

Policy for Collaboration and Tie-up with Electronic Settlement Agents

Bank of India Japan Branches, for the time being, do not intend to collaborate or tie-up with electronic settlement agents (ESA).

Framework of Collaboration using API<sup>1</sup>

Our policy for collaboration using API with electronic Settlement Agents is as under.

1. Framework for collaboration using API in respect of fund transfer<sup>2</sup> will not be established.
2. Framework for collaboration using API in respect of account information<sup>3</sup> will not be established.
3. Reason for not establishing the above mentioned framework

The benefit from collaboration using API is limited due to the nature of business and the customer base of Japan Branches.

28<sup>th</sup> February 2018

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<sup>1</sup> Application Programming Interface

<sup>2</sup> The act stipulated in Article 2 Paragraph 17 Item 1 of the Banking Act (amendment 1.3.2018)

<sup>3</sup> The act stipulated in Article 2 Paragraph 17 Item 2 of the Banking Act (amendment 1.3.2018)