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

Explanations on Customers' Migration in MCLS during ISO20022 Adoption

January, 2025

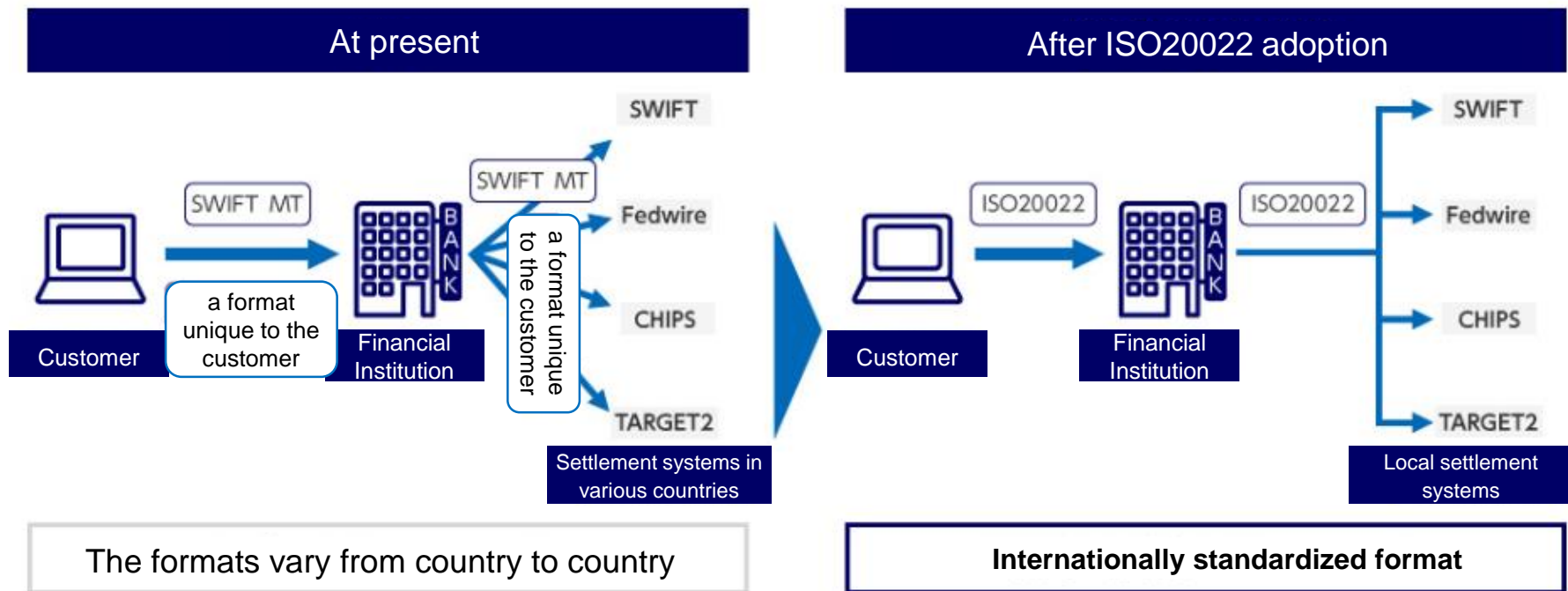Mizuho Bank (China), Ltd.

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CONTENTS

Please read the explanations in these pages carefully as the contents therein contain the matters that you are kindly requested to do.

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1. Abstract

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.

At present	After ISO20022 adoption

At present:

Customer → (SWIFT MT) *a format unique to the customer* → Financial Institution → (SWIFT MT) *a format unique to the customer* → SWIFT, Fedwire, CHIPS, TARGET2 — Settlement systems in various countries

The formats vary from country to country

After ISO20022 adoption:

Customer → (ISO20022) → Financial Institution → (ISO20022) → SWIFT, Fedwire, CHIPS, TARGET2 — Local settlement systems

