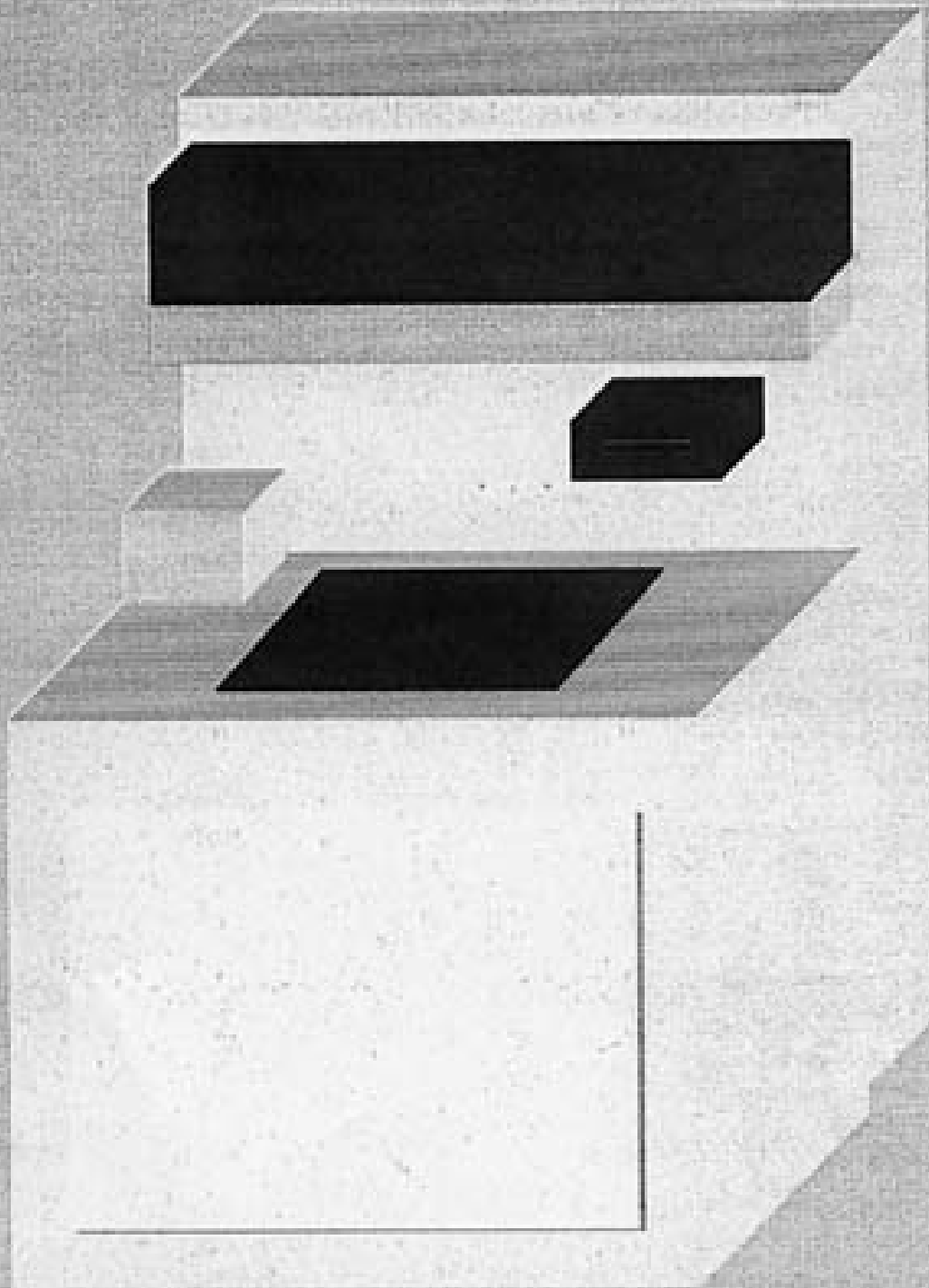


HOW TO WITHDRAW AND TRANSFER MONEY USING AN ATM



An unofficial guide to the joys of electronically getting and giving your money to others.

The Main Menu



Although the "main menu" screens of ATM's will vary from branch to branch and sometimes show fewer options on weekends, the basic format usually contains the options shown

いらっしゃいませ

- | | | | |
|---|-----------|---|------------|
| ① | カード出金 | ⑤ | 残高照会后カード出金 |
| ② | 現金入金 | ⑥ | 振替入金 |
| ③ | 振込 | ⑦ | 残高照会 |
| ④ | 定期預金入金・変更 | ⑧ | 通帳記入 |
| | | ⑨ | 暗証番号の変更 |

This is the "main menu" for the Hokuriku Ginkou ATM in front of the Namerikawa City Hall.



