

**Higin Business Foreign Exchange WEB Service**

**Operation Manual (Outward remittance)**

November 2022

2.0 ver.

# CONTENTS

1	Overview .....	2
2	Operating Procedure .....	3
2.1	Remittance request ( screen input) .....	3
2.2	Modifying or deleting a transaction in progress .....	7
2.3	Transaction inquiry .....	9
2.4	Retract of transactions awaiting approval .....	11
2.5	Transaction Approval/Return .....	12
3	Template, copy, and temporary storage functions.....	15
3.1	Save template .....	15
3.2	Template loading .....	16
3.3	Duplicate creation .....	17
3.4	Temporary saving .....	18
4	Statement (PDF)inquiry .....	20
4.1	Statement (PDF)inquiry.....	20

# 1

## Overview

You can request overseas remittances and inquire about the details and transaction status of your account.

### 送金依頼[画面入力]

You can request each new transaction individually.  
It is convenient to register frequently used transactions as templates. Templates can be loaded for future requests to save time and effort.

### 作成中取引の修正・削除

Transactions that are still in the process of being created internally or that have been returned by the Bank may be modified, resubmitted, or deleted. Only the creator of the transaction may modify or delete the transaction.

### 取引照会

You can inquire about transactions that you have created or for which you have been designated as the approver. You can check the details of your requests, transaction status, and statements.

### 承認待ち取引の引戻し

You can withdraw a transaction that you have requested approval for. Withdrawn transactions can be modified, re-requested, or deleted from the "Modify/Delete Transaction in Progress" page.

### テンプレートの登録

You can pre-register your recurring transaction requests as templates. Registered templates can be called up on the request screen to save time and effort in inputting information.

### テンプレートの照会・修正・削除

Templates can also be modified or deleted.

# 2

## Operating Procedure

### 2.1 Remittance request ( screen input)

#### 1.2.1 Log in and click Foreign exchange trading services on the top page



#### 1.2.2 Click Remittance



#### 1.2.3 Display the transaction selection screen and click Remittance request (screen input)



## 1.2.4 Enter the request and click

content confirmation

\*Please refer to the next page for screen details.

## 1.2.5 After selecting the agreement column and approver, click Execution (completion of money transfer request).



1 Check consent column

Please read the "Confirmation" section before checking the box.

2 Set approver information according to approval patterns

① Single approver case

Select 承認者 (Approver)

② Double approvers case

Select 承認者 (Approver)

Please select "Primary Approver" and "Final Approver," respectively.

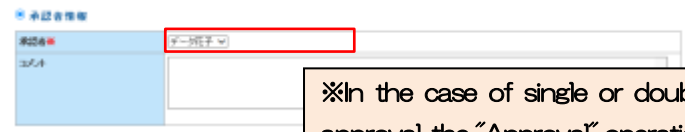
③ No approval case

Enter 確認用パスワード (Confirm Password)

3 Click execution

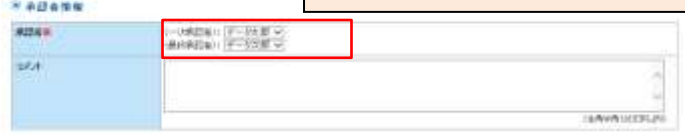
2 The contents of this section will change depending on the approval pattern.

Single approver case

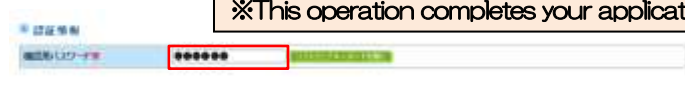


※In the case of single or double approval, the "Approval" operation (page 12) is required after this.

Double approvers case



No approval case



※This operation completes your application.

## 1.2.6 Transaction has been executed. (Completion of remittance request (screen input))



## 1.2.7 Input Screen Details

仕向送金 依頼 GOMT01103 ヘルプ ?

入力 内容確認 完了

以下の項目を入力の上、「内容確認」ボタンを押してください。  
 「内国税の適正な課税の確保を図るための国外送金等に係る調査の提出等に関する法律」第3条に定める告知を行います。

テンプレート読込

### 基本情報

送金指定日 必須 2022/04/01 Enter the designated remittance date. It can be specified until the next month's bank business day.

