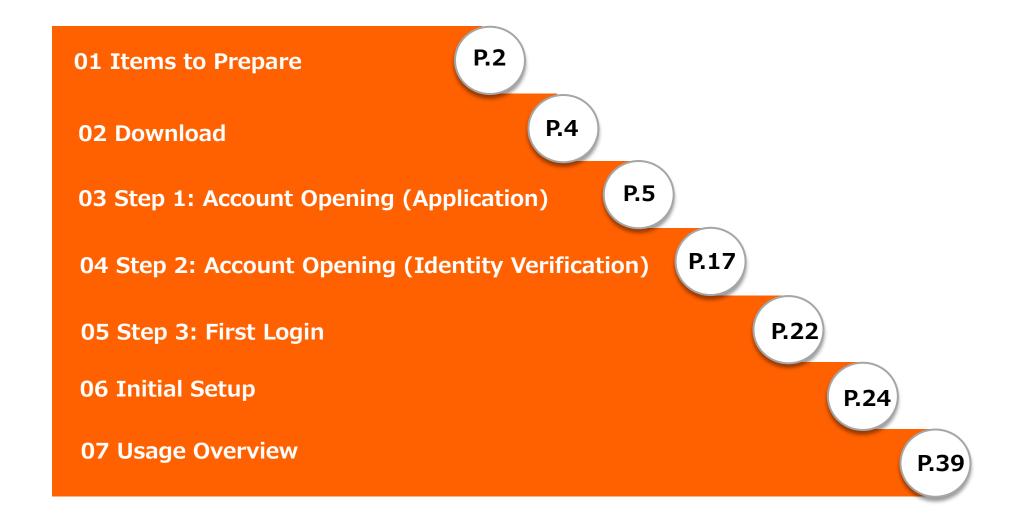
# **KYODAI Bank Manual**



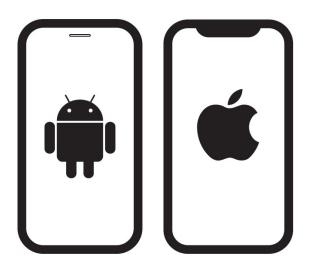
### **Table of Contents**





#### **01\_Items to Prepare**

Smartphone



#### Email Address



- Please prepare your personal smartphone. \*\*Please refrain from using company-issued smartphones.
- Please configure your "Spam Settings," "Rejection Settings," or "Designated Domain Reception Settings" to receive emails from the following addresses: [@uibank.co.jp] [@uibank.jp]

\*\*Carrier email addresses may have reception restrictions, so we recommend using addresses ending in "@icloud.com" or "@gmail.com".







• Foreign nationals must prepare their "Residence Card". Japanese nationals cannot open a KYODAI Bank account. Please open a UI Bank savings account instead.

### 02\_Download



#### **Important Notice!**

Be sure to download the UI Bank app from this page first, before proceeding with the steps.



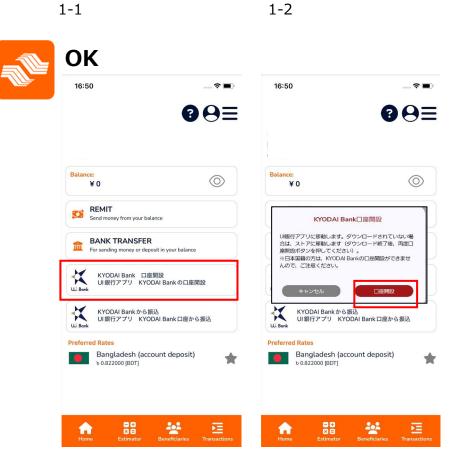
Use your smartphone camera to read the QR code on the left.

#### **Important Notice!**

Do not use the UI Bank app.
Please start the account opening process from the Kyodai app.







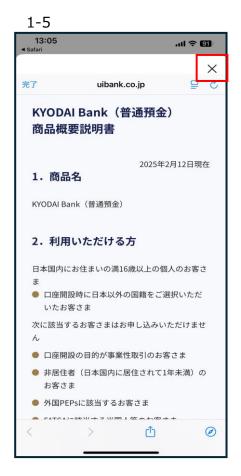


1-3

- 1-1 Tap "KYODAI Bank Account Opening" in the Kyodai app.
- 1-2 Review the important notes and tap "Open Account".
- 1-3 This page displays the Terms of Use and other information. Please scroll down to the bottom of the screen.