Here is a brief explanation of the options presented in the main menu.

① カード出金	Kaado Shukkin Press to withdraw money from your account with your cash card
② 現金入金	Genkin Nyuukin Press to deposit cash into your account
③ 振込	Furikomi Press to transfer money from your account into another account (i.e. to pay bills)
④ 定期預金入金・変更	Teiki-Yokin Nyuukin/ Henkou Press to deposit money in or adjust your fixed deposit savings account
⑤ 残高照会后カード出金	Zandaka Shoukai-go Kaado Shukkin Press to see the balance of your account before withdrawing money with your card
⑥ 振替入金	Furikae Nyuukin Press to transfer money from one account to another using the bank book of the target account
⑦ 残高照会	Zandaka Shoukai Press to see the balance of your account
⑧ 通帳記入	Tsuuchou Kinyuu Press to update your bank book
⑨ 暗証番号の変更	Anshou Bangou no Henkou Press to change your card's security number (PIN)

Withdrawals

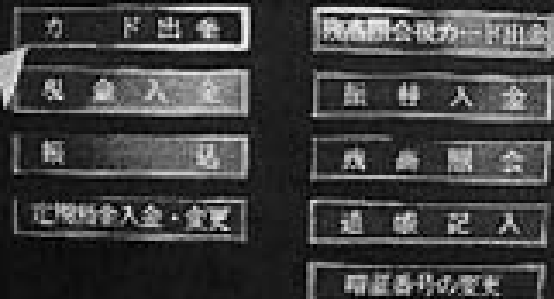
Withdrawing money from your account is a relatively simple transaction. All you will need is your bankcard; however, you may also want to do this as a chance to update your bankbook. Transactions during working hours at any of your bank's ATMs are usually free. Transactions after working hours or at ATMs belong to other banks will be subject to nominal fees.



First, choose the option "カード出金" as illustrated below.

カード出金

いらっしゃいませ



Next, insert your cash card. The Japanese should read something like the following:

“キャッシュカードをお入れください”

“Please insert your cash card”

暗証番号 (4桁)

暗証番号をボタンで押してください

暗証番号

0 1 2 3 4 5 6 7 8 9

Next, enter your card's four digit security number (PIN). The Japanese for security number is :

暗証番号

取消

・カードだけ お持ちの場合

出金のみ

・通帳も お持ちの場合

出金・記入

(通帳にも同時に記入できます)

を押してください

①

出金のみ

②

出金記入

You will now need to choose if you simply want to withdraw money, or if you additionally want to update your bankbook. To only withdraw money, press 出金のみ. If you choose this option, when finished you will receive a receipt indicating the amount withdrawn and the remaining balance of your account. To update your bankbook while withdrawing, press 出金記入. The machine will print all recent transactions up to and including your withdrawal.



① 出金のみ

Shukkin no Mi

Press to withdraw money from your account and receive a receipt when finished.

② 出金記入

Shukkin Kinyuu

Press to make a withdrawal while updating your bankbook.

取消

This is the cancel option. If at any time you should want to quit, press this to cancel the transaction and have your card returned.

