

List of themes that requires solution

Field	Themes (What customers want)
Deposits/ Withdraws	① Lower fees for deposits and withdrawals of cash
	② Easier procedures for opening an account, such as identity verification
	③ Ability to use a simple and low-cost app for making transfers
	④ Enhanced bank compatibility for ATM use and account management
	⑤ Easier-to-understand online banking operations
	⑥ Easier management of IDs, passwords, and authentication methods for online banking
	⑦ Strengthened security for online banking and other online transactions
Payments	⑧ Enhanced e-money compatibility, such as allowing money transfer between apps, as there are too many types of e-money making it difficult to use them
	⑨ Ability to use convenient cashless payment methods besides e-money
	⑩ Credit cards accepted at more stores.
	⑪ Stronger security systems to prevent thefts and unauthorized use of credit cards/smartphones
	⑫ Payment methods with lower payment fees
Asset Managem ent	⑬ Tools for beginners for learning about finance
	⑭ Guidance on procedures and neutral advice on suitable products so that even beginners can easily start asset management
	⑮ More services and products that allow asset management from small amounts
	⑯ Lower fees for asset management
	⑰ New services that provide investment advice in accordance with lifestyle and future plans
Insurance	⑱ Advice on insurance products that are suitable for the respective customer from a neutral perspective
	⑲ Simpler procedures for insurance
	⑳ Tools to learn about insurance
	㉑ Easier to grasp the status of insurance coverage, etc.
	㉒ Services for insurance sharing
Financing	㉓ Quicker and simpler procedures and examinations of loans
	㉔ Advice on loans that is neutral and suitable
	㉕ Products that are not restricted by age, occupation, income, etc.
	㉖ Loan services that meet the specific needs of startups and SMEs

Field	Themes (What customers want)
Others (Financial Service as a whole)	⑳ Services that promote data utilization
	㉑ Further accelerated digital transformation in the financial industry
	㉒ Services that promote collaboration within the financial industry and with non-financial industries
	㉓ Service that can manage financial assets collectively, such as bank accounts, insurance, securities, inheritance, etc.
	㉔ New financial services in preparation for the coming age in which life expectancy will average 100 years
	㉕ Services to prevent financial crimes, such as strengthened security
	㉖ Comprehensive financial services in the event of an economic crisis
	㉗ Financial services for financial transactions with overseas countries and for overseas tourists, such as services with multi-currency and multi-language support