

Initiatives for FinTech using API

- T&I Innovation Center Activity -

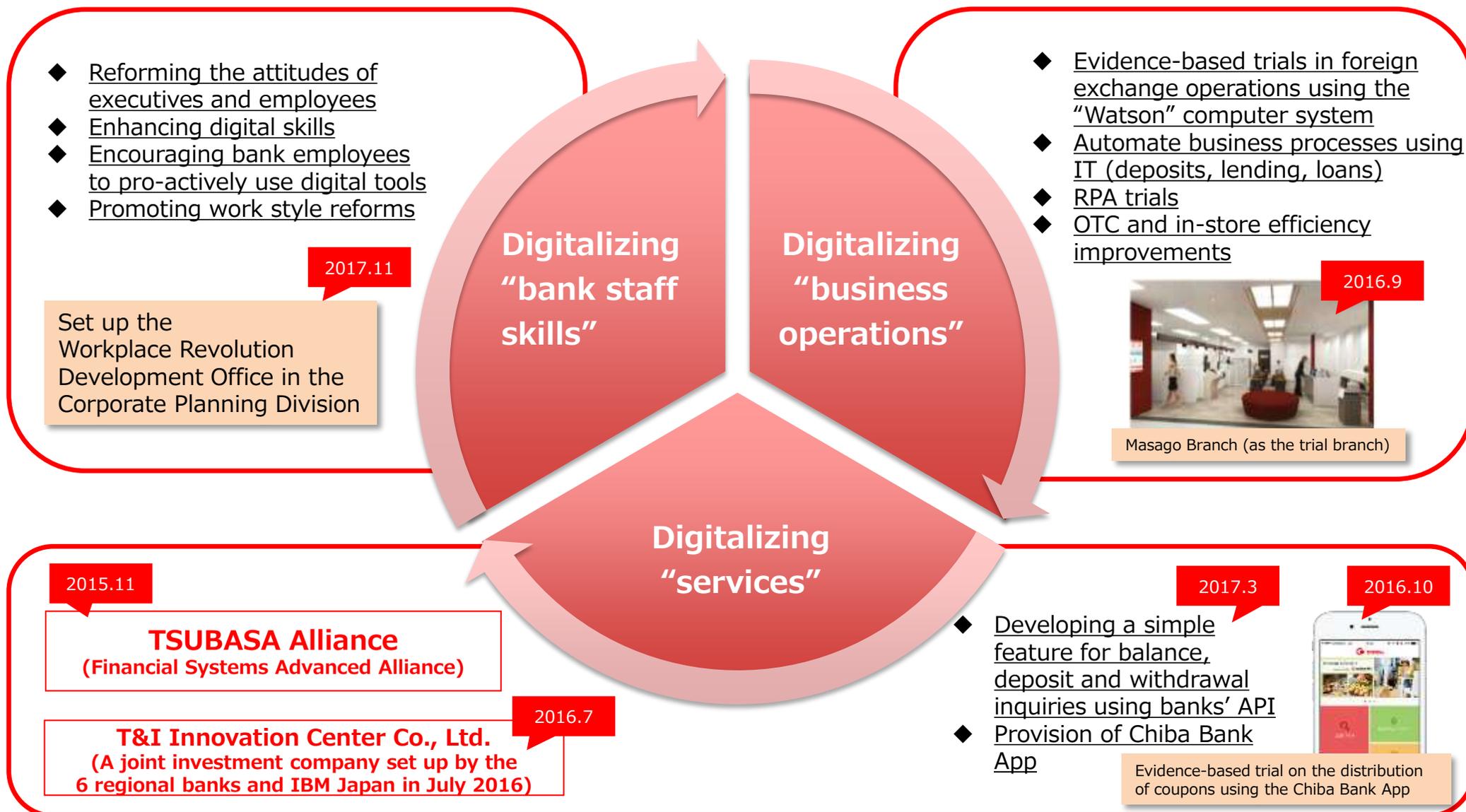
Chiba Bank IR Day

April 2018

THE CHIBA BANK, LTD.

