

## 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

### Transactions

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

### Currencies

Consumer	JPY
Processing	JPY
Settlement	JPY

### 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?