Internationally standardized format

1-2. System that expected to have influence on the customers during ISO20022 adoption
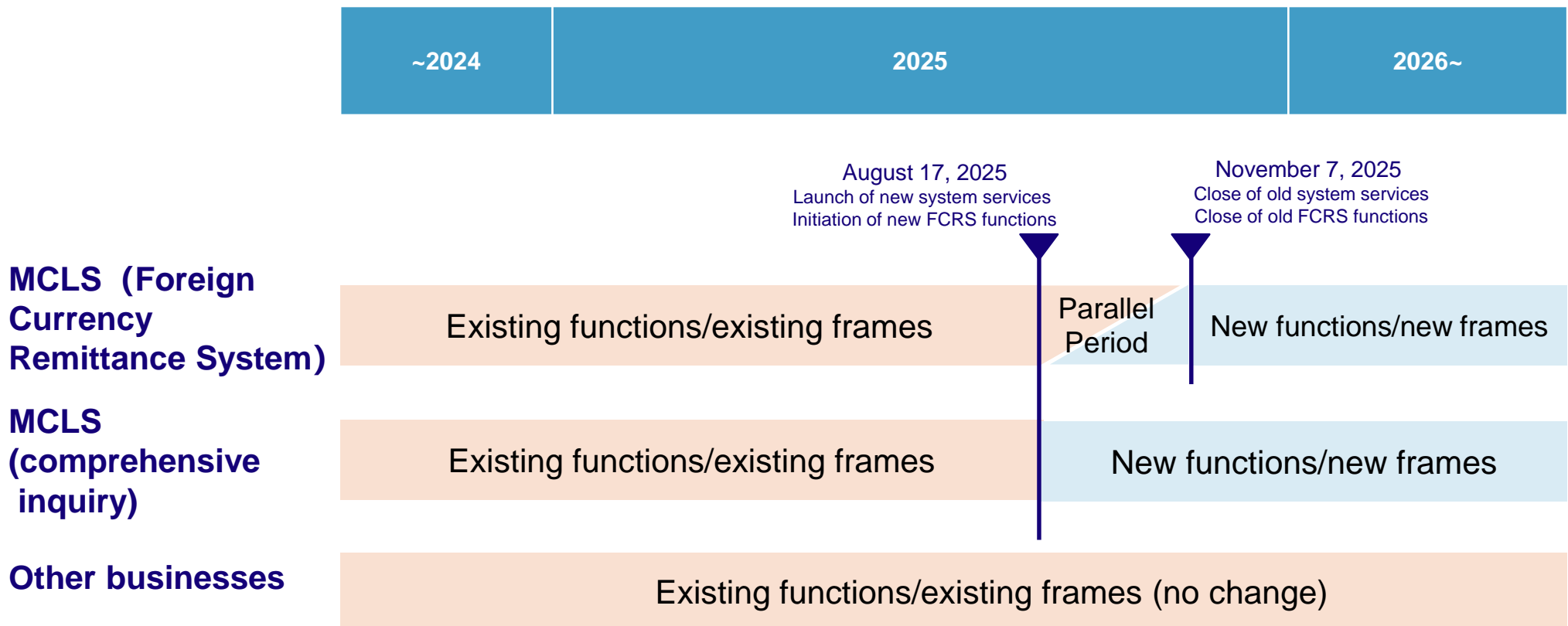
■ This Explanation is only with respect to the system in the following dashed box, i.e., Mizuho China Local e-Banking Service (MCLS). Materials related to other systems will be separately provided. Please contact our relevant person-in-charge if there is any inquiries.

Channel services		Main contents of change*1	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)	・Increase and change of items ・Change of format of the document uploaded	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*2,	・Increase and change of items ・Use the new version of tool after ISO20022 adoption*3	To be provided separately
MCLS (Comprehensive Inquiry)	Inquire transaction details	・Change of part of the contents of the billing details and frame ・ Item increase and format change of the overview of the account details*4 ・Camt053 download newly added	Please refer to [Chapter 2: Changes in MCLS after ISO20022 adoption]
Host to Host (forex remittance application/forex account details inquiry)		・Change of telegram IF ・Increase and change of the items entered	To be provided separately

*1: The following chapters may be taken for reference; *2: Mizuho CMS CONNECT, UniversalTools; *3: to be provided by our bank; *4: Download documents

1-3. Schedule for Mizuho China Local e-Banking Service (MCLS) customers' migration to ISO20022

- As the old system is to be closed by November 7, 2025, please kindly make sure the relevant migration work be completed before then.
- As described in the following timeline, **MCLS (**Foreign Currency Remittance System**)** is to launch the function of [New Remittance Application] in August 17, 2025, and the current function of [Remittance Application] is to be closed by November 7, 2025, while both functions are in operation from August 17, 2025 to November 7, 2025 ("**Parallel Period**"). The function of **MCLS (**Comprehensive Inquiry**)** is to be upgraded in August 17, 2025.
- Other business functions of MCLS see no change this time.

