

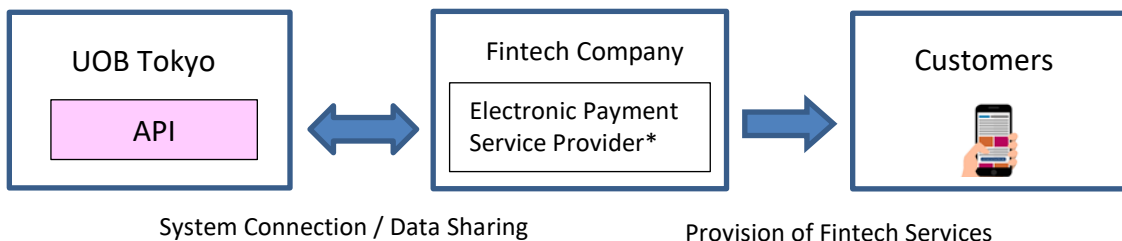
# UOB Tokyo's Policy on Coordination and Collaboration with Settlement Agents for Electronic Settlement Systems of Banks

## 1. Basic Policy

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United Overseas Bank Limited, Tokyo Branch (hereinafter referred to as "UOB Tokyo") hereby sets out its policy concerning Article 2 Item (1) of the Cabinet Office Ordinance on *Policy for Coordination and Collaboration with Settlement Agents for Electronic Settlement Systems of Banks* based on Article 10 Item (1) of the Supplementary Provisions of the Act for Partial Revision of the Banking Act, etc.

The Cabinet Office Ordinance above requires a bank to declare its policy whether or not it has an intention to provide access to its API (application programming interface) with a fintech company in order to provide its customers with services (e.g. funds transfer, account query) using fintech.



Electronic Payment Service Providers require to be registered with JFSA and there are the 2 types of providers as follows.

**Payment Initiation Service Providers (PISPs):** A PISP is a provider who transmits payment orders to the bank based on the customer's instruction. As a specific example, it transmits money transfer instructions related to purchases or expenses by the customer to the bank. It can be a start-up fintech company specialized in settlement and remittance who receives requests from the customer via applications and transmit the instructions to the bank to enable settlement and remittances.

**Account Information Service Providers (AISPs):** An AISP is a provider who, entrusted by the customer, obtains processed account information to enable money management or account management for individuals or SMEs.

## **UOB Tokyo's Policy on Granting Access to its API to External Service Providers**

UOB Tokyo is not authorized to grant access to its API with external service providers including fintech companies registered with JFSA without prior written approval from relevant approving authorities from Head Office.

### **2. Contact**

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If you have any questions, please contact the following department.

United Overseas Bank Limited, Tokyo Branch

03-3596-7200