

Quick Start Manual

User Operations: Online Trading

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Service Hours

| Service Menu | | Service Hours | | | |
|--|-----------|---------------|--------------|--------------|--------------|
| | | Mon. | Tue.–Fri. | Sat. | Sun. |
| Inquiry of deposit and withdrawal details | | 7:00 - 24:00 | 0:00 - 24:00 | 0:00 - 21:00 | 7:00 - 20:00 |
| Transfer of funds (Transfer/Remittance) | Same-day✕ | 7:00 - 21:00 | 7:00 - 21:00 | 7:00 - 21:00 | 7:00 - 20:00 |
| | Scheduled | 7:00 - 24:00 | 0:00 - 24:00 | 0:00 - 21:00 | 7:00 - 20:00 |



* Starting March 9, 2026, transfers to other banks may not be eligible for same-day processing, depending on the recipient's registration status. Such transfers will be processed as scheduled transfers. For details, please check [here](#).

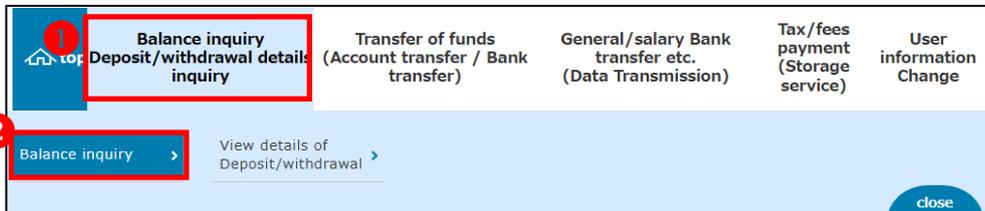
- * The service will be suspended on December 31, January 1-3, during maintenance for service upgrades, and during other pre-announced periods.
- * The time window for same-day processing may vary depending on the receiving financial institution. Additionally, depending on the recipient's account, the transfer may not be credited on the same day, even if submitted within service hours, and may instead be treated as a scheduled transfer for the next business day.
- * The total transfer amount and fee will be debited from the payer's account when the request is accepted.
- * For scheduled transfers, although the funds will be credited to the beneficiary on the next business day, the transfer amount and fee will be debited on the processing date.
- * Transfer of funds (remittance/ transfer) made on Saturdays, Sundays, or public holidays, cannot be processed when a checking account is used as the debit account.

1. Balance inquiry

You can check the current balance, available balance, previous-day balance, and previous month-

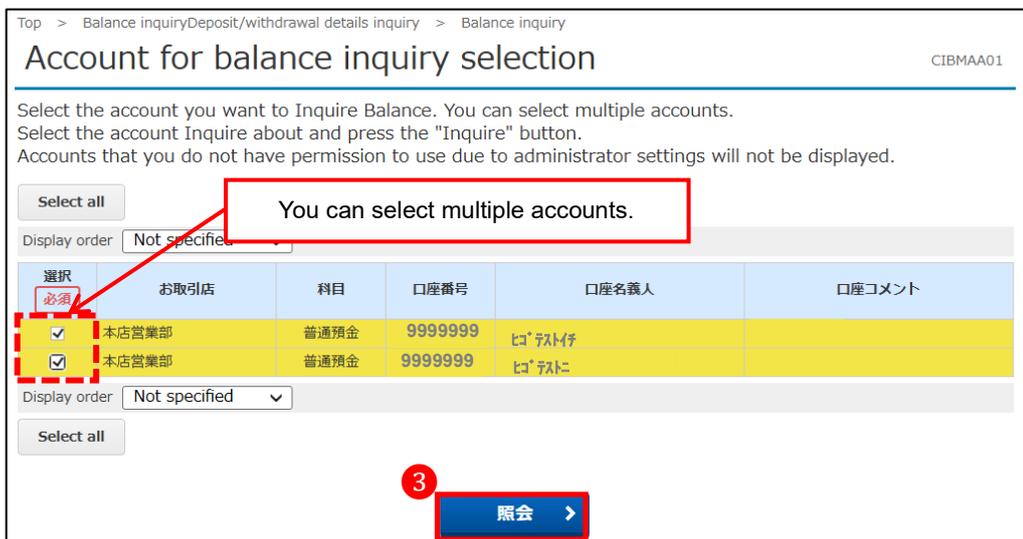
STEP1 Select "Balance inquiry" from the menu

From the top menu, select ① "Balance inquiry Deposit/withdrawal details inquiry", then click ② "Balance inquiry."



