



U.S. Bank – Global Transition Solutions

To Expatriates & Students Relocating from Japan to the United States

Introduction

Welcome to the **“Global Transition Solutions”** webinar for incoming expatriates.

This presentation is designed to provide essential information and practical guidance to help you gain a better understanding of your **U.S. Bank accounts opened through the GTS Program**.

We will explain the key benefits of the GTS Program, how to manage U.S. Bank accounts, the initial deposit process, and how to register for online banking, following each important step in order.

Our goal is to ensure that **you can access the necessary financial services and support immediately upon arrival**, so you can start your new life with confidence.

If you have any questions or need clarification, please feel free to ask.

Agenda

GTS Program and Benefits	— Specifically designed for expatriates from Japan.
U.S. Bank Deposit Products	— Do you have a Checking Account?
Initial Deposit Requirement	— A deposit is required within 60 days.
Account Number	— Do you know your account number?
Receiving a Debit Card	— Debit Card and ATM Card
Enrollment in Online banking	— Access your account anytime, anywhere
Setting Up a Debit Card PIN	— A PIN is required to use various services.
Address Change	— Necessary for using online banking and the mobile app
Obtaining a Social Security Number (SSN)	— This process takes time.
Submitting the W-9 Form	— Registering as a tax resident
Registering a Payable-on-Death (PoD) Beneficiary	
Important Information	— Please make sure to review.

Global Transition Solutions and Benefits

Specifically designed for Expats from Japan

U.S. Bank offers U.S. dollar bank accounts for customers referred by MUFG through the Global Transition Solutions (GTS) Program.

This program offers comprehensive solutions across three stages of your overseas assignment: **before departure, during your stay** and **after your return**. Monthly account maintenance fees are always waived for customers in the GTS program.

Before	• You can open a deposit account and fund it, so everything is ready before you arrive in the U.S. • Receive debit/ATM card in Japan. • No need to carry large amounts of cash when traveling to the U.S.
During	• Access one of the top banking networks across 26 states nationwide. • Use toll-free calls to the Japanese Customer Service Unit (JCSU). • Get 50% off your first check order.
After	• Easily maintain your account from Japan. • Make toll-free calls to JCSU from Japan. • Safely and easily manage your account through U.S. Bank Online Banking. • Conduct international wire transfers and close your account by phone through JCSU.

U.S. Bank Deposit Products

Do you have a Checking Account?

U.S. Bank offers deposit products including Checking, Savings, Elite Money Market, and Certificates of Deposit (CDs). Opening a **Checking account is the most suitable to receive payroll** in the United States.

U.S. Bank Smartly® Checking	U.S. Bank Smartly® Savings	Elite Money Market	Certification of Deposit (CD)
• A checking account is typically recommended as the first account type to open for expatriate customers. • With a U.S. Bank Smartly™ Checking account, you can deposit funds such as payroll checks and use those funds to make purchases or pay bills. This account is for everyday living. You can withdraw funds using a debit card or checks. • A minimum deposit of \$25 is required when opening the account. • Monthly maintenance fee: \$12 (waived for GTS customers) • By having a checking account, the monthly maintenance fees for your additional accounts will be waived (for example: Smartly Savings Account, Elite Money Market Account, CD).	• A U.S. Bank Savings Account allows you to keep deposits for the long term and earn interest. It is convenient for separating long-term savings from funds for everyday payments. This account does not have check-writing capability, but you can withdraw funds from an ATM using a debit card or ATM card. You can also access the savings account through mobile banking or online banking. • A minimum deposit of \$25 is required when opening the account. • Monthly maintenance fee: \$5 (waived for customers who have a Bank Smartly® Checking account).	• A U.S. Bank savings account that is intended for depositing funds long-term to earns interest. With this account, you can also withdraw funds using a debit card, ATM card or checks. • A minimum deposit of \$100 is required when opening the account. • Monthly maintenance fee: \$10 (waived for GTS customers who have a Bank Smartly® Checking account).	• A U.S. Bank Certificate of Deposit (CD) frequently offers a higher interest rate compared to a traditional savings account, but you must keep the funds deposited for the agreed term (CD term). If funds are withdrawn from the account before maturity, a fee will apply. This account does not have debit card or check-writing capability. • This account is available only to GTS customers who have an existing Bank Smartly® Checking account, Bank Smartly® Savings account, or Elite Money Market account. • The deposit amount required to open a standard CD account varies.