お客様管理番号 ABC1234 Optional 半角英数字33文字以内

送金種類 必須  海外向電信送金  国内向電信送金

### 送金人

送金人名 必須 FOREIGN EXCHAN If you select "Domestic Wire Transfer", select one of the following (remittance to your own bank, remittance to your bank's branch, or remittance to another domestic bank)

送金人住所 必須 1-1-1 TOKYO, JAPAN

金融機関名 (自動表示)

店名 (自動表示)

### 送金金額

通貨 必須 USD アメリカ・ドル Select

金額 必須 550,000.00 Enter the remittance amount

円高相当額

手数料 必須  手数料別  手数料込 Cannot be changed/Fixed

海外銀行手数料負担区分 必須  受取人負担  依頼人負担 In all cases, the customer is responsible for the Higo's service charge.

### 支払口座

内貨口座

外貨口座 普通 111111 Select from the list

### 決済方法 必須

決済方法	金額	予約番号
外貨 <span style="border: 1px solid red; padding: 2px;">▼</span>	550,000.00	
<span style="border: 1px solid red; padding: 2px;">+ 行の追加</span>		

\*When you want to make a split payment, click "Add Row" and the input fields for the second and subsequent rows will appear.

Please select a payment method from the pull-down list.

Spot: Remittance will be made at the exchange rate on the specified date.

Yen-denominated: Select this option when "JPY" is specified in "Currency".

Foreign Currency (Foreign Currency Payment): Select this option if you wish to make payment of foreign currency remittance in foreign currency.

Foreign exchange reserves: The remittance will be made at the agreed forward exchange rate.

continue

**受取人** Q 受取者情報

受取人名	必須	XYZ PRODUCTS CO., LTD.	Please enter the name and address of the remittance recipient
受取人住所	必須	1-1-1 TOKYO, JAPAN 上段の「受取人名」と当該項目を併せて半角英数記号140文字以内で入力してください。	
受取人国名	必須	UNITED STATES OF AMERICA アメリカ合衆国	Recipient's country
受取人国名 (本店所在国)			
受取人口座番号 (IBAN等)	必須	CC1234567	半角英数記号34文字以内

**送金先銀行** Q 金融機関情報

BIC (SWIFT) コード		8015JPJT001	半角英数8文字または11文字
送金先銀行名	必須	ABC BANK	
支店名・支店所在地	必須	LOS ANGELES BRANCH 上段の「送金先銀行名」と当該項目を併せて半角英数記号140文字以内で入力してください。	
国名	必須	UNITED STATES OF AMERICA アメリカ合衆国	Country of Bank Branch
理由銀行		Optional	半角英数記号140文字以内

**送金目的・許可等** Q 送金目的情報

送金目的	必須	輸入	Please select
送金理由	必須	AUTO PARTS	
原産地		UNITED STATES OF AMERICA	If "Purpose of Remittance" is (Import) or (Intermediary Trade), please select
船積地 (都市名)		LOS ANGELES	
仕向地 (都市名)			If "Purpose of Remittance" is (Intermediary Trade), please select
外国為替及び外国匯票法に基づく許可等	必須	<input checked="" type="radio"/> 必要 許可日付 2022/03/25 許可番号 1122334455667788900	

**受取人へのメッセージ**

メッセージ	(Optional) Enter a message to the recipient. (The recipient will be notified)
-------	---

半角英数記号140文字以内

**添付ファイル**

添付ファイル	extension1.pdf extension2.pdf extension3.pdf extension4.pdf extension5.pdf <input type="button" value="ファイル選択"/>	If you attach the required documents, please press the "Select File" button and register the PDF file of the relevant document.
--------	---	---

貴行が「デフォルト資金供与に関するF A T F特別動向」遵守の観点から必要に応じて関係銀行に対する支払指回上に、送金依頼人の企業名、住所、口座番号及びその他送金依頼人を特定する情報の記載及び提供を行うこと（関係銀行から送金受取人にも伝達される可能性があることも含みます）に同意し、承諾いたします。

## 2.2 Modifying or deleting a transaction in progress

### 2.2.1 Click Modifying or deleting a transaction in progress



**1** Click Remittance tab

Displays the "Transaction Selection" screen.

**2** Click Modifying or deleting a transaction in progress

### 2.2.2 A list of transactions in progress will be displayed.



**1** Click on the Reception number link you wish to modify or delete

If the transaction needs to be modified, the transaction maker is required to modify the transaction details by "Reverse" by the approver or "Retract" by the transaction maker.

