

# ISO20022 Announcement of Relevant Changes in Mizuho China Local e-Banking Service (MCLS)

**July 2025 Revision**

Mizuho Bank (China), Ltd.

**MIZUHO**

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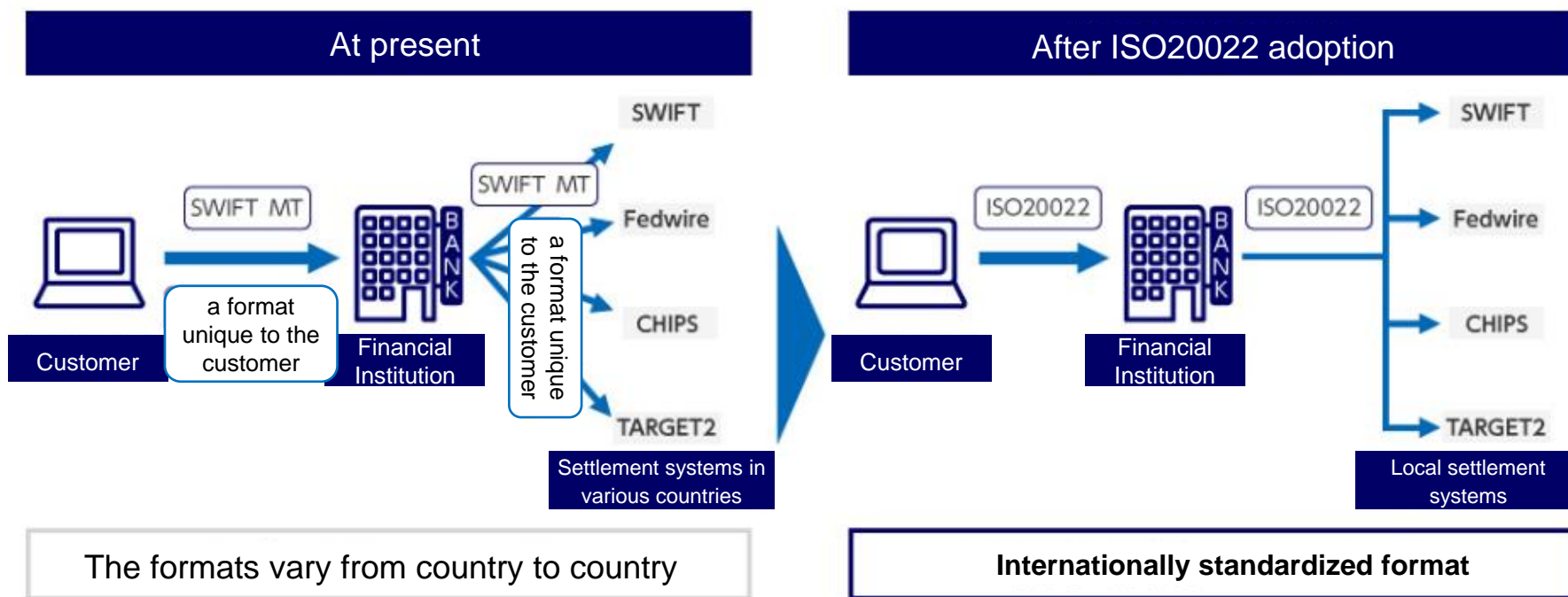
Please review these pages carefully, as they contain actions required of you.

# 1. Overview

## [Overview]

# 1-1. Regarding ISO20022

- ISO20022 is used to unify and standardize the messaging formats in cross-border remittance and local settlement systems around the world. Migration to ISO20022 in local settlement systems has been sped up with the promotion by SWIFT. It mainly contains the following contents:
  - Speed up remittance transactions
  - Improve the precision of anti-money laundering (AML)
  - Realize Straight-through Processing (STP) so as to improve efficiency
  - Make flexible use of business data, etc.



