

# Announcement of Changes in Mizuho Global e-Banking (India Branches)

**(For ISO 20022 Migration)**  
February, 2025

India Branches,  
Mizuho Bank, Ltd

**MIZUHO**

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These pages contain requests to Mizuho Global e-Banking customers. Please make sure to read them.

- Regarding the ISO 20022 migration, Mizuho Bank has published announcements about matters generally applicable to all branches/subsidiaries in Section 1 “Announcements (General)” of the Special Webpage\*<sup>1</sup> on October 7, 2024.

## Name of documents

- ✓ Key Changes regarding Mizuho Global e-Banking\_EN (JP)
- ✓ Key Changes regarding Mizuho Bank Report Service\_EN (JP)

- This document has been created by Mizuho Bank India Branches to supplement the above General Announcement

The contents are divided into two categories:

1. Branch-specific contents (e.g., Transaction Types in scope of ISO 20022 at your branch, specific dates/schedules, related documents to be published by your branch, etc.) not covered in the general announcement.
2. Detailed explanations from India Branches regarding the matters described in the General Announcement (Related Section in this document: Table of Contents 2 “Key Changes in Mizuho Global e-Banking”).

\*1: [https://www.mizuhogroup.com/bank/what-we-do/cash\\_management/iso20022/globalguidance](https://www.mizuhogroup.com/bank/what-we-do/cash_management/iso20022/globalguidance)

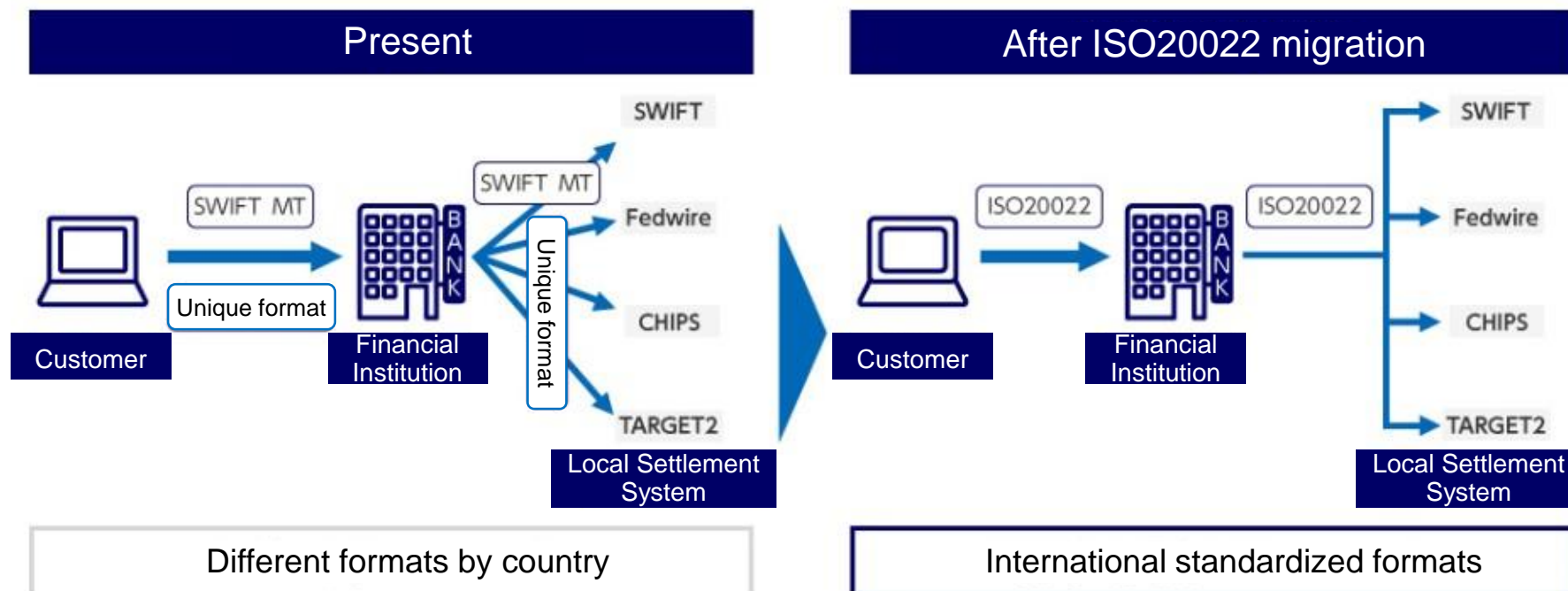
## Note

- ❖ The date/schedule written in this document is planned as of December 2024 and it is subject to changes.
- ❖ The new screen in this document is for illustration purpose and it may differ from the actual screen.