- 1-4 Press "Confirm" to review the product overview document.
- 1-5 Read the Product Overview Statement displayed on the app screen and press the "×" in the upper right corner.
- 1-6 Confirm the checkbox in the Product Overview Description section is checked. Next, please also review the UI Bank Mobile App Service Terms and Conditions, etc.
- 1-7 Press "Confirm" as in 1-6 to review the contents. You can also check all 7 items at once using "Check All". Confirm all items are checked and press "Next".











- 1-8 Enter your email address and click "Send Verification Code". \*If the email address is entered incorrectly, you will need to wait 5 minutes before trying again
- 1-9 Check the verification code received in your email.
- 1-10 Enter the verification code and click "Verify".
- 1-11 Confirm authentication is complete and press "Next".







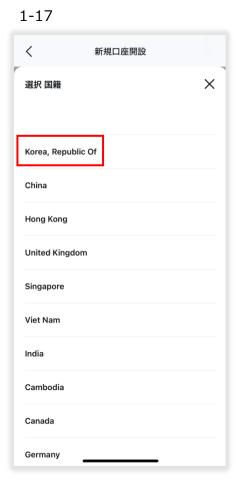




- 1-12 Click the Customer Name field. Clicking anywhere within the red-bordered area will bring up the input screen.
- 1-13 Enter your name and Kana, then click "Next".
- 1-14 Enter your date of birth and click "Next".
- 1-15 Enter your mobile phone number and press "Next".





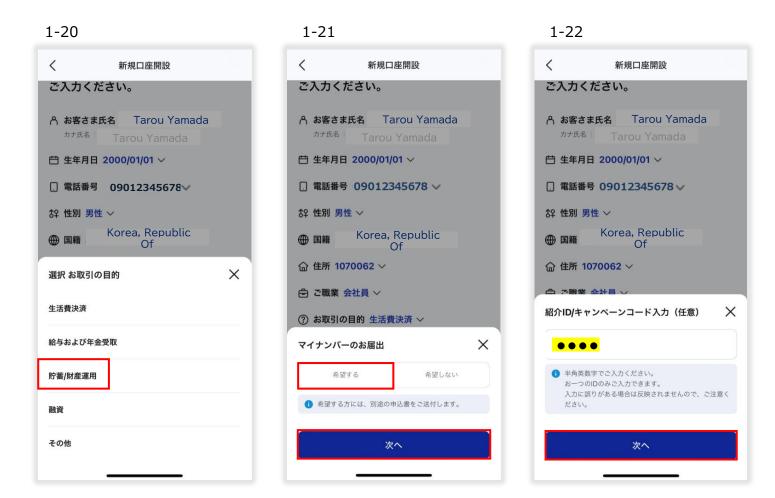






- 1-16 Please select your gender.
- 1-17 Select nationality.
- 1-18 Enter your address and click "Next".
- 1-19 Select your occupation. \*If you have an employer, an employer name field will appear.





- 1-20 Select purpose of transaction.
- 1-21 Select whether to submit your My Number. \*\*If you select "Yes," we will send you an application form at a later date.
- 1-22 If you have an introduction ID or campaign code, enter it and press "Next".









- 1-23 If you have a Kiraboshi Bank account, press "Register," search for the branch name, and enter your 7-digit account number.
- 1-24 Click "Confirm," review the agreement, select either "I Agree" or "I Do Not Agree," then click "Next."
- 1-25 Enter the 4-digit PIN required for your first login and press 'Next'.







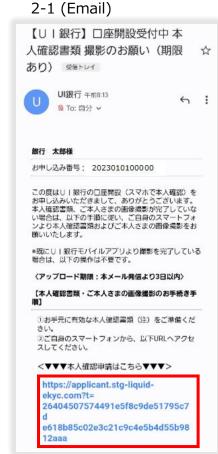
1-26 Review your application details. If everything is correct, click "Open Account". If any fields require re-entry, click the "<" in the upper left to return to the relevant page.

1-27 Click "Apply for Identity Verification Here".





website.



