



CHOY-SAN application

User's manual

First Edition



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CHOY-SAN

1. Method of application download

1. Method of application download

- Click the App Store or Google Play link on the Choy-San page to download the app.

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

- After downloading, the following procedure is required first.

① Phone number verification

When you enter your mobile phone number and send it, you will receive a 6-digit verification code by SMS. Please fill it in.



(to the next page)

1. Method of application download

確認番号認証 ユーザー情報入力 メールアドレス認証 パスワード認証

1 2 3 4

ユーザー情報を入力

ニックネーム

ID (メールアドレス)

パスワード

-8文字以上で登録ください
-アルファベット (大文字・小文字)、数字、記号の4種類のうち3種類以上を組み合わせてください
-使用可能な記号は以下の通りです
!#\$%&'()*+,-./:;<=>@[Y]^_{}~

パスワードを再入力

生年月日

性別

確認

② User information input

Please enter your nickname, confirmable e-mail address and a password of 8 digits or more (ex Abcd1234) and enter your date of birth and gender.



確認番号認証 ユーザー情報入力 メールアドレス認証 パスワード認証

1 2 3 4

認証コード(6桁)を送信しました

*****@*****.jp に認証コードを送信しました。

メールに記載された認証コード(6桁)を入力してください。

認証コードを再送する

③ Email address Verification

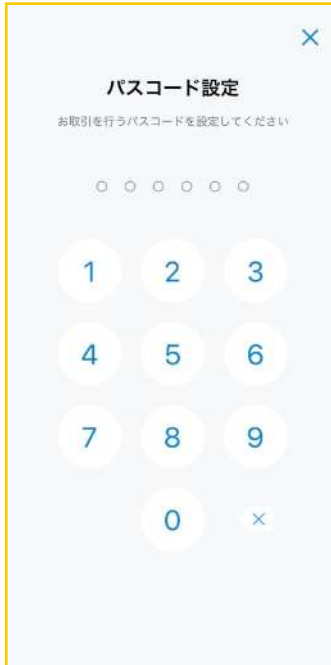
A 6-digit verification code will be sent to the email address you have entered. Please confirm and enter the code.

note : Be aware not to make a mistake in email address.



(to the next page)

1. Method of application download



④ Passcode Setting

Please enter your favorite 6-digit passcode in the Choy-San application. You can get different kinds of service from the BANKIT You.

1. Method of application download

● The Choy-San app is based on Shinsei Bank Aplus's [BANKIT]

What is BANKIT ME?

The service you can use **before identity verification** is BANKIT ME. You can do online shopping from the BANKIT ME. You can receive the money from your friend who had completed the identity verification.

What is BANKIT YOU?

BANKIT YOU **require identity verification**. After completion of verification, you can also send and receive money between friends as well as online shopping. You can also withdraw cash from Seven Bank ATMs.

		Before Identity Verification BANKIT ME	After Identity Verification BANKIT YOU
1	Expiration date	5 years. Or until the accumulated charge amount reaches 1 million yen within the expiration date.	5 years. Automatic updating.
2	Balance Limit	Main wallet: 100,000 yen Sub Wallet: 100,000 yen	Main wallet: 1 million yen Sub Wallet: 2 million yen
3	Payment Method (Available stores)	Visa settlement : (non-face-to-face Visa member stores) QR code payment :(only for in-house stores)	Visa settlement : (non-face-to-face Visa member stores) Visa settlement : (face-to-face Visa member stores) QR code payment : (only for in-house stores)
4	Limitation of Charge	Once: 30,000 yen 1 day: 120,000 yen 1 month: 120,000 yen Within the expiration date: 1 million yen	1 time: Up to 1 million yen 1 day: Up to 1 million yen 1month: 1million yen Maximum Within the expiration date: —
5	Charging Method	Credit Card charge : 1000yen~20,000yen Bank ATM charge : 1000yen~30,000yen	Credit card charge : 1000yen~50,000yen Bank ATM charge : 1000yen~100,000yen Bank transfer charge : ~100000yen Help charge : 10,000 or 30,000
6	Withdrawal · Transfer Total Limitation Amount	Not available	Once: Up to 500,000 yen 1 day: Up to 500,000 yen 1 month: 1 million yen maximum
7	Bank ATM withdrawal	Not available	Once: Up to 500,000 yen 1 day: Up to 500,000 yen 1 month: 1 million yen maximum
8	Transfer	Not available	Once: Up to 500,000 yen 1 day: Up to 500,000 yen 1 month: 1 million yen maximum