(TSE Section 1: 8331)

In response to the "digitalization" of society as a whole, we are aiming to make the shift to "digital banking" by the target date of 2020



Company Profile



Company Name	T&I Innovation Center Co., Ltd.
Representative	Chairman–representative director, Masao Morimoto
Location	15F, Muromachi Chibagin Mitsui Building, 1-5-5 Muromachi, Nihonbashi, Chuo-ku, Tokyo
Capital Stock	¥100Mil.
Shareholder Breakdown	Chiba Bank 40%; Daishi Bank 10%; Chugoku Bank 10%; Iyo Bank 10%; Toho Bank 10%; North Pacific Bank 10%; IBM Japan 10%
Established	July 1, 2016
Business Profile	FinTech studies and research; planning and development of financial services that use FinTech

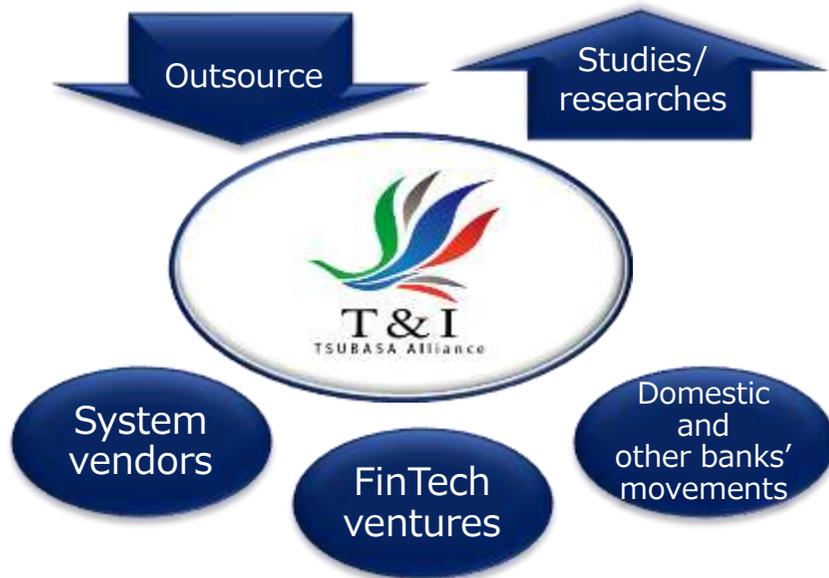
History

October 2015	Launch of TSUBASA Financial Systems Advanced Alliance (Participating banks: Chiba Bank; Daishi Bank; Chugoku Bank)
March 2016	Additional 3 banks join TSUBASA Financial Systems Advanced Alliance (Additional participating banks: Chiba Bank; Daishi Bank; Chugoku Bank; Iyo Bank; Toho Bank; North Pacific Bank)
July 2016	Joint investment company established by the 6 banks in the TSUBASA Alliance and IBM Japan

Studies and research on FinTech



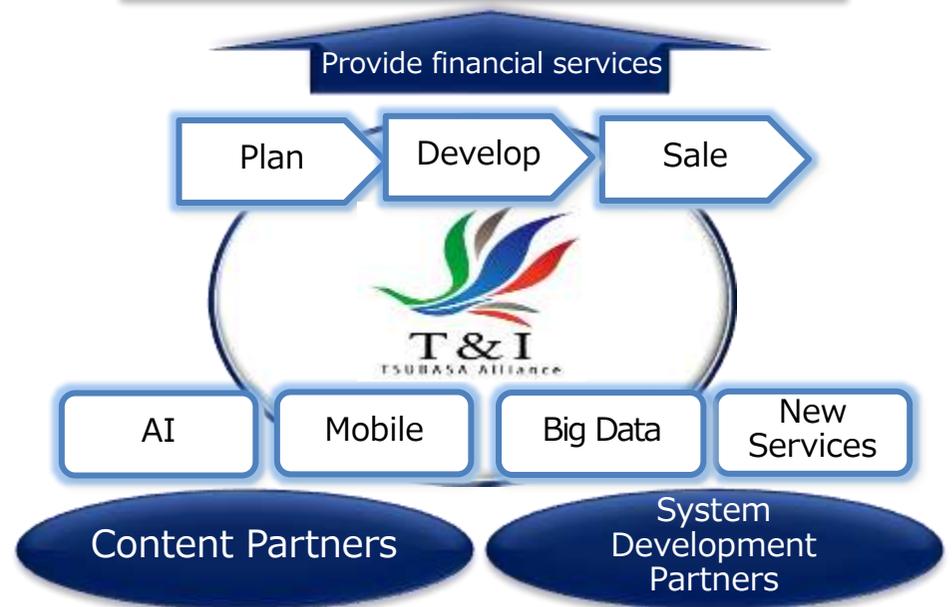
TSUBASA Alliance



Planning/development and sales operations for financial services that use FinTech