➤ You can modify or delete transactions of the following statuses that you have created.

statuses	Description
Saving	Transactions temporarily saved by you
Pulled back	Transactions that you have pulled back after requesting approval (before approval)
Sent back	Transactions returned by the approver
Returned	Transactions returned by the Bank



## 2.2.3 Check the displayed content and click **Correction** or **Delete**



**1** Press the **Correction** button to modify the transaction being created.

The operation procedures thereafter are the same as those for remittance requests (screen input).

See >>>>>P.4

**2** Press **Delete** to delete the transaction being created.

## 2.2.4 If you delete a transaction, click **Execution**



## 2.2.5 Transaction was deleted



**1** To return to the transaction selection screen, press the **Go to Transfers Menu** button.

**2** To continue to modify or delete a transaction, press the **Go to Transaction** button.

## 2.3 Transaction inquiry

### 3.2.1 Display the transaction selection screen and click Transaction Inquiry



1 Click **Remittance** tab

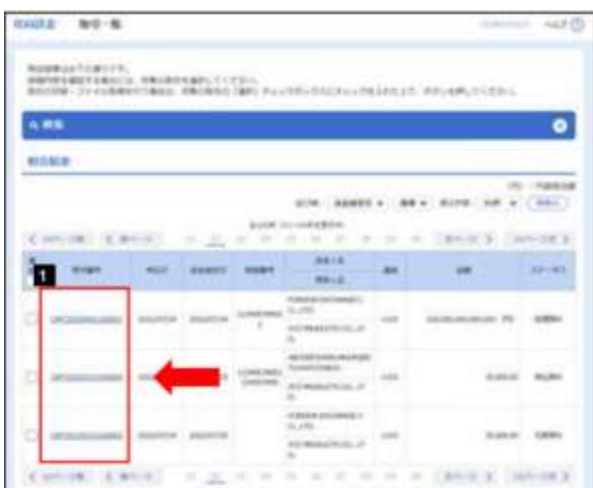
2 Click **Transaction inquiry** button

### 3.2.2 Enter search criteria and click Narrow down



- You can inquire about transactions up to one year prior to the designated date of remittance.
- Temporarily saved transactions are excluded. To inquire about a transaction, please go to "Modify/Delete Transaction in Progress".

### 3.2.3 Select a subject to inquire from the list of search results



1 Press the **Reception Number** link.

Displays the "Remittance Inquiry Result" screen.

### 3.2.4 Your request will be displayed on the screen.

仕向送金 》 照会結果

照会結果

請求仕向宛先が取り消された場合があります。  
1月以降の取引は請求が取り消された取引と見做され、請求書の提出に際しては請求期限に注意する必要があります。

※ 取引情報

取引番号	00123456789010
ファイル番号	
コード	000000
取引日	2024/01/01

※ 添付ファイル

添付ファイル

※ 企業様への確認事項

確認事項 この請求は「当請求書は1月以降の取引と見做され、請求期限に注意してください。」

内容確認 詳細は取引内容に準拠し、ご確認ください。

※ 決済明細ファイル

決済明細ファイル	101TTR00001.pdf
----------	-----------------

テンプレートの保存へ ▶ Inquiries can be registered as templates.

新しく作成 ▶ You can create a new requested transaction after duplicating or reusing the contents of the inquiry.

You can refer to the statement from the link in the settlement statement file.

## 2.4 Retract of transactions awaiting approval

### 4.2.1 Click

Retract of transactions awaiting approval



1 Click Remittance tab

2 Click Retract of transactions awaiting approval button

### 4.2.2 From the list of transactions available for retract, click on the Receipt Number link.



1 Click on the Receipt Number link for the transaction you retract

### 4.2.3 Confirm displayed contents and click

Execute



### 4.2.4 Completion of pullback.

## 2.5 Transaction Approval/Return

### 5.2.1 Display the menu and click on "Approval" > "Remittance".



1 Click **Approval**


2 Click **Remittance**

### 5.2.2 Displays a list of transactions awaiting approval.



1 If you want to narrow down the contents of the list, enter criteria and click the **Narrow down** button.

2 Click **Receipt Number** link

- Displays transactions for which you are the approver (or primary or final approver in the case of double approvals).
- You can also view the list by clicking the "View List" button under "Transactions Awaiting Approval" on the **Foreign Exchange Top** screen.
- Multiple transactions can also be approved at once by pressing. 

