

Higin Business Foreign Exchange WEB Service

Operation Manual (Initial Settings)

2022 November

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1

ID and password required for operation

■ Login ID

This is an alternative to the customer's name and is required when logging in.

When registering, please specify 6 to 12 half-width alphanumeric characters. (Alphabets are case sensitive)

■ Login password

This is the password to confirm your identity when logging in.

When registering, please specify 6 to 12 half-width alphanumeric characters. (Alphabets are case sensitive)

You cannot enter the same character consecutively.

■ Password for confirmation

When registering, please specify 6 to 12 half-width alphanumeric characters. (Alphabets are case sensitive)

(Note 1) You cannot enter the same character consecutively.

(Note 2) Please specify a character string different from the "login password".

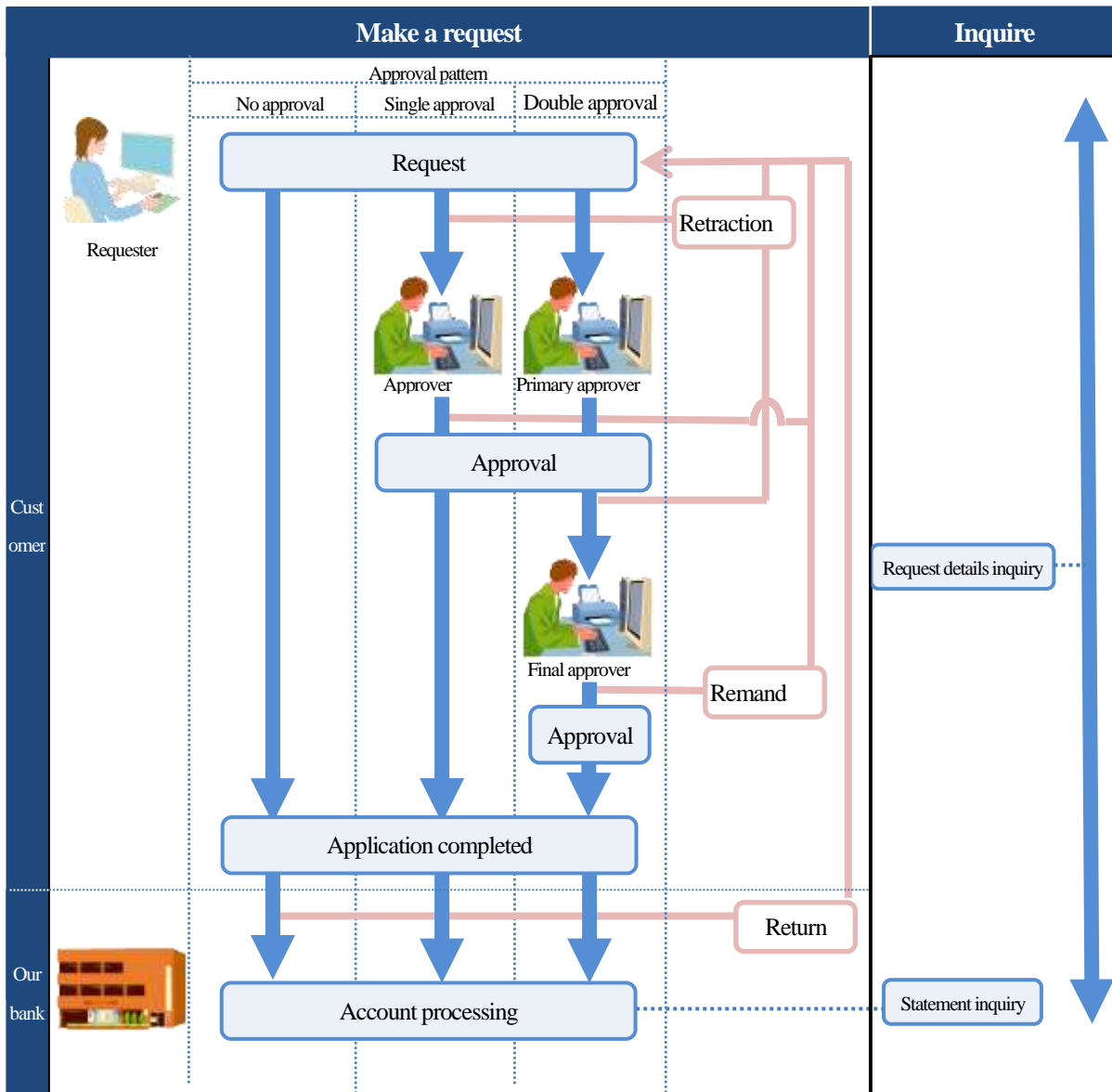


Note

If you enter the wrong "login password" or "confirmation password" a certain number of times in a row, use of the service will be suspended temporarily for the safety.

2

Overview of operation methods



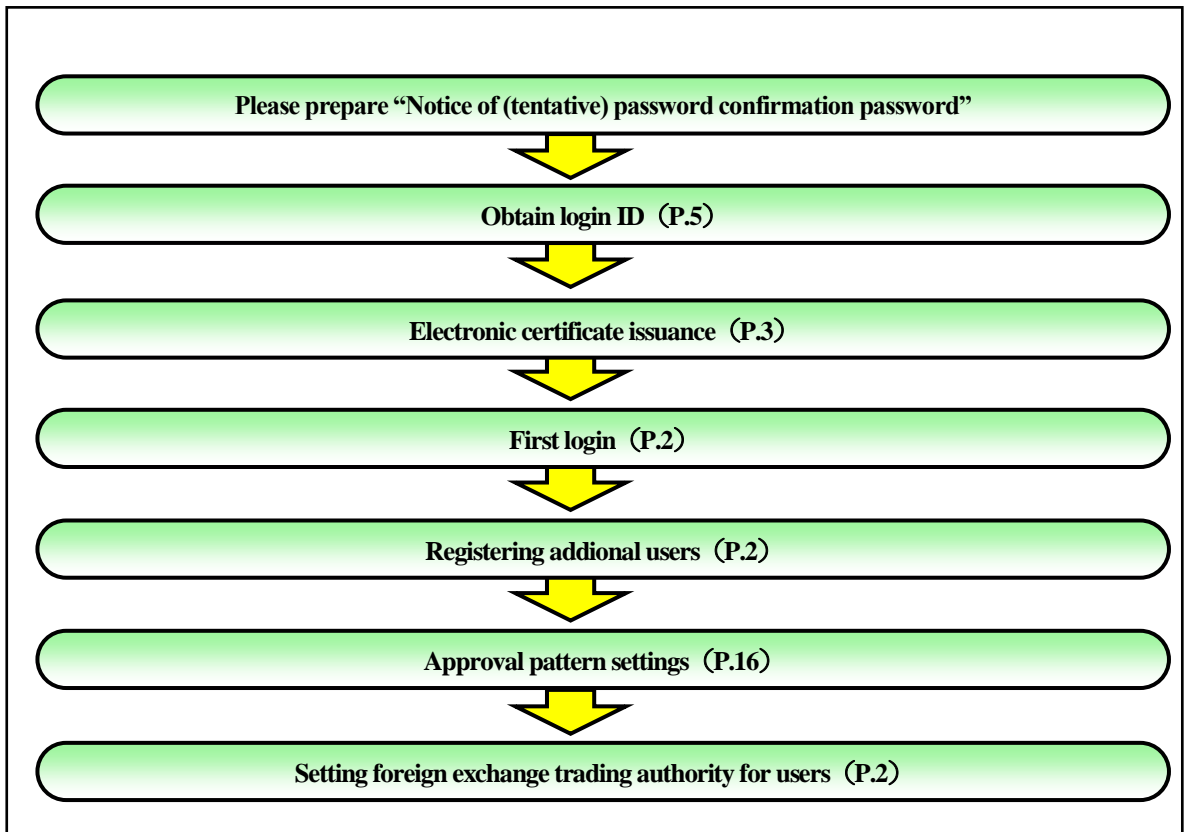
- Approval : There are following approval patterns and you can select the approval pattern for the job.
 - No approval : You can apply directly without approval.
 - Single approval : You are required approval from one approver.
 - Double approval : You are required approval from two approvers.
- Retraction : The client withdraws the transaction before it has been approved.
- Remand : To remand a transaction that cannot be approved to the client.
- Return : This refers to the return of transactions that cannot be handled by the bank.

