the results of your account opening application, you will receive an e-mail from the following e-mail address.

information@tetsuzuki.jp-bank.japanpost.jp

You may not receive the e-mail if your settings reject spam e-mails. Please check your e-mail settings in advance.

● Application Process for Opening an Account

The procedure for opening an account with this application is as follows.
You can apply for an account by entering and confirming each item.

STEP 0. Start

- P.9 Launching the App and Language Selection
- P.11 Confirmation of Handling of Personal Information



STEP 1. Important Notices

Open an Account

- P.13 Review Important Notices
- P.15 Confirmation of Nationality



STEP 2. Identity Verification

- P.16 Preparation and Confirmation of Residence Card
- P.20 Scan Your Residence Card
- P.21 Take a Photo of Your Residence Card (Back Side)
- P.22 Take a Photo of Your Face



STEP 3. Enter the Required Information

- P.26 Confirmation and Input of Residence Card Information
 - P.26 Confirmation of Nationality
 - P.31 Confirmation of Your Name
 - P.34 Confirmation of Your Address
- P.37 Enter Other Information
 - P.37 Enter Your Phone Number
 - P.39 Confirmation of Employment or Enrollment in School
- P.44 Confirmation of Your Country of Residence (Tax Home Country), etc.
- P.49 Declaration of Purpose of Making Transactions
- P.63 Set Your Cash Card PIN
- P.64 Setup Yucho Direct



STEP 4. Review Your Details

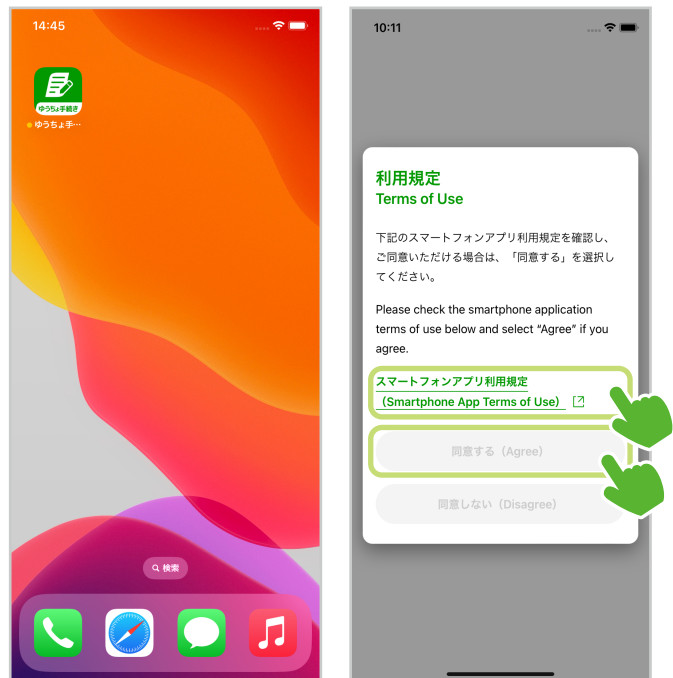
- P.66 Confirm Your Details
- P.68 About Application Screening When Opening an Account
- P.69 Enter Your E-mail Address
- P.70 Completion of Application

STEP 0. Start

● Launching the App and Language Selection

1 Launch the App

Navigate to **Yucho Tetsuzuki App** icon. Tap the icon to launch the app. Please read the smartphone app “Terms of Use” and select “**同意する (Agree)**” if you agree to the terms.



2 Language Selection

Select the “**Language**” button in the upper right corner of the screen to display the language selection screen.

Please select the language you wish to use.

* Upon initial launch, the language of the Yucho Tetsuzuki App is set according to your OS language settings. If your OS language is set to a language not supported by the Yucho Tetsuzuki App, it will be displayed in English.



Available languages vary depending on the transaction.

Japan Post Bank Debit Card links to the Japanese site.