## 5.2.3 Review the request and click

Approval or Sent back

承認 取引詳細 (仕向区分) GOMT040101

承認待ち内容は以下の通りです。  
承認を行う場合は、「承認」ボタンを押してください。  
送戻を行う場合は、「送戻し」ボタンを押してください。  
「内国株の適正な移転の確保を図るための国外送金等に係る調査の取組等に際する法理」に基づき定める取組を行います。

**取引情報**

取引番号	GOMT01200401100001
アカウント番号	
承認日時	2022/9/01 12:00
ステータス	承認待ち

**基本情報**

請求年度	2022/9/02
請求種別	AKC1204
請求種別	

承認者 株式会社  
コメント

貴行が「大口現金取引に関するFATF特別報告」遵守の観点から必要に応じて関係銀行に対する支払監視上、送金依頼人の企業名、住所、口座番号及びその用途を依頼人特定する目的で口座振替及び提供を行うこと（関係銀行から送金依頼人に対する送金依頼の有無を確認することも含みます）に同意し、承認いたします。

1 [承認] 2 [送戻]

## 5.2.4 Approval

(1) Confirm the contents of the request and press **Execute**.

承認 内容確認 (仕向区分) GOMT040101

内容確認 実行

以下の内容で仕向区分の承認をお願いします。  
送金依頼人（企業）は、「送金監視システム」に「送金監視システム」に登録されています。  
この申請には「承認待ち（お申込みの申請承認待ち）」のステータスが付与されています。  
「ルート別承認」ボタンを押してステータスを更新してください。  
「内国株の適正な移転の確保を図るための国外送金等に係る調査の取組等に際する法理」に基づき定める取組を行います。

**企業情報**

取引番号: GOMT01200401100001  
承認日時: 2022/9/01 12:00  
ステータス: 承認待ち

**承認者情報**

承認者: 株式会社  
コメント:

**承認情報**

1 承認パスワード: [パスワード入力欄] [実行]

2 [実行]

1 Enter the confirmation password.

2 Press **Execute** button

The request will be completed.

## (2) Approval is complete.



1 To return to the business selection screen, press the **Approval Menu** button.

.....

2 Press the **"Approval Transaction List"** button to continue approving or sending back the transaction.

# 3

## Template, copy, and temporary storage functions

Template is a function that registers the details of a request for a routine transaction, such as a remittance to the same payee, as a template.

The registered template can be recalled on the next and subsequent request screens to save time and effort in inputting information.

.....

**テンプレートの保存へ▶**

The contents of a request can be registered as a template from the Request Result or Inquiry Result screen.

.....

**テンプレート読込**

You can load registered templates from the request entry screen

.....

- Up to 1,000 templates can be saved for each subject transaction. There is no storage deadline.
- You can also modify or delete templates.

### 3.1 Save template

#### 1.3.1 Click the **Save template** button on the request result screen.



**1** Click **Save template** button

#### 1.3.2 Specify the registered name and click the **Execute**



**1** Enter **registered name**

Enter any template name.

**2** Click **Execute** button

#### 1.3.3 Template saving is complete



## 3.2 Template loading

### 2.3.1 Click the **Template loading** button on the request screen



**1** Click **Template loading**

### 2.3.2 Select a template to load from the list



**2** If you want to narrow down the contents of the list, enter the criteria and click the **Narrowdown** button.

**1** Click **Registered Name** link.

### 2.3.3 The template content will be loaded to the request screen.



## 3.3 Duplicate creation

You can create a new requested transaction after duplicating or reusing the information you have inquired about in the "Transaction Inquiry" section.

### 3.3.1 Click **Make a duplicate** button on the inquiry result screen.



1 Click **Make a duplicate**

### 3.3.2 The duplicate content is loaded to the request screen.



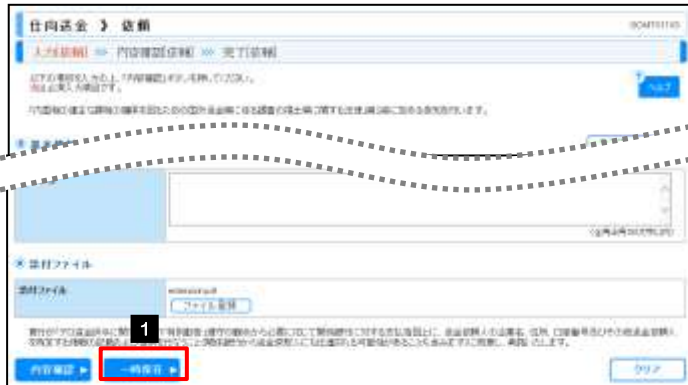
- Only users with the "Request" privilege can create a duplicate.  
(Users with only inquiry privileges cannot click the "Make a copy" button. Please change the operation authority if necessary.)

