



Japan Country Payment Specification



Payment type	Currency supported	Description	Debit date (Automatically generated)	Payment date (Value date)	Cut-off time (Mon-Fri)	Mandatory fields
Telegraphic Transfer (TT)	Foreign currency/JPY	- Payment in foreign currency (via SWIFT) - Payment in JPY involving a non-resident in Japan (via the local FXYCS clearing system) (i.e. payment from non-resident or payment to non-resident) - Bene value date depends on the country and bank	Debited on payment value date (T-0)	Processed on the payment date	11:00 AM on T-0 (via Straight2Bank)	- Payment date - Debit account no - Payment currency - Payment amount - Payee/Bene name in English - Payee/Bene address in hybrid or structured format TOWN NAME and COUNTRY NAME are mandatory across all payee markets - For addresses in Japan, the debtor and payee address should indicate Country subdivision (Province/ State) as prefecture, Town will be used to indicate City-ward ➤ Tag <CtrySubDvsn> OSAKA KU </CtrySubDvsn> - Payee account no - Payee bank SWIFT code - Remittance Information code and detail (*) Purpose Code and Purpose of Payment are mandatory for TT payments. In pain.001, the following tags are for the debtor. <Purp> <Prtry>Service Fees</Prtry> </Purp> <RgltryRptg> <DbtCdtRptgInd>DEBT</DbtCdtRptgInd> <DtIs>

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						<Tp>INTERMEDIARY TRADE</Tp> <Inf>FEFTA NOFAC</Inf> <Inf>ITEM MOTOR CAR</Inf> <Inf>ORGN JP</Inf> <Inf>LOAD ID JAKARTA</Inf> <Inf>DEST SG JURONG</Inf> <Inf>IMF 071</Inf> </Dtls> </RgltryRptg> (**) Regulatory Reporting FEFTA NOFAC is mandatory to indicate that the transaction is not related to sanction countries such as North Korea, Iran etc. Use TRADE/INTERMEDIARY TRADE/NON TRADE to indicate the payment-purpose type. Refer to regulatory reporting section for the tags required for each payment-purpose type. Refer to the appendix table for details of the payment purposes. (***) Depending on the payee country, regulatory reporting for Creditor might also be required. Please check with your payee if the credit country has such

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						requirements. The following example applies to a payment to Vietnam: <RgltryRptg> <DbtCdtRptgInd>CRED</DbtCdtRptgInd> <DtIs> <Inf>1100</Inf> </DtIs> </RgltryRptg>
Single local bank transfer (RTGS)	JPY	• Payments in JPY between residents of Japan • Not applicable to non-resident clients in Japan	• Debited on payment value date (T-0)	• Processed on the same day	1:00 PM on T-0 (via Straight2Bank) 11:00 AM on T-0 (other than Straight2Bank)	• Payment date • Debit account number • Payment currency - JPY • Payment amount • Payee/Bene name in English • Payee/Bene name in local language ▪ Beneficiary account name registered at beneficiary bank ▪ Please refer to below for valid characters • Payee bank code – 4 digits • Payee bank branch code – 3 digits • Payee account number – 7 digits • Payee account type • If address for Payee is included, hybrid or structured address is required. ▪ TOWN NAME and COUNTRY NAME are mandatory ▪ For address in Japan, Payee and Bene address should indicate Country subdivision (Province/ State) as prefecture