Initial Deposit

A deposit is required within 60 days

- A **deposit** must be made within **60 days** from the account opening date (**Date on the Approval Letter date**).
- If no deposit is made within 60 days, the bank account will be **closed**.
- Ways to deposit into the new account:

From Japan:

- Make an international wire transfer from bank
- Use an online payment service (e.g., WISE)
- Please refer to the table below for information on international wire transfers

In the U.S.:

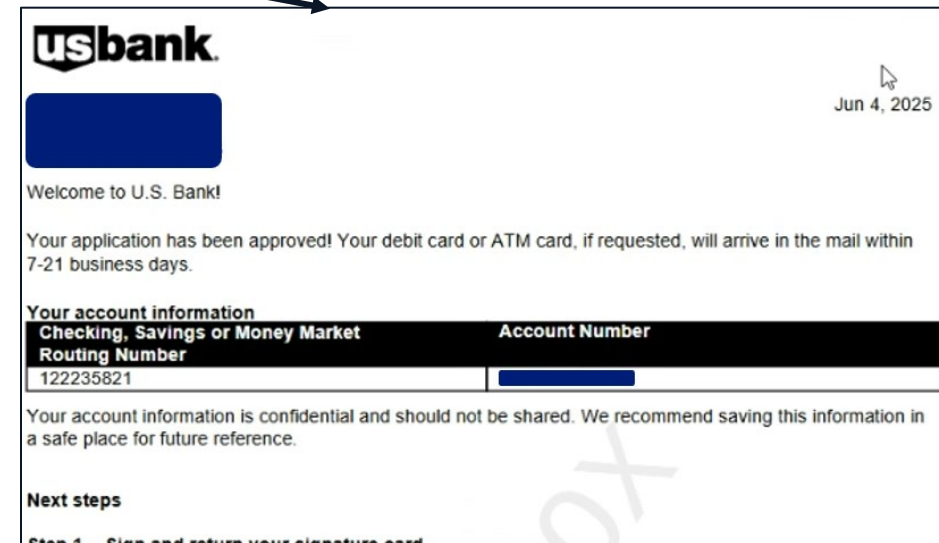
- Direct deposit of salary from your employer (if completed within 60 days)
- Make a deposit at a U.S. Bank branch (within the network)
- Transfer funds using online banking or the mobile app
- Receive funds from colleagues or friends through Zelle® if they have a bank account that supports Zelle®
- If transferring funds from an existing account at another bank to your new U.S. Bank account, you will need the U.S. Bank routing number

SWIFT BIC	USBKUS44IMT
Routing Number	122235821
BIC Name	U.S. Bank
City / State	Minneapolis, MN

Account Number

Do you know your account number?

- Your **account number** is a **12-digit number**.
 - Account number is different from the **debit** or **ATM card number**, which is a **16-digit number**.
- If you do not know your account number, you can find it by the following method.
 - Look for an email from signers@esignlive.com in your email inbox. The Approval Letter, which can be downloaded from the link in this email, contains your account number.
 - Enroll in Online Banking. After registering for Online Banking (OLB), you can easily check your account number and routing number online.



The screenshot shows a welcome email from U.S. Bank. It includes the bank's logo, a date stamp of Jun 4, 2025, and a welcome message. Below the message, there is a table with account information. The table has two columns: 'Checking, Savings or Money Market' and 'Account Number'. The 'Routing Number' is listed as 122235821. A blue box is present next to the account number. Below the table, there is a confidentiality notice and a section for 'Next steps'.

