

Shinsei Bank, Limited
APLUS FINANCIAL Co., Ltd.

Started Providing Partner Companies with “BANKIT®”, a Neobank Platform

-- To be implemented at several companies, including CCC Marketing Co., Ltd. and CERES INC. --

Tokyo (Thursday, March 26, 2020) --- Shinsei Bank, Limited and APLUS Co., Ltd. (Tokyo headquarters: Chiyoda-ku, Tokyo; Tetsuro Shimizu; President & CEO), have started providing its “BANKIT®^{*1}” services, a Neobank Platform, as announced in May 2019, through smartphone apps and API links to companies entering the financial and payments businesses (hereinafter “partner companies”) from now on.

The BANKIT® provides partner companies with financial services including payment, exchange, and authorization functions of the Shinsei Bank Group in a cafeteria format. Partner companies can provide financial services to their customers without spending additional time and efforts to obtain financial licenses. Some services^{*2}, such as deferred payment services, will be provided from June 2020 onward.

CCC Marketing Co., Ltd. (Shibuya-ku, Tokyo; Kazuhiko Kitamura; President and CEO), a subsidiary of Culture Convenience Club Co., Ltd., and CERESINC. (Setagaya-ku, Tokyo; Satoshi Takagi; President and CEO), developing the smartphone media business, are planning to implement the BANKIT® during the year and have signed a basic agreement regarding a business alliance. In addition, many other companies, including regional financial institutions, large-scale commercial facility operation companies and professional sports teams, are considering implementing this service.

In addition, in developing the BANKIT®, we have formed technical partnerships with many leading IT companies in FinTech fields including application development for smartphones and finance/payment businesses. We will continue collaborating with a variety of FinTech companies to expand BANKIT® services and provide them a stable platform.

One of the core strategies of the Shinsei Bank Group under its Medium-Term Strategies is to pursue “Growth through Value Co-Creation”. We will provide new financial experiences by developing next-generation finance/payment services in collaboration with partner companies and FinTech companies with customer bases as well as leveraging the financial licenses and finance/payment systems of the Shinsei Bank Group through provision of BANKIT® services.

See BANKIT® services on the website below.

<https://www.bankit.jp/>



*1 "BANKIT®" is a registered trademark of APLUS Co., Ltd., and its patents have been applied for by Shinsei Bank, Limited.

*2 In June 2020, we plan to launch the "Omakase Charge®" service, which allows customers to top up small amounts of electrical money, 10,000 yen to 30,000 yen if they do not have ready cash. Going forward, we plan to expand our functions and services, including contactless payments at the merchants including QUICPay alliance network.

End

Shinsei Bank is a leading diversified Japanese financial institution providing a various 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>

For further information, please contact:
Group Investor Relations & Corporate Communications Division
Shinsei Bank, Limited (www.shinseibank.com)
Tel: (+81)-3-6880-8303/Fax: (+81)-3-4560-1706