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						➤ Tag <CtrySubDvsn> OSAKA KU </CtrySubDvsn>
Batched local bank transfer (ACH)	JPY	- Payments in JPY between residents of Japan - Not applicable to non-resident clients in Japan - Payments are applicable only via Straight2Bank	Debited on payment value date (T-0)	- Submit the payment one business day before the payment date (by 11:59 PM on T-1) - The beneficiary receives the fund on the payment date	7:00 AM on T-0 (via Straight2Bank only)	- Payment date - Debit account no - Payment currency - JPY - Payment amount - Payee/Bene name in English - Payee/Bene name in local language – - Bene account name registered at bene bank - Please refer to below for valid characters - Payee bank code – 4 digits - Payee bank branch code – 3 digits - Payee account number. – 7 digits - Payee account type - If address for payee is included, hybrid or structured address is required. TOWN NAME and COUNTRY NAME are mandatory - For address in Japan Payee and Bene address should indicate Country subdivision (Province/State) as prefecture ➤ Tag <CtrySubDvsn> OSAKA KU </CtrySubDvsn>
Payroll (PAY)	JPY	- Payments in JPY between residents of Japan - Not applicable to non-resident clients in Japan - Payments are applicable only via	Debited three business days before payment date (T-3)	- Submit the payment three business days before the payment date (by 3:00 PM on T-3) - Funds are debited three business days before	3:00 PM on T-3 (via S2B only)	- Payment date - Debit account Number - Payment currency - JPY - Payment amount - Payee/Bene name in English - Payee/Bene name in local language – - Bene account name registered at bene bank - Please refer to below for valid characters - Payee bank code – 4 digits - Payee bank branch Code – 3 digits

Payment type	Currency supported	Description	Debit date (Automatically generated)	Payment date (Value date)	Cut-off time (Mon-Fri)	Mandatory fields
		Straight2Bank		the payment date The beneficiary receives the fund on payment date		- Payee account number – 7 digits - Payee account type - Purpose of Payment 11: Salary 12": Bonus - If address for Payee is included, hybrid or structured address is required. TOWN NAME and COUNTRY NAME are mandatory - For address in Japan Payee and Bene address should indicate Country subdivision (Province/State) as prefecture ➤ Tag <CtrySubDvsn> OSAKA KU </CtrySubDvsn>

Notes:

- All cut-off times quoted above are Japan Standard Time.
- Valid characters for payee/bene account names in the local language under **ACH/RTGS/PAY**

Valid characters for payee/bene account name in local language under ACH/RTGS/PAY

Letters	ABCDEFGHIJKLMNOPQRSTUVWXYZ
Numbers	0123456789
Single-byte Kana	アイウエオカキクケコサシスセソ タチツテトナニヌネノハヒフヘホ マミムメモヤユヨラリルレロワヲン ゐ。。
Codes	〒「」() - / , .
Others	space、CR LF

- The following services are currently unavailable in Japan

Service type	SCB Japan	Note
Tax payments to and refunds from tax offices (e.g. corporate tax, fixed asset tax, office tax, etc.)	Not available	-
Social insurance payments to social insurance offices	Not available	-
Utility payments (e.g. direct debit for water, telephone, electricity companies and AED leases)	Not available	-
Performance share plans	Not available	-
Employee's saving schemes	Not available	-

Japan-specific requirements codes

Japan-specific requirements for ACH/RTGS apply only to resident account:

Field Name	Required code or information
Debit A/C county code	JP
Debit A/C city code	SCB
Debit A/C no	Client Account No with SCB Tokyo (11 digits)
Payment/value date	The maximum value date is 30 days from payment issue date.
Payee/beneficiary name in BO	Beneficiary name in valid SWIFT characters
Payee country (payee address 3 in BO)	JP
Payee/beneficiary bank code	Zengin Bank Code (4 digits)
Beneficiary local clearing branch code	Zengin Branch Code (3 digits)
Payee/beneficiary A/C number	Zengin Account Number (7 digits)
Payment currency	JPY
Local charge to	C (ordering party)
Overseas charge to	C (ordering party)
Beneficiary name 1 in local language (LL)	Beneficiary name in <u>valid Zengin characters</u> , registered at bene bank
Beneficiary account type	1: Saving accounts – (SVGS for ISOPAY3) 2: Current accounts – (CACC for ISOPAY3) 4: Special savings accounts – (ONDP for ISOPAY3) 9: Others – (Other codes for ISOPAY3) -> Cannot use 9 for RTGS