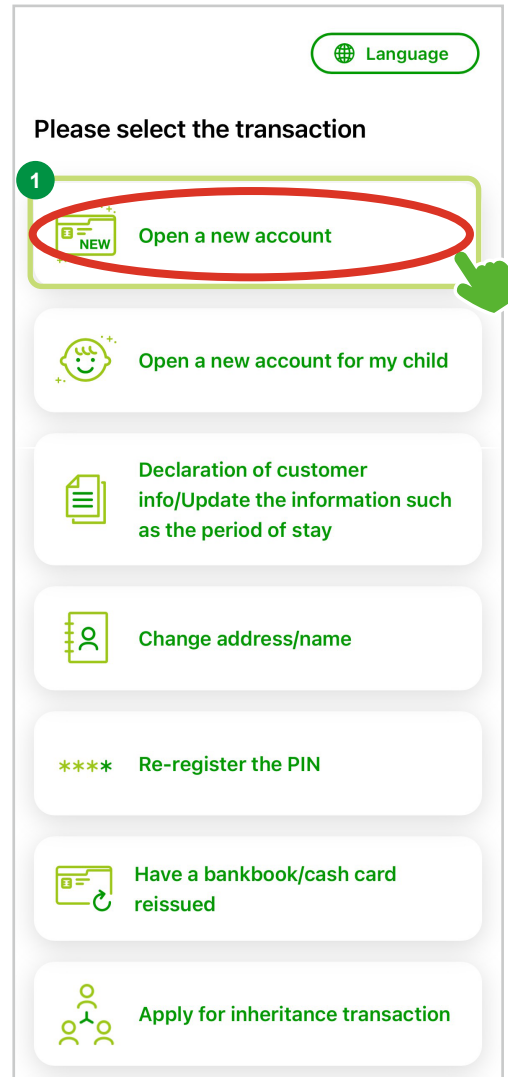


STEP 0. Start

Select a Procedure

1 Select the Procedure

Tap “Open a new account” and proceed to the next part.



STEP 0. Start

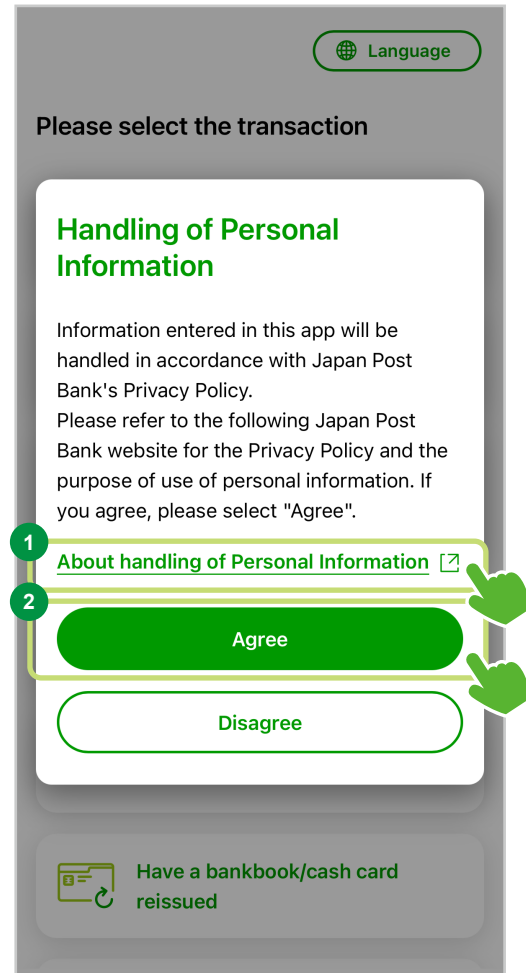
● Confirmation of Handling of Personal Information

1 Confirm the “About handling of Personal Information”

Please tap the “[About handling of Personal Information](#)” link and review its contents.

2 Select “Agree”

If you agree to the Handling of Personal Information, select “[Agree](#)” and proceed to the next step.



STEP 0. Start

Confirmation of the Application Process

This is a guide to the application process to open an account.