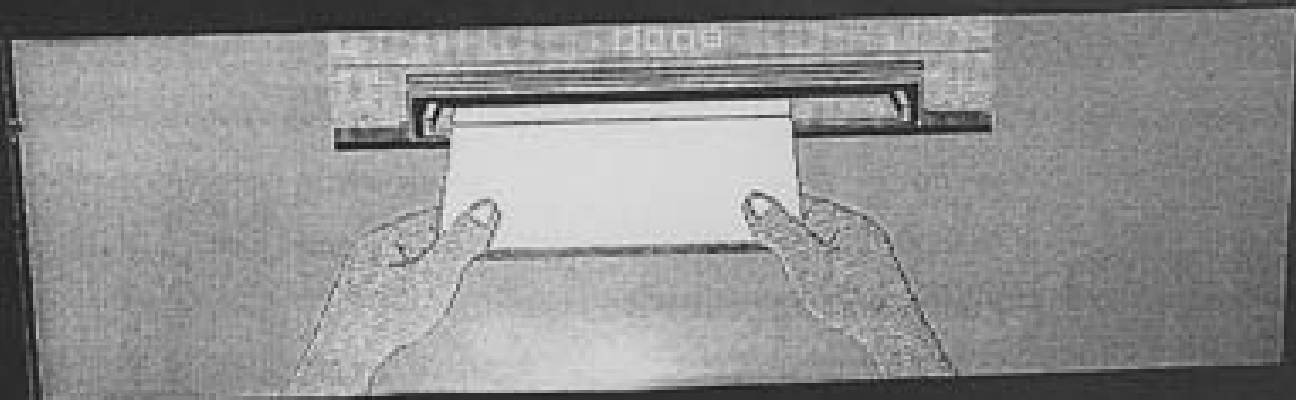


If you chose to only withdraw money by pressing 出金のみ, please skip to the next page. If you chose to update your bankbook while withdrawing by pressing 出金記入, the screen below should appear. When you see this screen, please open your bankbook to the most recent page and insert it into the machine. If you do not open your bankbook to the most recent page, the machine will return it to you. You can cancel by pressing 取消 at any time.

取消

通帳

所定のページを開いて 通帳 をお入れください



Upon inserting the bankbook, you should be able to hear the machine printing all recent transactions.

取消

This is the cancel option. If at any time you should want to quit, press this to cancel the transaction and have your card returned.

取消

金額

50万円まで

金額をボタンで押し 最後に **円** を押してください

お取引金額

万千

円

0

1

2

3

4

5

6

7

8

9

Next you will need to enter the amount you intend to withdraw into the computer. It is possible to withdraw up to ¥500,000 at one time. If you make a mistake, press the red button labeled 訂正 (teisei) and the machine will erase the amount you typed. When you have finished entering the amount you want to transfer, press the blue button labeled 円 (en) to continue to the next screen.

USEFUL BUTTONS

万	Man This is the Japanese kanji for 10,000. Press and four zeros (0000) will appear behind the number you type.
千	Sen This is the Japanese kanji for 1,000. Press and three zeros (000) will appear behind any number you type.
円	En This is the Japanese kanji for yen (¥). Press when finished to confirm the amount that you entered.
取消	Torikeshi Press here to cancel the transaction and have your card returned. Usually, once you start typing you amount, it will be replaced by the button below.
訂正	Teisei Press here if you want to make a correction. It will erase the amount that you previously entered and allow you to retype your sum.

訂正

確認

千円札

金額確認

金額がよろしければ **確認** または
千円札 を押してください
千円札 は1万円分を千円札でお支払いします

金額

万千

10000 円



The computer will now display the amount you have entered for withdrawal. If the amount is correct, press the blue button labeled 確認 (kakunin) to confirm your transfer. If you want part of your sum paid in ¥1000 notes press 千円札 (senensatsu)-- this option is not available for sums under ¥10,000. If the amount is mistaken, press 訂正 (teisei) and the machine will return you to the previous screen.

USEFUL BUTTONS

確認

Kakunin
 Press this button to confirm the sum and receive your money in large bills.

千円札

Senensatsu
 Press this button to confirm the sum and receive part of your money in ¥1000 bills.

訂正

Teisei
 Press here if you want to make a correction. It will return you to the previous screen to retype your sum or completely cancel your transaction.



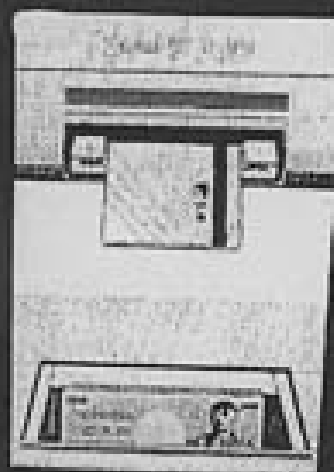
You have now completed everything required to withdraw money, and if all goes well the computer should give you your money, your card, and (if you inserted it) your bankbook. If you did not insert your bankbook, you will also receive a receipt of the transaction, listing the amount withdrawn and the remaining balance of your account.

The computer will now process your transaction. During this time it will probably show a screen like the one the right with an advertisement in blue. The advertisement here is for internet banking.

お待ち下さい
コンピュータ処理中

インターネット・モバイルバンキングサービスお取扱中！

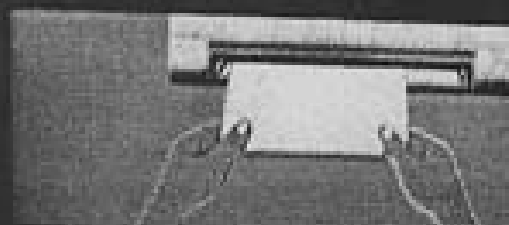
カードと現金を
お受け取りください



When the computer has processed your transaction, the following screen will appear, asking you to take your cash and cash card. If you do not take both within 10 seconds, the machine will start beeping. If you did not insert your bankbook, you should also receive a receipt including your account balance.