CHOY-SAN

2. Identity Verification

2. Identity Verification

- For using Choy-San (BANKIT YOU) you have to submit the verification documents.

After identity verification, you can use various services. Following are some procedure of identification.

Open the identity verification page

Press the button

The identity verification page opens.
(to the next page)

本人確認

本人確認書類ご提出のお願い

「犯罪による収益の移転防止に関する法律」に基づき、BANKIT You入会、BANKIT You氏名変更申込にあたっては公的書類による本人確認が必要となります。

お手元に本人確認書類を用意して本人確認情報の入力へ進んでください。

本人確認の流れ

- ①本人確認情報を入力
- ②本人確認書類を撮影・確認・送信完了
- ③アプリ上で書類画像確認
- ④アプリからお礼状発送（入会時のみ、転送不要・随時書留）

本人確認書類は2点以上ご提出が必要です。

組合せ例：運転免許証＋各種健康保険証

- ＊運転免許証：改姓・住所変更がある場合は裏面も必要。
- ＊各種健康保険証：カード型の場合は表面と裏面の両方が必要。住所欄に現住所が記載されていることを必ずご確認ください。

本人確認書類の組合せについて詳しくは[こちら](#)をご確認ください。

本人確認情報の入力にすすむ

2. Identity Verification

Flow of identity verification

1

Enter identity
verification information

1

Enter identity verification
information

Page 09~

2

Photographing,
confirmation and transmission
of identity verification
documents

2

Photographing, confirmation
and transmission of identity
verification documents

Page 10~

Choy-San side work

3

Document image confirmation

It will take 3-5 business days to verify your
identity.

The result of identity verification will be sent
to the notification list of your application.

Choy-San side work

4

Thank you note.

2. Identity Verification

1 Enter identity verification information

Example

Please fill in the following to confirm your identity.

(*) Please be sure to write where this mark is attached.

本人確認情報を入力
(*) は入力必須項目です。

姓* 名*

セイ*メイ*

ローマ字姓* ローマ字名*

ミドルネームが必要な方は、こちらから入力してください。
+ ミドルネームを追加する

性別*

生年月日*

郵便番号* 住所自動入力

自宅住所1(都道府県)*

自宅住所2(市区町村)*

自宅住所3(それ以降)*

自宅住所4(建物名)

カナ住所1(都道府県)*

カナ住所2(市区町村)*

カナ住所3(それ以降)*

カナ住所4(建物名)

090-****-****

職業*

取引目的*

次へ

HONDA (全)	KEN (全)	
Surname*	<u>HONDA</u>	Name* <u>KEN</u> ▶ please enter in 全角 Characters
Katakana Surname*	<u>ホンダ</u>	Name* <u>ケン</u>
Roman Letter Surname*	<u>HONDA</u>	Name* <u>KEN</u>
(If you need a middle name, please press the middle button.)		
Gender*	<u>男性</u>	
Date of birth*	<u>1992/03/15</u>	
Postal code*	<u>1040016</u>	If the postal code is correct, the address will be entered automatically.
Home address1* (Prefectures)	<u>東京都</u>	
Home address2* (Municipality)	<u>北区</u>	
Home address3* (after that)	<u>上中里</u>	
Home address4* (Building name)	<u>1丁目41番14丸の内ビル201号</u>	
▶ please enter in 全角 Characters in home address by yourself.		
Katakana address1* (Prefectures)	<u>トウキョウト</u>	全角：1-21-1 半角：1-21-1
Katakana address2* (Municipality)	<u>キタク</u>	
Katakana address3* (after that)	<u>カミナカザト</u>	
Katakana address4* (Building name)	<u>1チョウメ41バン14マルノウチビル201号</u>	
▶ Please enter numbers in full-width Characters		
Phone number*	<u>090-1234-5678</u>	全角：1-21-1 半角：1-21-1
Profession *	<u>学生</u>	
Purpose of transaction *	<u>ショッピング</u>	

2. Identity Verification

2 Photographing, confirmation and transmission of identity verification documents

procedure for identity verification materials.

