



March 4, 2019
Mizuho Financial Group, Inc.
Mizuho Bank, Ltd.

J-Coin Pay app service launch

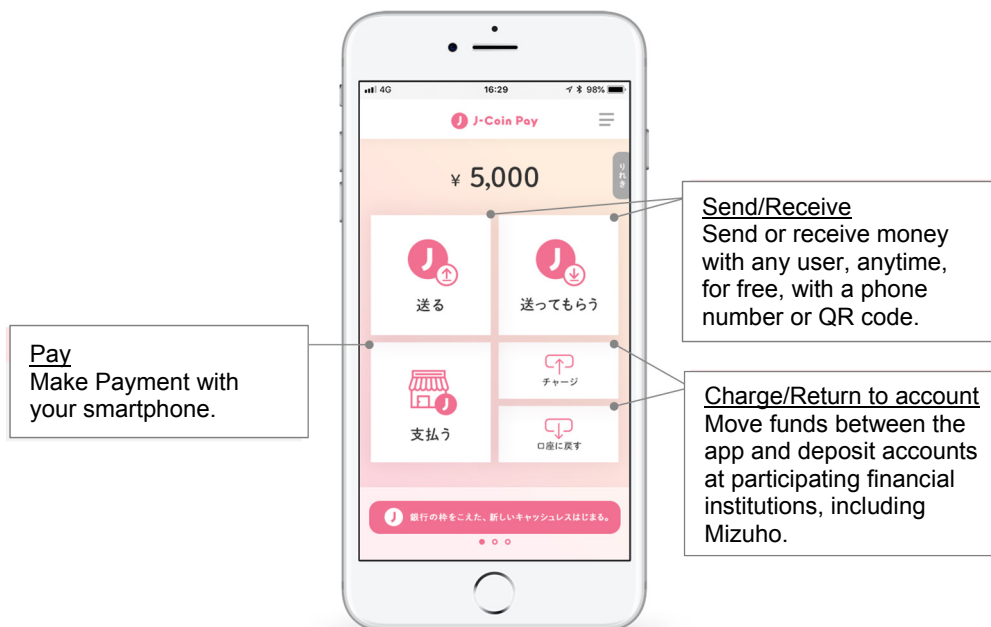
Charge, return, send, receive, and pay anytime, anywhere, free of charge

Mizuho Bank, Ltd. (President & CEO: Koji Fujiwara), a core subsidiary of Mizuho Financial Group, Inc. (President & CEO: Tatsufumi Sakai), launched the QR code-based¹ smartphone payment service app J-Coin Pay on Friday, March 1, 2019.

1. The app

The app allows customers to make payments, send and receive transfers, and perform other financial transactions all on their smartphones. Customers are also able to use the smartphone app to move funds between their J-Coin Pay accounts and their deposit accounts at their financial institutions for free, anytime and anywhere.

- Name: J-Coin Pay
- Download available from Friday, March 1, 2019
- Deposit account registration available from Friday, March 1, 2019²
- J-Coin Pay brand site: <https://j-coin.jp>



- 1 "QR code" is a registered trademark of Denso Wave Incorporated.
- 2 Registration of Mizuho Bank deposit accounts available from Friday, March 1. Registration of deposit accounts at other participating financial institutions to follow beginning Monday, March 25.

2. Features

- **Moving funds:** move funds between J-Coin Pay and your deposit accounts
Move money to and from your registered deposit accounts anytime, anywhere, for free.
- **Making transfers:** sending and receiving money
Send and receive money with friends and family anytime, anywhere, with a phone number or QR code.
- **Paying at stores**
Pay with just a smartphone at both large retailers and small regional shops.



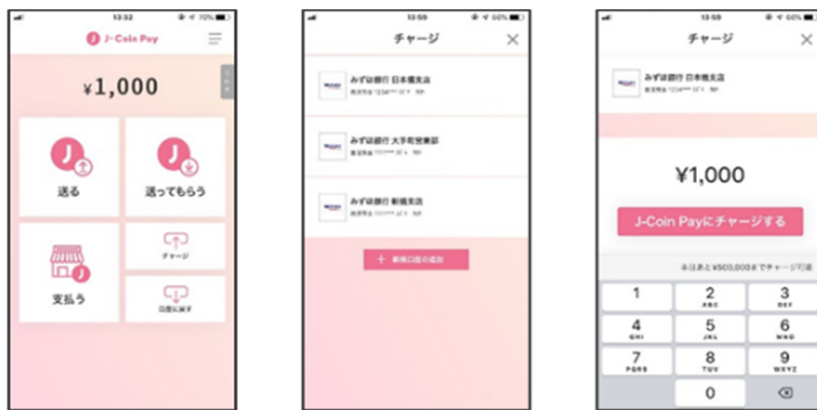
3. How to use

- 1) Download the J-Coin Pay app from the App Store (iOS) or Google Play (Android).
- 2) Register your Mizuho Bank deposit accounts.
- 3) You can move funds, send or receive money, or make payments.³

³ Affiliated merchants will be added regularly.