ありがとうございました

総額



Lastly, if you inserted your bankbook, the computer will display the screen on the left and now return it to you, updated to the latest transaction.

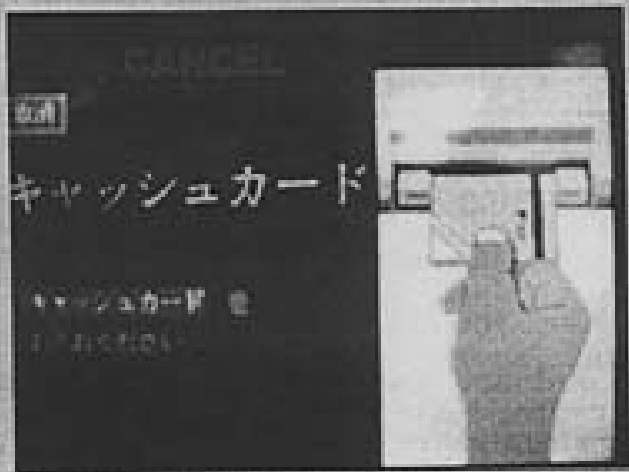
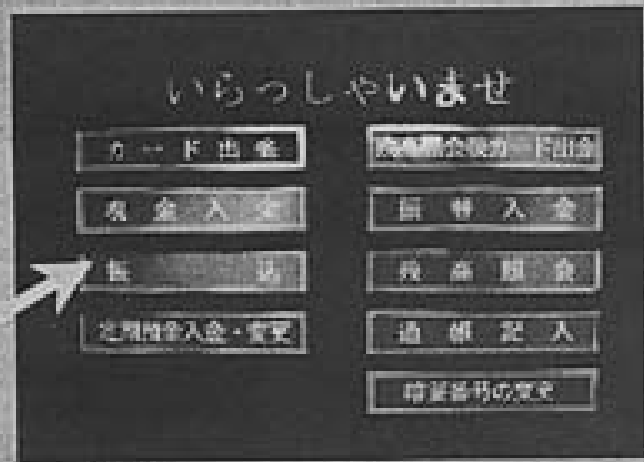
Money Transfers

Often bills, charitable donations and other payments will require that you transfer money from your account to a different account number; this can be done through an ATM. Such a transaction is called "furikomi" in Japanese and is usually written with the characters "振込" or "振り込み". Be aware that a money transfer will be subject to nominal surcharges.

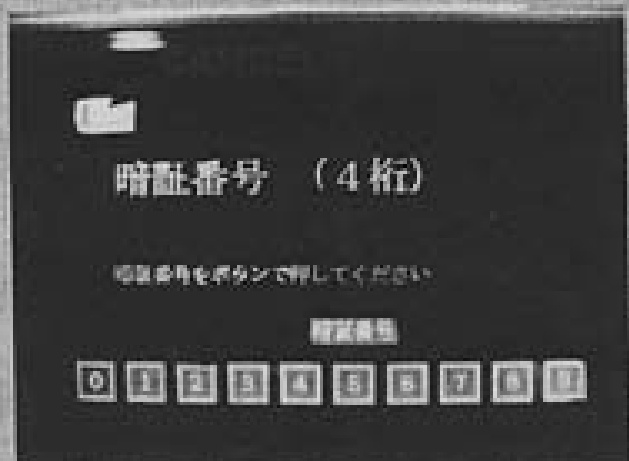


First, choose the option "振込" as illustrated below.

振 込



Next, insert your cash card. The Japanese should read something like the following:
"キャッシュカードをお入れください"
"Please insert your cash card"




Next, enter your card's four digit security number (PIN). The Japanese for security number is:
暗証番号

取消 振込先を指定する方法をお選びください

Please choose the method
by which you will enter the target account.

- ① **振込券** お振込先の振込券をお持ちの場合
- ② **振込先入力** お振込先を入力する場合
一部お取り扱いできない金融機関があります
- ③ **登録済** お振込先が登録されている場合



You will now need to choose the method by which you will enter the target account information. Unless you are carrying a specially made card, or the information has been previously saved in the machine, you will need to choose option number two, Furikomi Saki Nyuuryoku, written 振込先入力 in Japanese, to enter the information manually.

① **振込券**

Furikomi Ken
Press to make a transfer to an account that you have saved on a separate plastic card.

② **振込先入力**

Furikomi Saki Nyuuryoku
Press to enter the target account information manually

③ **登録済**

Touroku Sumi
Press to make a transfer to an account that you have recorded in the machine.

