

For Immediate Release

 Shinsei Bank, Limited
 APLUS FINANCIAL Co., Ltd.

AEON Retail Begins Accepting the China Based Settlement Service “WeChat Pay”

Tokyo (Tuesday, November 1, 2016) --- Shinsei Bank, Limited (Chuo-ku, Tokyo; President and CEO: Hideyuki Kudo; hereinafter, “Shinsei Bank”) announced today that APLUS Co., Ltd (Tokyo Head Office: Chiyoda-ku, Tokyo; Representative Director and President: Akira Watanabe; hereinafter, “APLUS”), a Group member company of Shinsei Bank, has entered into an agreement concerning the acceptance of “WeChat Pay,” the China based settlement service, with AEON Retail, Co., Ltd. (Chiba City, Chiba Prefecture; President and CEO: Soichi Okazaki, hereinafter, “AEON Retail”), an AEON Group member company operating the general merchandise store business, to start accepting WeChat Pay in AEON Narita, its general merchandise store in Narita, Chiba Prefecture, on Tuesday, November 1, 2016.

AEON Retail operates 383 outlets (as of February 28, 2016) in Japan including AEON super market merchandise stores. AEON Retail is starting the acceptance of the payment service using WeChat Pay in their AEON Narita location, which is patronized by a large number of customers visiting from China, at four locations within the outlet such as their health and beauty care counter. AEON Retail has also launched “AEON Japan *Mankitsu Yoyaku* Site,” a dedicated purchase reservation website for customers visiting Japan from China to deliver the products reserved by the customers such as food, cosmetics, and baby care goods at its counter. AEON Retail also distributes information to tourists from China using WeChat, the most widely used SNS service in China which is provided by Tencent Holdings Ltd. (hereinafter, “Tencent”). AEON Narita is engaged in efforts to improve the convenience of their customers visiting Japan from China through the acceptance of WeChat Pay for making payments for the aforementioned service. Starting from the introduction at AEON Narita, AEON Retail plans to expand the acceptance of WeChat Pay to other outlets which are frequently visited by tourists visiting Japan from China including outlets of AEON Group affiliates.

WeChat Pay is a China based mobile payment service provided by Tenpay Payment Technology Co., Ltd. (hereinafter, “Tenpay”), a Tencent Group member company. With APLUS as the main business entity, the Shinsei Bank Group has been swiftly developing a network of merchants accepting WeChat Pay in Japan, in accordance with the agreement between Tenpay and APLUS concerning the provision of settlement agent services in Japan¹. Laox Co., LTD., a general duty-free shop operator, ASBee, a shoe retailer operated by G-FOOT, an AEON Group member company and the RYUBO Group, a department and supermarket operator in Okinawa Prefecture, have already begun accepting WeChat Pay. Following the acceptance of the service by AEON Retail, APLUS will look to accelerate the expansion of the merchant network accepting WeChat Pay.

¹ Please refer to ‘Shinsei Bank Group to Provide Settlement Agent Services in Japan for Chinese Payment Service “WeChat Pay”’ released on April 13, 2016.

■ APLUS FINANCIAL Co., Ltd.

Name	APLUS Co., Ltd. (100% subsidiary of APLUS FINANCIAL Co., Ltd.)
Representative	Representative Director and President: Akira Watanabe
Tokyo Head Office	12-8, Soto-kanda 3-chome, Chiyoda-ku, Tokyo
Main business	Shopping credit business, credit card business, settlements business, etc.

*For details of WeChat Pay, refer to: <https://wechatpay.aplus.co.jp/>

■ AEON Retail

Name	AEON Retail, Co., Ltd.
Representative	CEO and President Soichi Okazaki
Head Office	5-1, Nakase 1-chome, Mihama-ku, Chiba City, Chiba Prefecture
Main business	General merchandise business

End