## 3.4 Temporary saving

If you want to stop working on a transaction while it is being created, you can save the information you are entering.

If you resume work, you can recall the temporarily saved information from the "List of Transactions in Progress".

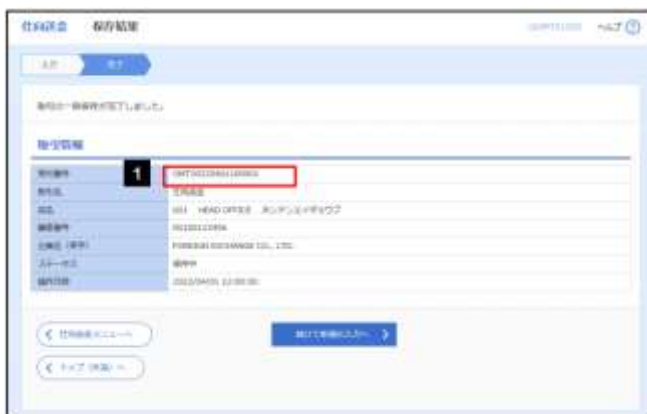
### 4.3.1 Click A **Temporary saving** on the request screen



1 Click **Temporary saving**

- Up to 25 transactions can be stored per user per outgoing remittance.
- The retention period for temporarily stored transactions is one year from the date of storage.

### 4.3.2 Temporary saving is complete.



1 Managed by **Receptionist number**

### 4.3.3 Resumption of work

Display the transaction selection screen and click

Modify or Delete Transaction in Progress



### 4.3.4 Display the List of Transactions Under Creation screen and click [Receipt Number].



1 Press the **Receipt Number** link for temporarily saved transactions.

### 4.3.5 Temporarily saved transactions are recalled.



1 Press **Modify** button to modify the recalled transaction.

2 Press the **Delete** button to delete the recalled transaction.

# 4

## Statement (PDF)inquiry

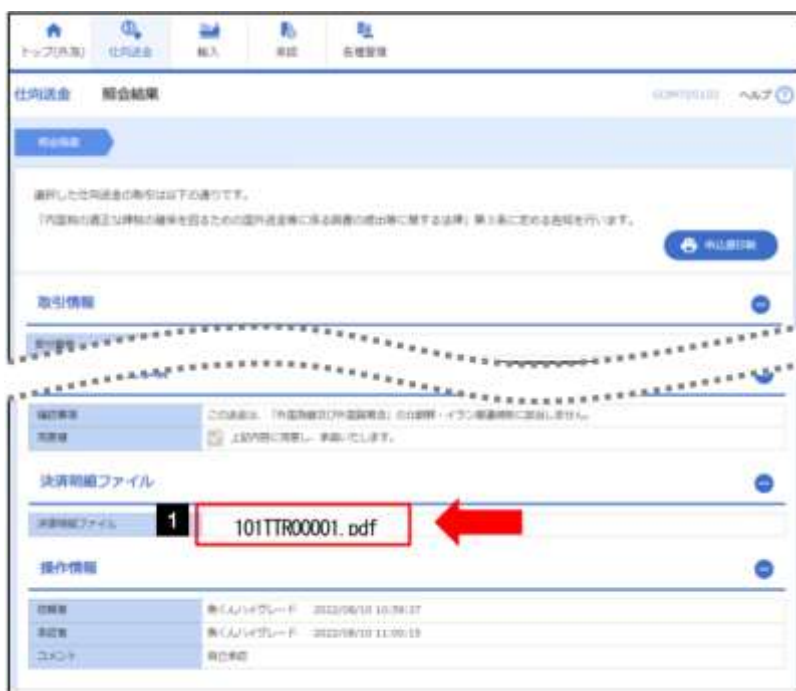
You can check and print the statement (in PDF format) prepared by the Bank for the transaction you have applied for for one month from the designated date of remittance.

### 4.1 Statement (PDF)inquiry

#### 1.4.1 Display the inquiry result screen and click the

Settlement Details File **link.**

For detailed instructions, please refer to "2.3Transaction Inquiry" on page 9.



1 Click Settlement Details File

2 Show notification bar

3 Click Open the files

➤ Adobe Reader" by Adobe Systems Incorporated is required to view PDF files.

➤ 2 ~ 3 varies depending on the browser used by the customer.

➤ The retention period for the statement file is one month from the specified date of remittance.