3

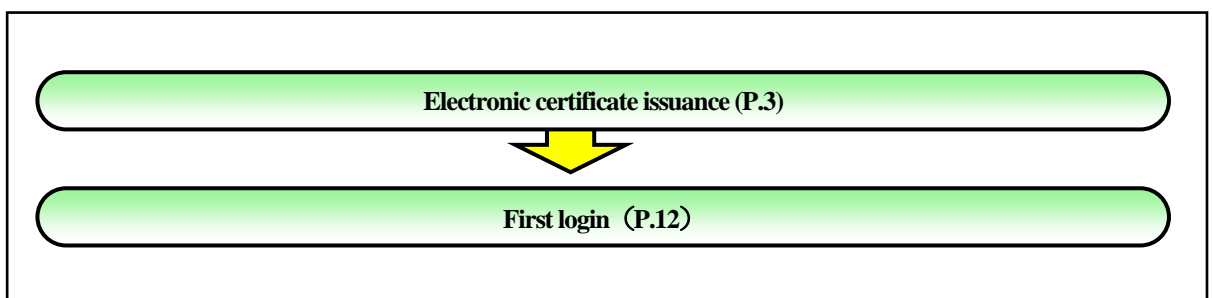
Register to start using

You are required to register to obtain a login ID

■For master users



■For administrator users and general users



(Note)

You must change your login password and confirmation password once every three months.

The electronic certificate is valid for one year.

For master user

4

Register to start using

4.1 Obtain a login ID

If the master user is using the using the service for the first time, please obtain a login ID.

4.1.1 View your homepage and click

Logon



1 Click Corporate/Individual business owners

2 Click Logon on

Higin Business Foreign Exchange page.

4.1.2 Click Accept in the secondary screen



4.1.3 Display the login screen and click

Obtain login ID



Next

4.1.4 Enter representative account information and click

- 1 Enter Branch number
- 2 Select Subject
- 3 Enter Account number
- 4 Enter (Tentative) Login password
- 5 Enter (Tentative) Confirmation password

➤ Please enter the value listed in “(Tentative) Login password and (Tentative) confirmation password notice” for 4 and 5.

4.1.5 Enter user information and click

Next

- 1 Enter User name
- 2 Enter Email address
The registered email address is used for this service.
We will use this information to notify you of contact information.
- 3 Enter Login ID
- 4 Enter New login ID password
- 5 Enter New confirmation password

- (Note 1) **2** ~ **5** Please enter the information twice. (6 to 12 half-width alphanumeric characters)
- (Note 2) You cannot enter the same character. Uppercase and lowercase letters are case sensitive.
- (Note 3) **5** 「Confirmation password」 and **4** 「Login password」 should be different.

4.1.6 Check user information and click

Registration

4.1.7 Obtaining Login ID is complete (Click

To issue electronic certificate

4.2 Electronic certificate issuance

For master/general users

If you are using it for the first time, please issue an electronic certificate.

