

Shinsei Bank, Limited
APLUS FINANCIAL CO., LTD.

Started Providing BANKIT® apps via 3PLATZ, a Service Provider to Foreigners

- The First Project for White-Label Type Deployment of BANKIT® -

Tokyo (Tuesday, October 6, 2020) --- Shinsei Bank, Limited (Headquarters: Chuo-ku, Tokyo; Hideyuki Kudo, President and CEO; hereinafter, “Shinsei Bank”) and APLUS Co., Ltd. (Headquarters: Chiyoda-ku, Tokyo; Tetsuro Shimizu, Representative Director and President; hereinafter, “APLUS”), have signed a basic agreement for a business alliance with 3PLATZ Co., Ltd. (Headquarters: Chuo-ku, Tokyo; Kazuhide Kamitani, Representative Director; hereinafter, “3PLATZ”), which provides financial services to foreigners living in Japan, utilizing “BANKIT®”, a neobank platform. In addition, 3PLATZ has begun providing “Choy-San”, an in-house app that utilizes BANKIT®, today.

BANKIT® is operated by APLUS, a Shinsei Bank’s Group company which is registered as a fund transfer and prepaid payment instrument issuer, and provides financial services such as settlement, exchange, and credit functions to partner companies in a cafeteria format. This enables partner companies to provide financial services to their customers without the effort and expense in obtaining financial licenses etc. In addition, through minor app renovations, such as logos and app designs, BANKIT® offers two development patterns: “white-label type,” which is used by partner companies as their own apps, and “API-connected type,” which provides financial services by connecting existing apps of partner companies and BANKIT® via APIs.

3PLATZ will provide various financial services through Choy-San App developed by BANKIT®, including virtual Visa prepaid cards, to foreigners living in Japan as well as lifestyle support information related to job placement, insurance exclusively for foreigners, online education and overseas remittances.. It took about 3 months to implement this service from conceptualization to introducing the white-label type app. It also plans to add payroll and overseas remittance functions that BANKIT® provides.

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.

Refer to the following URL for BANKIT® services.

<https://www.bankit.jp/> (Japanese only)



Please see the following URL for more information about Choy-San app.

<https://choy-san.jp/service/>

[Outline of 3PLATZ Co., Ltd.]

N a m e : 3PLATZ Co., Ltd.
A d d r e s s : 1-3-2, Shinkawa, Chuo-ku, Tokyo
Representative : Kazuhide Kamitani Representative Director
B u s i n e s s : Platform business for foreigners living in Japan
A c t i v i t i e s
D a t e o f : March 2019
establishment
Paid-in Capital : JPY130 million (including additional paid-in capital)

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:
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