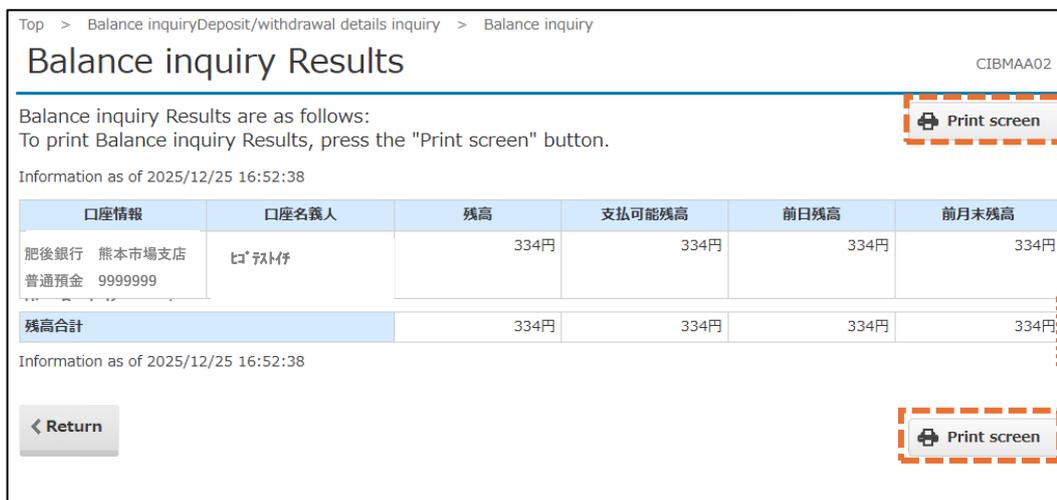
STEP2 Select the account to inquire

Select the account for which you want to view the balance, then click ③ "Inquire."



STEP3 Inquiry results

The balance inquiry results will be displayed. Please review the information.

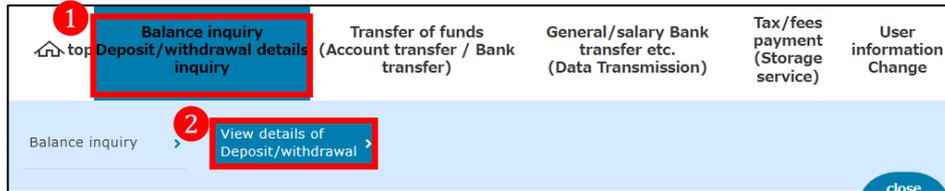


2. Inquiry of deposit and withdrawal details

You can check the transaction details for deposits, withdrawals, and incoming transfers for the registered accounts.

STEP1 Select "Deposit/withdrawal details inquiry" from the menu

From the top menu, select ① "Balance inquiry Deposit/withdrawal details inquiry," then click ② "Balance inquiry."



STEP2 Select the account to inquire

Select items ① through ③, then click ④ "Inquire."

Top > Balance inquiry Deposit/withdrawal details inquiry > Deposit/withdrawal details inquiry

Deposit/withdrawal details Account Selection

CIBMAC01

Select the account for which you wish Inquire about Deposit/withdrawal details, and specify the Inquire range and Inquire details.
After selecting the range and details, press the "Inquire" button.

Select an account Deposit/withdrawal details inquiry

Please select the account for which you wish to Inquire about Deposit/withdrawal details.

Accounts that you are not authorized to use due to administrator settings will not be displayed.