# 1. Overview

## 1-1. About ISO 20022

- ISO 20022 is a global standard for exchanging electronic information between financial institutions prepared by the *International Organization for Standardization*. ISO 20022 uses XML\*1 format for data transfer, which enables richer and more detailed information in international payment message than has been possible until now.  
\*1: Extensible Markup Language
- The use of ISO 20022 is expected to speed up payment transactions by unifying and standardizing the message format for cross-border payments and local payments, which have differed by country.
- In order to enhance anti-money laundering (AML), make operations more efficient by straight-through-processing (STP), and utilize relevant data in data businesses, SWIFT and local settlement systems in each country are accelerating adoption of ISO 20022. SWIFT announced that it will migrate international payment messages from the current MT format to ISO 20022 MX format between March 2023 and November 2025.



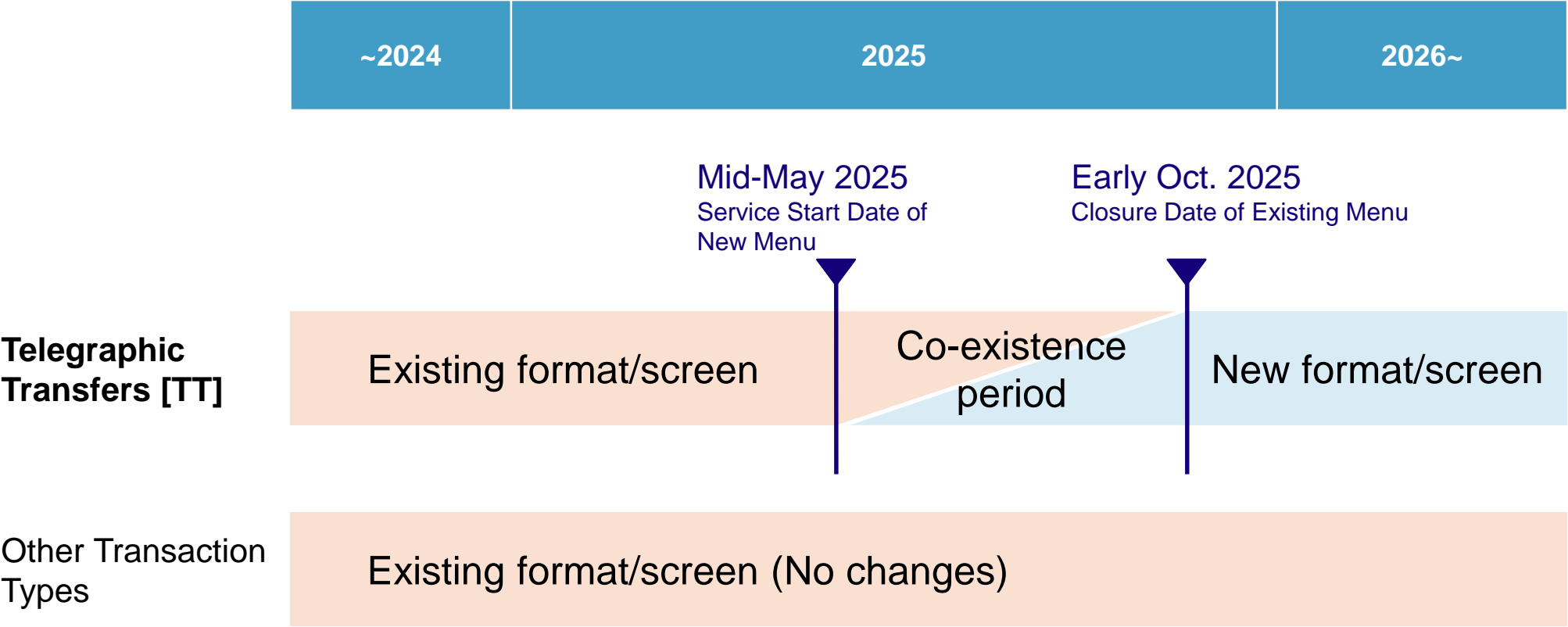
# 1-2. Transaction Types in Scope of Migration

- For India branches, only Telegraphic Transfers (TT) are in scope of ISO 20022 migration.
- All other transactions types are out of scope of ISO migration. For these transactions, there will be no change.