2-2 必要がある場合 (2) 天災、停電その他本人認証サービスを継続する ことが困難になった場合 (3) 本人認証サービス導入事業者に起因する事由に 株式会社UI銀行に代わって株式会社Liquidが、本人認 より一時停止または中止せざるを得ない場合その他当 証サービスを提供いたします。 社が必要と判断した場合 (4) 不正検知その他の理由により本人認証サービス プライバシーポリシーと利用規約を最後までお読みに の一時停止または中止が必要であると判断した場合 なり、下のボタンから次へお進みください 2. 当社は、本人認証サービスの一時停止または中止に 起因して生じたいかなる損害について、一切責任を負 プライバシーポリシー わないものとします。 第10条 (本規約の変更) 1. 当社は、本人認証サービス利用者に対し当社所定の A LIQUID 方法で通知することにより、本規約を随時変更するこ とができるものとします。なお、当社からの通知また は送付書類その他のものが当社の責めによらず延着ま たは到着しなかった場合でも、通常到着するべき時に 到着したものとみなします。 プライバシーポリシー 2.本人認証サービス利用者は、前項の通知を受領後最 初の本人認証サービスの利用をもって、当該変更に同 意したものとします。 2023年8月24日 改定 第11条 (準拠法) 本規約の効力、履行および解釈に関しては、すべて日 株式会社Liquid(以下、「当社」という。) 本法が適用されるものとします。 は、当社が運営するオンライン本人確認、不 正検知、生体認証等のサービス、アプリケー 第12条 (合意管轄裁判所) ション、SDK、ウェブサイトなどの全てのサー 本人認証サービスの利用について、本人認証サービス ビス(以下、「当社のサービス」という。) 利用者と当社との間で訴訟が生じた場合は、訴額のい を提供し、また、営業活動、採用活動など当 かんにかかわらず、東京簡易裁判所もしくは東京地方 裁判所を管轄裁判所とします。

- 2-1 Click "Apply for Identity Verification" in the app, or click the URL in the email. You will be redirected to the LIQUID
- 2-2 Read the Terms of Use thoroughly. Once finished, the "Agree and Proceed" button will turn blue. Click "Agree and Proceed".





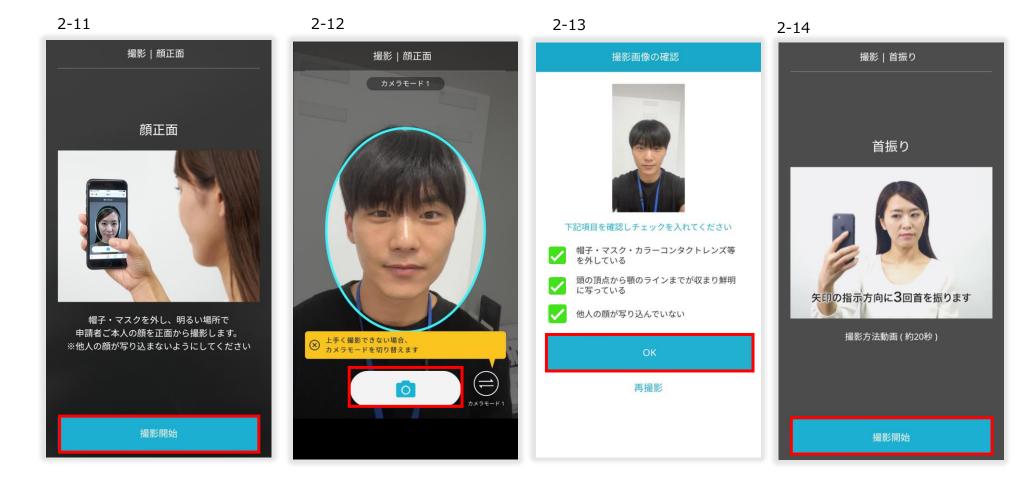
- 2-3 Select your identification document, check the confirmation box for important notes, and press "Next."
- 2-4 Click "Start Capture". \*Please ensure the background is not white and avoid direct light on the document surface.
- 2-5 Press the "Camera icon".
- 2-6 Click "OK" or "Retake". If retaking, return to step 2-4.





- 2-7 Press "Start Photo". \*\*To verify card thickness, please ensure your fingers do not cover the face photo or text on the front when taking the photo against a background other than white.
- 2-8 Press the "Camera icon".
- 2-9 Press "OK" or "Retake". If retaking, return to step 2-7.
- 2-10 If applying with a Residence Card, the back side will be photographed.