4.2.1 Click **Electronic certificate issuance** from the login screen.



4.2.2 Click **Download the certificate issuing app** from the certificate acquisition authentication screen.

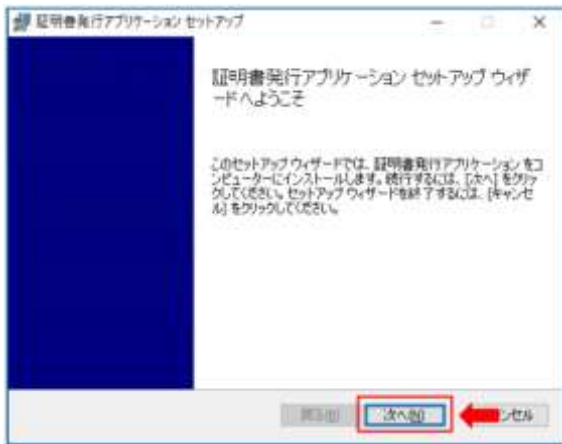


4.2.3 A security warning dialog will be displayed and click **Run**

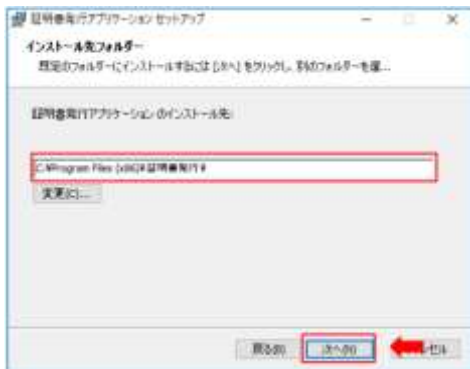


Next

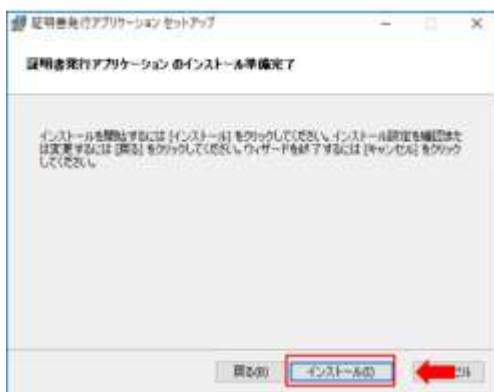
4.2.4 Click



4.2.5 Check the installation location of the “Certificate issuing application” and click “Next”.



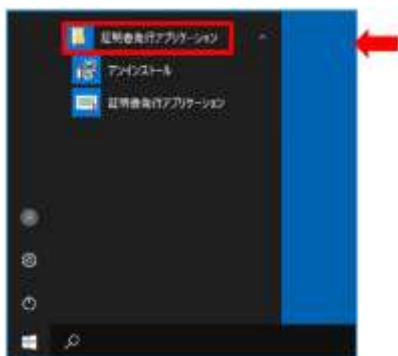
4.2.6 Click “Install”.



4.2.7 After installation is complete, click “Finish”



4.2.8 Please confirm that “Certificate issuing application” has been installed



4.2.9 Display the login screen and click

Issuance of electronic certificate



Launching the certificate issuing application

4.2.10 Click



*If your environment uses proxy authentication, this may be displayed when starting the app.

(Note) The username and password area for Higin Business Foreign

4.2.11 Click “Certificate issue”



4.2.12 After entering “Login ID” and “Login password”, click “Authenticate and issue”.



1 Please enter your login ID and Password which are registered on Higin Business Foreign Exchange.

2 Click “Authenticate and issue”

4.2.13 Certificate acquisition begins



4.2.14 After completing the certificate acquisition, the certificate acquisition result screen will be displayed and please click “Close” after checking the contents.



Note

If you wish to continue logging in, please close the screen and re-click “Accept” on the Higin Business WEB page of our website.

4.3 Login

For
master/general
users

4.3.1 Display the login screen and log in



1 Click **Login**

“Windows Security” will be displayed.

2 Select a certificate and click **OK**

The login screen will be displayed and proceed to the next step.

4.3.2 Enter your password on the login screen and click **Login**



1 Enter **Login password**

2 Click **Login**

4.3.3 The top page will be displayed.



4.4 Registering additional users

For master users

4.4.1 Click **Management** on the top page.



※If you do not want to add other users, there is no need to perform "4.4 Registering additional users"

4.4.2 Click **User management**



4.4.3 Click **Management of user information**



4.4.4 Display the user list screen and click **Sign up**



For master users

4.4.5 Enter user's basic information and click **Next**

1 Enter **Login ID**

2 Enter **Login password**

3 Enter **User name**

4 Enter **Email address**

The registered email address is used for notifying Higin Business Forex WEB-related information.