If you are a foreigner residing in Japan, the identification documents will be a residence cards and the another one document (ex:various types of health insurance card,my number card, driving license, resident certificate with in 6months etc).please follow the same procedure below:

Combination example

Residence card

+

insurance card

For residence card and insurance card, please submit both sides.

You must write the same address as your residence card on the back of your insurance card.

本人確認情報を確認

健康保険 本人 (被保険者) 平成 17 年 2 月 1 日交付
被保険者証
記号 9999 番号 9999

氏名 ○○ ○○ 性別 男
生年月日 ○○ ○○ 年 ○○ 月 ○○ 日 有効期限 平成 20 年 3 月 31 日
消却取得年月日 期 43 年 4 月 1 日
事業所所在地 渋谷区東 2-10-8
事業所名称 ○○○○株式会社

送付する前に
・画像が「反射」「忘れ」「小さい」等の理由で不明でないことをご確認ください。

Combination example

Residence card

+

Residence certificate

Please submit both sides of the residence card.

本人確認情報を確認

送付する前に
・画像が「反射」「忘れ」「小さい」等の理由で不明でないことをご確認ください。



Confirmation / transmission
of identity verification documents

2. Identity Verification

2 Continued: Photographing, confirmation and transmission of identity verification documents

When the identity verification is completed, the identity verification column in My Page will change from 「未完了」 to 「完了」.



Please note

- ・ It will take 3-5 business days to verify your identity.
- ・ The result of identity verification will be sent to the notification list of your application.
- ・ If you have not completed your identity verification, please try again from the beginning.

Notification email

Whether the identity verification is completed or not, you will be notified by mail.



If you have not completed your identity verification.

If the identity verification is completed.



CHOY-SAN

3. Charging Method

3. Charging Method

● Seven bank ATM Charge (Free)

You can charge for free from Seven Eleven and Ito-Yokado in Japan and Seven Bank ATMs at domestic international airports. Please follow the procedure below to charge at a Seven Bank ATM.

1

Press the [QR code transaction] button at Seven Bank ATM.



2

When you press the [Seven Bank ATM Charge] button in the application, the [QR Code Scan] screen will appear.



3

Read the QR code.



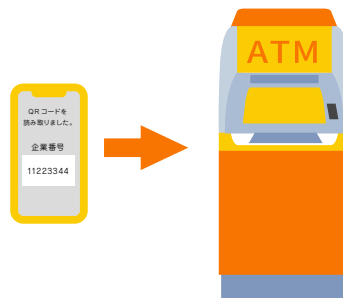
4

company code is displayed on the application side.



5

Enter the company code.



6

Insert the charge amount.

7

Please enter the amount you want to charge and press the [Confirm] button (Cash only).

8

If you need a receipt, press the [necessary] button and if you do not need it, press the [unnecessary] button to complete the charge.

9

accomplished

3. Charging Method

● Charge from the Credit Card

only issued by Aplus credit card can be used other credit card cannot be used.



● Bank Transfer Charge

A dedicated bank account (Shinsei Bank) will be set up. You can make a transfer charge to the account from any Financial institution anywhere in the country.