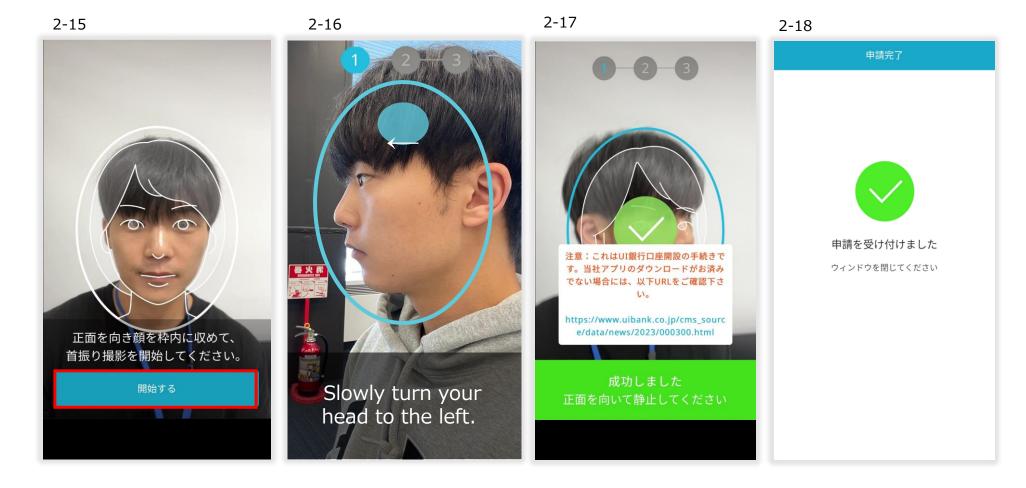


- 2-11 Press "Start Recording". \*Take a photo of your face from the front. Raise the camera to a height parallel to your face.
- 2-12 Press the "Camera icon". 

  \*\* Position your face within the blue frame.
- 2-13 Press "OK" or "Retake". If retaking, return to step 2-11.
- 2-14 Press "Start Recording". 

  This captures your face in 3D. Turn your head three times in the direction of the arrow displayed on the screen.





- 2-15 Press "Start". \*Shake your head three times in the direction of the arrow displayed on the screen.
- 2-16 Slowly turn your face in the direction of the arrow, then return to facing straight ahead.
- 2-17 If the head-turning capture is successful, "Success" will appear on the screen. Repeat this three times.
- 2-18 The identity verification process is complete when you see the "Application Accepted" screen. Close the LIQUID website to finish.



#### 05\_Step3 First Login



- 3-1 You will receive an email with the subject line "[UI Bank] Account Opening Complete First Login Request".
- 3-2 Confirm your customer number listed in the email.
- 3-3 Click the Login button.
- 3-4 Enter your customer number and initial login password (4-digit number). Check the box to save your customer number, then press "Login".





3-5 ログインパスワード設定 ログインパスワードを 設定してください 現在のログインパスワード 現在のログインパスワード . . . . □ ログインパスワード初期化の際に設定した 4桁のパスワードをご入力ください。 変更後のログインパスワード 変更後のログインパスワード ..... 変更後のログインパスワード (確認) ..... ● 8~12桁の英字と数字の組み合わせ(大文字と小文字 利用案内 設定



3-5 Change your initial 4-digit login password to a new password consisting of 8–12 alphanumeric characters. 3-6 After your initial login, you can confirm your branch name and checking account number. At this point, your checking account becomes available for use.



#### **06\_Initial Setup One-Time Password**





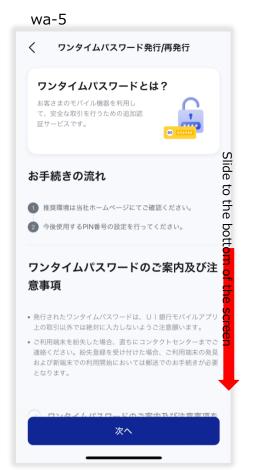


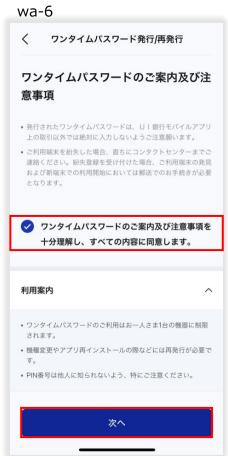


```
wa-1 Press "Menu".
wa-2 Press "Security/Authentication".
wa-3 Press "One-Time Password Management".
wa-4 Press "Issue/Reissue One-Time Password".
```



#### **06\_Initial Setup One-Time Password**









wa-5 Read the explanation about one-time passwords and scroll down.

wa-6 Check the consent button and press "Next".

wa-7 Enter your date of birth and press "Verify Identity".

wa-8 Confirm authentication is complete and press "Next".



#### **06\_Initial Setup One-Time Password**









wa-9 Set your PIN number (6-digit number).

