

IT and Digital Strategy

Improving Convenience and Streamlining Business through Digitalization

Hyakugo Bank is striving to improve customer convenience and streamline business by promoting a variety of digitalization through the utilization of “Hyakugo Bank Smartphone Banking” with the aim of transforming into a Digital & Consulting Bank.

Toward the Establishment of Smartphone Banking

Hyakugo Bank Smartphone Banking

Hyakugo Bank Smartphone Banking is Hyakugo Bank’s original banking app combining banking functions such as a passbook, transactions and procedures, and notifications into a single app. It enables customers to use their smartphone to quickly access not only passbook functions and transaction functions, but also procedures such as changing address and reissuing cash cards without the need to visit a bank branch. It also has functions for protecting customers

such as card locking (a function for suspending and resuming cash card use), real-time notification of incoming and outgoing transactions, and advance notification of scheduled account withdrawals.

Hyakugo Bank Smartphone Banking will continue to evolve into a more convenient service to meet the needs of customers.

The Bank’s original smartphone-based banking transaction services



Original functions of smartphone banking

Card lock
Customers can use smartphone to control use of cash card at ATMs. It is also possible to keep it locked and only unlock it when using an ATM.



Push notifications
Push notifications of incoming and outgoing transactions and scheduled account withdrawals.

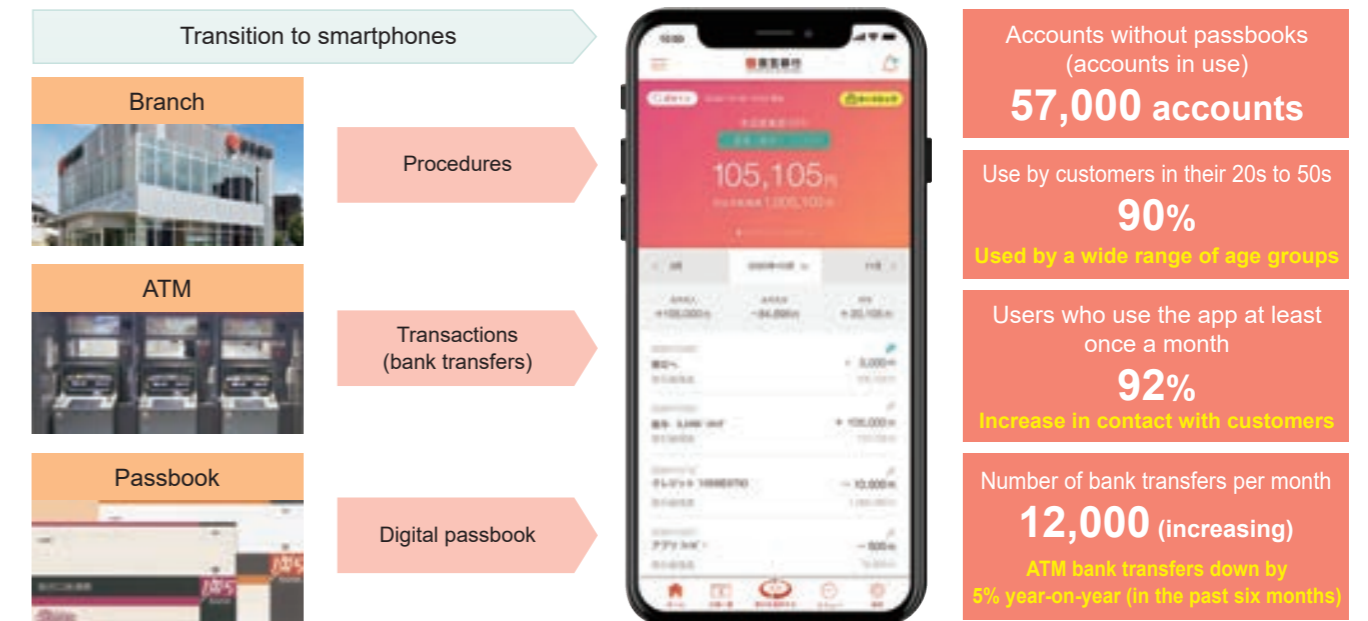
Account statements in the previous 10 years
Account statements can be checked for the previous ten years from the date of registration.

A “new style of banking” originating with smartphone banking

Smartphone banking enables customers to complete transactions and procedures on their smartphone without the need to go to the bank branch. It also eliminates the need to go to an ATM for bank transfers and updating passbooks.

Users of smartphone banking are increasing, and smart-

phone banking will enable us to make a variety of proposals to customers whom we have not had contact with in the past. Hyakugo Bank will provide a “new style of banking” through smartphone banking.



*Actual figures as of June 2021

Optimizing Branch Network

Customer’s banking needs are changing due to the rapid development of the internet society and an increase in smartphone usage. In dealing with such changes, the Bank is working to increase efficiency while maintaining the branch network and ensuring customer convenience.

Consolidating functions by adopting branch-in-branch method

We are working to contribute to development of the region through revision of assignment of personnel by eliminating overlapping services within operating areas, consolidating branches through our branch-in-branch method, all while minimizing inconvenience to customers.

To ensure convenience, the vacant sites of consolidated branches have been equipped with ATMs, and new, small-scale sub-branches (plazas) are being built at the sites.