Transaction Type	About	In scope of ISO migration?
Telegraphic Transfer (TT)	Overseas Remittance	In scope of ISO migration
Any Other Transaction	Any Transaction type other than Telegraphic Transfers	Out of scope (No change from the current practice)

# 1-3. Migration Schedule in Mizuho Bank India Branches

- ISO 20022 migration need to be completed by November 2025.
  - To comply with this timeline, the new function/screen/format will be provided from Mid-May 2025.  
Those transactions become unable to be input with Existing function from Early October 2025.  
(See “MX Opening Date” and “MT Closure Date” in the Special Webpage for details)
  - There is no change to the transactions out of scope of ISO 20022.



\* Please note that above schedule is planned as of December 2024 and the actual schedule is subject to change.

# 1-4. Changes Per Channel

- The change point differs per the channel system/service we provide.
- This announcement material covers the change points in Mizuho Global e-Banking screen. For customers using other channels, our bank staff will contact you separately.

Channel		Changes	Announcement to refer
Scope of this document			
Mizuho Global e-Banking	Screen Input	New screen/menu for transactions in scope of ISO will be prepared	Refer to the next chapter in this material



## 1-5. Related Documents and Publish Schedule

- For detailed information regarding Mizuho Global e-Banking screen/input rules etc., which is not covered in this material, please refer to the document(s) shown in the table below.
- It will be uploaded on the Special Webpage Explaining Details regarding Mizuho ISO 20022 Migration\*<sup>1</sup> once it is prepared.

Document Name	Overview of Contents/Usage	Published Location	Planned Publish Date
Mizuho Global e-Banking Payment Guide	It covers the list of Payment Methods, summary of screen input guide and notes related to Payment Instruction creation in Mizuho Global e-Banking. Please refer to it when you hope to check the detail of new screen/input fields.	<ul style="list-style-type: none"> <li>ISO Webpage</li> <li>Branch Bulletin Board</li> <li>Customer MGeB Manual</li> </ul>	Mar 2025
Template migration explanation	It covers information about migration of Telegraphic Transfers template data from 'Payment' menu and new 'Structured Payment Menu' and verifications that would need to be performed post migration by you.	<ul style="list-style-type: none"> <li>ISO Webpage</li> <li>Branch Bulletin Board</li> </ul>	Mar 2025
Authority migration explanation	It covers information about migration of User Authority from 'Payment' menu and new 'Structured Payment Menu' and prior and post migration verification action that would need to be performed by the you	<ul style="list-style-type: none"> <li>ISO Webpage</li> <li>Branch Bulletin Board</li> </ul>	Jan 2025

\*1: [https://www.mizuhogroup.com/bank/what-we-do/cash\\_management/iso20022/globalguidance](https://www.mizuhogroup.com/bank/what-we-do/cash_management/iso20022/globalguidance)

## 2. Key Changes in Mizuho Global e-Banking

## 2-1. New Menu Addition

- March 2025: A new menu “*Structured Payment Menu*” will be newly added in *Instruction Screens*. However, please note that remittance requests cannot be created before the “Service Start Date”.
- Mid-May 2025: Making remittance request using *Structured Payment Menu* will become available. Please use this menu for transactions after this date.  
(See “MX Opening Date” in the Special Webpage for details)

### Location of Structured Payment Menu

The screenshot displays the Mizuho Global e-Banking interface. At the top, there is a header with the Mizuho logo, the text "Mizuho Global e-Banking", and navigation links for Bulletin Board, Message, Settings, User Profile, and Logout. Below this, a status bar shows "Unit Code : 96001001", "User ID : csub\_km1", "User Group Name : test0312", and "Login Date and Time : 14/05/2024 00:55:08". The main menu is divided into four sections: HOME, Reports, Instruction, and a new "New menu" section. The "Instruction" section is expanded, showing a list of sub-menus. The "New menu" section is highlighted with a blue box and contains two sub-menus: "Structured Payment" and "Multipurpose Instruction". The "Structured Payment" sub-menu is further expanded, showing a list of options: Create, Summary List, Upload, Upload Status, Template List, Create Template, Template Upload, Total Summary, and a red 'X' icon. The "Multipurpose Instruction" sub-menu shows options: Create and Summary List.

\* Please note that this is an illustration and may differ from the actual screen

\* Please note that above schedule is planned as of December 2024 and the actual schedule is subject to change.