1 Entering the code of the branch

When the chat content “If you were directed to this app by Japan Post Bank or a post office, please enter the branch code you were given.” is displayed along with a response field, please enter the branch code (five or six digits).

If you were not introduced, please select “I was not introduced to the app”.

Please put "21799" here.

2 Review Each Step

The procedure consists of four steps:

“Important Notices”, “Identity verification”, “Enter the required information” and “Review your details”.

It takes about 15 to 20 minutes to open an account with this application.

3 Tap “Close”

Once you have confirmed the application process, tap “Close” and proceed to the next step.

STEP 1. Important Notices

● Review Important Notices

Please review important notices provided by Japan Post Bank before proceeding.

1 Tap “Check important notices”

Tap “**Check important notices**” and proceed to the next part.

2 Review the Notes

Please review the listed “Notes”.

This app cannot be used for procedures by customers who fall under the conditions specified in the notes. We appreciate your understanding.

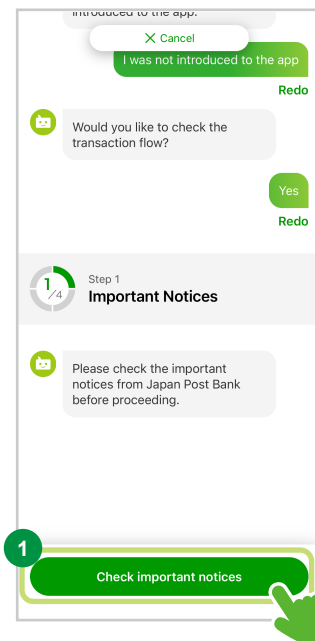


When opening an account, we will confirm the details of your application. Depending on the screening results of your application, we may decline to open an account for you. We appreciate your understanding.

3 Review the Account Features

Please ensure you review “Account Features” listed here.

Please note that the only type of account that you can apply to open from this app is “Yucho Direct + (Plus)”, a Bankbook-Free Integrated Account. If you wish to change to an account that issues a bankbook, you can do it by first opening an account using this app and then requesting it on an ATM that has a bankbook carry-over function using the cash card you received. There is no handling fee required for the change for two months after opening your account. If more than two months have passed since opening your account, a fee will be applicable.



Important Notices

2 Notes

- ✓ This service is not available to the following customers.
 - Customers who already have a Japan Post Bank general account
 - Customers using the adult guardianship system
 - Customers who do not reside in Japan
 - Individual customers who wish to use an account for business purposes
 - Corporations and organizations (Association without Juridical Personality)
 - Foreign nationals who do not have a residence card (diplomats and related officials, etc.)
- ✓ A review may be required to open an account. Please note that as a result of this review, we may decline your request to open an account.
- ✓ After your account is opened, we will send your cash card by registered mail marked “Do Not Forward” to your registered address. If you are planning to move in the near future, please apply after your move is complete (Automatic forwarding is not possible).

3

Account Features

- ✓ No bankbook issued

This is an application for the bankbook-free integrated account “Yucho Direct + (Plus).” If you would like a bankbook issued, please visit a nearby ATM for bankbook renewal to have it issued after your cash card has arrived. A bankbook will be issued free of charge for the first two months after opening your account (first time only).

[Yucho Direct + \(Plus\)](#)
- ✓ No seal registered

If you apply in writing for services such as automatic debit transfers, you must register a seal at the counter.

Other notes

- ✓ Please select the card you would like to issue: a Japan Post Debit Card (with J-Debit), a JP BANK Card (Standalone or Integrated), or an IC Cash Card. Eligibility for certain cards may vary based on age and other factors.
- ✓ For Japanese or foreign nationals who require screening at the time of account opening, the application will automatically be for an IC Cash Card. If you wish to apply for a Japan Post Bank Debit Card or a JP BANK Card, please do so on our website after opening your account.
- ✓ The auto-swing limit will be set at 13 million yen.