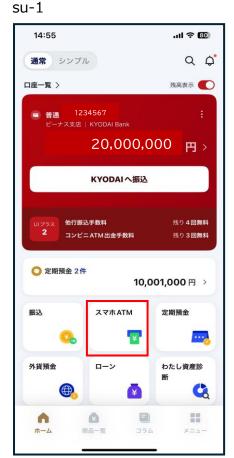
wa-10 Enter your PIN number (6-digit number).

wa-11 Re-enter the PIN number for confirmation. Verify the input and press "Issue/Reissue".

wa-12 Press "Confirm" and log in again.



#### **06\_Initial Setup Smartphone ATM**









Su-1 Press "Smartphone ATM".

Su-2 Press "Confirm" on the Smartphone ATM Terms.

Su-3 Read the Smartphone ATM Terms displayed on the app screen and press the "x" in the upper right corner. Su-4 Confirm the checkbox for the Smartphone ATM Terms is selected. Then, check the agreement box and press "I Agree".



#### **06\_Initial Setup Smartphone ATM**









Su-5 Set your smartphone ATM transaction PIN. Tap the PIN field.

XQR code is a registered trademark of Denso Wave Incorporated.

Su-6 Enter your PIN (4-digit number). \*Do not register easily guessable numbers like your birthdate.

Su-7 Re-enter the PIN for confirmation, then tap "Set".

Su-8 Enter your PIN number.

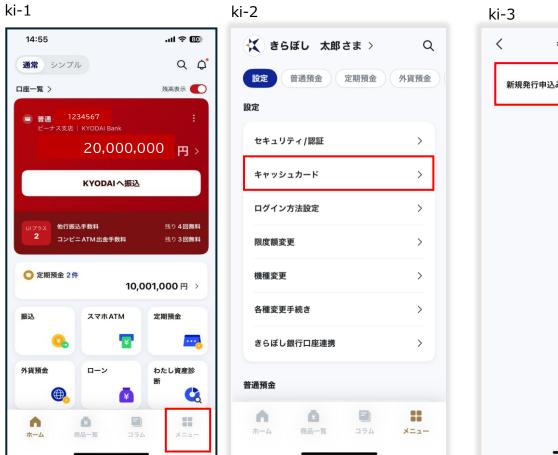


### **06\_Initial Setup Smartphone ATM**





### 06\_Initial Setup Cash Card (Optional)





```
ki-1 Press "Menu".
```

ki-2 Press "Cash Card".

ki-3 Press "Apply for New Card".

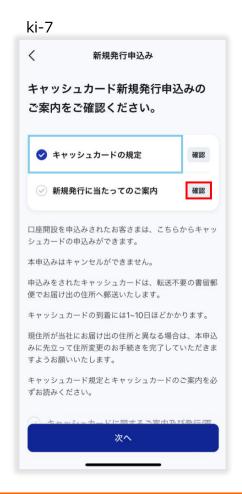
ki-4 Smartphone ATM instructions will appear; press the "x" in the upper right corner.



#### 06\_Initial Setup Cash Card (Optional)









ki-5 Press "Confirm" on the cash card regulations.

ki-6 Read the cash card terms displayed on the app screen and press the "x" in the upper right corner.

ki-7 Confirm the checkbox in the Cash Card Terms section is selected. Then press "Confirm" on the New Issuance Information screen.

ki-8 Read the UI Bank Cash Card guide displayed on the app screen and press the "x" in the upper right corner.



#### **06\_Initial Settings Cash Card (Optional)**









ki-9 Check the consent box and press "Next".

ki-10 Confirm your address. \*\*This will be the delivery address for your cash card. If you have changed your address, please complete the address change procedure first.

ki-11 Set your cash card PIN. Press the PIN field.

ki-12 Enter your PIN (4-digit number). \*\*Do not use easily guessable numbers like your birthdate.

### 06\_Initial Setup Cash Card (Optional)

#### Please note!

Your card will arrive via registered mail. If you are not home, a delivery notice will be placed in your mailbox. Please retrieve your card.











ki-13 Enter your PIN (4-digit number), re-enter the PIN for confirmation, then press "Next".

ki-14 Review the details and press "Apply for New Issuance".

ki-15 Enter your PIN number.

ki-16 Your cash card application is complete. \*Please allow 1 week to 10 days for your cash card to arrive.



#### **06\_Initial Settings Transfer Limit Change**









```
fu-1 Press "Menu".
```

fu-2 Press "Change Limit Amount".

fu-3 Press "Change Transfer Limit".

fu-4 Enter the per-transaction limit and the per-day limit, then press "Next". \*Both limits are capped at 10 million yen.