Display order: Not specified

| 選択 | お取引店 | 科目 | 口座番号 | 口座名義人 | 口座コメント |
|----|-------|------|---------|---------|--------|
| ① | 本店営業部 | 普通預金 | 9999999 | ヒコ テスト子 | |
| | 本店営業部 | 普通預金 | 9999999 | ヒコ テスト | |

Display order: Not specified

Specify the range of Deposit/withdrawal details inquiry

Please select the range of Deposit/withdrawal details Inquire inquire from the options below.
The Inquire period and number of items available Inquire will differ depending on the method of specification. Please check Precautions for details.

| 選択 | 指定方法 | 条件 | 説明 |
|----|-------|--|---------------------------------------|
| ③ | 指定なし | | 当日より遡り最大で過去2ヶ月分の明細が表示されます。 |
| | 日時指定 | 開始日: 2025年12月25日 00時 00分 終了日: 2025年12月25日 23時 59分 | 指定した期間の明細が表示されます。(1回での照会可能範囲は最大1年です。) |
| | 週単位指定 | 当月 第 4 週分 | 指定した週の明細が表示されます。 |
| | 月単位指定 | 当月 分 | 指定した月の明細が表示されます。 |

Specify Inquire details

Please specify Inquire details.
Inquire Results are displayed by filtering them down to the specified details.

照会明細: 全明細 入金明細 支払明細

Choose Hide your Balance

If you do not want to display your deposit Balance on Deposit/withdrawal details, Check Check.

入金明細のお預り残高を非表示にする。

④ **照会**

Account selection

Only one account can be selected; multiple selections are not allowed.

Select to hide your balance

Select this option if you want to display only the transaction details without showing the account balance.

- * When specifying a date range, the inquiry period can cover up to the past ten years, and each inquiry can span a maximum of one year.
- * Up to 3,000 transaction records can be retrieved. (Up to 100 results when no date range is specified). However, for recent transactions (same day or previous day), the maximum is 1,000 results when a date range is specified, and 100 results for other types of inquiries.
- * A maximum of 100 results can be displayed per screen.

STEP3 **Inquiry results**

The inquiry results will be displayed. Please review the information.

Top > Balance inquiryDeposit/withdrawal details inquiry > Deposit/withdrawal details inquiry

View details of Deposit/withdrawal results CIBMAC02

Results of Deposit/withdrawal details inquiry are as follows:
 If you wish to print Results Deposit/withdrawal details inquiry, please press the "Print screen" button. Print screen

Account for inquiry

Account information used to Inquire Deposit/withdrawal details is as follows:

| | | | |
|------|---------|-------|-------|
| 銀行名 | 肥後銀行 | | |
| お取引店 | 本店営業部 | 科目 | 普通預金 |
| 口座番号 | 9999999 | 口座名義人 | ヒコテスト |

Results of Deposit/withdrawal details inquiry

If you wish to output Results Deposit/withdrawal details inquiry Output file, please press the "Output file" button.
 To print Results Deposit/withdrawal details inquiry, please press the "Print" button. Output file printing

| | | | |
|---------|---|---------|----|
| 照会範囲 | 2025年10月25日 00時00分 ~ 2025年12月25日 17時09分 | | |
| 照会明細 | 全明細 | 照会件数 | 1件 |
| お支払金額合計 | ¥1 | お預り金額合計 | ¥0 |

Information as of 2025/12/25 17:09:59

| お取引日 | 時刻 | お取引内容 | お支払金額 | お預り金額 | 残高 |
|-------------|-----------|----------|-------|-------|------|
| 2025年11月05日 | 11時47分59秒 | I B 資金移動 | ¥1 | | ¥334 |

Information as of 2025/12/25 17:09:59 Output file printing

ⓘ Precautions

- When specifying a date and time, the maximum period that can be Inquire is the past 10 years, and the maximum range that can be Inquire at one time is 1 year.
 Contract holders with an expiration date of June 2023 or earlier can Inquire from April 1, 2022.
 From July 2023 onwards, Inquire will be possible from two months prior to the contract date.
- The maximum number of details that can be Inquire is 3,000. (Maximum 100 if Not specified)
 However, for the most recent details (today's date, previous day), the maximum number of date and time specifications is 1,000, and the maximum number of other specifications is 100.
- Up to 100 details can be displayed on one screen.
- If the number of details that can be Inquire is exceeded, a message will be displayed at the top of the details to Notice you.
- If there are a large number of details, it may take some time for Results to be displayed.

Return Print screen

Print Screen
 Click this button to print the entire screen displaying the deposit/withdrawal details inquiry results.

Output file
 Click this button to export only the deposit/withdrawal details in CSV format.