3. Charging Method

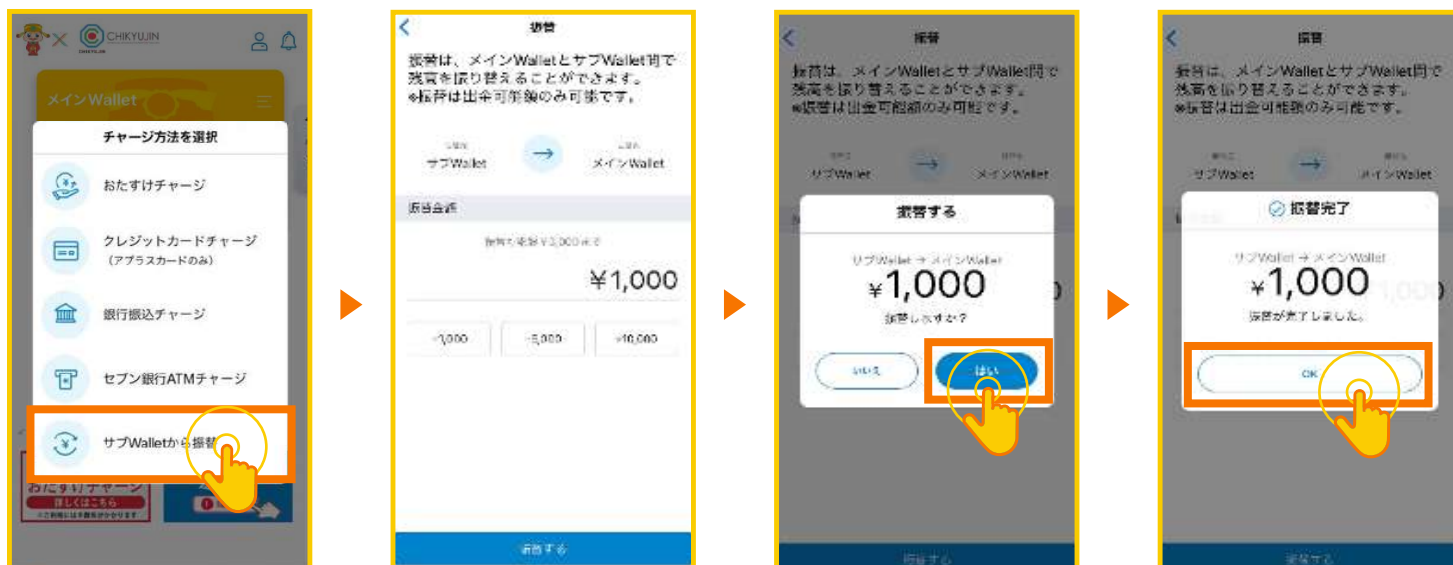
● Otasuke Charge



Preparation in Progress

● Sub wallet transaction

You can charge the amount if you have money in sub wallet. Here is some procedure of sub-wallet transaction:





CHOY-SAN

4. Method of VISA Card Issuance.

4. Method of VISA Card Issuance.

- There are two types of VISA card.

Virtual card

What is Virtual Card :

A wallet that can be downloaded to your smartphone and can be used at online shopping or at merchants that accept QR code payment.



Real card (Plastic Card)

What is Real Card :

It will be mail to the applicant after confirmation of identity. It can be used at domestic and overseas VISA member stores as well as online shopping.

*There is a fee for issuing a card.