Japan specific requirements for PAY are:

Field name	Required code or information
Debit A/C county code	JP
Debit A/C city code	SCB
Debit A/C no	Client account no with SCB Tokyo (11 digits)
Payment/value date	The maximum value date is 30 days from payment issue date
Payee/beneficiary name in BO	Beneficiary name in valid SWIFT characters
Payee country (payee address 3 in BO)	JP
Payee/beneficiary bank code	Zengin bank code (4 digits)
Beneficiary local clearing Branch Code	Zengin branch code (3 digits)
Payee/beneficiary A/C number	Zengin account number (7 digits)
Payment currency	JPY
Local charge to	C (ordering party)
Overseas charge to	C (ordering party)
Beneficiary name 1 in local language (LL)	Beneficiary name in <u>valid Zengin characters</u> , registered at bene bank
Purpose of Payment	11: Salary 12: Bonus
Beneficiary account type	1: Saving accounts – (SVGS for ISOPAY3) 2: Current accounts – (CACC for ISOPAY3)

Japan minimum specific requirements for TT and non-resident account payments are as below:

Field name	Required code or information
Debit A/C county code	JP
Debit A/C city code	SCB
Debit A/C number	Client account number with SCB Tokyo (11 digits)
Payment/value date	The maximum value date is 30 days from payment issue date
Payee/beneficiary name in BO	Beneficiary name in valid SWIFT characters
Payee address in hybrid or structured format	Beneficiary address in valid SWIFT characters. TOWN Name and COUNTRY Name are mandatory across all markets. Some markets may require additional mandatory fields. Please confirm these requirements with your beneficiary.
Payee/beneficiary bank code	SWIFT BIC
Payee/beneficiary A/C number	Necessary beneficiary A/C number
Local charge to	C (ordering party) or P (beneficiary)
Overseas charge to	C (ordering party) or P (beneficiary)
Trade information	1. TRADE 2. INTERMEDIARY TRADE 3. NON TRADE
Remittance information code 1	FEFTA NOFAC
Remittance information detail 1	Remittance information must comply with the JBA regulatory reporting guidelines. Refer to the information below.

	Refer to the table and select the applicable purpose of payment. If an IMF code is required for the declaration, please refer to BOJ's purpose code. The required ISOPAY tags depend on the trade information, as shown below: For TRADE, include ITEM/ ORGN/ LOAD. For INTERMEDIARY TRADE, ITEM/ ORGN/ LOAD/ DEST must be included. <pre> <RgltryRptg> <DbtCdtRptgInd>DEBT</DbtCdtRptgInd> <DtIs> <Tp>INTERMEDIARY TRADE</Tp> <Inf>FEFTA NOFAC</Inf> <Inf>ITEM MOTOR CAR</Inf> <Inf>ORGN ID</Inf> <Inf>LOAD ID JAKARTA</Inf> <Inf>DEST SG</Inf> <Inf>IMF 071</Inf> </DtIs> </RgltryRptg> </pre>
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[Valid SWIFT characters]

abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789
/-?:()., '+
CR LF Space

[Valid Zengin characters]

Alphabets	ABCDEFGHIJKLMNOPQRSTUVWXYZ
Numbers	0123456789
Single-byte Kana	アイウエオカキクケコサシスセソ タチツテトナニヌネノハヒフヘホ マミムメモヤユヨラリルレロワワン ゝ 。
Codes	(), . - / 「 」
Etc.	space、CR LF

[Required tags by TT payment type]

- The mandatory tags and fields differ depending on whether the TT payment type is TRADE, INTERMEDIARY TRADE or NON TRADE. Refer to the information below for the mandatory tags required in each scenario.