How to move funds

1) Charging your J-Coin Pay account



Select **Charge**

Select the account to charge from

Enter an amount and confirm

2) Returning funds to your deposit account



Select **Return to account**

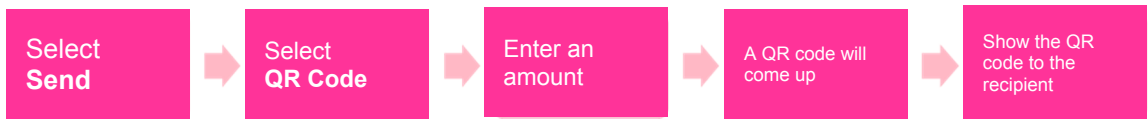
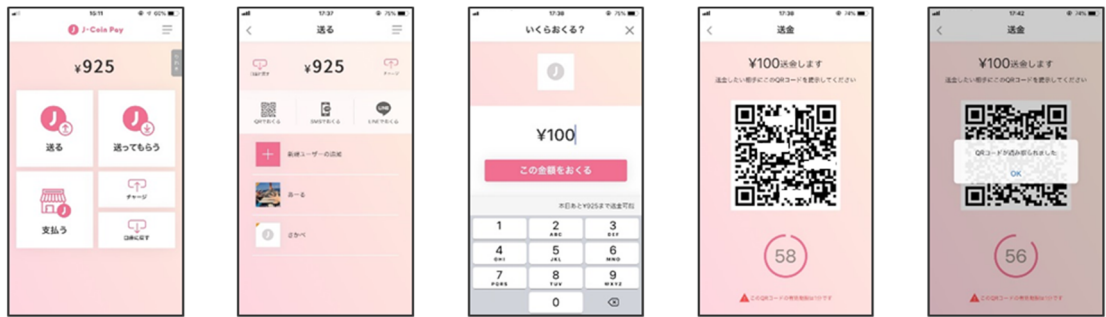
Select the account to return to

Enter an amount and confirm

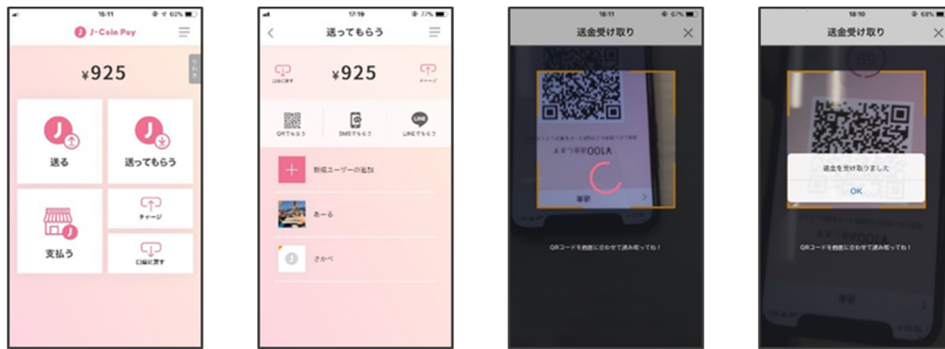
Return complete!

How to transfer money with a QR code

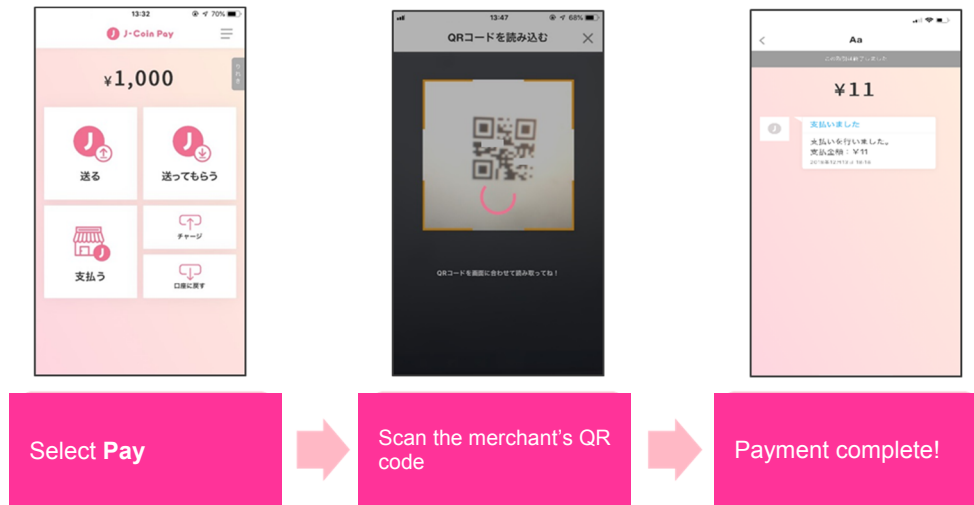
1) Send money



2) Receive money

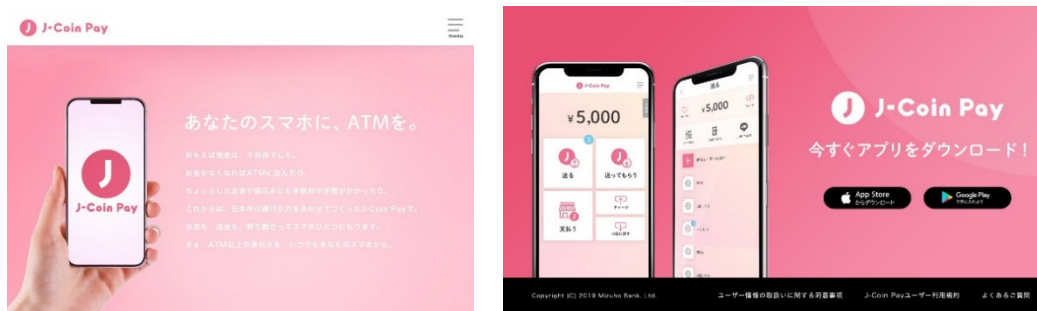


How to pay



4. J-Coin Pay brand site: <https://j-coin.jp>

On the J-Coin Pay brand site, you can find links to download the app, helpful tips on features and uses, and the latest promotional campaigns and other news.



Please direct any questions about the app to the helpdesk below.

(In Japanese only).

Tel: 0120-324-367

Hours: Weekdays 9:00 am to 5:00pm



Go to brand site