HOW TO
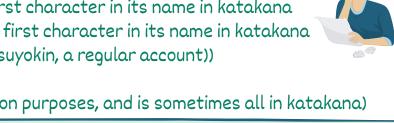# Bank Transfers / Furikomi
*From Hokuriku bank

Bring:
1. The <u>amount</u> of money you are sending
2. The <u>name of the bank</u>, in Kanji, and the first character in its name in katakana
3. The <u>name of the branch</u>, in Kanji, and the first character in its name in katakana
4. The <u>account type</u> (usually 普通預金 (futsuyokin, a regular account))
5. The <u>account number</u>
6. The <u>account holder name</u> (for confirmation purposes, and is sometimes all in katakana)

Click 振り込み
Where you would like the money to come from?

Cash
現金 (genkin)
→Place your cash in the open slots as if it were a deposit.
→Press 確認 (kakunin)
*This does not include the processing fee for the transfer itself.

Cash card/bank card
キャシュカード (kyasshukādo))
→The next screen will be an warning, reminding you to have all your information ready and making you aware there is a processing charge.
→Hit 確認 (kakunin) to continue.
→Place your card in the slot and enter your security code as normal.

Enter the amount of money you're sending
→Type in the amount of money you are sending
→Press 円 (en)
→Press 確認 (kakunin) to confirm the amount
*This doesn't include the transfer processing fee

Who's paying the transfer fee?
手数料 (tesūryō)
Choose either:
→Yourself
手数料ご依頼人負担 (tesūryō go iraijin futan)
→ The recipient
手数料お受取人負担 (tesūryō o uketori hito futan)

Are you using a pre-made transfer card from a previous transfer?
振込カード (furikomi kādo)

Yes
振込カードあり (furikomi kādo ari)
→Insert the card. The machine will read all of your information for you.
→You should see a screen showing the account you are sending money to.

No
振込カードなし (furikomi kādo nashi)

Which bank or institution are you sending it to?

To another Hokuriku member

Other banks
その他の銀行 (sonohoka no ginkō)

Select the bank.
→Press the first character of the name of the bank.
(i.e. For Mitsui bank, press the ミ key; for Hokuriku bank, the ホ key.)
→Search through the list and play a quick kanji matching game, finding the kanji that matches the information the payee has given you.
→If you have made a mistake, press the red 訂正 (teisei) button to go back one step.

Select the branch.
→Press the katakana key for the first character in the branch name.
→Find the right kanji for the branch.
*If the bank in question has a name that begins with any sh-, j- or ch- sound, choose the (what I am going to just call) the base sound. So, for sha, you would choose シ (shi), for cho you would choose チ (chi).

What type of account will you be sending it to?
→Normal account: 普通預金 (futsū yokin)
→ Transactional account: 当座預金 (tōza yokin)
→High yield account: 貯蓄預金 (chochiku yokin)

Enter the account number you're transferring to.

Confirmation
→All the recipient's information (受取人 (uketori hito)) and your pertinent information will be displayed.
→If everything matches up, press 確認 (kakunin).
→It may display a second time with a breakdown of the fees for the transfer.

Do you want a receipt?

Yes.
必要 (hitsuyō)

No.
不要 (fuyō)

If you did not use a pre-made furikomi card, do you want to make one for future use?

Yes.
振込カードを作る
(furikomi kādo o tsukuru)

No.
振込カードを作らない
(furikomi kādo o tsukuranai)

Done!