TSUBASA Alliance

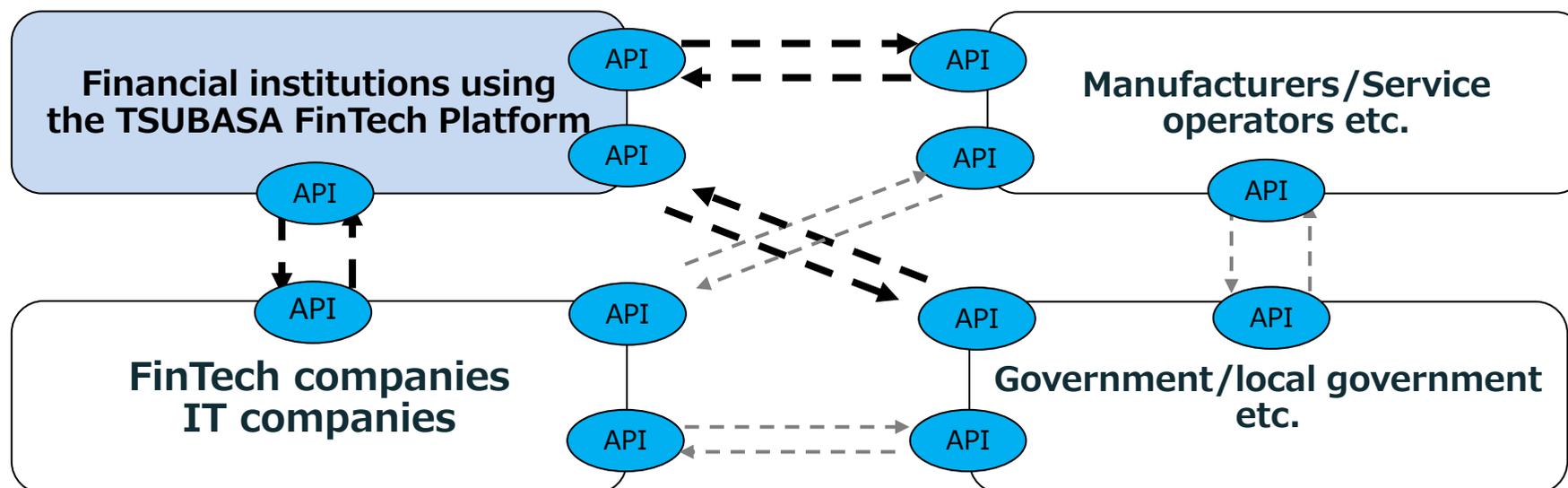


Promoting open innovation through open API support

- With the rapid technological progress of FinTech, etc., we are working to discover added value by cooperating with other companies and services in different sectors in order to improve convenience and satisfaction for our customers.
- If banks are seeking to "collaborate with external companies to link their own bank's services" or "collaborate on bank holding data from an external company," then in addition to ensuring security, an interface will be needed to link with the accounting systems.