取消

This is the cancel option. If at any time you should want to quit, press this to cancel the transaction and have your card returned.

取消

振込金額

500万円まで

1) 振込金額を押し 最後に 万 千 を押してください

万 千 円

お振込金額

0 1 2 3 4 5 6 7 8 9

Next you will need to enter the amount you intend to transfer into the computer. It is possible to transfer up to ¥5,000,000 at one time. If you make a mistake, press the red button labeled 訂正 (teisei) and the machine will erase the amount you typed. When you have finished entering the amount you want to transfer, press the blue button labeled 円 (en) to continue to the next screen.



USEFUL BUTTONS

万	Man This is the Japanese kanji for 10,000. Press and four zeros (0000) will appear behind the number you type.
千	Sen This is the Japanese kanji for 1,000. Press and three zeros (000) will appear behind any number you type.
円	En This is the Japanese kanji for yen (¥). Press when finished to confirm the amount that you entered.
取消	Torikeshi Press here to cancel the transaction and have your card returned. Usually, once you start typing you amount, it will be replaced by the button below.
訂正	Teisei Press here if you want to make a correction. It will erase the amount that you previously entered and allow you to retype your sum.

取消

お振込先の金融機関をお選びください

- ① 北陸銀行
- ② その他の金融機関

一部お取り扱いてまらない金融機関があります。



The machine will now ask you to choose the financial institution to which you will be transferring money. In the case of Hokuriku Bank, it will first ask you to choose between Hokuriku Bank and other financial institutions. Be aware that depending on the bank, there will be some institutions to which transfers are not possible.

① 北陸銀行

Hokuriku Ginkou

If the target account of your transfer is at the Hokuriku Bank, press this button.

② その他の金融機関

Sono Ta no Kinyuu-Kikan

If the target account of your transfer is at a different financial institution, press here.

◆ If your target account is at Hokuriku Bank, please skip the next four pages, to explanation about how to choose the bank branch.

◆ If your target account is at a different financial institution continue on to the next page.



If you chose the "other financial institutions" option, you now will have to choose the specific type from among the institutions listed below.

取消

訂正

お振込先 **金融機関の業態** をお選びください

- | | | |
|--------------------------|--------|-----------|
| ① 地方銀行
第二地方銀行
都市銀行 | ③ 信用金庫 | ⑥ 信連・農林中金 |
| | ④ 信用組合 | ⑦ 農協 |
| ② 信託銀行 | ⑤ 労働金庫 | ⑧ 信漁連 |

取消

Torikeshi

Press here to cancel the transaction and have your card returned.

訂正

Teisei

Press here if you want to make a correction. It will return you to the previous screen.

In Japan, the institution type will most likely be included at the end of the institution's formal name.



Here is a brief explanation of the institutions presented in the menu. Most transactions will probably use option number one. You can always return to this menu by using the 訂正 button should you make a mistake.

① 地方銀行 第二地方銀行 都市銀行	Chihou Ginkou / Daini Chihou Ginkou/ Toshi Ginkou Press for regional banks, local banks, and metropolitan banks. Most major banks fall within this category.
② 信託銀行	Shintaku Ginkou Press for trust banks.
③ 信用金庫	Shinyou Kinko Press for credit associations.
④ 信用組合	Shinyou Kumiai Press for general credit unions.
⑤ 勤労金庫	Kinrou Kinko Press for labor credit unions.
⑥ 信連・農林中金	Shinren/Nourin Chuukin Press for agricultural credit unions.
⑦ 農協	Noukyou Press for agricultural co-operatives.
⑧ 信漁連	Shinryouren Press for fishers' credit unions



Now you will need to choose the beginning letter in Japanese (katakana) of the institution to which you wish to transfer money. For example, Fuji Bank(富士銀行) would be フ(fu). Check the chart below for the corresponding roman characters

取消

訂正

金融機関名の最初の1文字を押してください



ア	イ	ウ	エ	オ
a	i	u	e	o
カ	キ	ク	ケ	コ
ka	ki, kya, kyu, kyo	ku	ke	ko
サ	シ	ス	セ	ソ
sa, za	shi, sha, shu, sho ji, ja, ju, jo	su, zu	se, ze	so, zo
タ	チ	ツ	テ	ト
ta, da	chi, cha, chu, cho di, da, du, do*	tsu, dsu **	te, de	do, to
ナ	ニ	ヌ	ネ	ノ
na	ni, nya, nyu, nyo	nu	ne	no
ハ	ヒ	フ	ヘ	ホ
ha, ba, pa	hi, hya, hyu, hyo bi, bya, byu, byo pi, pya, pyu, pyo	fu, bu, pu	he, pe, be	ho, po, bo
ヤ		ユ		ヨ
ya		yu		yo
ラ	リ	ル	レ	ロ
ra	ri, rya, ryu, ryo	ru	re	ro
ワ				
wa				