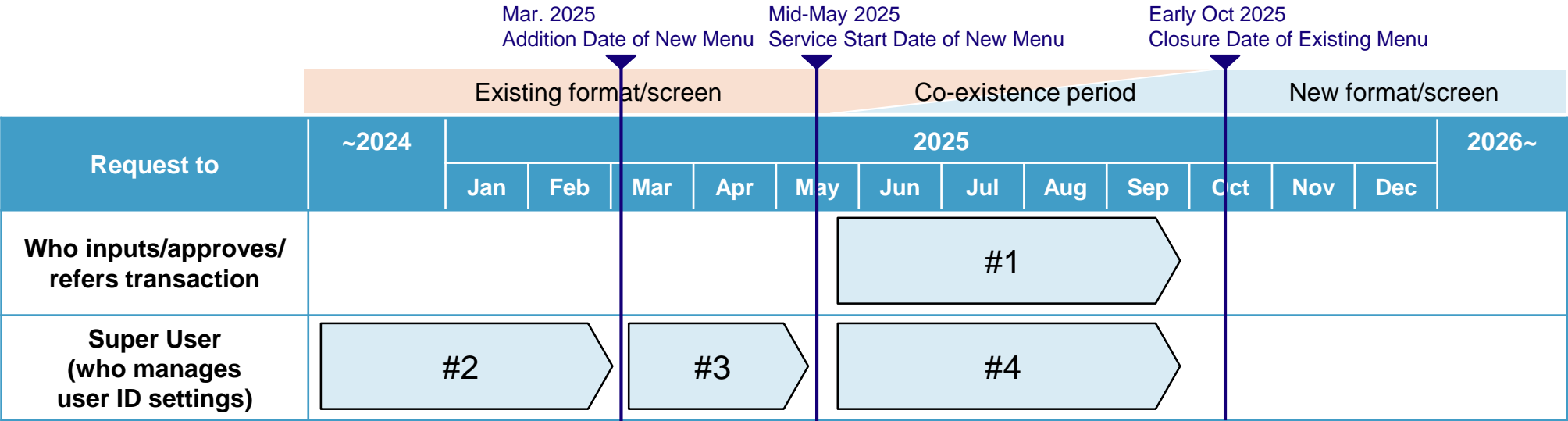
[Changes in Mizuho Global e-Banking]

2-2. Timeline and Request Items to Customers

India Branches (Ver 1.0)

■ There are four request items for customers who manages India branch account in Mizuho Global e-Banking.

Request To	Request Item		Deadline	Page of this document
Who inputs/approves/refers transaction	#1	Template migration result check [Post Action]	By the first timing creating payment instruction in new menu using template	p.13
Super User (who manages user ID settings)	#2	User Authority setting pre-check [Prior Action]	By New Menu Addition Date (March 2025)	p.14
	#3	User Authority migration result check [Post Action]	By April 2025	p.15
	#4	Group Workflow migration result check	By the first timing creating payment instruction in new menu	p.16



\* Please note that above schedule is planned as of December 2024 and the actual schedule is subject to change.

## 2-3-1. [Request #1] Template Data Migration Result Check [Post Action]

India Branches (Ver 1.0)

- Template date as of October 2024 will be migrated to the new menu and available for use on the Service Start Date.  
(See “Reference Date for Template Migration” and “MX Opening Date” in the Special Webpage for the latest date)
- Please confirm the reflected Template before use, and correct as necessary.

The diagram illustrates the migration of data from the 'Beneficiary' form to the 'Creditor' form. The 'Beneficiary' form on the left contains fields for Beneficiary Account No, Beneficiary's Name & Address, SWIFT BIC, and Beneficiary Bank Name & Address. The 'Creditor' form on the right contains fields for Creditor Account Identification, Creditor Name, Creditor Postal Address, Creditor Agent, and Charge Information. Blue arrows show the following mappings:

- Beneficiary Account No (123-1234567) maps to Creditor Account Identification (123-1234567).
- Beneficiary's Name & Address (XXX Corporation, 1-1-2 Otemachi, Chiyoda-ku, Tokyo, Japan, 100-0005) maps to Creditor Name (XXX Corporation), Creditor Postal Address (JP, Chiyoda, 100-0005), and Country Sub Division (Tokyo).
- SWIFT BIC (MHCBJPJTXXX) maps to Creditor Agent BICFI (MHCBJPJTXXX).
- Beneficiary Bank Name & Address (MIZUHO BANK, LTD., TOKYO, JAPAN) maps to Creditor Agent BIC Information (Mizuho BANK, LTD. TOKYO, JAPAN).
- Charge Account (F00-000-000000) maps to Charge Account Identification (F00-000-000000).