## [Overview]

# 1-2. System expected to impact customers during ISO20022 adoption

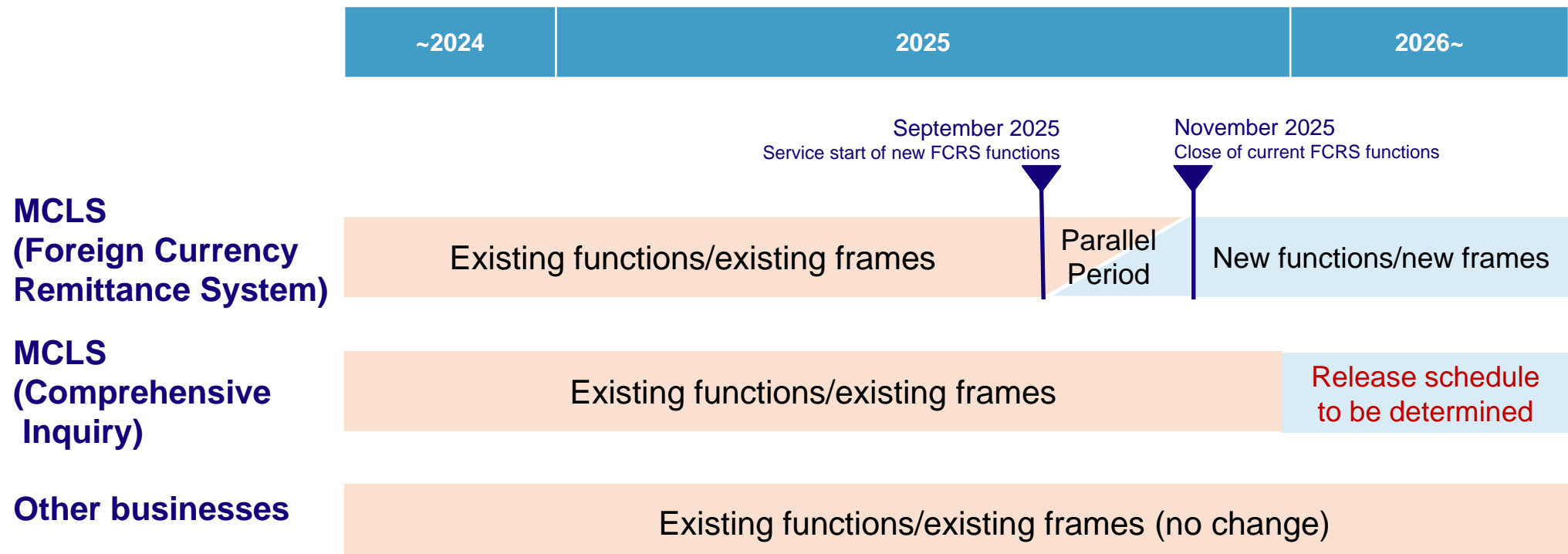
- This Explanation is only with respect to the system in the following dashed box, i.e., Mizuho China Local e-Banking Service (MCLS). Materials related to other systems will be separately provided. Please contact our relevant person-in-charge if there is any inquiries.

Channel services		Main contents of change <sup>*1</sup>	Chapters for reference
System that will have influence on the customers due to this change			
MCLS (Foreign Currency Remittance System, hereinafter abbreviated as FCRS)	Enter information directly via page	Increase or change of the items to be entered for remittance application	Please refer to [Chapter 2: Changes in MCLS after ISO20022 adoption]
	Use remittance template function Use beneficiary function	Increase or change of the items	Please refer to [Chapter 3: Assistance needed from customers after ISO20022 adoption]
	Use document to upload (use the document generated by your internal system)	<ul style="list-style-type: none"> <li>• Increase and change of items</li> <li>• Change of format of the document uploaded</li> </ul>	Please refer to [Chapter 3: Assistance needed from customers after ISO20022 adoption]
	Use document to upload (use the document generated by the tool provided by our bank <sup>*2</sup> )	<ul style="list-style-type: none"> <li>• Increase and change of items</li> <li>• Use the new version of tool after ISO20022 adoption<sup>*3</sup></li> </ul>	To be provided separately
MCLS (Comprehensiv e Inquiry)	Inquire transaction details	<ul style="list-style-type: none"> <li>• Relevant upgrade development is still in progress, please wait patiently for further notification from our bank!</li> </ul>	
Host to Host (forex remittance application/forex account details inquiry)		<ul style="list-style-type: none"> <li>• Change of telegram IF</li> <li>• Increase and change of the items entered</li> </ul>	To be provided separately