*pronounced ji, ja, ju, jo ** pronounced zu



Please press the name of the financial institution to which you wish to transfer money. If the name is written in kanji, you will need to the corresponding kanji characters to proceed. Sometimes all the institutions listed under one letter do not fit on a single screen; in this case, you may press **その他** to see further listings.

取消

訂正

お振込先の金融機関をお選びください



Here are the names in Japanese of a few financial institutions in the Hokuriku area:

Fuji Bank: 富士銀行

Toyama Bank: 富山銀行

Hokuriku Bank: 北陸銀行

Daiichi Kangyou Bank: 第一勧業銀行

Hokkoku Bank: 北國銀行

Mitsui Sumitomo Bank: 三井住友銀行

Daiwa Bank: 大和銀行

Toyama Daiichi Bank: 富山第一銀行

J A Alps: JA アルプス

取消

Torikeshi

Press here to cancel the transaction and have your card returned.

訂正

Teisei

Press here if you want to make a correction. It will return you to the previous screen.



Whether transferring money to another account in the same bank, or to a completely different bank, you will need to designate the account's branch office. First, you will need to choose the beginning letter in Japanese (katakana) of the branch to which you wish to transfer money. For example, Namerikawa (滑川) would be ナ(na). See below for details.

取消

取消

支店名の最初の1文字を押してください

富士銀行

ア	カ	サ	タ	ナ	ハ	マ	ヤ
イ	キ	シ	チ	ニ	ヒ	ミ	ユ
ウ	ク	ス	ツ		フ	ム	ヨ
エ		セ	テ	ネ		メ	
オ	コ	ソ	ト		ホ	モ	ロ

ア	イ	ウ	エ	オ
a	i	u	e	o
カ	キ	ク	ケ	コ
ka	ki, kya, kyu, kyo	ku	ke	ko
サ	シ	ス	セ	ソ
sa, za	shi, sha, shu, sho ji, ja, ju, jo	su, zu	se, ze	so, zo
タ	チ	ツ	テ	ト
ta, da	chi, cha, chu, cho di, da, du, do*	tsu, dsu **	te, de	do, to
ナ	ニ	ヌ	ネ	ノ
na	ni, nya, nyu, nyo	nu	ne	no
ハ	ヒ	フ	ヘ	ホ
ha, ba, pa	hi, hya, hyu, hyo bi, bya, byu, byo pi, pya, pyu, pyo	fu, bu, pu	he, pe, be	ho, po, bo
ヤ		ユ		ヨ
ya		yu		yo
ラ	リ	ル	レ	ロ
ra	ri, rya, ryu, ryo	ru	re	ro
ワ				
wa				

*pronounced ji, ja, ju, jo ** pronounced zu



Please press the name of the branch office of the financial institution to which you wish to transfer money. If the name is written in kanji, you will need to the corresponding kanji characters to proceed. Sometimes all the branch offices listed under one letter do not fit on a single screen; in this case, you may press **その他** to see further listings.

取消

訂正

お振込先の支店をお選びください
北陸銀行

戸田支店

東京支店

東京管理奉出張所

新渡支店

苦小牧支店

泊支店

富山駅前支店

富山市民病院出張所

富山市役所出張所

富山中央市場支店

その他

Here are the names of a few branch offices (支店 or 出張所) in Toyama:
Toyama Station Branch (Toyama Eki Mae Shiten):富山駅前支店
Namerikawa Branch (Namerikawa Shiten):滑川支店

取消

Torikeshi

Press here to cancel the transaction and have your card returned.