[About the Auto-Swing Limit](#)

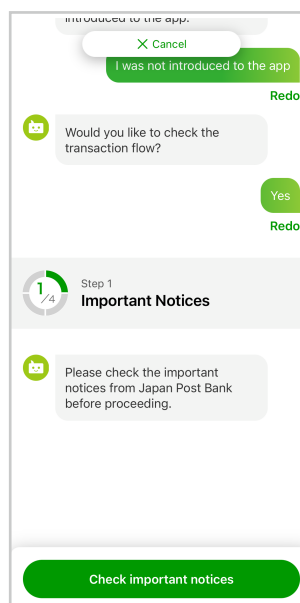
STEP 1. Important Notices

4 Other Notes

Please review the “Other Notes” listed.

5 Tap “After confirmation, proceed to the next step”

Once you have confirmed the details outlined in Steps 1-4, please tap “**After confirmation, proceed to the next step**” button to proceed to the next step.



Important Notices

Notes

- ✓ This service is not available to the following customers.
 - Customers who already have a Japan Post Bank general account
 - Customers using the adult guardianship system
 - Customers who do not reside in Japan
 - Individual customers who wish to use an account for business purposes
 - Corporations and organizations (Association without Juridical Personality)
 - Foreign nationals who do not have a residence card (diplomats and related officials, etc.)

marked “Do Not Forward” to your registered address. If you are planning to move in the near future, please apply after your move is complete (Automatic forwarding is not possible).

Account Features

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This is an application for the bankbook-free integrated account “Yucho Direct + (Plus).” If you would like a bankbook issued, please visit a nearby ATM for bankbook renewal to have it issued after your cash card has arrived. A bankbook will be issued free of charge for the first two months after opening your account (first time only).

[Yucho Direct + \(Plus\)](#)

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If you apply in writing for services such as automatic debit transfers, you must register a seal at the counter.

4

Other notes

- ✓ Please select the card you would like to issue: a Japan Post Debit Card (with J-Debit), a JP BANK Card (Standalone or Integrated), or an IC Cash Card. Eligibility for certain cards may vary based on age and other factors.
- ✓ For Japanese or foreign nationals who require screening at the time of account opening, the application will automatically be for an IC Cash Card. If you wish to apply for a Japan Post Bank Debit Card or a JP BANK Card, please do so on our website after opening your account.
- ✓ The auto-swing limit will be set at 13 million yen.

[About the Auto-Swing Limit](#)
- ✓ If an account is found to have been opened using forged or altered personal identification documents, we will take measures such as suspending or closing the account and, in accordance with the law, report the matter to the authorities.

5

After confirmation, proceed to the next step

STEP 1. Important Notices

Confirmation of Nationality

1 Select “Foreign national”

Please select “**Foreign national**” and proceed to the next part.

Would you like to check the transaction fees?

X Cancel

Yes

Redo

Step 1
Important Notices

Please check the important notices from Japan Post Bank before proceeding.

Check important notices

Redo

Please select your nationality

Japanese national

1 Foreign national

STEP 2. Identity Verification

Preparation and Confirmation of Residence Card

Please have your residence card ready to verify your identity.

1 Select “Yes”

Select “Yes” and proceed to the next screen.

For those without a residence card

If you do not have a residence card, please visit your nearest Japan Post Bank or post office banking counter location to verify your identity. This applies to

- Special permanent residents
- Diplomats and related personnel
- US military personnel
- United Nations military personnel

If you do not fall under any of the above categories and do not have a residence card, you will not be able to open an account.

For those renewing their residence card

Customers who are in the process of renewing their residence card will not be able to open an account either through this application or by visiting a counter. Please proceed with verifying your identity once your card has been renewed.

2 Tap “Review the notes”

Tap “Review the notes” and proceed to the next screen.

STEP 2. Identity Verification

Review the Notes

1 Confirmation of Notes “When opening an account”

Please review the details provided under “When opening an account”.

2 Confirmation of Notes “When using the account”

Please review the details provided under “When using the account”.