\*1: The following chapters may be taken for reference; \*2: Mizuho CMS CONNECT, Universal Tools; \*3: to be provided by our bank;

# 1-3. Schedule for Mizuho China Local e-Banking Service (MCLS) Migration to ISO20022

- As the current system is to be closed **by November 2025**, please kindly make sure the relevant migration work be completed before then.
- **MCLS (Foreign Currency Remittance System)** is as follows:
  - **September 2025:** The new function, *New Remittance Application* will become available.
  - **November 2025:** The current function, *Remittance Application* will be closed
  - **September to November 2025:** This period is the “Parallel Period” during which both functions are in operation.
- **MCLS (Comprehensive Inquiry)** : Release schedule to be determined.
- Other business functions of MCLS see no change this time.



Please note that above schedule is planned as of July 2025 and the actual schedule is subject to change.

## 2. Changes in Mizuho China Local e-Banking Service (MCLS) after ISO20022 adoption

## 2-1. Changes in menu features

### ■ September 2025: The Service Start of New Remittance Application.

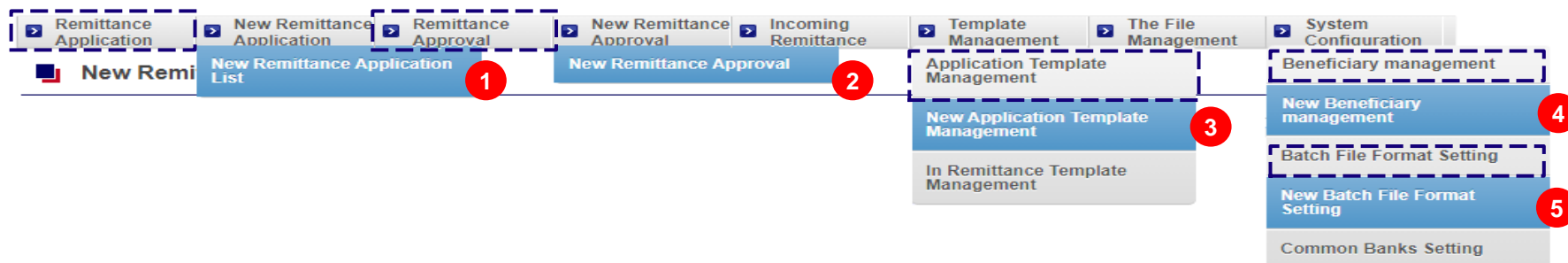
- For the details, please refer to the relevant explanations in ① ~ ⑤
- From September 2025, the business data of *Remittance Application* and *New Remittance Application* can both be accessed through *New Remittance Application*. The data of *Remittance Application* can only be duplicated, added or deleted, but not edited, through *New Remittance Application*.

### ■ November 2025: The Closure Date of *Remittance Application* in MCLS.

- For the details, please refer to the menus enclosed by dashed lines.

### ■ From September to November: A parallel period.

- The business launched through *Remittance Application* can only be examined and approved in the *Remittance Approval*, while the business launched through *New Remittance Application* can only be examined and approved in the *New Remittance Approval*. Please kindly confirm the corresponding menu to avoid missing submission/approval deadlines.



Current Menu (~November)	New Menu (September~)	Note	Details
(Current) Remittance Application	① New Remittance Application	The businesses of domestic and overseas remittance will be merged under the same menu feature.	P9 and P10
(Current) Remittance Approval	② New Remittance Approval	New menu feature for examining and approving domestic and overseas remittance businesses.	
(Current) Application Template Management	③ New Application Template Management	For managing remittance application templates in the new format of ISO20022.	P19
(Current) Beneficiary Management	④ New Beneficiary Management	For managing beneficiary information in the new format of ISO20022.	
(Current) Batch File Format Setting	⑤ New Batch File Format Setting	Format of documents in the new format of ISO20022 can be set in batch.	

\* The screenshot is only for reference, subject to the actual frame after launch.