~2024	2025	2026~

August 17, 2025
Launch of new system services
Initiation of new FCRS functions

November 7, 2025
Close of old system services
Close of old FCRS functions

MCLS (Foreign Currency Remittance System)

Existing functions/existing frames | Parallel Period | New functions/new frames

MCLS (comprehensive inquiry)

Existing functions/existing frames | New functions/new frames

Other businesses

Existing functions/existing frames (no change)

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

2-1.Changes in menu features

- The existing function of [Remittance Application] in MCLS is to be closed by November 7, 2025. For the details, please refer to the underlined menus.
- The existing function of [New Remittance Application] is to be launched by August 17, 2025. For the details, please refer to the relevant explanations in ① ~ ⑤.
- The span from August 17, 2025 to November 7, 2025 is a parallel period. Please be noted that 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.
- From August 17, 2025, the business data of [Remittance Application] and [New Remittance Application] can both be accessed through [New Remittance Application], while the data of [Remittance Application] can only be duplicated, added or deleted, but not edited, through [New Remittance Application]. Please note: regarding the business launched through [Remittance Application].
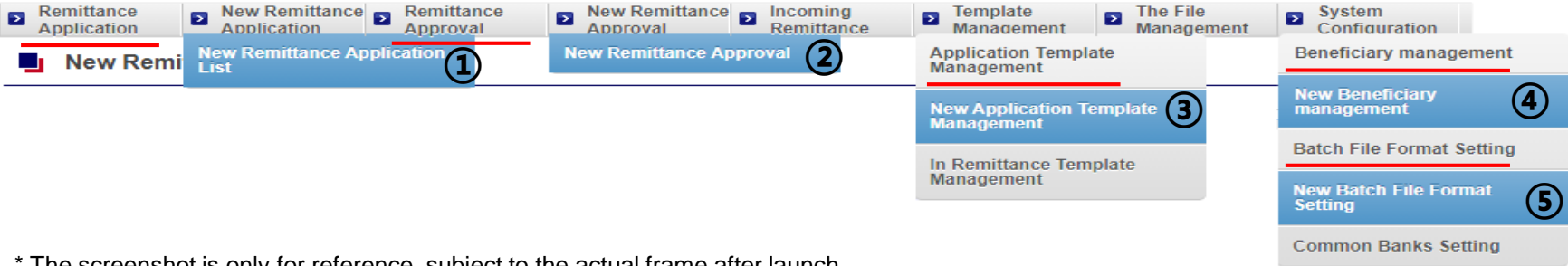
* The screenshot is only for reference, subject to the actual frame after launch.

Menu features	Launched on	Closed on	Note
(Old) Remittance Application	~	2025/11/7	The menu features related to the existing [Remittance Application] (underlined) will be closed by November 7, 2025.
(Old) Remittance Approval	~	2025/11/7	
(Old) Application Template Management	~	2025/11/7	
(Old) Beneficiary management	~	2025/11/7	
(Old) Batch File Format Setting	~	2025/11/7	
① New Remittance Application *new*	2025/08/17	~	The businesses of domestic and overseas remittance will be merged under the same menu feature.
② New Remittance approval *new*	2025/08/17	~	New menu feature for examining and approving domestic and overseas remittance businesses.
③ New Application Template Management *new*	2025/08/17	~	For managing remittance application templates in the new format of ISO20022.
④ New Beneficiary management *new*	2025/08/17	~	For managing beneficiary information in the new format of ISO20022.
⑤ New Batch File Format Setting *new*	2025/08/17	~	Format of documents in the new format of ISO20022 can be set in batch.