3 Tap “After confirmation, proceed to the next step”

Once you have confirmed the details outlined in Steps 1-2, tap “**After confirmation, proceed to the next step**” to proceed to the next screen.



4 Tap “Proceed to identity verification”

Tap “**Proceed to identity verification**” and proceed to the next screen.

Notes

1

When opening an account

- ✓ The following foreign nationals are not eligible to complete the process
 - Customers who do not have an email address
 - Customers who are renewing their residence card
 - Customers whose names include II, III, or similar suffixes
- ✓ When a foreign national applies to open an account, the account cannot be opened on the same day because required checks must be completed in compliance with applicable laws and regulations. We will notify you of the screening results in about 2 weeks and send your cash card.
- ✓ As part of the process, you may be required to take a photo of your student ID card or employee ID card.
- ✓ Regardless of the language selected, only Japanese can be entered.

2

When using the account

- ✓ If you update your residence card or change your address after opening an account, please notify Japan Post Bank as soon as possible. If you do not notify us, we may temporarily restrict your transactions.
- ✓ When you leave Japan or move overseas, please close your account.

3

After confirmation, proceed to the next step

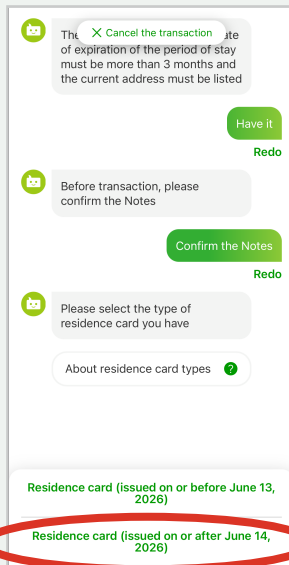


4

Proceed to identity verification



Selecting the type of residence card



The screenshot shows a multi-step web form. The first step has a warning icon and text: "This transaction is canceled. The date of expiration of the period of stay must be more than 3 months and the current address must be listed." It includes a "Cancel the transaction" link, a "Have it" button, and a "Redo" link. The second step has a camera icon and text: "Before transaction, please confirm the Notes." It includes a "Confirm the Notes" button and a "Redo" link. The third step has a camera icon and text: "Please select the type of residence card you have." It includes a link "About residence card types" with a question mark icon. Below the form, two options are listed: "Residence card (issued on or before June 13, 2026)" and "Residence card (issued on or after June 14, 2026)". The second option is circled in red.

Residence card (issued on or before June 13, 2026)

Residence card (issued on or after June 14, 2026)

If you are using a residence card as your personal identification document, select the type of residence card from the options below.

- Residence card (issued on or before June 13, 2026)
- Residence card (issued on or after June 14, 2026)

Review the information under "About residence card types" and select the type of residence card you have.

STEP 2. Identity Verification

Prepare To Scan Your Residence Card

* The applicable content between P. 18 and P. 25 may vary depending on the customer.

Prepare to scan your residence card.

Please have your residence card ready and follow the instructions on the screen.

1 Confirm the Process

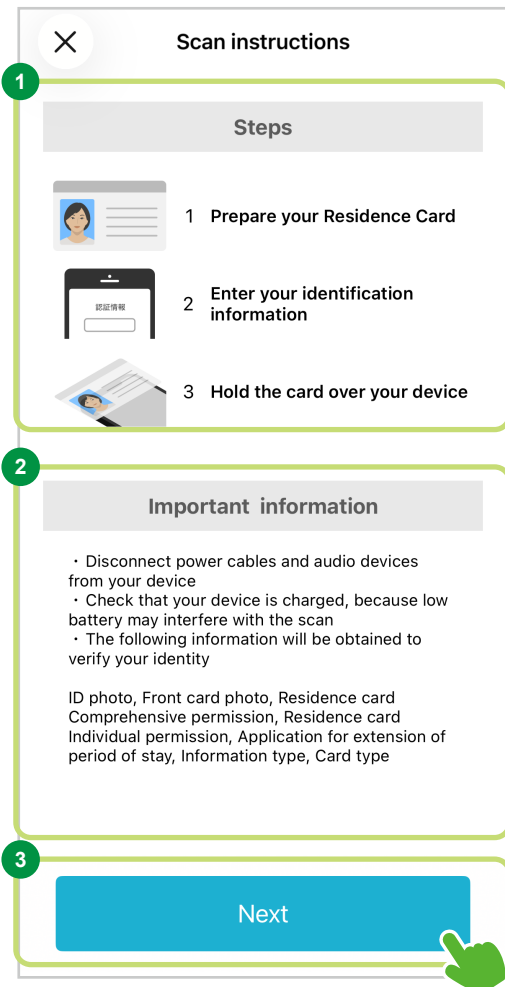
Please review the details provided under “Steps”

