

Shinsei Bank, Limited
APLUS Co., Ltd.

Provision of MINI APP Functions in the Neobank Platform "BANKIT®" - Strengthen Embedded Financial Services for Customers of Partner Companies-

Tokyo (Friday, December 10, 2021) --- Shinsei Bank, Limited (Headquartered in Chuo-ku, Tokyo; Hideyuki Kudo, President and CEO; hereinafter, "Shinsei Bank") and APLUS Co., Ltd. (Headquartered in Chiyoda-ku, Tokyo; Tetsuro Shimizu, Representative Director and President; hereinafter, "APLUS") launched a new service by providing MINI APP function, which enables collaboration with a variety of services that make lifestyles a little more convenient, by adding it to the Neobank Platform "BANKIT®"^{*1}.

BANKIT® provides financial services of the Shinsei Bank Group, such as settlement, exchange, and credit functions, to partner companies in a cafeteria format (a format that allows customers to freely select the required functions) through APLUS Co., Ltd., which is registered as a fund transfer business and a prepaid payment instrument issuer. Partner companies can provide financial services to their customers without the effort and expense related to obtaining financial licenses or others.

The newly launched MINI APP function is a service that incorporates various services such as "Financing", "Living/Working" and "Transportation" provided by a MINI APP provider (Enabler^{*2}) onto BANKIT® platform. This allows BANKIT® Partners to provide "services that make lifestyle a little more convenient" on their BANKIT® platform other than payment services. On the other hand, Enablers have an opportunity to increase new users of their services by incorporating their apps onto the partners' BANKIT® platform. Furthermore, we will open a "MINI APP MARKET", which matches Enablers with partner companies together with the launch of the MINI APP function.

As the first step of the MINI APP function launch, two services are available from today: "Daily Life Ambulance"^{*3} which solves daily life problems and "FUKUPE"^{*4} which is an advanced salary payment service. We also plan to add services of other Shinsei Bank Group companies including loans.

"Growth Through Value Co-Creation" is one of the Shinsei Bank Group's basic strategies in the Medium Term Strategies. Going forward, BANKIT® will work with partner companies and Enablers to enhance / expand the "MINI APP MARKET" and provide new financial experiences and convenient services to users.

Please refer to this page for BANKIT© service page.

<https://www.bankit.jp/> (Only Available in Japanese)

Please refer to this page for more information on MINI APP.

<https://www.bankit.jp/miniapp/> (Only Available in Japanese)



^{*1} BANKIT is a registered trademark of APLUS Co., Ltd. Shinsei Bank, Limited has applied for a patent.

^{*2} Enabler is a company that provides services through a MINI APP.

^{*3} "Daily Life Ambulance" is a service provided by Japan Best Rescue System Co., Ltd.

^{*4} "FUKUPE" is a service provided by ADVASA Co., Ltd.

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>

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