## 2-2. Frame Layout of MCLS “New Remittance Application” (1/2)

- For the frame layout of *New Remittance Application* of MCLS that is expected to be launched in September 2025, please refer to the explanation below.

**New Remittance Application**

Remittance application | Remittance supplement

Select customer name\* ---Select--- [Input Instructions for General remittance](#) [Input Instructions for Purchasing foreign Currency](#)

**MIZUHO**  
 株式会社 三井住友銀行 (中国) 有限公司  
 TO: Mizuho Bank (China), Ltd.

汇款申请书  
 APPLICATION FOR FUNDS TRANSFERS

1 希望汇款日 Issue Date\* 2024-11-29

2 请先选择汇款类型  
 Please choose Remittance Type  
 汇款类型\* Remittance Type: ☐ 境内汇款 Domestic ☐ 境外汇款 Overseas  
 汇款方式\* Remittance Method: ☒ 电汇 T/T ☐ 票汇 D/D ☐ 信汇 M/T ☐ 行内转账 RHT  
 发电等级\* Priority: ☒ 普通 Normal ☐ 加急 Urgent

申报号码 Report No.

银行业务编号 Bank Transac.Ref.No.

收电行付款行 Receiver/Drawn on

3 币种及金额  
 Currency & Interbank Settlement Amount  
 现汇金额 Amount in FX  
 购汇金额 Amount of Purchase  
 其他金额 Amount of Others

金额大写 Amount in Words

账号 Account No./Credit Card No.

兑换 ☐

4 汇款人名称及地址  
 Remitter's Name & Address  
 名称 Name (中文 CN):  
 名称 Name (英文 EN):  
 地址 Address (中文 CN):  
 地址 Address (英文 EN):

对公主体标识码 Unit Code ☐ 对私 ☐ 中国居民个人 Resident Individual ☐ 非中国居民个人 Non-Resident Individual

3 收款银行之代理行名称  
 Correspondent of Beneficiary's Bank Name  
 SWIFT\* Correspondent of Beneficiary's Bank BIC  
 Correspondent of Beneficiary's Bank Name (English)

3 收款人开户银行名称及地址  
 Beneficiary's Bank Name & Address  
 收款人开户银行在其代理行账号 Bene's Bank A/C No.  
 收款人所在国家为美国时, ABA No. Input authentic and valid ABA No.  
 SWIFT\* Beneficiary's Bank BIC Beneficiary's Bank Name (English)\*, click SWIFT on left to insert  
 Beneficiary's Bank Address (English)  
 4 国家地区 Country/Region 城市 Town Name a-z A-Z 0-9 space - ? : ( ) . ' \* +  
 Beneficiary's Bank Name & Address (Chinese)  
 收款人开户银行分支行信息 Branch Info

4 收款人名称及地址  
 Beneficiary's Name & Address  
 收款人账号 Bene's A/C No.  
 收款人所在国家为欧洲时, IBAN Code Authentic and valid IBAN should be input to avoid possible remittance failure!  
 Beneficiary's Name (English)\*  
 Beneficiary's Address (English)  
 4 国家地区 Country/Region 城市 Town Name a-z A-Z 0-9 space - ? : ( ) . ' \* +  
 Beneficiary's Name & Address (Chinese)

选择收款人

1 The Issue Date applied for can only be within 90 days from the application date.

2 Functions of applying for domestic / overseas remittance are merged in the same frame. Remittance Type is a mandatory option, under which either [Domestic Remittance] or [Overseas Remittance] can be chosen.

3 Please refer to the introduction in P11 about the areas where to enter the information of Correspondent of Beneficiary's Bank and Beneficiary's Bank.

