

For Immediate Release

Shinsei Bank, Limited
APLUS FINANCIAL Co., Ltd.

Start of Offering a “Neobank Platform”

- Offering customized financial and settlement functions to business partners -

Tokyo (Friday, May 31th, 2019) The Shinsei Bank Group will start offering a “Neobank^{*1} Platform” (hereinafter, the “Platform”) by the end of FY2019 to its partner companies that are considering entering into the financial and settlement businesses.

Led by APLUS Co., Ltd. (Tokyo Office: Chiyoda-ku, Tokyo; Representative Director and President: Akira Watanabe), a fund transfer business licensee, the Platform offers cafeteria-style^{*2} financial services such as settlement, fund transfer, and credit functions owned by the Group by collaborating with FinTech companies. Through the offering of the Platform, the Shinsei Bank Group will support its partner companies to enhance their customer base and services for their employees, and to implement initiatives for building an ecosystem.

For example, partner retailers will support their members to purchase products through pay-after-purchase and borrowing services by adding financial and settlement functions available on the Neobank Platform to the application for the members. Furthermore, partner companies with a large number of members will be able not only to offer an among-member fund remittance function and a fund settlement function but also to create a community by using a communication tool available on the Platform. The partners will also be able to save their cost for settling their employees’ expenses by using the Platform.

These services will allow the partner companies not only to save their remittance and settlement costs but also to accumulate big data such as sales promoted through credit provision and marketing as well as actual financial and settlement services used by their customers. At the same time, the partner companies will be able to offer inexpensive and convenient services to their customers and employees who are the participants of the ecosystem they have created, which will strengthen their operating and management bases.

In order to offer financial and settlement functions, non-financial businesses have been required to register as a fund transfer business and to make huge systems investment, which took a long time before they could launch the services. However, using the Platform will allow non-financial businesses to offer financial and settlement services in an inexpensive and swift manner.

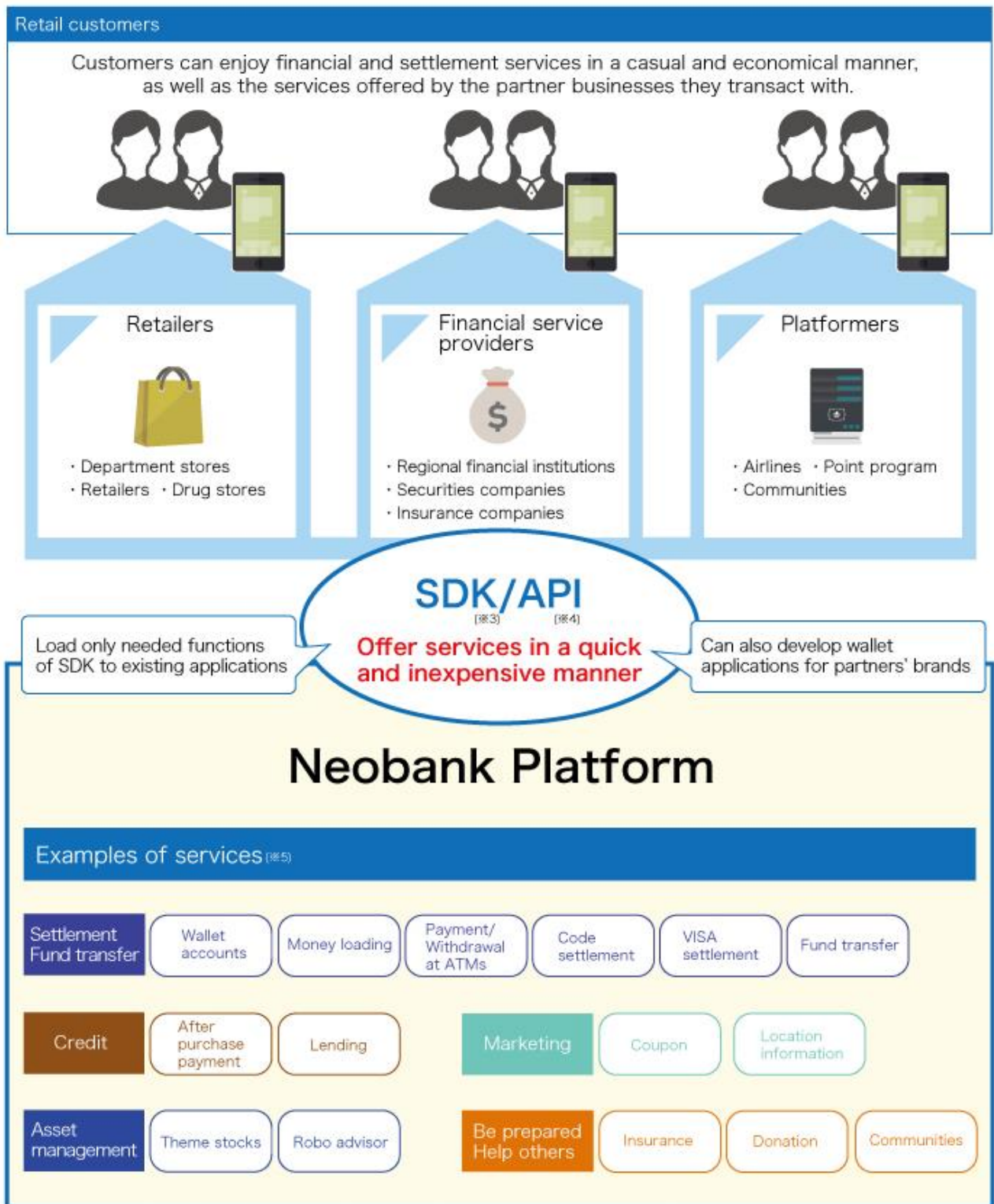
In its Medium-Term Strategies, the Shinsei Bank Group has set “Grow through Value Co-Creation” as one of its core strategies. The strategy aims to create new value to be provided to our customers by enhancing our products and services with shared data and know-how with external business partners. Launching a Neobank Platform is one of our initiatives based on the value co-creation strategy. We will support our non-bank customers developing B to C businesses to enter into the neobank business.

*1 Neobanks are non-bank companies offering financial services through partnerships with existing banks. There are many neobanks outside Japan, and many neobanks are expected to emerge in Japan, as well. Companies will be able to build their economic zone with their own brand, by offering their customers not only existing products and services but also settlement, and fundraising services through their own application.

*2 Cafeteria style is a form of service allowing customers to select services they prefer according to their needs.

■ Please fill in the following inquiry sheet if you are interested in Neobank Platform:
https://webform.shinseibank.com/webapp/form/14666_csv_474/index.do

<Assumed Neobank Platform>



*3 SDK (Software Development Kit) is a kit of tools needed for developing software at partner companies.

*4 API (Application Programming Interface) is a computer program which activates Neobank Platform functions in partner companies' system or application.

*5 Illustrates examples only and these services may change in future.

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Shinsei Bank is a leading diversified Japanese financial institution providing a full range of financial products and services to both institutional and individual customers. The Bank has a network of outlets throughout Japan and is committed in its pursuit of uncompromising levels of integrity and transparency in all of its activities in order to earn the trust of its customers, staff and shareholders. The Bank is committed to delivering long-term profit growth and increasing value for all its stakeholders. News and other information about Shinsei Bank is available at <https://www.shinseibank.com/corporate/en/index.html>