2 Review the Precautions

Please review the details provided under “Important information”

3 Tap “Next”

Tap “Next” and proceed to the next screen.



STEP 2. Identity Verification

Entering Your Residence Card Number

1 Enter Your Residence Card Number

Please enter your residence card number in the input fields.

Enter the first 2 letters



Enter the 8 numbers



Enter the last 2 letters

2 Tap “Next”

Once you have completed entering your residence card number, you will be able to tap the “Next” button. Tap “Next” and proceed to the next screen.

STEP 2. Identity Verification

● Scan Your Residence Card

Scan your residence card. Follow the instructions on the screen.

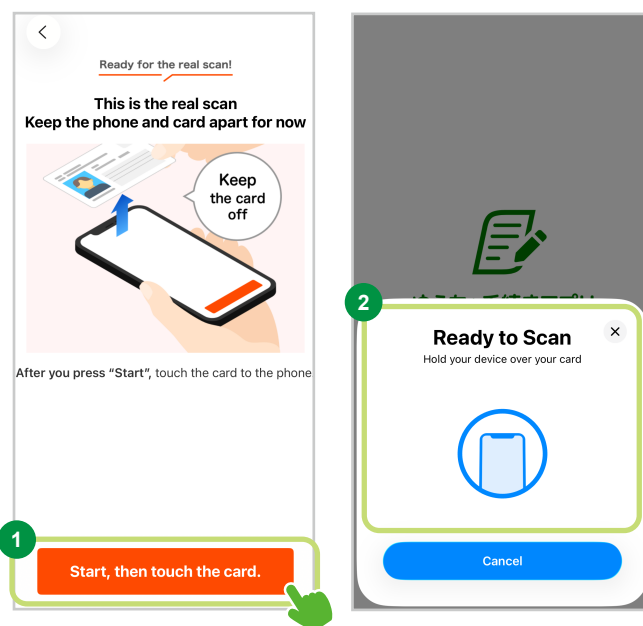
1 Review Details on How To Scan Your Residence Card

After reviewing the instructions, select “**Start, then touch the card**,” and proceed to the next screen.

2 Scanning Your Residence Card

Please follow the instructions on the screen and hold your residence card under your smartphone to scan it.

Once the card is successfully scanned, you will automatically be taken to the next screen.



? If you are having trouble reading the IC chip on your residence card, please check the following.

- 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.
- Some issues can be resolved by changing the settings on your smartphone.

STEP 2. Identity Verification

1 Take a Photo of Your Residence Card (Back Side)

Following the on-screen instructions, keep the back side of your residence card within the frame as you photograph it with your smartphone.

1 Review the Notes

Please review the precautions on the screen.



Photography notes

When photographing your residence card, please make sure that the card is placed against a non-white background.

2 Tap “Start scan”

Tap “**Start scan**” and proceed to the next screen.