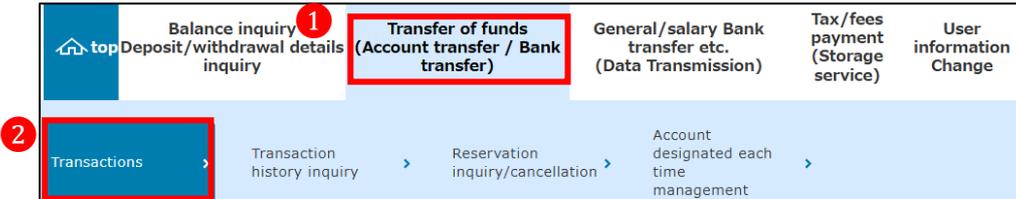
printing
 Click this button to export only the deposit/withdrawal details in PDF format.

3. Transfer of funds



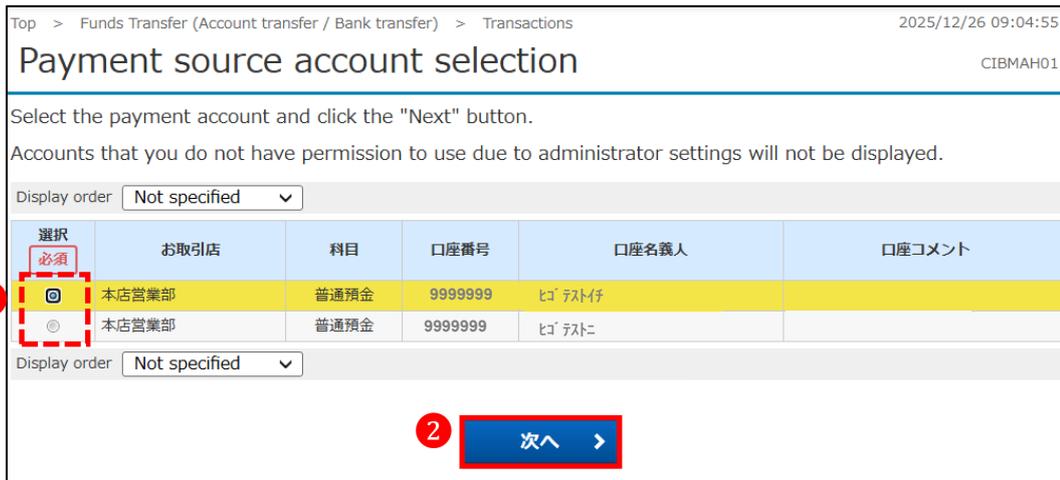
STEP1 Select "Transactions" from the menu

From the top menu, select **1** "Transfer of funds (Account transfer/Bank transfer)," then click **2** "Transactions."



STEP2 Select payment account

Select **1** payment source account, then click **2** "Next."



STEP3

Select the account to transfer funds to

Select the destination account, then click **1** "Next."

If you are transferring funds to an unregistered account, click "Select an account at our bank" or "Search an account at other banks."

Top > Funds Transfer (Account transfer / Bank transfer) > Transactions

Funds transfer destination account selection

CIBMAH02

Payment source account selection | **Funds transfer destination account selection** | Funds transfer information entry | Funds transfer confirmation | Funds transfer transmission complete

Select the account to which you want to transfer funds.

Select from the latest trading Account List

The top 10 Order of account of transaction history Inquire Results. For pre-registered accounts and registered the account designated each time the registered information is displayed, which may differ from Account information Results in the transaction history Inquire.

| 選択 | 金融機関名 | 支店名 | 科目 | 口座番号 | 口座名義人 | 登録区分 | 状態 |
|-----------------------|-------|-------|------|---------|---------|------|----|
| <input type="radio"/> | 肥後銀行 | 世安支店 | 普通預金 | 9999999 | ヒコ*テスト* | 都度指定 | |
| <input type="radio"/> | 肥後銀行 | 本店営業部 | 普通預金 | 9999999 | ヒコ*テスト- | 事前登録 | |

Select the recipient you wish to transfer funds to **1**

Select from registered accounts

Select the account to which you want to transfer funds and click the "Next" button. To search for a registered account, click the "To account search" button.

If you want to output Account information to Output file (CSV format), please press the "Output file" button.