5 Select **Administrator privileges**

- If you are registered as a general user, please select "Do not grant".

- If you are registered as an administrator user, please select "Grant".

6 Click **Next**

➤ 1 ~ 2、4 : Please enter the same information in two places for confirmation.

4.4.6 Grant usage privileges and click **Next**

1 Please check (✓) service cooperation

Cooperation

2 Click **Next**

➤ Higin Business Foreign Exchange WEB users who are not authorized to use the Higin Business Foreign Exchange WEB.

4.4.7 Display the user registration [Account] screen and click

Registration



4.4.8 Check the registration information and click

Execute



1 Enter **Confirm password**

2 Click **Execut**

4.4.9 User registration is complete



If you want to proceed to the next step

1 Click **Home**

If you continue as a user

2 Click **Go to the user list**

4.5 Approval pattern settings

Please set up your company's approval pattern.

4.5.1 Click **Foreign exchange trading service**



4.5.2 The top screen of Higin Foreign Exchange WEB will be displayed

4.5.3 Click **Various managements**



4.5.4 Click **Inquiry/Change** company information.



4.5.5 Set company information



- 1 Enter
-
- 2 Enter
-
- 3 Select
-

➤ The steps to apply for a transaction differ depending on the approval pattern.

Approval pattern	Description
No approval	This is a pattern that does not require prior approval within the company when applying for transactions. Your application to our bank will be completed when the request data creator completes the request operation.
Single approval	This is a pattern which a transaction application is submitted after receiving prior approval within the company. After the request data creator specifies one approver and performs the request operation, the approver approves the request. Your application to our bank will be completed once you complete the verification steps.
Double approval	Applications for transactions are made after going through two stages of internal approval (First approval→Final approval). The request data creator specifies two approvers (primary approver and final approver) and makes a request. After performing the operation, the application to our bank will be submitted at the time when the initial approval to final approval is performed. The process will be completed.

4.5.6 Check the settings and click **Execute**

4.5.7 Company information settings are complete

4.6 Setting foreign exchange trading authority for users

Before using this service, please set foreign exchange trading authority to other users.
If you do not want to register additional users, “registration to start using” is complete.
※All foreign exchange trading privileges are automatically set for the master user.

For master user

4.6.1 Click **Various management**



4.6.2 Click **Foreign Exchange Authority**



4.6.3 Click **Login ID** of the user to whom you want to grant permissions.



4.6.4 Check the user information and click **Modify**

4.6.5 Set permission information and click **Content confirmation**



1 Enter authority information

The checked permissions will be granted to the corresponding user.

If you want to grant transaction authority to general users
Checked items can now be separated.

When you want to grant approval authority to general

When you want to grant administrative privileges to general

When setting transaction limit per transaction.

2 Enter **Remittance information** in a remittance transaction, the corresponding user will set the upper limit (JPY) for the amount that can be requested

3 Enter **Content confirmation**

4.6.6 Check the settings and click

4.6.7 Setting foreign exchange trading authority for the user is complete.



If you continue setting foreign trading authority for the user, click

User information list

5

Operating steps

For
Master/General
users

5.1 Login

5.1.1 Display the Bank's homepage and click

Logon



1 Click Corporate and individual business owners

2 Click Logon of High Business Foreign Exchange WEB

On the next screen click **accept**

5.1.2 **For general users, please check P.7 “Issue of electronic certificate” when using the service for the first time before issuing your electronic certificate.**

*After the electronic certificate is issued, please close your browser and log in again from our website.

5.1.3 Display the login screen and log in



1 Enter **Login**

“Windows Security” will be displayed.

2 Enter **OK**

➤ Depending on the version of Windows, the operation method of “Windows Security” is the same although the content is different.

5.1.4 Display the login screen and click **Login**



1 Enter **Login password**

“Windows Security” will be displayed and click the “OK” button.

2 Click **Login**

5.1.5 Display the top page and click **Foreign exchange trading service**



5.1.6 The top screen of Higin Business Foreign Exchange WEB will be displayed