

Dear Customer,

Mizuho Bank, Ltd.

Regarding ISO20022 Migration of Mizuho Global e-Banking
Remittances from accounts in Japan
(Provisional translation, reference purpose only)

SWIFT (Society for Worldwide Interbank Financial Telecommunication) announced that it will migrate international payment messages from the current MT format to **ISO20022 MX format** (*) from March 2023 to November 2025. As well as SWIFT, the move of **ISO20022** adoption is also accelerating in each country's settlement systems. Message formats for cross-border payments and local settlement which have been different by country will be unified and standardized.

Mizuho Bank provides information on the measures in Japan and the impact on customers, as not only financial institutions but also customers who use cross-border payment or foreign currency payment services from accounts in Japan are expected to be affected.

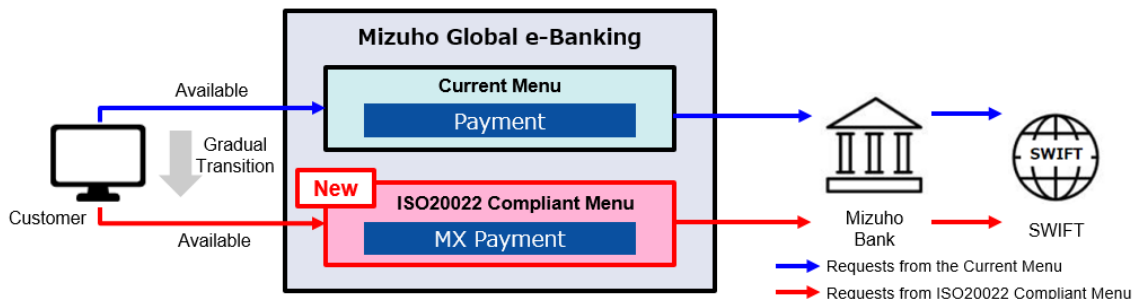
(*) A global standard for exchanging electronic information between financial institutions prepare by ISO (International Organization for Standardization).

Major changes after the ISO20022 migration for Cross-border Payment and Foreign Currency Payment in Mizuho Global e-Banking

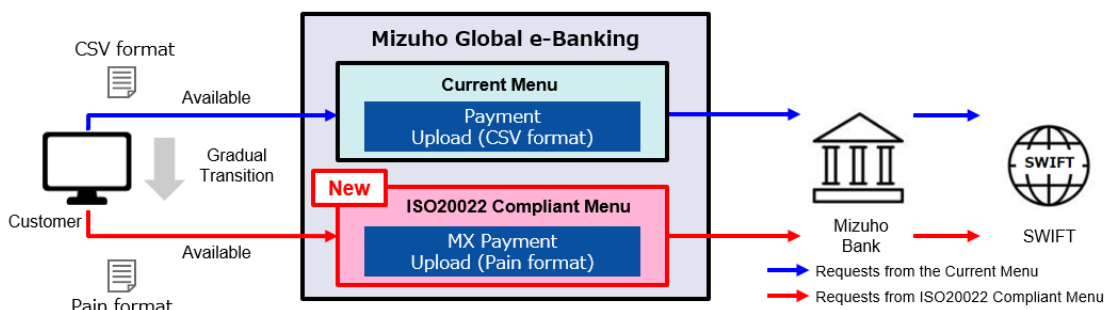
- From August 2025, a new menu compliant with ISO20022 migration will be available for use. From August to October 2025, both the new and current menus can be used concurrently. After November 2025, the current menu will no longer be available.
- For customers using file upload, it will be necessary to switch from the CSV format to XML format.
- There are no changes to the Japanese Yen domestic payment menus (Bulk remittance, Salary/bonus payment, Individual residence tax payment, Remittance/transfer). The current menu will continue to be used.