4 Please refer to the explanation in P12 about the areas where to enter the information of detailed address.

## [Changes in MCLS after ISO20022 adoption] - Changes in frames/functions

### 2-2. Frame Layout of MCLS “New Remittance Application” (2/2)

汇款附言 Remittance Information	只限105个字符 Not Exceeding 105 Characters		国内外费用承担方* All Bank's charges If Any Are To Be Borne By	
			<input type="radio"/> 汇款人 OUR <input type="radio"/> 收款人 BEN <input checked="" type="radio"/> 共同 SHA	
			选择手续费支付账号 Please choose Charges Account 账号一 <input type="text"/> 账号二 <input type="text"/>	
收款人常驻国家(地区)名称及代码 Resident Country/Region Name & Code* <input type="text"/>				
本笔付款选择* <input type="radio"/> 预付款 Advance Payment <input checked="" type="radio"/> 货到付款 Payment Against Delivery <input type="radio"/> 退款 Refund <input type="radio"/> 其他 Others				
付汇性质* Pay Attribute	<input checked="" type="radio"/> 保税区 <input type="radio"/> 出口加工区 <input type="radio"/> 钻石交易所 <input type="radio"/> 其他特殊经济区域 <input type="radio"/> 深加工结转 <input type="radio"/> 其他			
交易编码* BOP Transac. Code	交易附言* Transac. Remark		相应币种及金额* Currency & Amount	
本笔款项是否为保税货物项下付款*		合同号 ContractNo.		发票号 InvoiceNo.
外汇局批件号 / 备案表号 / 业务编号				
银行专用栏 For Bank Use Only		申请人签章 Applicant's Signature		银行签章 Bank's Signature
报关单 / 备案清单 <input type="checkbox"/> 有 <input type="checkbox"/> 无 (仅自贸区企业用户简化付款情况下使用)		报关单号 <input type="text"/>		备案清单号 <input type="text"/>
等值人民币 RMB Equivalent	请按照本行规定所附条件(以下简称“本行”)以上汇款并运行中按 Please Effect The Upwards Remittance, Subject To The Conditions OverLeaf:		本申请书系完全依据汇款人通过银行电子银行系统提交的指令, 由银行代为 填写, 无需汇款人签章。汇款人提交该申请书时已通过银行电子银行系统身 份验证, 为真实有效的申请。申请内容的准确性由汇款人负责。	
手续费 Commission	申请人姓名 Name of Applicant		核准人签字 Authorized Person	
电报费 Cable Charges	电话 Phone No.		日期 Date	
合计 Total Charges	支付方式 In Payment of the Remittance <input type="checkbox"/> 现金 by Cash <input type="checkbox"/> 支票 by Check <input type="checkbox"/> 账户 from Account			
核印 Sig. Ver.	经办 Maker		复核 Checker	

As the functions of applying for domestic / overseas remittance are merged in the same frame, the related fields that need to be filled in by the customers are also merged correspondingly.

Delete the entry fields of customs declaration number, filing list number.

Please read terms and conditions on the upper right carefully before filling in this application.

Submit Save as draft Back Save Template

#### Tips

- ①The transfer in the currency of RMB is not real-time.  
real-time arrival: transfer business which is operated through Super-Internet-Bank(function provided by CNAPS II).
- ②(Be aware of telecommunication fraud.)For the sake of your capital security, Please carefully confirm the creditor and creditor account information before making remittance. Do not transfer fund to the so-called "safe account" designated by unknown parties.
- ③Be cautious when making remittance to avoid becoming targets for illegal fundraising.

## 2-2. Input the information of Correspondent of Beneficiary's Bank & Beneficiary's Bank

- “Correspondent of Beneficiary's Bank Name” and “Beneficiary's Bank Name and Address” are required to input BIC information.

### Screen

Click

Bank selection

Query conditions

SWIFT code:  Name(en)  Address(en):

Common bank All banks

SWIFT CODE	Name(en)	Address(en)
AWANIDJA	PT BANK QNB INDONESIA TBK	JAKARTA

TOP PREVIOUS 1 NEXT LAST 1 / 1 Pages Total Times

Affirm Close Save as common bank

### Input Method

- Click the button **SWIFT>** and select BIC (SWIFT CODE)
- If the intended BIC cannot be found, please ensure that you manually enter the [Name & Address] of the Beneficiary's Bank; otherwise, the application cannot be submitted.
- Please refer to the next page for the input method of Name & Address.

### Note


- BIC of [Correspondent of Beneficiary's Bank] can also be manually input.
- BIC and Name & Address are mutually exclusive (i.e., they cannot be used at the same time). The filled-in information of BIC can be erased by the function of eraser ; then, the method can be chosen again.