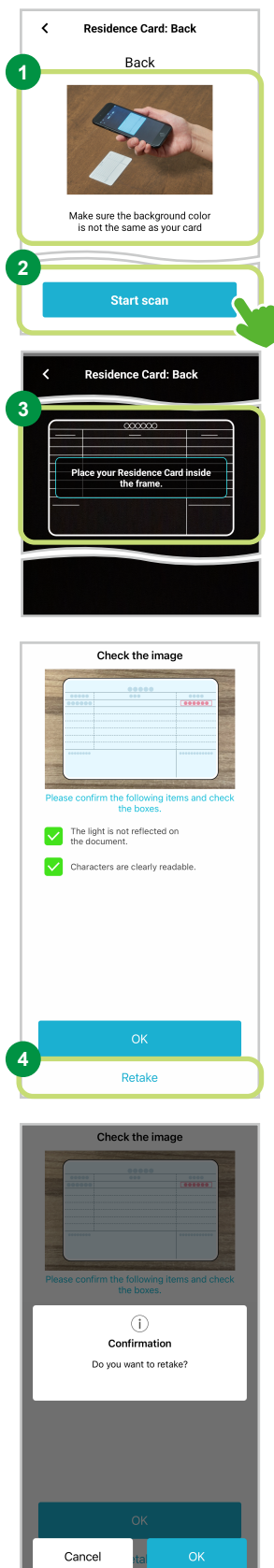
3 Photograph the Back Side of the Residence Card

Follow the instructions on the screen and place your residence card within the frame that appears. The camera will automatically take a picture once the card is recognized.

Once your photo is taken, you will automatically be taken to the next screen.

4 Confirmation of the image of the residence card

If the picture taken is not clear, please select “**Retake**”.



STEP 2. Identity Verification

● Take a Photo of Your Face

Take a Photo of Your Face (1) / Front View

Follow the instructions on the screen to take a photo of your face.

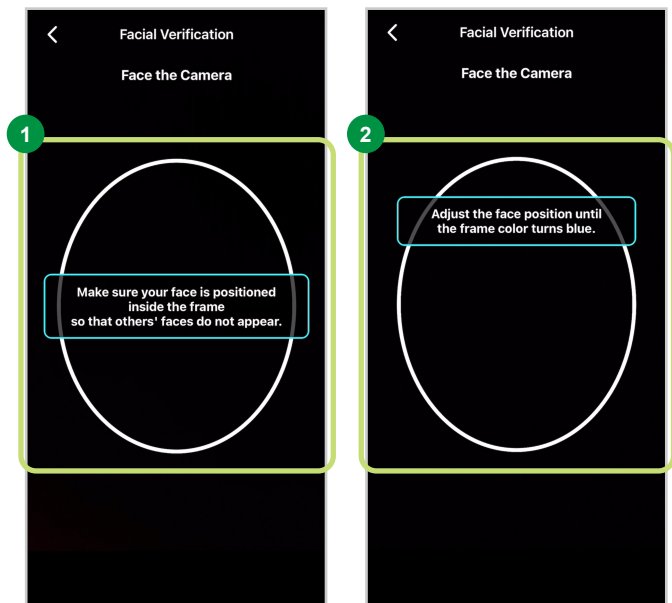
1 Adjust to the Frame

Follow the instructions on the screen and position your own face in the frame, ensuring that no other faces are visible.

2 Taking a Photo of Your Face (Front View)

Follow the instructions on the screen and adjust the size of your face inside the frame until it turns blue. The camera will automatically take a picture once a face is recognized.

Once your photo is taken, you will automatically be taken to the next screen.



? If you have trouble taking a satisfactory photo of your face, please review the following

- Ensure you are in a well-lit environment.
- Avoid backlighting and overly bright backgrounds.
- If the light from outside is strong, close the curtains and turn on indoor lights.
- Do not take your photo in a dimly lit environment or with a dirty camera lens.
- Avoid pointing the camera directly at the sun.
- Wipe off any fingerprints or smudges on the camera with a soft cloth.
- Check for accessories that might cause interference, such as glasses, hats, or masks.
- Ensure that no other faces are visible in the camera preview.
- Face directly towards the camera.