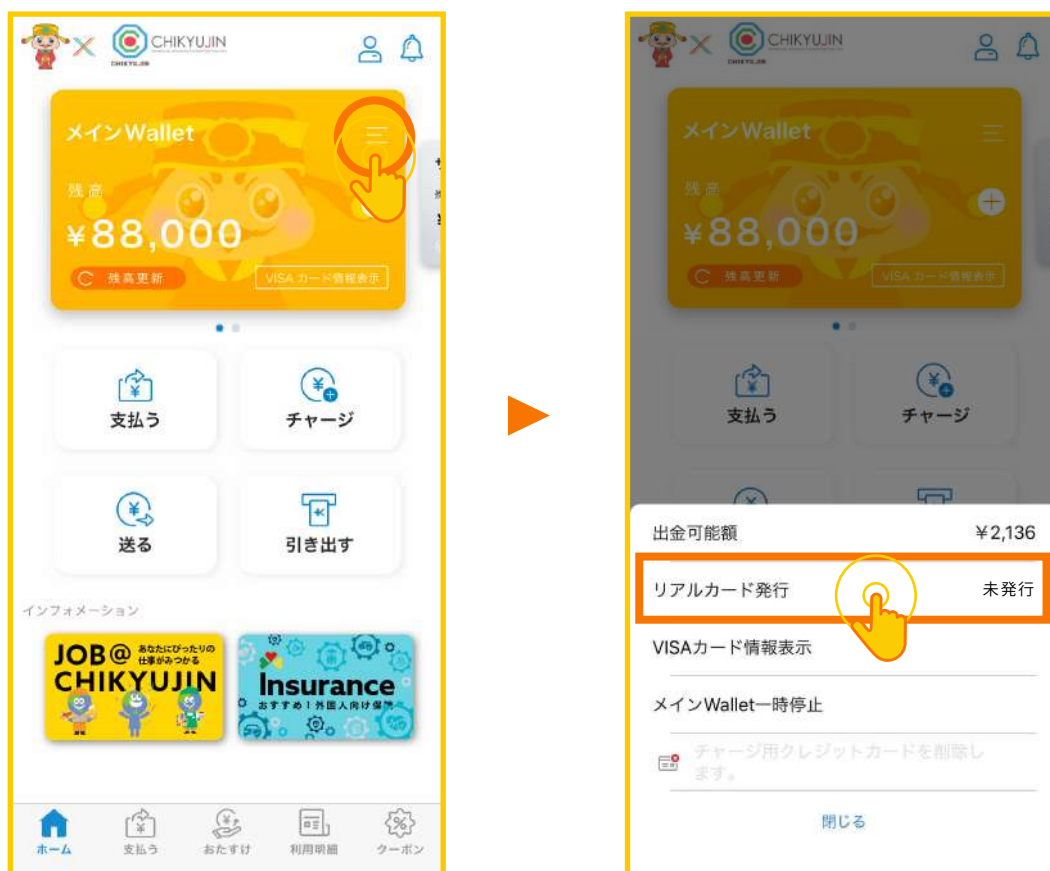
4. Method of VISA Card Issuance.

● How to issue a VISA real(plastic) card

There will be the 3-line mark in the left side up of the Choy-San app. You have to click that mark and there will be the button of (リアルカード発行) issue a real card in second number. Click that button and it will be mail in your registered address.

***It will be cost 550 yen (tax included) to issue a real card. It will be deducted from the wallet so you need to have balance in your wallet).**

There is some description below how to issue a real card.





CHOY-SAN

5. Online shopping payment method

5. Online shopping payment method

- For the online shopping you have to insert your visa Choy-San card in the shopping application.

Following are some example of online shopping:



For online shopping, game billing, paid downloads, video distribution services, and other online payments You can use it.

* It is not available at participating stores where continuous monthly payments or automatic renewal procedures (contracts) occur.

Utility charges / Telephone charges (including docomo mobile phone charges) / Satellite broadcasting/ CATV viewing fee / Internet provider usage fee / WiMAX service usage fee / Newspaper subscription fee (including electronic version) / Insurance premium / Rental server / water server flat-rate service / communication education / various monthly membership fees, etc.