2-2. Changes in frames/functions
Frame Layout of Mizuho China Local e-Banking Service (MCLS) [New Remittance Application]

■ For the frame layout of [New Remittance Application] of MCLS that is expected to be launched in August 17, 2025, please refer to the explanation below.

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 P12 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 P13 and P14 about the areas where to enter the information of detailed address.

⑤ 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.

⑥ Add the entry field of [End to End Identification]

⑦ Delete the entry fields of customs declaration number, filing list number

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2-2. Changes in frames/functions
Frame Layout of Mizuho China Local e-Banking Service (MCLS) [New Remittance Application]

> The frame layouts of the following functions will also be changed accordingly after ISO20022 adoption. Such changes are described by text only as the layouts are quite resemblant.
> - New Remittance Application,New Remittance Approval, New Application Template Management, New Beneficiary Management, New Batch File Format Setting.

New Remittance Application &New Remittance Approval	Newly add the frames of **New Remittance Application** and **New Remittance Approval.** The details of these 2 frames are to be upgraded in accordance with ISO20022 requirements. For the contents of upgrading, please refer to the explanations in P9 and P10 (new FCRS frame layout).
New Application Template Management	Newly add the frame of **New Application Template Management**. The addresses will be detailed accordingly in the frame after ISO20022 adoption. For the detials, please refer to P13 and P14; for other layouts, please refer to P9 and P10 (new FCRS frame layout).
New Beneficiary Management	Newly add the frame of **New Beneficiary Management**. The beneficiary's address and the beneficiary bank's address will be detailed after ISO20022 adoption. For the details, please refer to P13 and P14.
New Batch File Format Setting	Newly add the frame of **New Batch File Format Setting**. The number of export and import will be upgraded after ISO20022 adoption, and you may arrange the order of the fields on your own. For the explanations on the fields, please refer to the Appendix [**Remittance_MX.xls**] on P24.

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2-2. Changes in frames/functions

Explanation on filling in the information of Correspondent of Beneficiary's Bank & Beneficiary's Bank Information

① [Correspondent of Beneficiary's Bank Name]:

Method 1→ click the button of [SWIFT>] and fill in the information by the option of BIC;

Method 2→input BIC manually and BIC registered in our SwiftCode Master would display automatically for your selection.

② [Beneficiary's Bank Name and Address]:

Method 1→ click the button of [SWIFT>] in the frame, and fill in the information by the option of BIC; *Recommended~*

Method 2→ manually fill in the [Name & Address] of the Beneficiary's Bank.

① Method 1→ click the button of [SWIFT>] and fill in the information by the option of BIC;

Method 2→input BIC manually and BIC registered in our SwiftCode Master would display automatically for your selection.

② Method 1→ click the button of [SWIFT>] in the frame, and fill in the information by the option of BIC;

Method 2→ manually fill in the [Name & Address] of the Beneficiary's Bank. The commonly used master data can be accessed and chose by clicking the button of [SWIFT>]; if the intended BIC has not been found, please make sure to enter the [Name & Address] of the Beneficiary's Bank; otherwise, the application cannot be submitted.

Attention

② Method 1 and Method 2 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 chose again.

SWIFT CODE	行名（英）	地址（英）
MHCBATWW	MIZUHO BANK EUROPE N.V., VIENNA BRA	VIENNA
MHCBCNSHWXI	MIZUHO BANK (CHINA),LTD.	(WUXI BRANCH)WUXI
ICBCTWTP067	MEGA INTERNATIONAL COMMERCIAL BANKCO., LTD.	(EAST NEI HU BRANCH)TAIPEI
CITISGSGGCB	CITIBANK SINGAPORE LTD	(GLOBAL CONSUMER BANKING UNIT)SINGAPORE
BWSTUS66LAX	BANK OF THE WEST	(GLOBAL TRADE SERVICES)MONTEREY PARK,CA

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Explanation on input fields of detailed address

① As required by ISO20022, the relevant information of the address need be upgraded into a more detailed form, with the elements of address being divided and allocated into multiple input boxes.
② In the input boxes of detailed address, **the fields of [Country/Region] and [Town Name] are mandatory options**.