訂正

Teisei

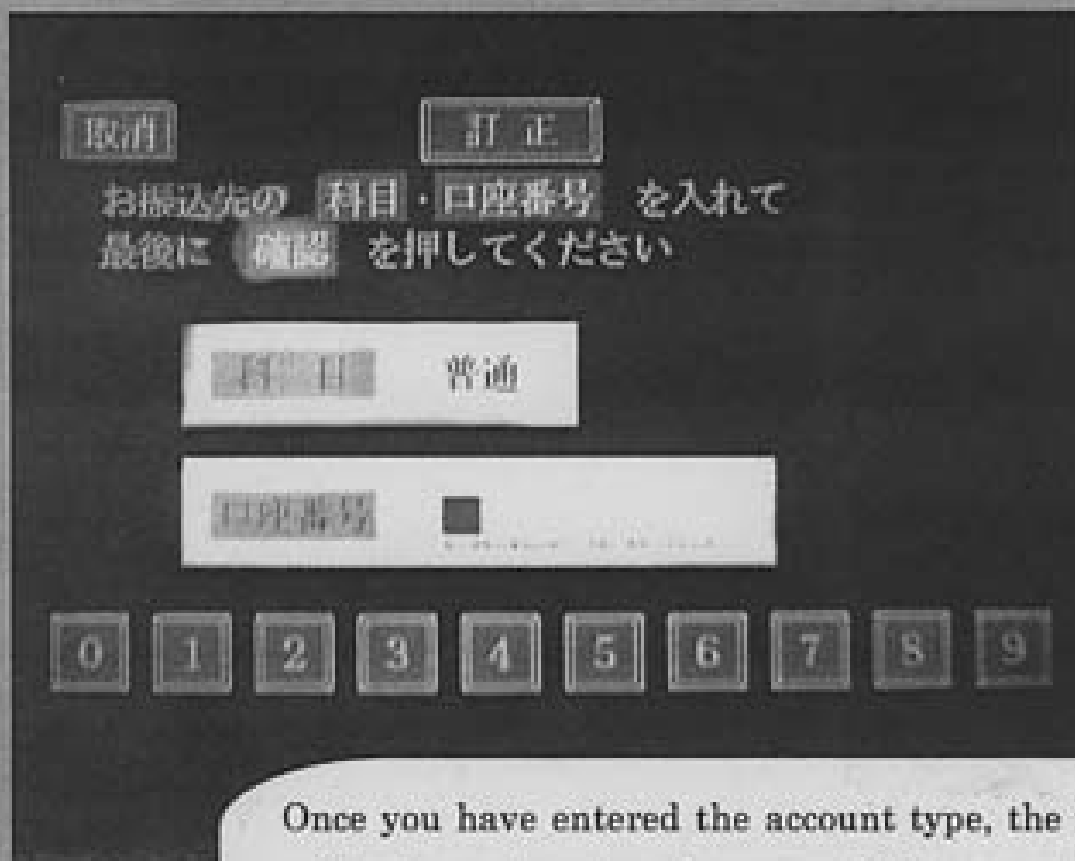
Press here if you want to make a correction. It will return you to the previous screen.



Now the screen will ask you to enter the account type (科目·kamoku) and number (口座番号·kouza bangou). Begin by entering the account type. You will usually need to choose from the three types listed below. In most cases, transfers will be to the regular (普通·futsuu) type of account, but please check to be sure.



①	普通	Futsuu Press to make a transfer to a regular account.
②	当座	Touza Press to make a transfer to commercial checking account.
③	貯蓄	Chochiku Press to make a transfer to a savings account.



Once you have entered the account type, the machine will ask you to enter the seven-digit account number using the buttons at the bottom of the screen. When you have entered all seven digits, press the 確認 button that will appear at the top right side of the screen.

USEFUL BUTTONS

	<p>Kakunin Press here to confirm when you have finished entering the account number.</p>
	<p>Torikeshi Press here to cancel the transaction and have your card returned.</p>
	<p>Teisei Press here if you want to make a correction. It will erase the number that you previously entered and allow you to retype it.</p>






The computer will then check the address of the target account. During this time a screen like the one on the left will appear. In the middle of this screen is a blue and white advertisement for internet banking.

取消

お振込先は次のとおりです

確認よろしければ **確認** を押してください訂正する場合は、項目の  を押してください

受取人名 シテイハイツスイド

	金融機関名	北陸銀行
	支店名	滑川支店
	科目・口座番号	普通預金 0350350



Now the computer will display the name of the account holder and ask you to recheck the information for the target account. If everything is in order, press **確認**. If there is a mistake, press the red button with the white dot to the right of the mistake. Press **取消** to cancel.

USEFUL JAPANESE /BUTTONS

受取人名	Uketorinin Mei This is the name of the account holder who will receive the transfer.
金融機関名	Kinyuu Kikan Mei This is the name of the financial institution where the target account is located.
支店名	Shiten Mei This is the name of the branch office where the target account is located.
科目・口座番号	Kamoku · Kouza Bangou This is the account type and account number of the target account.
	Press here to retype the information on the right. It will return you to a screen where you can enter your corrections.
取消	Torikeshi Press here to cancel the transaction and have your card returned.
確認	Kakumin Press here when you are sure that all information is correct.