### **06\_Initial Settings Transfer Limit Change**





fu-5 Enter your PIN number. fu-6 The transfer limit has been changed.



### 06\_Initial Settings ATM Withdrawal Limit Change









- e-1 Press the menu button.
- e-2 Press "Change Limit".
- e-3 Press "Change ATM Withdrawal Limit". If you are not using a cash card or smartphone ATM service, the app will redirect you to the smartphone ATM setup screen.
- e-4 Enter the new withdrawal limit and press "Next".



### 06\_Initial Settings ATM Withdrawal Limit Change



e-5 Enter your PIN number.

e-6 ATM withdrawal limit has been changed.



### **06\_Initial Setup Login Method Settings**









Step 1 Press "Menu".

Step 2 Press "Login Method Settings".

Step 3 Select your desired login method. \*Changing your login method does not change your password, so please remember your password.

Step 4 Enter your PIN to complete the login method change.



### 07\_Usage Example: Creating a Time Deposit









te-1 Press the "Term Deposit" button.

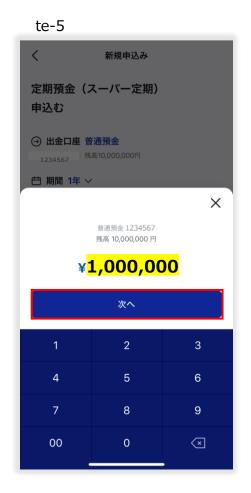
te-2 Press the period field. Pressing anywhere within the red frame will bring up the input screen.

te-3 Select the term.

te-4 Select the maturity handling option.



### 07\_Usage Example: Creating a Time Deposit









te-5 Enter the amount and press "Next".

te-6 Click "Interest Calculation".

te-7 Confirm the interest rate.

te-8 Review your application details and click "New Application".



## 07\_Usage Example: Creating a Time Deposit





te-9 Enter your PIN number. te-10 Your time deposit application is complete.



### 07\_Usage Example: Term Deposit Withdrawal









```
te-11 Press "Menu".
```

te-12 Press "Close Term Deposit".

te-13 Please confirm the information for the time deposit account you wish to close.



### 07\_Usage Example: Term Deposit Cancellation







te-15 Confirm the details and press "Close Time Deposit".

te-16 Enter your PIN number.

te-17 The fixed deposit cancellation procedure is complete.



## 07\_Usage Example: Transfer









fu-1 Press "Transfer".

fu-2 Press "New Recipient".

fu-3 Click "Recipient Account". Clicking anywhere within the red frame will display the input screen.

fu-4 Select the financial institution.



### **07\_Usage Example: Transfer**









fu-5 Enter the branch name and press "Inquiry." Select the branch name from the list of candidates.

fu-6 Enter the account number and press "Confirm Recipient Information".

fu-7 Enter the amount and press "Next".

fu-8 Enter the remitter's name and press "Next".



### 07\_Usage Example: Transfer









fu-9 Read the cautionary text and press "Confirm". fu-10 Confirm the transfer information and press "Transfer". fu-11 Enter your PIN number. Fu-12 The transfer procedure is complete.



### 07\_Usage Example Smartphone ATM









```
su-1 Press "Smartphone ATM".
```

su-2 Press "Withdrawal".

su-3 Press "Next". XQR code is a registered trademark of Denso Wave Incorporated.

su-4 Enter your PIN.



### **07\_Usage Example Smartphone ATM**

su-5



su-6



su-7



su-5 At Seven Bank or Lawson Bank ATMs, select "Transactions via Smartphone".

su-6 Scan the QR code displayed on the ATM screen. \*\*QR code is a registered trademark of Denso Wave Incorporated. su-7 Enter the 4-digit company number displayed on your smartphone screen. \*\*Then follow the ATM screen instructions to complete the transaction.



### 07\_Usage Example: Family and Friends Referral Program









Step-1 Press the menu button.

Step-2 Press "Friend Referral" in the Other section.

Step-3 Press "Register/Change Referral ID".

Step-4 Check the consent box and press "Next".



### 07\_Usage Example: Family and Friends Referral Program







step-5 Enter any ID up to 12 alphanumeric characters in the Referral ID Registration/Change field, then press "Duplicate Check".

step-6 Confirm the duplicate check is complete, then press "Register/Change Referral ID". step-7 Your referral ID registration is complete. Please share your referral ID with family and friends.