[Purpose of payments]

- Refer to the following table for the applicable of purpose of payments.
- If an IMF code is required, refer to BOJ's purpose code list. <https://www.boj.or.jp/z/tame/t-redown2014/nregtlist.pdf>

送金目的分類	Classification of Purpose of Payment (English)	送金目的（日本語）	Purpose of Payment (English)
投資	Investment	証券等投資	SECURITIES INVESTMENT
		証券等・債券償還	STOCK BOND REDEMPTION
		不動産購入費	REAL ESTATE PURCHASE
		海外預金	OVERSEAS DEPOSITS
		投資（証券等投資除く）	INVESTMENT
		資本金	SHARE CAPITAL COST
		設立・増資資金	CAPITAL INCREASE
		株式等・債券取得	STOCK ACQUISITION
		貸付金	LOAN
		借入金返済	REPAYMENT OF BORROWING
委託費	Commission fees	委託加工賃	PROCESSING COST
		業務委託費	OUTSOURCING COST
		代理店手数料	AGENCY FEES
		販売手数料	SALES COMMISSION
		保守点検費	MAINTENANCE COST
		修理・修繕費	REPAIR COST
渡航費（観光・留学・出張）	Travel expenses (tourism, study abroad, business trips)	旅費・滞在費	TRAVEL COST
		学費（入学金・授業料）	SCHOOL EXPENSE
		イベント参加費	PARTICIPATION FEES
		団体会費・入会金	MEMBERSHIP FEES
輸送サービス・港湾使用	Transport services and port usage	貨物・旅客運賃	FREIGHT
		用船・用機料	CHARTER FEES
		輸送経費	TRANSPORTATION COST

		燃料費	FUEL COST
		港湾諸経費	PORT CHARGE
建設工事	Construction work	建設工事関連費	CONSTRUCTION SERVICES
金融取引・保険・リース	Financial transactions, insurance, leasing	金融取引等手数料	FINANCIAL SERVICE FEES
		保険料	INSURANCE PREMIUM
		保険金・年金	INSURANCE MONEY
		機械・設備等リース料	OPERATIONAL LEASE COST
情報・ソフトウェア・音楽・映像	Information, software, music, video	通信費（インターネット含む）	COMMUNICATION COST
		システム開発・利用・維持費	SOFTWARE RELATED COST
		ソフト購入費（ダウンロード）	SOFTWARE PURCHASE
		音楽・映像等制作費	MUSIC IMAGE PRODUCTION
		イベント興行費	BOX-OFFICE EXPENSES
		音楽・映像購入（ダウンロード）	MUSIC IMAGE DOWNLOAD
その他専門サービス	Other specialised services	特許料・ライセンス料	PATENT ROYALTY
		著作権料	ROYALTY
		フランチャイズ加盟関連費	FRANCHISE FEES
		広告宣伝費	ADVERTISING COST
		市場調査費	MARKET RESEARCH COST
		検査費用	INSPECTION COST
		法務関連費用	LEGAL COST
		コンサルティング料	CONSULTING COST
		監査料	AUDIT COST
		翻訳料	TRANSLATION COST
		医療費	MEDICAL EXPENSE
事業経費	Business expenses	事務所管理費（建設工事費除く）	OFFICE MANAGEMENT COST
		事業経費	BUSINESS EXPENSE

		不動産賃貸借料	REAL ESTATE LEASE
		研究開発費	RESEARCH DEVELOPMENT
相殺決済	NETTING	相殺決済尻	NETTING
賃金・収益・配当・利息	Rent, income, dividends, interest	給料・賃金	SALARY AND WAGE
		支店収益	BRANCH REVENUE
		配当金	DIVIDEND
		借入利息	BORROWING INTEREST
		債券利子	BOND INTEREST
個人間送金・贈与・税金・寄付金	Personal remittances, donations, taxes, contributions	税金	TAX
		寄付金・支援金	DONATION
		損害賠償金	COMPENSATION DAMAGES
非金融資産取得・譲渡	Acquisition and transfer of non-financial assets	産業財産権・著作権等譲渡	ASSIGNMENT OF RIGHTS
投資	Investment	証券等投資	SECURITIES INVESTMENT
		証券等・債券発行	SECURITY BOND ISSUANCE
		不動産売却代金	REAL ESTATE SALE
		海外預金取寄	DEPOSIT REFUND
		投資（証券等投資除く）	INVESTMENT
		資本金	SHARE CAPITAL COST
		設立・増資資金	CAPITAL INCREASE
		株式等・債券処分	SALE OF CAPITAL STOCK
		貸付金回収	COLLECTION OF LOANS
		借入金	BORROWING
委託費	Commission fees	委託加工賃	PROCESSING FEES
		業務委託手数料	OUTSOURCING FEES
		代理店手数料	AGENCY FEES
		販売手数料	SALES COMMISSION
		保守点検料	MAINTENANCE FEES