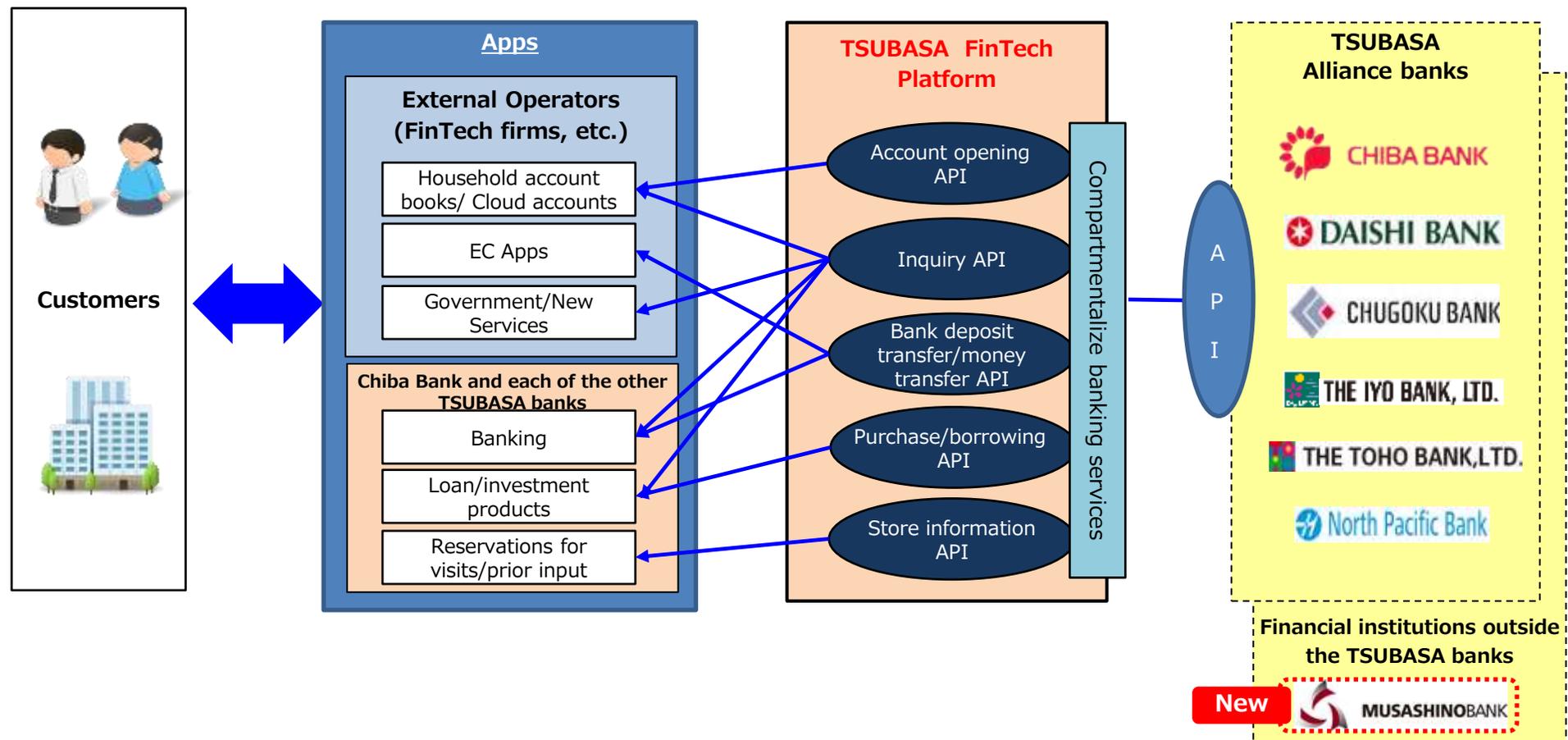
Through the construction of the TSUBASA FinTech Platform, we aim to create an **ecosystem (API ecosystem)** that enables valuable information links among various business operators and is not limited to the financial sector.