* Field of [Beneficiary's Bank Name & Address]

① If the beneficiary's bank does not fill in BIC, then [Beneficiary's Bank Name (EN) & Beneficiary's Bank Address (EN)] must be filled in. Regarding the field of [Beneficiary's Bank Address (EN)], as the SWIFT messaging format requires detailed address in future and in order not to affect your business, it is recommended that you leave it blank and fill in the information of detailed address as described below.

② The items shown after clicking '+' are those that need be filled in as information of the detailed address of [Beneficiary's Bank Address (EN)] in the new message of SWIFT. The following items marked with "■" are mandatory, while the others are optional.
■ Country/Region
■ Town Name

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2-2.Changes in frames/functions
Explanation on input fields of detailed address

* Field of [Beneficiary's Name & Address]

① [Beneficiary's Address] is optional. If you intend to fill in the field of [Beneficiary's Address (EN)], 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 below

② The items shown after clicking '+' are those that need be filled in as information of the detailed address of [Beneficiary's Address (EN)] in the new message of SWIFT. The following items marked with "■" are mandatory, while the others are optional.

■ Country/Region

■ Town Name

2-2.Changes in frames/functions
Explanation on changes in [Comprehensive Inquiry] of Mizuho China Local e-Banking Service (MCLS)

The changes in [Account Details Inquiry - Electronic Receipt] after ISO20022 adoption are as follows:
① Add [End to End Identification] in search conditions and display items of the frame;
② Add the description of [End to End Identification] in the electronic receipt.

① Add [End to End Identification] in search and display items of [Account Details Inquiry - Electronic Receipt] to facilitate customers in finding such data quickly.

② Add the information item of "(End to End Identification: XXXXXXXX)"in [OTHER] of the receipt.

E.g., Comprehensive Business Service Charge: One, RMB 1.22 |Wire Transfer Service Charge: Two, RMB 30.00; End to End Identification: XXXXXXXX

2-2.Changes in frames/functions

Explanation on changes in [Comprehensive Inquiry] of Mizuho China Local e-Banking Service (MCLS)

New function added after ISO20022 adoption is as follows:
① Add the download menu of the new billing format of camt.053 message of ISO20022.

① Add the download menu of the new billing format of camt.053 message of ISO20022.

It can be filtered by the conditions of Date, Company Account, Company Name, and then the data of camt.053 message can be generated and downloaded.

Click the Download button, then you can download the relevant document of camt.053

If only a single company account is chosen,

the name of the document downloaded is: Account_YYYYMMDD_YYYYMMDD.zip

If all the company accounts are chosen,

the name of the document downloaded is: AllAccounts_YYYYMMDD_YYYYMMDD.zip

Note
Explanations on the document of camt.053 will be given in the e-banking-related materials to be provided to the customers in the future.

3. Overview of the assistance needed from customers and the assistance that our bank can provide during Mizuho China Local e-Banking Service (MCLS)' ISO20022-related upgrading

3-1. Assistance needed from customers during ISO20022 adoption

■ 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 7, 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 old modules	January, 2025 ~ November 7,2025	P19
	Request #2	Upload the template data of the up-to-date format and confirm the upload result	August 17, 2025 ~ November 7, 2025	P20
Business Import (Users using Remittance Application - Batch File Format Setting)	Request #3	Confirm the templates of domestic/overseas remittance exported from the customers' systems for self-use	January, 2025 ~ November 7,2025	P21
	Assistance #1	Assist the customers in converting domestic/overseas remittance batch import data	August 17, 2025 ~ 2026	P22

January, 2025
Beginning of the migration

August 17, 2025
Launch of new system services
Initiation of new FCRS functions

November 7, 2025
Close of old system services
Close of old FCRS functions

Existing functions/frames — Parallel period — New functions/new frames

Business objects	~2024	2025												2026~
		Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	
Module Migration (Users using [Application Template Management] and [Beneficiary management])		Request #1												
									Request #2					
Business Import (Users using Remittance Application - Batch File Format Setting)		Request #3												
									Assistance #1					

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3-2. Assistance needed from the customers [Request#1]

Download the existing template data from the old modules

■ After November 7, 2025, the two menus of MCLS, [Application Template Management] and [Beneficiary management], will be closed. Existing data can no longer be used. Thus, 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 the [Note] 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.