- The postal address fields are re-structured and segmentalized to comply with ISO 20022.
  - Please provide as much information as possible by utilizing more detailed form.
    - Due to the growing importance of AML/CFT\*1, many financial institutions require complete creditor name and address details. Incomplete information may result in delays in crediting funds by the creditor agent.
- \*1: AML: Anti-Money Laundering, CFT: Combatting the Financing of Terrorism

Screen

收款人名称及地址 Beneficiary's Name & Address	收款人账号 Bene's A/C No.	
	收款人所在国家为欧洲时, IBAN Code	Authentic and valid IBAN should be input to avoid possible remittance failure!
	Beneficiary's Name (English)*	
	Beneficiary's Address (English)	It is recommended to leave this field blank.
	国家/地区 Country/Region	城市 Town Name
	省/州 Country Sub Division	
	行政区名 District Name	
	城镇位置 Town Location Name	
	街道名 Street Name	
	楼栋名 Building Name	
	楼栋号 Building Number	
	部门 Department	
	子部门 Sub Department	
	楼层 Floor	
	房间号 Room	
邮政信箱 Post Box		
邮政编码 Post Code		
Beneficiary's Name & Address(Chinese)		

Input Method

- Please provide full postal address information. (i.e. the same level of details that are required when using postal services)
- Detailed input form will appear once the button  is clicked

Note

- If you intend to fill in the field of [Beneficiary's Address (EN)] (收款人地址 (英文)), as the SWIFT messaging format requires detailed address in future and in order not to affect your business, it is recommended that you leave blank this field and fill in the information of detailed address as described above.

## 2-2. Changes in [Comprehensive Inquiry] of MCLS

Relevant upgrade development is still in progress, please wait patiently for further notification from our bank!

### 3. Requests to Customers and Support from Mizuho regarding Mizuho China Local e-Banking Upgrading

[Requests to Customers and Support from Mizuho regarding MCLS Upgrading]

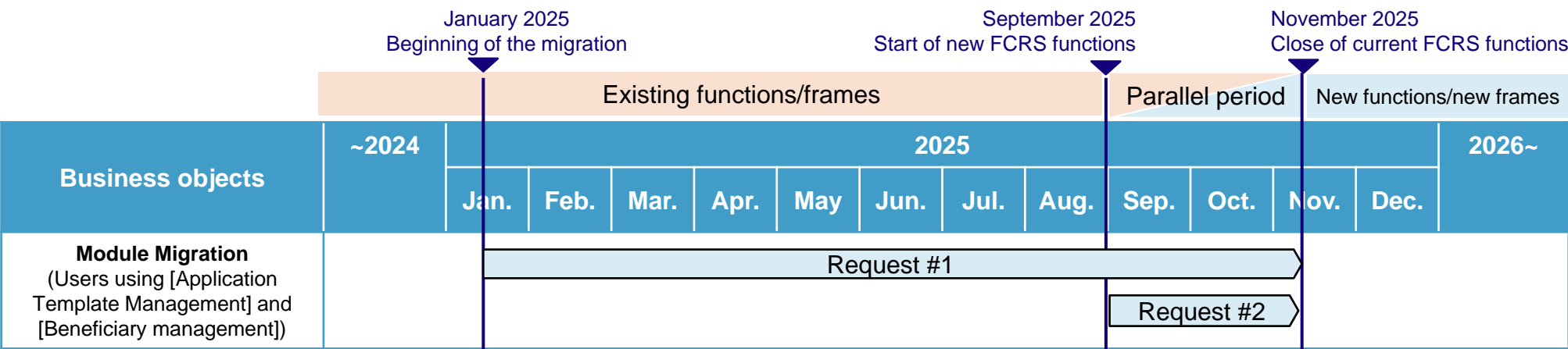
### 3-1. Timeline and Request Items to Customers

Revised in July 2025  
• Change the schedule

- In response to ISO20022, we kindly require you of assistance in the following matters **as marked red**. Please assist us in completing the three matters by the end of November 2025 so as not to affect your business.

■ Also, we would like to provide you assistance in one matter as below. If you need assistance, please contact our relevant staff in charge in time.