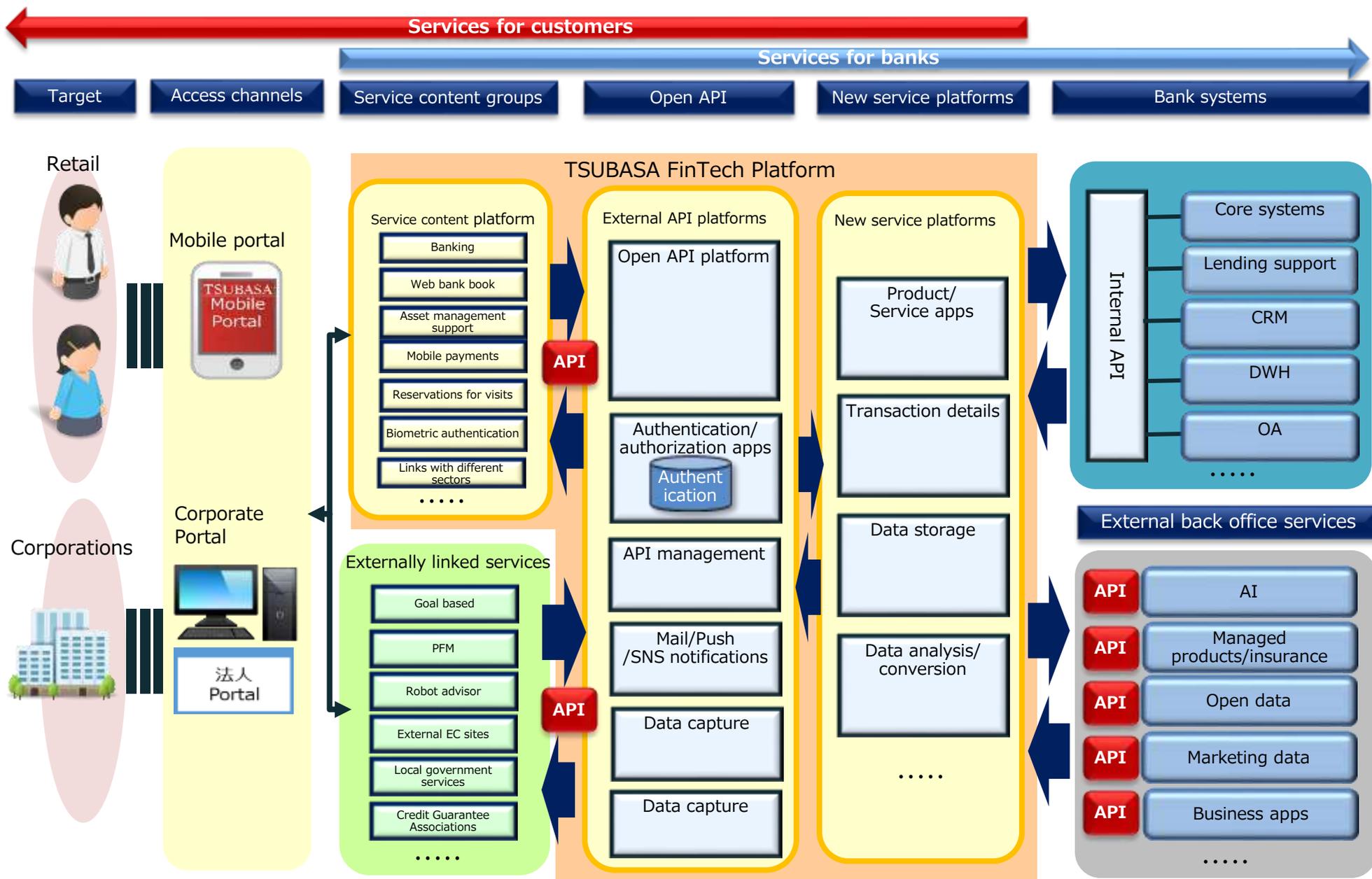
Construction of the "TSUBASA FinTech Platform" to support open API - published in May 2017 -

Construction of an API common platform with high degree of freedom for systems

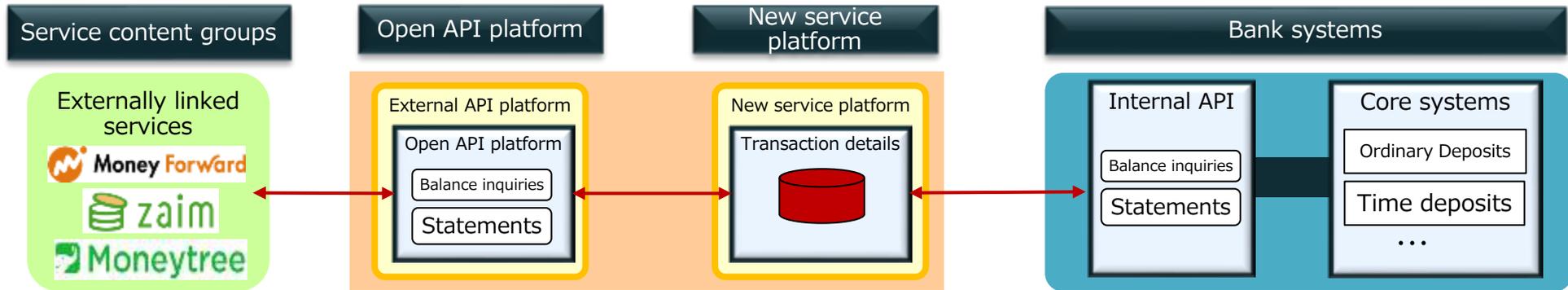
- By constructing an API common platform, we are not only aiming to respond to the obligation to make efforts as per the revisions to the Banking Act, but also to diversify services through connections with external companies, in addition to which we are hoping to speed up developments within the banks and cut costs.
- In addition, with this common platform we are aiming to develop a platform that will be used by a wide range of financial institutions - not just the banks that are members of the TSUBASA Alliance.



An overall illustration of the TSUBASA FinTech Platform: in it's completed form



■ Illustration of API Flows



■ PFM Outline/Screen Image

PFM is a service that can centrally manage several types of account information such as that on banking, securities, and credit cards, etc. (the PFM operators mentioned above also offer household bank book services). The individual banks, and the key Japanese PFM operators Money Forward, Zaim and Moneytree are scheduled to have API linked one after the other.



