

Bank transfer

Pay-easy provides Japanese consumers with convenient, secure and risk-free options for e-commerce payments, taxes and other public service charges: online bank transfer and offline cash payments at ATMs and post offices. Consumers select Pay-easy at checkout, select their bank from the list and complete the transfer from their online banking interface. Pay-easy cites transactions worth almost 30 trillion Yen (USD 259.6 billion) in 2021.

Specifications

Coverage

Consumer	Japan
Merchant	Global

Currencies

Consumer	JPY
Processing	JPY
Settlement	JPY

Transactions

Minimum	JPY 1.00
Maximum	JPY 1,000,000
Timeout	8 days 10 minutes

Features

- Recurring payments
- One-click payments
- Refunds
- Partial refunds
- Multiple partial refunds
- Payment assurance
- Chargeback risk

Why Pay-easy?



Japanese consumers are often risk-averse and sensitive to data collection, Pay-easy bank transfer lets consumers pay without providing personal details or accruing credit-based debt.



In 2022, Japanese consumers paid for 5.3 million transactions using the Pay-easy bank-transfer app, of which, 1.5 million were for e-commerce (Statista).



Pay-easy is the network of choice for all bank connections and transfers, with more than 300 banks in Japan.

How it works?