Business objects	Requested items		Period	Reference
Module Migration (Users using [Application Template Management] and [Beneficiary management])	Request #1	Download the existing template data from the current modules	January 2025 ~ November 2025	P16
	Request #2	Upload the template data of the up-to-date format and confirm the upload result	From Service start date of new FCRS functions to End date of current FCRS functions (September 2025 ~November 2025)	P17



[Requests to Customers and Support from Mizuho regarding MCLS Upgrading]

3-2. [Request #1] - Prior Action: Download the existing template data from the current modules

- Application Template Management and Beneficiary management will be closed. Existing data can no longer be used.
- We kindly request you to export the existing data in both menus in advance and be prepared for migration. For the data-conversion methods, please refer to the description in “How to convert the existing data” below.
- The templates can be downloaded in both the formats of EXCEL (.xls) and CSV (.csv), with the number of downloaded templates capped at 5000.

➤ How to download the existing data

Application Template Management

Remittance ApplicationNew Remittance ApplicationRemittance ApprovalNew Remittance ApprovalIncoming RemittanceTemplate ManagementThe File ManagementSystem Configuration

The outgoing remittance template management

Query conditions

The remittance name and address (Chinese):The remittance name (English):Bene's A/C No.:The remitter's name(cn):Template name:

InquiryBatch import

Application Template Management

New Application Template ManagementIn Remittance template Management

☐

Template name

Use Template

The application type

Bene's A/C No.

The remittance name and address (Chinese)

The remittance name (English)

The remitter's name(cn)

The

Please do not click any boxes and directly download all data.

OP

«PREVIOUS

1

NEXT»

LAST

1/ 1Pages Total 3 Times

Edit

Delete

Downloaded format: EXCEL(csv)

Download

Beneficiary Management

Remittance ApplicationNew Remittance ApplicationRemittance ApprovalNew Remittance ApprovalIncoming RemittanceTemplate ManagementThe File ManagementSystem Configuration

The remittance management

Query conditions

The remittance name and address (Chinese):The remittance name (English):Bene's A/C No.:

InquiryCreateBatch Import

Beneficiary management

New Beneficiary managementBatch File Format SettingNew Batch File Format SettingCommon Bank's Setting

☐

No.

Bene's A/C No.

The remittance name (English)

The remittance's address (English)

The remittance name and address (Chinese)

The beneficiary bank name (Engl

TOP

«PREVIOUS

1

NEXT»

LAST

1/ 1Pages Total 2 Times

Delete

Downloaded format: EXCEL(csv)

Download

➤ How to convert the existing data

Method 1

Current

Our PIC assists you in data processing

New

Our PIC will contact you directly by phone. If the downloaded data is provided to our PIC, Mizuho will provide the converted new file.

Method 2

Current

You process the data on your own by the migration tool

New

If you cannot provide the data to the PIC on time, you can convert them yourself using the migration tool provided by us after September 2025.

16 \* The screenshot is only for reference, subject to the actual frame after launch.

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[Requests to Customers and Support from Mizuho regarding MCLS Upgrading]

3-2. [Request #2] - Post Action: Upload the template data of the up-to-date format and confirm the upload result

- We expect to launch the relevant functions of the new cross border remittance module by September 2025. You then may submit applications and confirm the uploading results in the new frames after obtaining the converted data by the two methods described in P16 [Request #1].
- The number of uploaded templates through *New Application Template Management* and *New Beneficiary Management* is capped at 500. If the number exceeds 500, the data processed by the following two methods will be divided into multiple documents, which you need to upload in batches.

➤ How to upload the data

New Application Template Management

Remittance Application

New Remittance Application

Incoming Remittance

Template Management

The File Management

System Configuration

The batch import of the new outgoing ren

Application Template Management

New Application Template Management

In Remittance Template Management

Upload the file\*

选择文件

未选择文件

Submit

Back

Tips

The batch import of the new outgoing remittance template allows up to 500 pieces.