■ Aims and effects of links with PFM

1. To improve users' security

- ✓ Users will be able to safely use PFM apps without having to keep IB passwords, etc. with PFM operators.

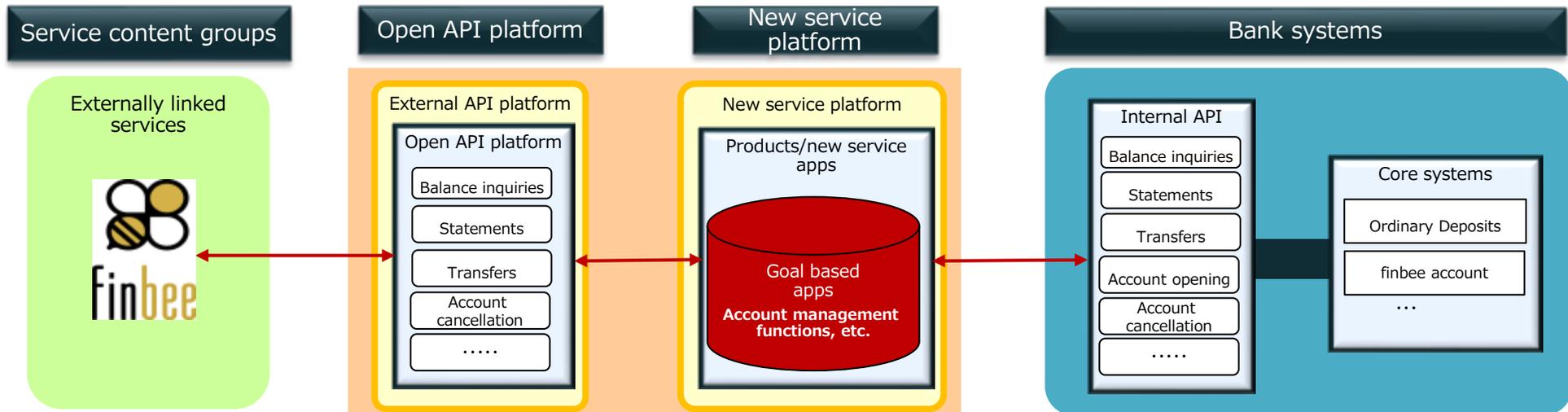
2. Improve user-friendliness

- ✓ Users will be able to fully manage their bank accounts on PFM apps, as API connections also allow us to provide information on loan balances, etc.

3. IB cost savings

- ✓ IB transaction/PAYG fees are expected to fall through the use of scraping.

■ Illustration of API Flows



■ finbee Outline/Screen Image

finbee is a service that allows you to save while having fun, as you save up your spare cash, over a number of stages in line with your lifestyle; with this service you set your saving objectives (such as saving for a car or to go on a trip) along with the target amount for your savings. The service is scheduled for API connection in conjunction with the TSUBASA banks



■ finbee's Key Functions

1. "Automatic Savings" based on rules, such as savings made over a number of stages
2. "Manual Savings" where it is easy to make savings when you want
3. Recommendations on banking products and services