Display order: Not specified

| 選択 | 金融機関名 支店名 | 科目 口座番号 | 口座名義人 | グループ指定 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------|-----------------|------------------|---------|--------|---|---|---|---|---|---|
| <input type="radio"/> | 三井住友銀行 上前津支店 | 普通預金 9999999 | ヒコ*テスト* | 都度指定 | - | - | - | - | - | - |
| <input type="radio"/> | 肥後銀行 世安支店 | 普通預金 9999999 | ヒコ*テスト- | 都度指定 | - | - | - | - | ● | - |
| <input type="radio"/> | みずほ銀行 本店 | 普通預金 9999999 | ヒコ*テスト* | 事前登録 | ● | ● | ● | - | - | - |
| <input type="radio"/> | 香港上海銀行 ルビー支店 | 普通預金 9999999 | ヒコ*テスト* | 都度指定 | - | - | - | - | - | ● |
| <input type="radio"/> | みずほ銀行 熊本支店 | 普通預金 9999999 | ヒコ*テスト* | 都度指定 | - | - | - | - | - | - |
| <input type="radio"/> | 肥後銀行 水前寺支店 | 普通預金 :9999999 | ヒコ*テスト* | 都度指定 | - | - | - | - | - | - |
| <input type="radio"/> | 肥後銀行 本店営業部 | 普通預金 9999999 | ヒコ*テスト* | 事前登録 | - | - | - | - | - | - |
| <input type="radio"/> | 肥後銀行 本店営業部 | 普通預金 9999999 | ヒコ*テスト* | 事前登録 | - | - | - | - | - | ● |

If you have many registered accounts, you can search from here.

Select the recipient you wish to transfer funds to **1**

Specify an unregistered transfer account

If you wish to specify a destination account at our bank, please press the "Select an account at our bank" button.

If you wish to specify an account at another bank to which you wish to transfer funds, please press the "Search an account at other banks" button.

Select from general Bank transfer account or salary and Recipient account

If you want to select the destination account from the account master used for Data Transmission (general Bank transfer, salary Bank transfer etc.), please press the "To search account master" button.

Selecting the destination account - choose one of the following options:

- Select from the latest trading account list
- Select from registered accounts
- Specify an unregistered transfer account

"Select from the latest trading account list"

Displays the top ten accounts based on recent transaction history. If you do not wish to display this information, click "- Hide."

"Select from registered accounts"

Accounts designated each time and pre-registered accounts are displayed in a list.

*** Accounts designated each time**

Accounts that were registered by clicking the "Register" button after completing a transfer.

*** Pre-registered accounts**

Accounts that were registered in advance by submitting the required form at the bank counter.

"Specify an unregistered transfer account"

For first-time transfers, please select either "Higo Bank (Select an account at our bank)" or "Other Banks (Search an account at other banks)."

"Select from general bank transfer account or salary and recipient account"

This is for customers subscribed to the Data Transmission Plan. You can search the registered account master used for data transmission (general/salary and bonus transfer) and make transfers accordingly.

STEP4

Enter funds transfer information

Enter the payment amount and the required fields, then click ① "Complete Entry."

Top > Funds Transfer (Account transfer / Bank transfer) > Transactions

Funds transfer information entry

CIBMAH08

Payment source account selection
Funds transfer destination account selection
Funds transfer information entry
Funds transfer confirmation
Funds transfer transmission complete

Please enter the payment amount, Fees etc., and press the "Complete input" button .

| | | | | |
|---------|--|--|---|--------|
| 支払金額 | 必須 | <input style="width: 95%;" type="text" value="10,000"/> | 円 | 半角数字 |
| 資金移動手数料 | <input checked="" type="radio"/> 当方負担 <input type="radio"/> 先方負担 | <input style="width: 50px;" type="text" value="Select"/> | | |
| 資金移動指定日 | <input style="width: 80%;" type="text" value="2025年12月26日"/> <input style="width: 20px;" type="button" value="📅"/> | | | |
| 依頼人名 | <input style="width: 90%;" type="text" value="ヒコ テスト子"/> | | | 半角48文字 |
| | | <small>依頼人名は変更することができます。</small> | | |
| コメント欄 | <input style="width: 95%;" type="text"/> | | | |
| | | <small>全角15文字</small> | | |

① Precautions

Please check the details of the funds transfer. If there are any errors, you will be required to follow the procedures and Fees specified by our bank.
 [About Same-day processing Bank transfer]
 Monday to Sat 7:00 to 21:00
 Sun 7:00-20:00
 After 9:00pm Monday through Fri, please specify the transfer date as the next business day or later.