Your account information	
Checking, Savings or Money Market	Account Number
Routing Number	
122235821	

Receiving Debit Card

Debit Card or ATM Card

- If you selected “Yes” for the debit card option when applying for your U.S. Bank account, the **debit card** will be mailed and will arrive within **7–10 business days** following completion of the electronic signature.
- In the United States, a **debit card** can be used not only for **purchasing goods** and **paying for services**, but also as an **ATM card**. In other words, with the same card and PIN, you can deposit cash or checks at an ATM, withdraw cash, check your balance, and transfer funds. On the other hand, an ATM card is limited to ATMs and cannot be used to make purchases.
- If you did not select “Yes” for the debit card option when applying, you will need to contact the **Japanese Customer Service Unit (JCSU)** to **issue a debit card**.

Account features
Note: If you want checks, please contact the Japanese Customer Service Unit (JCSU) at 888-507-7669 (U.S. Toll Free) after you have relocated, and the account has been funded.

Do you want a Debit card?

Yes

Select

Yes

No

Enrollment in Online banking

Access your account anytime, anywhere

- By using **U.S. Bank Online Banking**, you can securely perform everyday banking transactions from your home or almost anywhere.
 - Check your account balance and available credit balance
 - View electronic statements (e-statements) and transaction history
 - Manage and pay bills
 - Send and receive money between individuals using Zelle®
 - Search for the nearest U.S. Bank branch or ATM ... and more
- To enroll in U.S. Bank Online Banking, please visit www.usbank.com and click "Enroll in online banking."
 - For information on how to enroll, please refer to **this guide** ([link](#)).
 - By enrolling in online banking, you will also be able to **set your debit card PIN** (Important!).

Debit Card PIN Setup

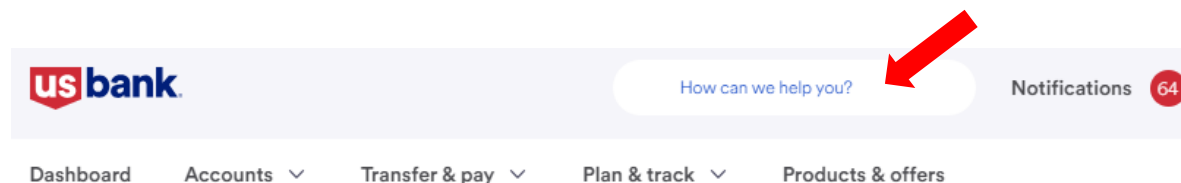
A PIN is required to use various services

- Your **debit card PIN (Personal Identification Number)** is a security code used for the following purposes:
 - **Cash withdrawal and deposit at ATMs:**
By entering your PIN, you can access your account at an ATM to withdraw or deposit cash.
 - **Make purchases at stores:**
At stores that accept debit cards, you can make secure payments using your PIN. Some stores require PIN entry to complete a purchase.
 - **Using account services at branches or call centers:**
For certain banking services, your PIN may be required for identity verification.
- To set your debit card PIN, **enrollment in online banking is required.**
 - For detailed instructions on enrolling in online banking and setting up your PIN, please refer to [this guide](#).
- If you have trouble setting your PIN, please call the Japanese Customer Service Unit (JCSU) or request PIN issuance at a branch. JCSU can also assist with PIN setup and mailing. PIN setup is also available at branches.

Address Change

To use Online Banking or Mobile App

- If your account information still has your Japan address and Japan phone number after arriving in the United States, you may not be able to use online payment functions in online banking or mobile banking.
- As soon as your residential address in the United States is determined, please update your **address, phone number, SSN (Social Security Number)**, and other information to **U.S. details**.
- How to change your address
 - For changing your address from a Japan address to a U.S. address, please call JCSU and request the address update.
 - For an address change within the United States, you can update it through online banking or the mobile app. Enter “address change” in the Smart Assistant search field and update your Personal Info.



Obtaining a Social Security Number

This process takes time.

- A **Social Security Number (SSN)** is a **unique 9-digit number** issued by the U.S. government to individuals.
- It is primarily used to manage income and benefits under the social security system, but it is also widely used as identification for opening bank accounts, applying for credit cards, paying taxes, and employment verification.
- Obtaining an SSN is essential for economic and social life in the United States and is required for legal employment, financial stability, and access to government services.
 - You can apply online at the [Social Security Administration website](#).
 - Bring your application form and identification documents to your nearest Social Security office.
 - Once your application is approved, a card with your SSN will be mailed to you within approximately 14 days.
 - Since the SSN is important personal information, please be very careful about sharing or managing it, except when necessary.