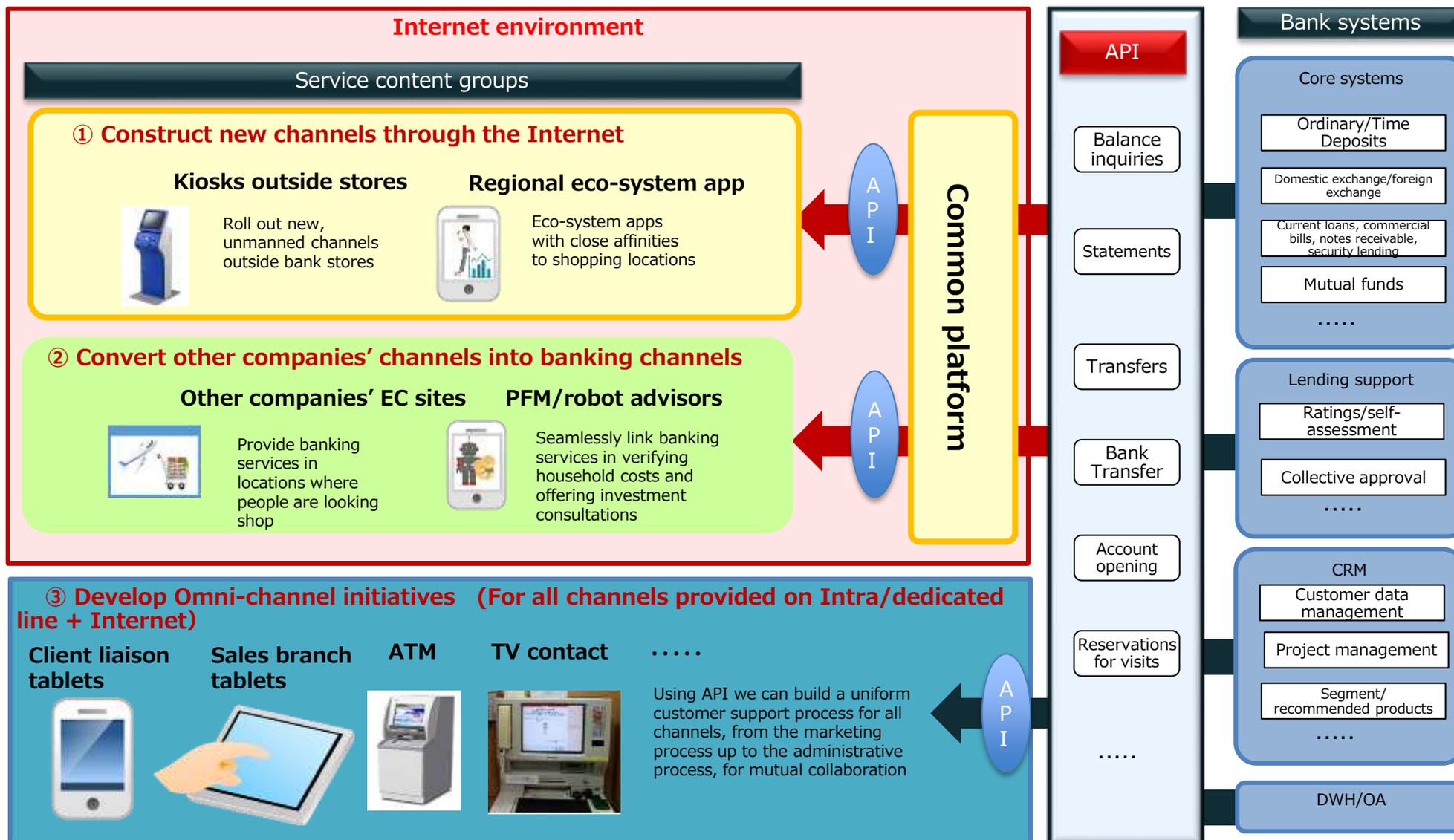
■ Aims and effects of links with finbee

1. Enhance our approach to the social strata involved in asset formation
 - ✓ Increase points of contact with customers and improve our scope with the younger generation
2. Achieve sophisticated marketing thanks to the acquisition of user data
 - ✓ We will be able to make timely recommendations using user data such as saving (consumption) objectives and how much saving has been achieved, etc.

- ❑ A total of 74 ideas for next-use scenarios have been submitted by individual banks ahead of the convocation of the API usage scenario examination board. Of these, 24 high-priority initiatives are scheduled for detailed examination.
- ❑ The main next-use scenarios are listed in the table below.

Project Name	Outline	Expected effects
Additions to PFM connections	Addition API connections - Zaim and Moneytree	Improvements in customer convenience and enhanced approach to the social stratum involved in asset formation
Development of digital bank books	Replacement for paper bank books	Improve customer convenience and save on the cost of issuing bank books
Individual IB replacement	Existing IB replacement + α	Save on costs by abolishing individual IB and create new customer experiences
Links with external operators for settlements, etc.	Link with settlement companies and major EC sites through the development of API for Web account transfers and instant account transfers.	Save on costs, collect data and increase earnings opportunities
Links with accounting software	Links with accounting operators such as freee, Money Forward, Yayoi, TKC, etc.	Improve customer convenience, improve operational efficiency, expand earnings opportunities, enhance approach to micro enterprises and SMEs
Develop API for banks' in-house administrative procedures	Switch from "paper application + data keyed-in on sales branch system" to "digital application + API links/processing" Example) Account opening, various notifications, purchase of assets under custody, loan application, platform products, etc.	Improved efficiency of business operations, promotion of cross-sales
Addition of biometric authentication function	Introduction of biometric authentication as additional verification to handle the latest API (for settlements and transfers to individual accounts)	Provide new means of authentication for settlement business and abolish bank books/signature seals (digitalize ID verification).