訂正

一字戻る

ご依頼人（あなた様）の **電話番号** を押し
最後に **確認** を押してください

番号の区切りは **-** を押してください

市外局番 - 局番 - 加入番号

076-175-

0

1

2

3

4

5

6

7

8

9



The machine will now ask you to enter your phone number. First enter the area code (three digits), then the local code (three digits) and lastly the personal number (four digits) separating each with a dash(-). If you make a mistake, you can press 訂正 to start again, or 一字戻る to go back one space. When you are finished, press 確認.

市外局番 - 局番 - 加入番号

(Area code - local code - phone number)

076-475-0000

取消

Torikeshi
Press to cancel
the transaction

一字戻る

Ichiji Modoru
Press to go back
one space

訂正

Teisei
Press to erase
the screen

確認

Kakunin
Press to
confirm

取消

振込先をお確かめのうえ を押してください
(訂正する場合は、項目の を押してください)

確認

お振込先 北陸銀行
滑川支店
普通預金 0000300

受取人名 シテイハイツス

振込金額 3,830円 手数料 105円
合計金額 3,935円

ご依頼人名 ルート ルールー
(あなた様のお名前)

電話番号 076-111-1111
資金引落口座 普通預金 4490000

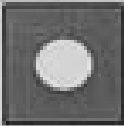
This is the last screen. The top box contains the target account information. The middle box indicates the amount to be transferred and the total transaction cost. The transaction fee is listed next to 手数料(tesuu ryou). In this case it is ¥105. The bottom box displays your name, phone number, and your account information. This is your last chance to correct account information or cancel. You can cancel the transaction by pressing 取消. You can correct information by pressing the red button with the white dot in the middle. To confirm the transaction, press 確認.



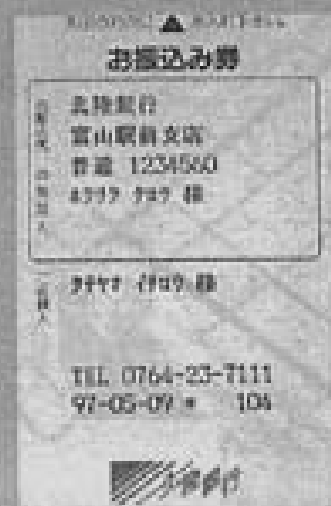


Below is an explanation of the information, Japanese terminology and buttons displayed on the last screen. It is possible at this stage to alter the amount to be transferred and your personal data. However, it is not possible to alter target account information.

USEFUL JAPANESE /BUTTONS

お振込先	O-Furikomi Saki This displays the bank, branch, account type, and account number of the target account.
受取人名	Uketori Jinmei This displays the name of the account holder who will receive the transfer.
振込金額	Furikomi Kingaku This displays the amount of money to be transferred.
手数料	Tesuu Ryou This is the cost of the transaction. It can cost anywhere from ¥105 to upwards of ¥500.
合計金額	Gokei Kingaku This displays the total amount of money that will be subtracted from your account.
ご依頼人名	Go-rai Jinmei This displays the name of the account holder who is transferring money, namely you.
電話番号	Denwa Bangou This displays your phone number.
資金引落口座	Shikin Hikiotoshi Kouza This displays your account type and account number.
	Press here to retype the information on the right. It will return you to a screen where you can enter your corrections.
取消	Torikeshi Press here to cancel the transaction and have your card returned.
確認	Kakunin Press here when you are sure that all information is correct.

Transfer Card



In most cases, your transaction would now be finished. However, some of the newer machines may ask at this point if you want to make a transfer card. A transfer card is phone-card-sized and contains the target account information. Having a transfer card will save you the hassle of having to enter the same target account information manually the next time you transfer money.



振込券発行

今回の振込いただいた先に、今後も振込させる場合は振込券を発行いたします
(振込操作が簡単にあります)

①

発行する

②

発行しない

お電話番号を変更された場合、窓口へ振込券の再発行をお申し出ください

①

発行する

Hakkou Suru
Press to have the card made.

②

発行しない

Hakkou Shinai
Press if you do not want the card made.

If you change your phone number, please have your transfer card remade at the bank.

What You Will Need To Withdraw Money

- Your bank card
- Your bankbook (optional)

What You Will Need To Transfer Money

- Your bank card
- Your home phone number
- The following information about the target account:

The full name of the financial institution in Kanji and Katakana

The name of the branch office in Kanji and Katakana

The name of the account holder

The type of account

The account number