Submitting W-9

Establish Tax Residency

- Upon receiving your Social Security Number (SSN), please register it with U.S. Bank by submitting the W-9 tax form.
- Tax withholding may be assessed on your interest income at the highest income tax rate set by the Internal Revenue Service (IRS) if you fail to do so.
- Please make sure to change your address to your U.S. address by calling JCSU before submission of the W-9 form.
- Where do I submit my W-9 form to?

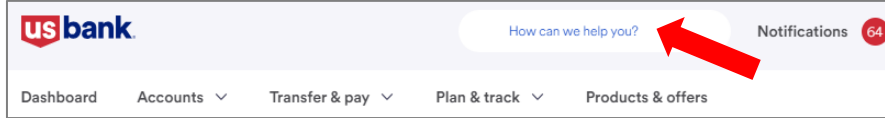
Mail	FAX	Drop it off in-person at branch
U.S. Bank Tax Reporting Operations SL-MO-T6CD PO Box 524 St. Louis, MO 63166-0524	(314) 418-3530	If you'd like to drop it off in-person, feel free to visit your local U.S. Bank branch.

For questions regarding how to complete the W-9 form, please consult a tax professional. Bank representatives are not able to provide tax advice.

Registration of Death(PoD) beneficiary on your account

- By designating **PoD (Payable on Death)**, the **specified beneficiary** will automatically receive the funds in the account upon the account holder's death.
- Key Benefits
 - **Avoids Probate Procedures:** Funds are transferred directly to the beneficiary, eliminating court procedures and saving time and legal costs.
 - **Flexibility:** The account holder can change or revoke the beneficiaries at any time.
 - **Expanded FDIC Coverage:** By designating multiple beneficiaries, PoD can increase FDIC insurance limits (up to \$1,250,000 across five accounts with different beneficiaries). For more details on FDIC insurance coverage, please refer to the FDIC website [here](#).
- How to Register PoD
 - Please call **JCSU** to request PoD designation.
 - U.S. Bank will send a signature card to the account holder. The account holder must sign the card and return it by mail.

Important Notes **Please read**

Wire Transfer through Online Banking	Domestic wire transfers through online banking will become available six months after the account is opened. Until then, please call JCSU to request a wire transfer.
External Transfer and Bill Pay through Online Banking	External Transfer and Bill Pay through Online Banking is available 3 business days after registration of SSN, U.S. address and U.S. phone number. Until then, please call JCSU to request a transfer (e.g., rent payment to a landlord) or to use paper check.
Ordering a checkbook	You can order a checkbook by calling JCSU or by typing “checkbook” in the Smart Assistant section of Online Banking. 
Debit Card Purchases	During the first 90 days after account opening, the daily purchase limit is \$1,000. After that, it will automatically increase to \$3,000 per day.
Mobile App	• After obtaining a U.S. mobile phone, you can register for the Mobile App. (it cannot be downloaded on a Japanese mobile phone). • To register, you will need your account number (12 digits) or debit card number (16 digits), and your SSN (or date of birth if SSN has not yet been obtained). • Please note that the following features cannot be used unless your U.S. address, phone number, and SSN are registered to your account: • Zelle (Required registration information: U.S. address, U.S. phone number) • Bill Pay (Required registration information: U.S. address, U.S. phone number, SSN) • External Transfer (Required registration information: U.S. address, U.S. phone number, SSN)
Mobile Check Deposit via Mobile App	During the first six months after account opening, the deposit limit for mobile check deposits is restricted to a small amount. After six months, you can contact JCSU to increase the limit.
Location of U.S. Bank branches and Partner ATMs	Please check the following URLs for the locations of U.S. Bank branches and partner ATMs. www.usbank.com/locations Find MoneyPass



Thank you

Deposit products are offered by U.S. Bank National Association. Member FDIC.