STEP 2. Identity Verification

Take a Photo of Your Face (2) / Liveness Detection

Follow the instructions on the screen to take a photo of your face.

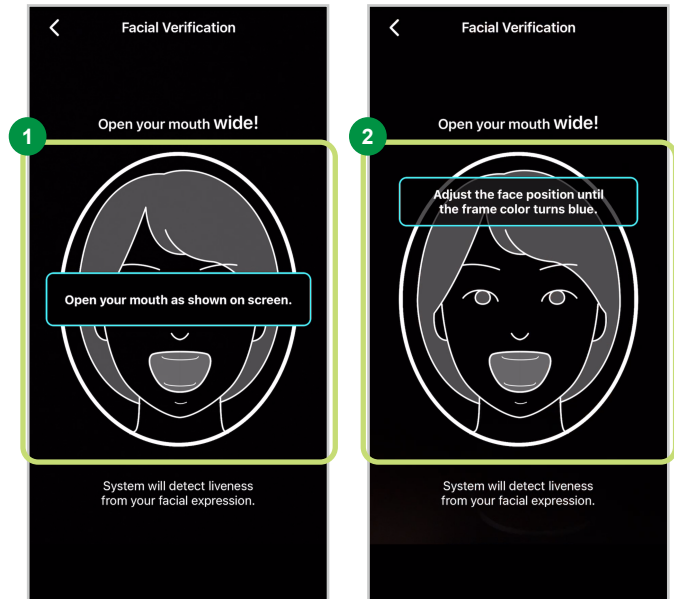
1 Adjust to the Frame

Follow the instructions on the screen and open your mouth widely.

2 Taking a Photo of Your Face (Liveness Detection)

Follow the instructions on the screen and adjust the size of your face inside the frame until it turns blue. The camera will automatically take a picture once a face is recognized.

Once your photo is taken, you will automatically be taken to the next screen.



STEP 2. Identity Verification

Take a Photo of Your Face (3) / Flash Photography

Follow the instructions on the screen to take a photo of your face.

1 Adjust the Frame

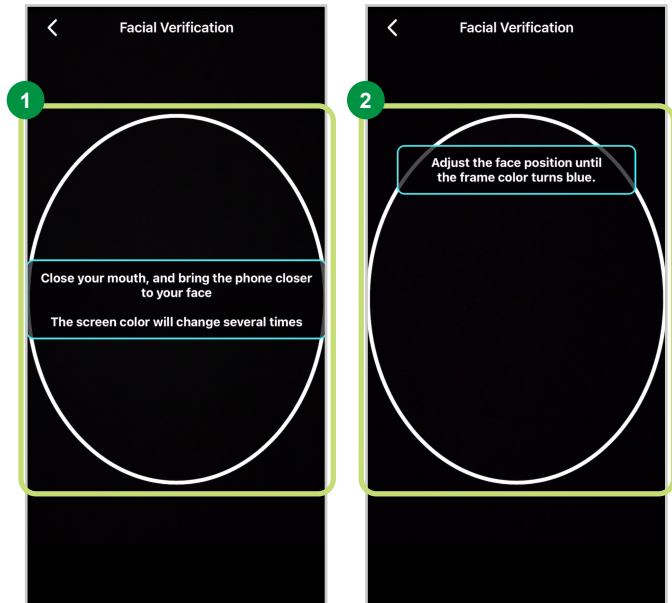
Following the instructions on the screen, close your mouth and move closer to the camera.

2 Taking a Photo of Your Face (Flash Photography)

Follow the instructions on the screen and adjust the position of your face inside the frame until it turns blue.

The camera will automatically take a picture once a face is recognized.

The screen will light up, but please stay still and do not move your face.



3 Photography Complete

A green checkmark will appear, indicating that your photo has been taken successfully. Once your photo is taken, you will automatically be taken to the next screen.



About Face Matching

If the photos of your face are determined not to be a match, you will be asked to retake the photos.

* Discrepancies may occur even in the case of a person's identity.