Migration Object ①: Application Template Management

Please do not click any box and directly download all the data.

Migration Object ②: Beneficiary management

Please do not click any box and directly download all the data.

Note
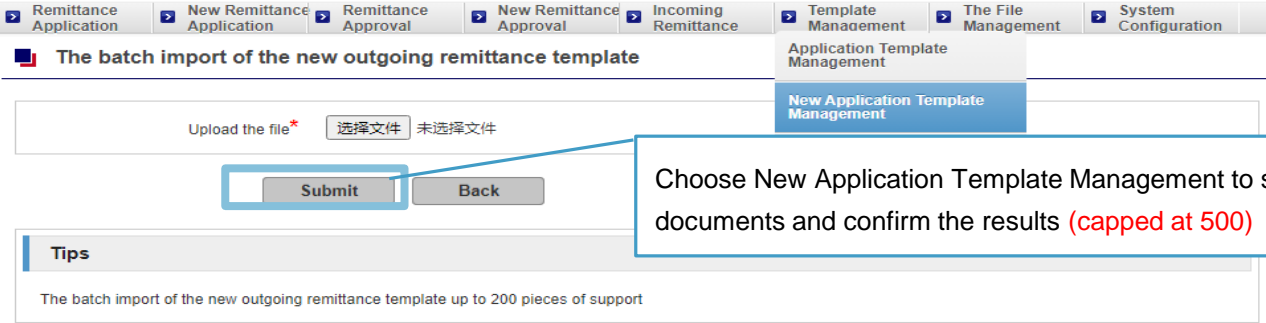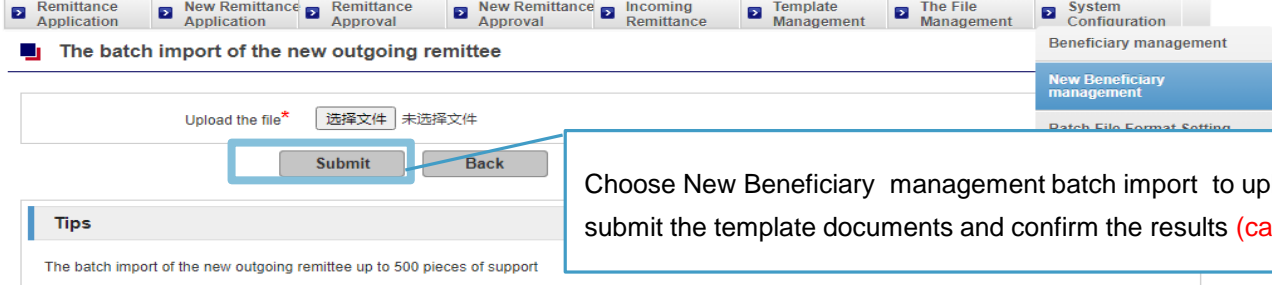
You may handle the existing data templates by two methods:

1. Method 1: With assistance from our persons in charge ("PIC") [*recommended*]: you may download and prepare the relevant data templates in advance and provide them to the PIC, who will take the initiative to get in touch with you.

2. Method 2: On your own by using the migration tool: if you fail to provide the data templates to the PIC in time, you may convert the data templates on your own in accordance with the instructions of the migration tool provided by us after August 2025. upon receipt of it.

3-2. Assistance needed from the customers [Request#2]
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 forex-remittance module by August 17, 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 P19 [Request #1].

■ The number of uploaded templates through [New Application Template Management] & [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.

Data processing method	Method 1	Method 2
Data processing flow	Old → Our PIC assists you in data processing → New	Old → You process the data on your own by the migration tool → New
New Application Template Management (Upload as shown right)	The batch import of the new outgoing remittance template — Upload the file* 选择文件 未选择文件 — Submit / Back — Tips: The batch import of the new outgoing remittance template up to 200 pieces of support	Choose New Application Template Management to submit the documents and confirm the results (capped at 500)
New Beneficiary Management (Upload as shown right)	The batch import of the new outgoing remittee — Upload the file* 选择文件 未选择文件 — Submit / Back — Tips: The batch import of the new outgoing remittee up to 500 pieces of support	Choose New Beneficiary management batch import to upload and submit the template documents and confirm the results (capped at 500)

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3-2.Assistance needed from the customers [Request#3]
Confirm the templates of domestic/overseas remittance exported from the customers' systems for self-use

■ We expect to launch the relevant functions of the new FCRS module by August 17, 2025. Until then, you may export relevant domestic/overseas template data by your own system and use our MCLS to upload the data. To ensure the normal uploading of the data in the new FCRS module after ISO20022 adoption, you may need to upgrade your system to get it adpated to the new FCRS module.