We aim to promote the development of omni-channels by utilizing the TSUBASA FinTech Platform to reconstruct Internet channels, while also using API to reform existing channels.





2018年4月16日

「TSUBASA FinTech共通基盤」による APIおよびフィンテックサービスの提供開始について

千葉銀行（頭取 佐久間 英利）は、2018年4月23日（月）より、「TSUBASA FinTech共通基盤」によるAPI^{※1}およびフィンテックサービスの提供を開始します。

「TSUBASA FinTech共通基盤」は、「TSUBASAアライアンス」^{※2}参加行とT&Iイノベーションセンター株式会社（代表取締役 森本 昌雄）が共同で構築した、フィンテック企業等の外部事業者が同一の仕様で接続できるオープンAPIのプラットフォームとなっています。

この共通基盤をつうじ、お客さまに提供するフィンテックサービスの第一弾は、株式会社ネストエッグ（代表取締役社長 田村 栄仁）の自動貯金アプリ「finbee（フィンビー）」および株式会社マネーフォワード（代表取締役社長CEO 辻 庸介）の自動家計簿・資産管理サービス「マネーフォワード」・ビジネス向けクラウドサービス「MFクラウドシリーズ」です。なお、自動貯金アプリ「finbee（フィンビー）」とのAPI接続は地方銀行初となります。

API接続にあたっては、事前にご登録いただく「ちばぎんID^{※3}」によりお客さまの認証を行います。インターネットバンキング契約のないお客さまでも、口座情報を各種サービスと安全かつシームレスに連携することができるため、今後はより多くのお客さまにさまざまなフィンテックサービスをご利用いただけるようになります。

<TSUBASA FinTech共通基盤をつうじたフィンテックサービスご利用のイメージ>



※1 APIとは、Application Programming Interfaceの略。お客さまの同意に基づいて銀行等のシステムに外部から接続して安全に情報を取得できるようにする仕組みで、その仕様等をフィンテック企業等の外部事業者に公開することを「オープンAPI」といいます。

※2 千葉銀行、第四銀行、中国銀行、伊予銀行、東邦銀行、北洋銀行、北越銀行の7行が参加する地銀広域連携の枠組みです。

※3 インターネットで提供されるサービスを共通のIDでご利用いただくための仕組みです。

以上



2018年3月16日

武蔵野銀行及びT&Iイノベーションセンター株式会社との API活用に関する業務提携について ~「千葉・武蔵野アライアンス」提携施策~

千葉銀行（頭取 佐久間 英利）と武蔵野銀行（頭取 加藤 喜久雄）は、「千葉・武蔵野アライアンス」に基づく提携施策として、2018年3月15日（木）、T&Iイノベーションセンター株式会社（代表取締役 森本 昌雄、以下「T&I」）とAPI活用に関する業務提携について合意しました。

現在、T&Iが開発を進めているAPI基盤「TSUBASA FinTech共通基盤」は、「TSUBASA金融システム高度化アライアンス」^{※1}加盟行以外の金融機関にも幅広くご利用いただけるプラットフォームとなっており、今回の業務提携がその初めてのケースとなります。

今回の業務提携では、フィンテック企業との連携など「TSUBASA FinTech共通基盤」を活用した新たなサービスの提供に向け相互に協力していくとともに、それぞれが有する知見・人材を集結・活用し、さらなる銀行業務の革新および顧客利便性の向上を目指してまいります。具体的な業務提携の範囲は下記のとおりです。

記

- 「TSUBASA FinTech共通基盤」を活用したユースケースの検討
- 「TSUBASA FinTech共通基盤」を活用した新サービスの開発
- 「TSUBASA FinTech共通基盤」を活用するためのノウハウ・情報の共有、技術支援

※1 フィンテックをはじめ先進的なIT技術を調査・研究するために発足した枠組みで、現在、千葉銀行、第四銀行、中国銀行、伊予銀行、東邦銀行、北洋銀行の6行が加盟しています。

以上

End of file

【Matters to note】

This document was prepared based on the available information at the time of preparation, and include uncertainties. The information regarding companies other than the Chiba Bank was quoted from public information, and the accuracy is not guaranteed.