Choose New Application Template Management to submit the documents and confirm the results (capped at 500)

New Beneficiary Management

Remittance Application

New Remittance Application

Incoming Remittance

Template Management

The File Management

System Configuration

The batch import of the new outgoing Beneficiary

Beneficiary management

New Beneficiary management

Batch File Format Setting

New Batch File Format Setting

Common Banks Setting

Upload the file\*

选择文件

未选择文件

Submit

Back

Tips




The batch import of the new outgoing remittance allows up to 500 pieces.

Choose New Beneficiary Management to submit the documents and confirm the results (capped at 500)

# (Appendix1) Data Templates After ISO20022 Adoption

## Appendix 1: Various template formats for reference

- After ISO20022 adoption, the following three templates in the FCRS-related module need be upgraded, and you may choose the template you need and open the materials in [Template Data For Reference] in the following table to see the changes of upgrading.

Template Name	Functions related	Description	Template Data For Reference
OrSample.xls	New Application Template Management	For the use of batch data import in [New Application Template Management]	 OrSample
OrPayee_MX.xls	New Beneficiary Management	For the use of batch data import in [New Beneficiary Management]	 OrPayee_MX
Remittance_MX.xls	Remittance Application	FCRS data template is commonly used for batch data import in [New Remittance Application]	 Remittance_MX

**\*Please kindly refer to the attached file “Mizuho Bank China Swift Code (BIC) Master” below when filling in Swift Code (BIC) in the template data.**

  
Mizuho Bank  
Swift Code (BIC) Master



(Appendix2)

Assistance that our bank  
provides to the customers



# Appendix 2: Assist the customers in converting domestic/overseas remittance batch import data

- The functions of *Domestic Remittance* and *Overseas Remittance* menus will be closed by November 2025. FCRS businesses will be migrated to *New Remittance Application* menu. **You may download the latest template from [New Batch File Format Setting], fill in the business data and upload it.** If you have filled in the business data in the existing batch-import template and need to upload the data in this template, you may convert the data by the following methods and upload it. Please refer to the description in the following [Step1~3].
- The domestic and overseas businesses have been merged into the menu of *New Domestic/Overseas Remittance*. You may provide the batch-import-template data by batches or provide them together after merging them.

➤ Step1 : Prepare the data that need be converted

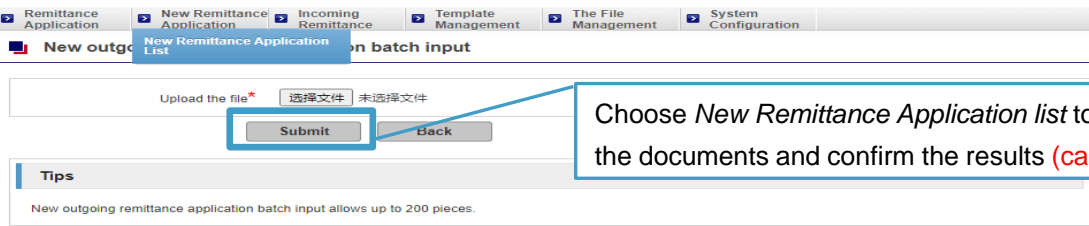
Existing Data Collation Method 1	Existing Data Collation Method 2
<p><u>Domestic remittance batch import document</u></p> <p>Provided after merging</p> 	<p><u>Domestic remittance batch import document</u></p> <p><u>Overseas remittance batch import document</u></p> <p>Provided by batches</p> 

➤ Step2 : How to convert the existing data

Method 1	Method 2
 <p><b>Our PIC assists you in data processing</b></p> <p>Our PIC will contact you directly by phone. If the downloaded data is provided to our PIC, Mizuho will provide the converted new file.</p>	 <p><b>You process the data on your own by the migration tool</b></p> <p>If you cannot provide the data to the PIC on time, you can convert them yourself using the the migration tool provided by us after September 2025.</p>

➤ Step3 : How to upload the data

### New Domestic/Overseas Remittance



Choose *New Remittance Application* list to submit the documents and confirm the results (capped at 200)

## Contact Us

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### **Help Center:**

**E-banking Service Promotion Team, China Transaction Banking Department**

**Tel: 400-820-1122 (Business day 8:30 ~ 17:30)**

# Bank Disclaimer

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