### 07\_Usage Example: If you forgot your customer number









- o-1 Click "Login".
- o-2 Click "Forgot your customer number?".
- o-3 Click "Confirm".
- o-4 Read the purpose of use for personal information displayed on the app screen, then press the "×" in the upper right corner.



#### 07\_Usage Example: If You Forgot Your Customer Number









- o-5 Confirm that the checkbox for the purpose of use of personal information, etc., is checked.
- o-6 Check the consent box.
- o-7 Select the branch name, enter your account number, date of birth, and email address, then press "Send Authentication Code".
- o-8 Enter the verification code received via email and press "Verify".



#### 07\_Usage Example: If You Forgot Your Customer Number









- o-9 Confirm that "Authentication Complete" is displayed, then press "Next".
- o-10 Confirm there are no changes to your registered address, check the consent box, and press "Next".
- o-11 Review your application details and click "Request Notification."
- o-12 Click "Identity Verification" to proceed to identity verification. \*\*Refer to P17 "Step 2: Account Opening (Identity Verification)".

# 07\_Usage Example: If You Forgot Your Login Password









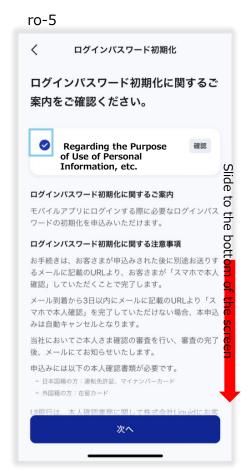
ro-1 Click "Login".

ro-2 Click "Forgot your login password?"\*If you opened your account using a Driving History Certificate or Special Permanent Resident Certificate, mail-in applications only. Please contact the Contact Center.

ro-3 Click "Confirm".

ro-4 Read the purpose of use for personal information displayed on the app screen, then press the "x" in the upper right corner.

# 07\_Usage Example: If You Forgot Your Login Password









ro-5 Confirm that the checkbox for the purpose of use of personal information, etc., is checked.

ro-6 Check the consent box.

ro-7 Select the branch name, enter your account number, date of birth, and email address, then press "Send Authentication Code".

ro-8 Enter the verification code received via email and press "Verify".

# 07\_Usage Example: If You Forgot Your Login Password



ro-9 Confirm that authentication is complete and set a 4-digit password. Press "Next".
ro-10 Confirm there are no changes to your registered address, check the consent box, and press "Next".
ro-11 Review your application details and click "Submit Initialization Request".
ro-12 Click "Identity Verification" to proceed to identity verification. \*Refer to P17 "Step 2: Account Opening (Identity Verification)".



# 07\_Usage Example: PIN Number Reset Request









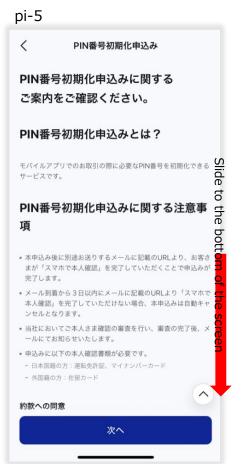
```
P-1 Press "Menu".
```

P-2 Press "Security/Authentication".

P-3 Press "PIN Number".

P-4 Press "Request PIN Reset".

# 07\_Usage Example: PIN Number Initialization Request









- pi-5 Slide to the bottom of the screen.
- pi-6 Press "Confirm".
- pi-7 Read the purpose of use for personal information displayed on the app screen, then press the "x" in the upper right corner.
- P-8 Confirm the checkbox for the purpose of use of personal information is selected, then press "Next".



### 07\_Usage Example: PIN Reset Application









Pi-9 Enter your date of birth and press "Verify Identity".

pi-10 Confirm that authentication is complete. Enter your email address and click "Send Authentication Code".

pi-11 Enter the verification code received in the email and click "Verify".

pi-12 Confirm authentication is complete and press "Next".



## 07\_Usage Example: PIN Reset Application







pi-13 Confirm that there are no changes to your registered address, check the consent box, and press "Next".

pi-14 Confirm your application details and click "Apply".

pi-15 Click "Proceed to Identity Verification Here" to advance to identity verification. 

Refer to P17 "Step 2: Account Opening (Identity Verification)".

### **07\_Usage Example: Device Change (Operations on Old Device)**











```
ki-1 Press "Menu".
ki-2 Press "Change Device".
ki-3 Press "For those with an old device".
```

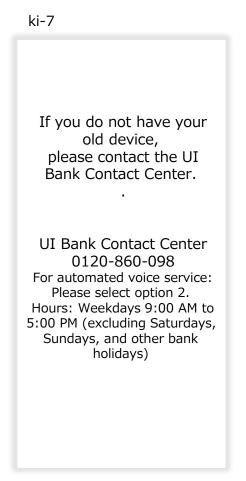
ki-4 Press "Next".











ki-5 Enter your PIN number.

ki-6 The process on your old device is complete. Please issue a one-time password on your new device within 24 hours.