CHOY-SAN

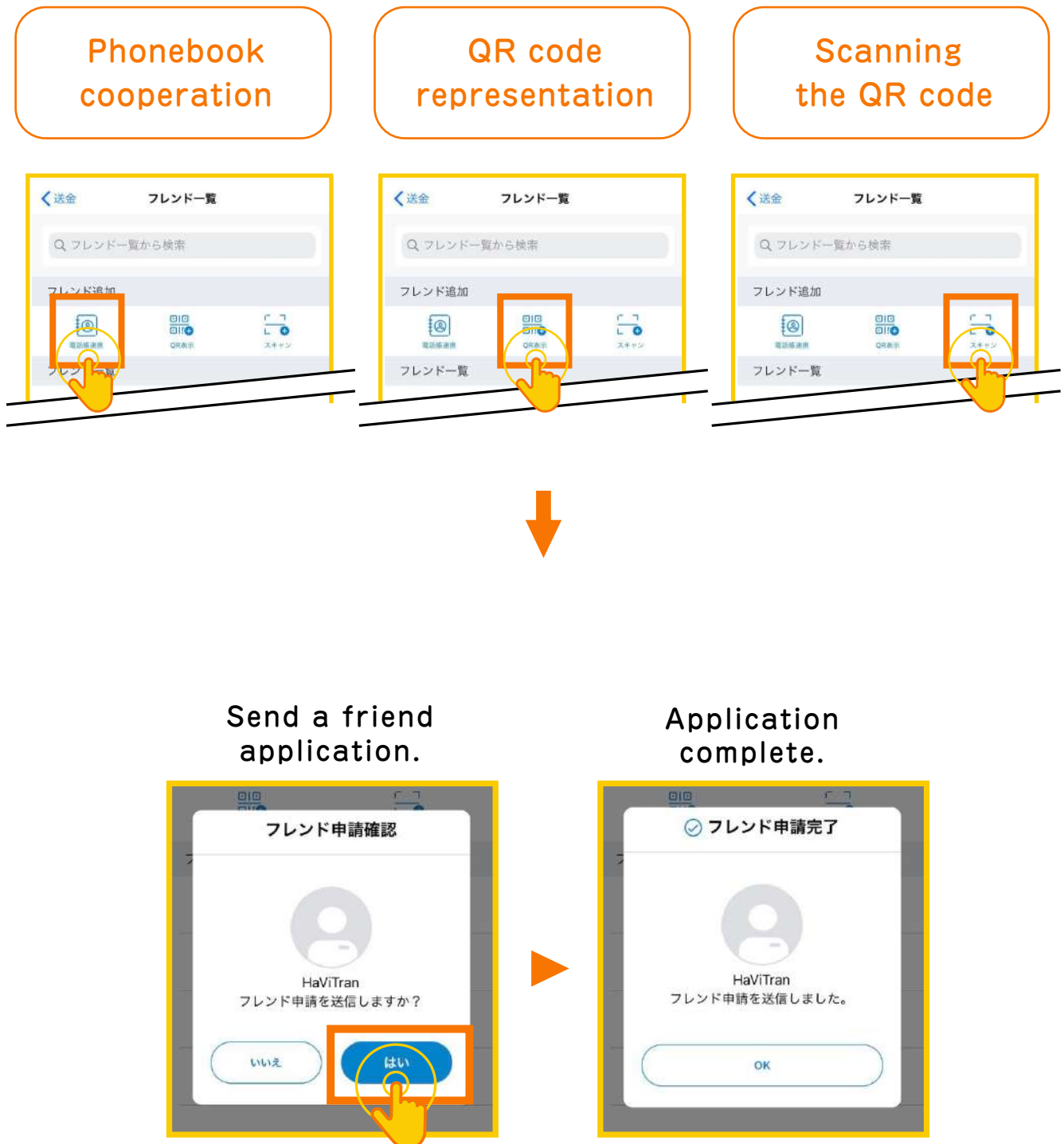
6. Remittance between individuals

6. Remittance between individuals

- How to make a friend:

You can easily make a friend in Choy-San friend list by following method

If the contact list of your phone does have the Choy-San app you can easily make a friend in your Choy-San app by sending a message to the friend.