		修理・修繕料	REPAIR FEES
渡航費（観光・留学・出張）	Travel expenses (tourism, study abroad, business trips)	旅費・滞在費	TRAVEL FEES
		学費（入学金・授業料）	SCHOOL EXPENSE
輸送サービス・港湾使用	Transport services and port usage	貨物・旅客運賃	FREIGHT
		用船・用機料	CHARTER FEES
		輸送経費	TRANSPORTATION FEES
		燃料代	FUEL COST
		港湾諸経費	PORT CHARGE
建設工事	Construction work	建設工事関連費	CONSTRUCTION SERVICES
金融取引・保険・リース	Financial transactions, insurance, leasing	金融取引等手数料	FINANCIAL SERVICE FEES
		保険料	INSURANCE PREMIUM
		保険金・年金	INSURANCE MONEY
		機械・設備等リース料	OPERATIONAL LEASE FEES
情報・ソフトウェア・音楽・映像	Information, software, music, video	通信費（インターネット含む）	COMMUNICATION FEES
		システム開発・利用・維持料	SOFTWARE RELATED FEES
		ソフト販売代金（ダウンロード）	SOFTWARE SALES
		音楽・映像等制作代	MUSIC IMAGE PRODUCTION
		イベント興行代	BOX-OFFICE PROCEEDS
		音楽・映像販売（ダウンロード）	MUSIC IMAGE SALES
その他専門サービス	Other specialised services	特許料・ライセンス料	PATENT ROYALTY
		著作権料	ROYALTY
		フランチャイズ加盟関連費	FRANCHISE FEES
		広告宣伝料	ADVERTISING FEES
		市場調査費	MARKET RESEARCH FEES
		検査費用	INSPECTION FEES
		法務関連報酬	LEGAL FEES

		コンサルティング報酬	CONSULTING FEES
		監査報酬	AUDIT FEES
		翻訳料	TRANSLATION FEES
		医療費	MEDICAL FEES
事業経費	Business expenses	事務所管理費（建設工事費除く）	OFFICE MANAGEMENT FEES
		事業経費	BUSINESS EXPENSE
		不動産賃貸借料	REAL ESTATE LEASE
		研究開発費	RESEARCH DEVELOPMENT
貿易外（その他）	Trade outside (other)	その他貿易外受取	OTHER TRADE
相殺決済	Netting	相殺決済尻	NETTING
賃金・収益・配当・利息	Rent, income, dividends, interest	給料・賃金	SALARY AND WAGE
		配当金	DIVIDEND
		貸付利息	LOAN INTEREST
		債券利子	BOND INTEREST
個人間送金・贈与・税金・寄付金	Personal remittances, donations, taxes, contributions	寄付金・支援金	DONATION
		損害補償金	COMPENSATION DAMAGES
非金融資産取得・譲渡	Acquisition and transfer of non-financial assets	産業財産権・著作権等譲渡	ASSIGNMENT OF RIGHTS
預り金	Deposits	預り金（旅行代金）	TOUR COSTS DEPOSITS
		預り金（不動産購入代金）	DEPO R.ESTATE PURCHASE
		預り金（会社設立資金）	DEPO INCORPORATION FEE
		預り金	DEPOSIT