[From August 2025 to November 2025] (Parallel Usage Period for New and Current Menus)

Cross-border payment instructions by Screen Input

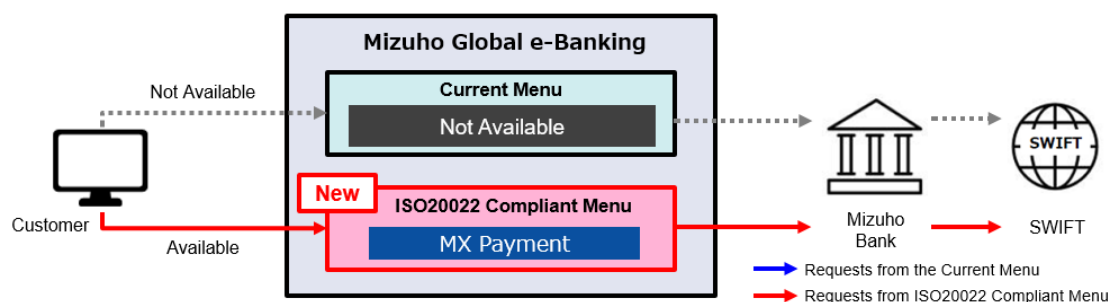


Cross-border payment instructions by File Upload

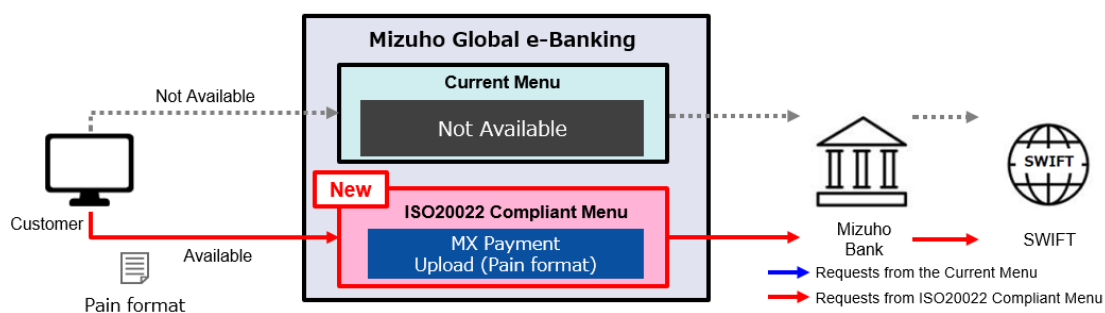


[After November 2025] (After the final SWIFT deadline of ISO20022 migration)

Cross-border payment instructions by Screen Input



Cross-border payment instructions by File Upload



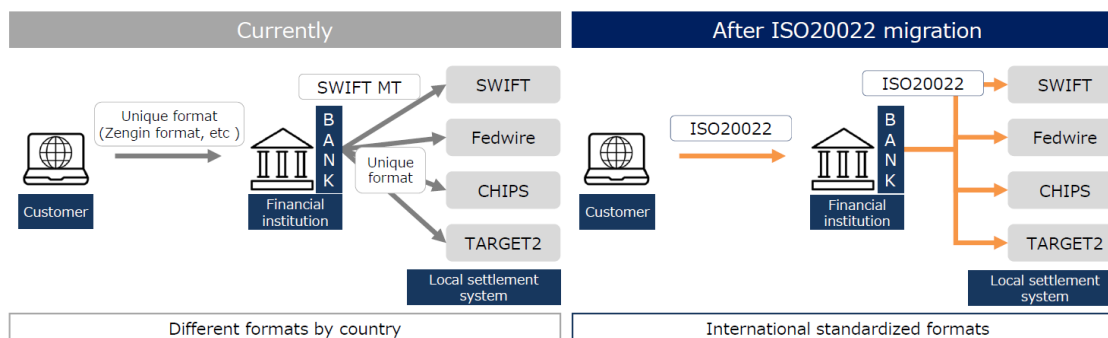
Upcoming Schedule for Guidance

Provision Timing	Scheduled Guidance Content
Around October 2024	<ul style="list-style-type: none"> Guide to ISO20022 Compliant Menus MX file layout guide (For Customers Using the File Upload Method)
Around May 2025	<ul style="list-style-type: none"> Scheduled Release Date for the ISO20022 Compliant Menu Guide to the Operation Manual

< Reference > ISO20022 compliant format (MX format)

ISO20022 compliant format (MX format) is a message in XML format.

More information can be transmitted than SWIFT's original conventional format (MT format). The use of ISO20022 is expected to improve AML (anti-money laundering) accuracy and further improve the efficiency of administrative processing through STP (straight through processing automation) by unifying and standardizing the electronic format of cross-border remittances and local payment systems in each country, which were previously separate.



Best regards,