6. Remittance between individuals

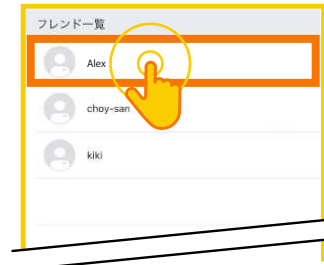
● Remittance method:



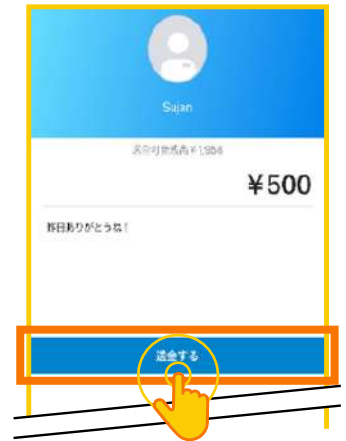
Press Send



Select the remit partner



Select Friend



Enter sending amount

● How to delete the contact from the friend list :



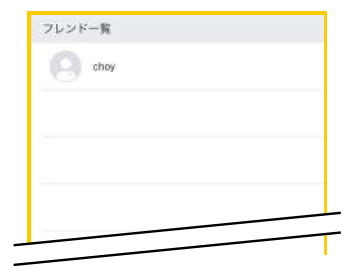
Press Send



Go to the friend list



long press to whom you want to delete and press YES



Your friend is removed from the friend list



CHOY-SAN

7. Withdrawal Method

7. Withdrawal Method

- You can withdraw a money from seven bank ATM nationwide.

It will **free once a month** and there will be 110 yen (tax included) from second time.

Withdraw process : You need to enter 4 digit password while withdrawing money. Following are some procedure of withdrawing.

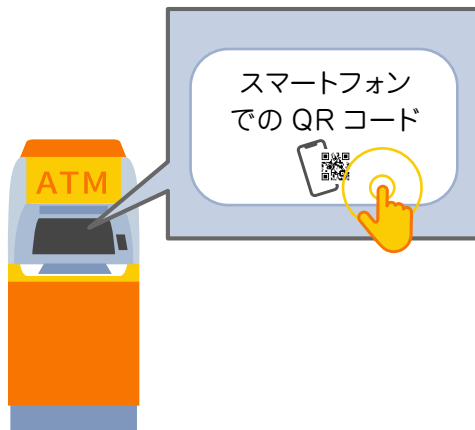
1

Press the [引き出す] button on the Choy-San App.



2

Select [スマートフォンでのQRコード] at ATM



3

Press the [次へ] button on the Choy-San App.



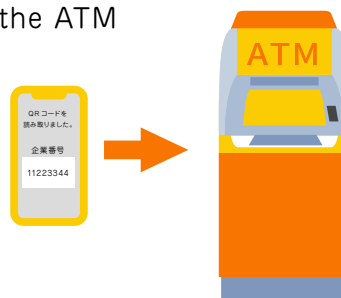
4

Scan the QR code



5

Enter the [Company code] displayed on the app into the ATM



6

Enter 4-digit password



7

Enter the withdrawal amount

8


accomplished



CHOY-SAN

8. My page description

8. My page description

- Click the icon  in the upper right of the Choy-San app to display My Page. Following are some setting method:

Following are some setting method:



* Display varies depending on the terminal

認証・設定 (Authentication・setting)

① 本人確認 (Identification) :

- ▶ If the identification has been confirmed, "完了 (Complete)" is displayed.
- ▶ If the identification cannot be verified, "未完了 (Incomplete)" is displayed.
- ▶ If you are applying, "申請中 (Applying)" will be displayed.

② 暗証番号設定 (Pin code setting) :

After verifying your identity, you will need 4-digit PIN while withdraw your money and it will be use while you buy goods by card in the VISA merchant store. Please be careful not to forget.

③ あんしん設定 (Reliable setting) :

Reliable setting is a function that allows customers to set their own usage limit.

アプリ設定 (App setting)

① パスコード変更 (Change Passcode) :

It is a passcode used for confirmation each time on the application. Set an easy-to-understand 6-digit number.

② ログイン時認証 (Authentication at login) :

You can decide whether to use authentication when logging in to the application.

③ (Face ID and fingerprint authentication settings) :

Face ID and fingerprint authentication is available on each mobile.

It may vary depending on the mobile phone.

④ フレンド検索許可 (Friend search permission) :

You can make friends by enabling the friend search to make friends with the transfer balance.