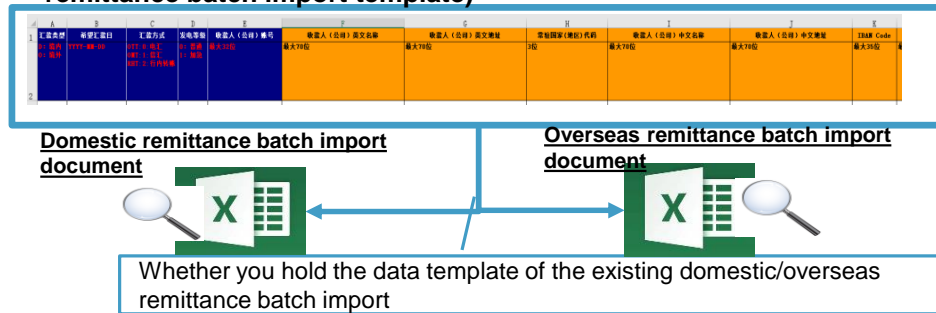|	Data processing method
Customers' status quo	Customers' system (ERP\fianncial system \Etc.) → [X Old] → Export the data of the old FCRS module
After ISO 20022 adoption	Customers' system *new* (ERP\financial system \Etc.) → A must for upgrading → [X New] → Export the data of the new FCRS module (Note)
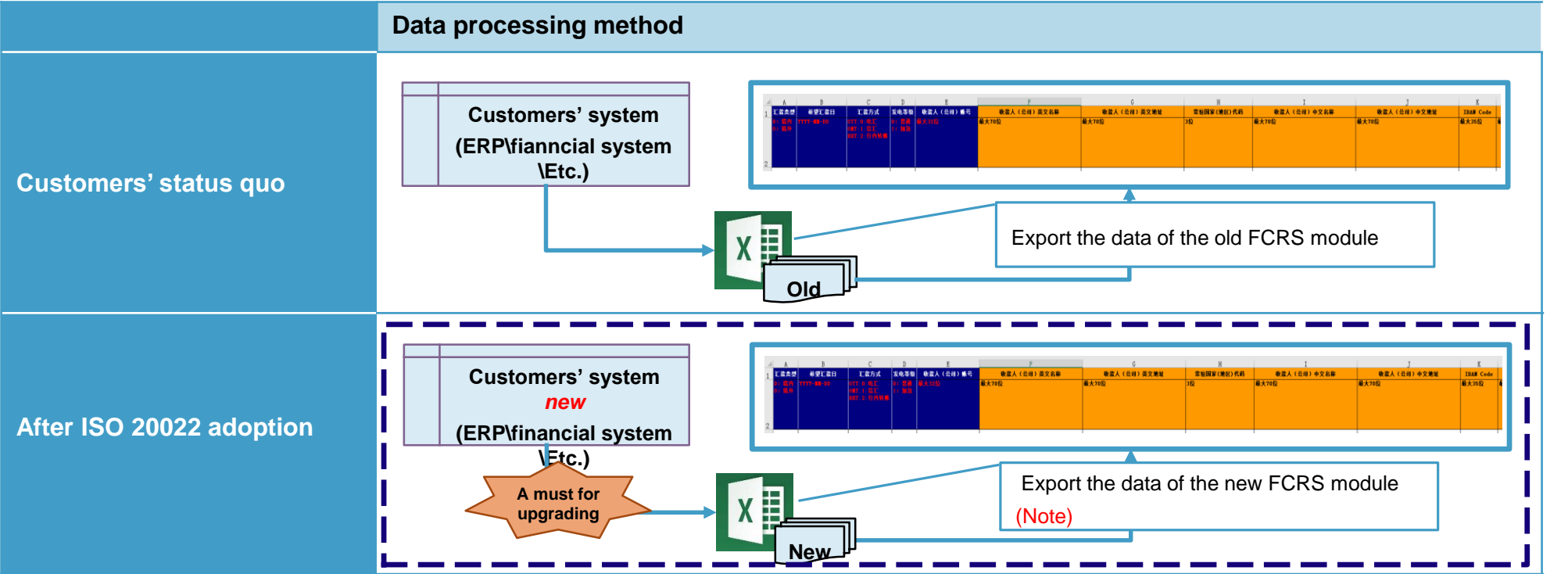
Note
For the data-entering requirements of the new FCRS module after upgrading, please see - (Appendix) Data Template after ISO20022 Migration - **Remittance_MX.xls** template instructions