XIf 24 hours have passed, please repeat the device change process.

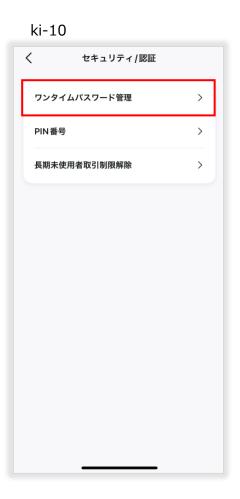
ki-7 If you do not have your old device, please contact the Contact Center.



#### 07\_Usage Example: Device Change (Operations on New Device)









```
ki-8 Press "Menu".
ki-9 Press "Security/Authentication".
ki-10 Press "One-Time Password Management".
ki-11 Press "Issue/Reissue One-Time Password".
```







- ki-12 Read the one-time password instructions and precautions, then slide down to the bottom of the screen.
- ki-13 Check the consent button and press "Next".
- ki-14 Enter your date of birth and press "Verify Identity".
- ki-15 Confirm authentication is complete and press "Next".

#### **07\_Usage Example: Device Change (Operations on New Device)**











ki-16 Press "PIN number (6-digit number)".

ki-17 Enter the PIN number (6-digit number).

ki-18 Re-enter the PIN number for confirmation. Verify the input and press "Issue/Reissue".

ki-19 Press "Confirm" and log in again. The device change procedure is now complete.

### 07\_Usage Example: Kiraboshi Bank Account Integration











Ho-1 Press "Menu".

Ho-2 Press "Kiraboshi Bank Account Link".

Ho-3 Press "Kiraboshi Bank Branch Name/Code" to transition to the branch name input screen. Pressing "Search" also transitions to the branch name input screen.

Ho-4 Enter the branch name or branch code, then press "Search".

## 07\_Usage Example: Kiraboshi Bank Account Linking











Ho-5 Select the applicable branch from the options displayed in the inquiry.

Ho-6 Confirm the selected branch name and enter your Kiraboshi Bank ordinary deposit account number. Click "Next".

\*If your account number has fewer than 6 digits, please add a leading zero to make it 7 digits.

Ho-7 Review the application details and click "Apply for Kiraboshi Bank Account Linkage".

Ho-8 Your Kiraboshi Bank account linkage is complete. The UI Plus stage will be reflected two months after the application month.

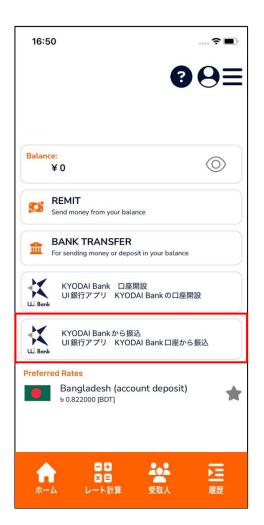


# **Glossary**

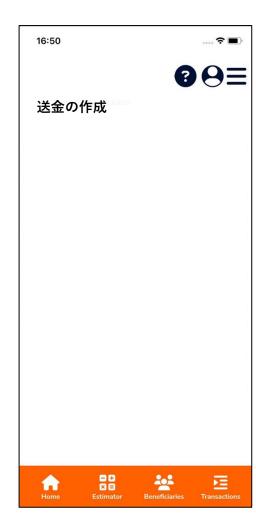
Customer Number	A 10-digit number used to log in to the UI Bank app.
Initial Login Password	Used only once for your first login after submitting your account opening application.  After your first login, you must change it to a new password consisting of 8 to 12 alphanumeric characters (case-sensitive).
Password	This is the password used to log in to the UI Bank app.
PIN	A 6-digit number used during transactions to enhance transaction security.
One-Time Password	A one-time password is a password that can only be used once, enhancing transaction security. Once used, a one-time password cannot be reused. A PIN number is required to generate a one-time password.
Smartphone ATM PIN	This is a 4-digit number entered when making deposits or withdrawals via smartphone transactions at Seven Bank or Lawson Bank ATMs.
Cash Card PIN	This is the 4-digit number used when operating your cash card.



# International Money Transfers from KYODAI Bank Accounts





















# KYODAI Bank