< Return
Clear
① 入力完了 >

From March 9, 2026, transfers to other banks may not be eligible for same-day processing, depending on the recipient's registration status. In these situations, the scheduled transfer date may fall on the next business day or later. For details, please check [here](#).

"Transfer Fee"

The default setting is "Payer." If you want the recipient to bear the fee, select "Recipient."

"Scheduled Transfer Date"

The transaction date is displayed as a fixed value. However, the time window for same-day processing may vary depending on the recipient's financial institution.

Additionally, depending on the recipient's account, the transfer may not be credited on the same day, even if submitted within service hours, and may instead be treated as a scheduled transfer for the next business day.

"Payer Name"

Enter this field if you wish to use a name other than the name of the payment account holder. The entered name will appear in the recipient's transaction statement. Enter using half-width katakana or half-width alphanumeric characters.

"Comment Field"

This comment appears when viewing "transaction history inquiry." It is not sent to the recipient as the transfer remarks.

STEP5

Confirm funds transfer

After confirming the payment account, the account to transfer funds to, and the transfer details, enter

① the user verification PIN*.

* User verification PIN: A PIN required for authentication when performing communications.

Half-width alphanumeric characters 4 to 12 digits

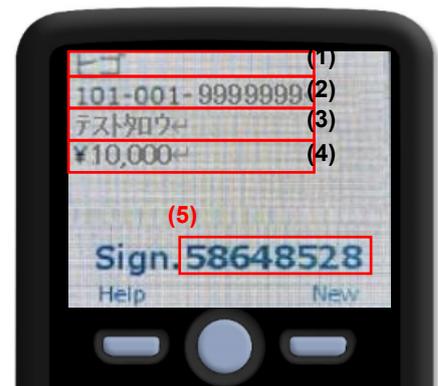
Scan the two-dimensional code displayed on the screen using your hard token with camera. After confirming the transfer details shown on the hard token, enter ② the one-time password (8 digits).

Click ③ the "Send" button.

Review the funds transfer details

Hard token with camera
- Screen displayed after scanning 2D barcode -

- (1) Recipient financial institution name (katakana)
- (2) Recipient account "Branch Code" - "Account Type" - "Account Number"
- (3) Recipient name (katakana)
- (4) Transfer amount
- (5) One-time password (8 digits)



STEP6

Funds transfer sent

The fund transfer has now been completed.

Top > Funds Transfer (Account transfer / Bank transfer) > Transactions CIBMAH10

[支払元口座選択](#) > [資金移動先口座選択](#) > [資金移動情報入力](#) > [資金移動確認](#) > **資金移動送信完了**

資金移動取引が完了しました。 画面印刷

データ情報

| | |
|------|-----------------------|
| 状態 | 正常終了 |
| 受付番号 | 2482915XP0GHBP6 |
| 送信日時 | 2024年08月29日 15時05分49秒 |
| 利用者名 | ヒコテスト仔 |

資金移動情報

支払元口座

本店営業部
普通預金 9999999
ヒコテスト仔

資金移動先口座 振込 都度指定

肥後銀行 世安支店(107)
普通預金 9999999
テスト知り

| | |
|---------------|----------------|
| 支払金額 | 10,000円 |
| 先方負担手数料 | 0円 |
| 資金移動金額 | 10,000円 |
| 資金移動手数料 | 165円 |
| 支払金額合計 | 10,165円 |

| | |
|---------|-------------|
| 依頼人名 | ヒコテスト仔 |
| コメント欄 | |
| 資金移動指定日 | 2025年12月26日 |
| 資金移動予定日 | 2025年12月26日 |

インボイス情報（適格請求書記載要件）は、取引履歴照会よりご確認ください。
電子データ（PDF）は、取引履歴照会より取得・保存してください。

Registration of accounts designated each time

今回取引した都度指定の資金移動先口座を登録する場合は、「都度指定先口座登録」ボタンを押してください。 Registration of accounts designated each time

⚠️ ご注意事項
肥後銀行支払元口座からの資金移動取引が完了しました。

[支払元口座選択画面へ](#) 画面印刷

To print the results, click here.

"Go to payment account selection screen"

To continue making additional transfers, click here.

"Registration of accounts designated each time"

To register the recipient account used in this transaction, click here. The registered account will be saved as an "Account designated each time."