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# 3-3. Assistance that our bank provide to the customers [Assistance#1]
Assist the customers in converting domestic/overseas remittance batch import data

- The functions of the menus of [Domestic Remittance] and [Overseas Remittance] are expected to be closed by November 7, 2025 after ISO20022 adoption. FCRS businesses will then be transferred under the menu of [New Remittance Application]. **You may download the latest template from the menu of [New Batch File Format Setting], fill in the business data and then 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 mthods and then upload it. Please refer to the description in the following [Note].
- 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. The allowed numder of uploaded templates is capped at 200. If the number exceeds 200, the data after conversion will be divided into multiple docuemnts, which you need to upload by batches.
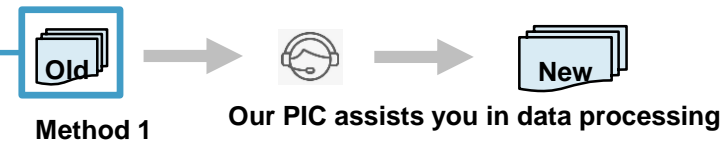
Step 1: Confirm the objects that need be converted (domestic/overseas remittance batch import template)

Domestic remittance batch import document

Overseas remittance batch import document

Whether you hold the data template of the existing domestic/overseas remittance batch import

Step 2: prepare the data that need be converted

Old

Domestic/overseas remittance batch import document

Provided by batches

Provided after merging

Domestic remittance batch import document

Overseas remittance batch import document
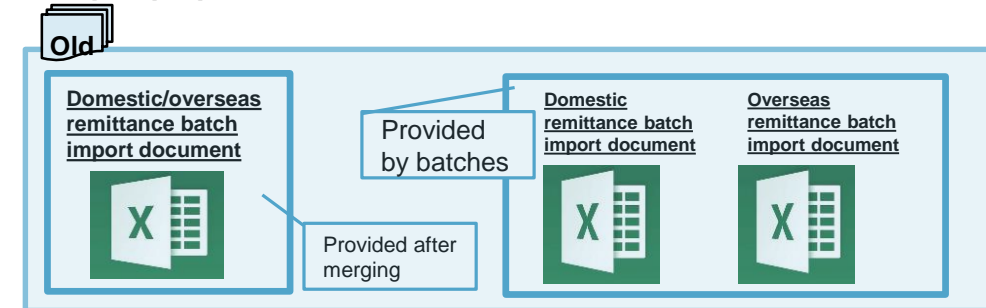
Step 3: Conversion object data

Old → New

Method 1

Recommended

Our PIC assists you in data processing

- **Assistance: our bank assists you in data conversion**

Old → New

Method 2

Process on your own by the migration tool

- You may convert the data template on your own in accordance with the instructions for the migration tool after receipt of it provided by our bank.

Note

You may process the existing batch-import-document-template data by two methods:

1. Method 1: With **assistance** from our PIC [*recommended*]: you may contact our PIC by telephone and provide the data templates that need be converted to our PIC, who will assist you in processing.

2. Method 2: On your own by using the migration tool: you may convert the data templates on your own in accordance with the instructions of the migration tool provided by us after Aug. 2025. upon receipt of it.

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(Appendix)
Data Templates After ISO20022 Adoption

(Appendix) Data Templates after ISO20022 Adoption
Reference for the formats of the various templates

■ 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 impot 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）|

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