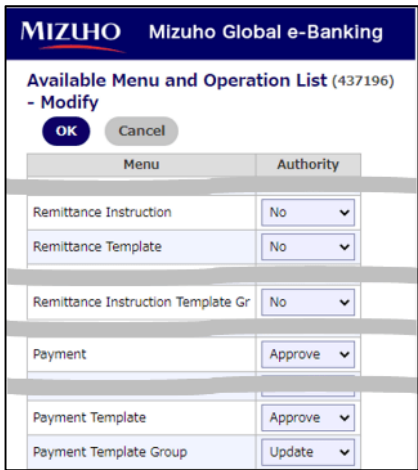
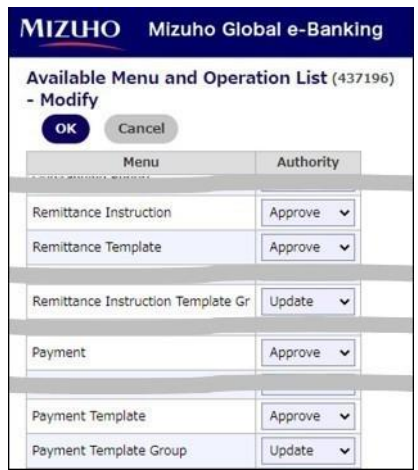
### Note

- ❖ Some fields are out of scope of migration. Please re-input as necessary.
- ❖ Any changes to the template after the “Reference Date for Template Migration” will not be reflected. Please re-input them manually.

## 2-3-2. [Request #2] User Authority Setting Pre-check [Prior Action]

India Branches (Ver 1.0)

- Your authority settings in the existing menu (in Remittance menu or in Payment menu) will be copied automatically to the new *Structured Payment Menu* in April 2025.  
(See “Date of New Menu to Appear on MGeB Screen” in the Special Webpage for the latest date)
- Please check your current usage status of these menus and make necessary pre-checks written below.
- Please verify User Authority by March 2025 in order to ensure automatic copy of authority setting from existing menu to new menu.

Usage Status	Using only Remittance menu	Using only Payment menu	Using both Remittance and Payment menu
Pre-check action	Confirm that there is no user/user group with authority in Payment menu.	Confirm that there is no user/user group with authority in Remittance menu.	Compare the authority setting of each user/user group between the both menu and confirm that it matches.
Screen Image of the setting after pre-check			

### Note

- ❖ If you are using both menus with different setting with intention and if you don't hope to change the settings, the authority will not be copied to new menu. In such case, please register the authority of new menu manually after “Date of New Menu to Appear on MGeB Screen”
- ❖ Authorities in Bulk Transaction, Multipurpose Transaction, and Internal Transfer menu will not be copied.

## 2-3-3. [Request #3] Authority Migration Result Check [Post Action]

- The current authority settings in the existing menu will be copied automatically to the new menu in March 2025.  
(See “Date of New Menu to Appear on MGeB Screen” in the Special Webpage for the latest date)
- Please confirm it and revise the authority setting as necessary.

Menu	Authority
Remittance Instruction	No
Remittance Template	No
Remittance Instruction Template Gr	No
Payment	Approve
Payment Template	Approve
Payment Template Group	Update
Structured Payment	Approve
Structured Payment Template	Approve
Structured Payment Template Group	Update

New menu will be added in the available menu list.

- ✓ If your existing authority meet the criteria written in previous page, the authority in the existing menu will be copied.
- ✓ If your existing authority did not meet the criteria, the authority will be set as “No”. Please register the authority necessary for each user.

### Note

- ❖ If there is any change to the user authority after the “Date of New Menu to Appear on MGeB Screen”, please update the authority of the new menu.
- ❖ Authority in Multi Purpose Transaction, Bulk Transaction and Internal Transfer menu will not be migrated.

## 2-3-4. [Request #4] Group Workflow Migration Result Check

**This request is only for customers using Group Approval setting.**

- The current Group Workflow settings will be copied automatically to the new menu.  
You can check it from Mid-May 2024.
- Please confirm it and revise the group approval setting if necessary.

**Group Workflow Information Edit - Modify** (440359)

Select Currency

Menu Structured Payment

Currency USD Select

Search

Menu Structured Payment Currency USD

**COPY** Click "COPY" to insert information saved from other workflows.

Only if you wish to set group workflow separately for specific Payment Method, please select a Payment Method.

**OK** Cancel Group Information Reference

	Maker Group	First Approver Group	Second Approver Group	Third Approver Group	Fourth Approver Group	Fifth Approver Group	Clear
	Amount		Branch/Payment Method				Clear All
1	Sample - preparer	Sample - approver	(Not Selected)	(Not Selected)	(Not Selected)	(Not Selected)	Clear
	<input type="checkbox"/> Unlimited		Select Payment Method				Clear
2	(Not Selected)	(Not Selected)	(Not Selected)	(Not Selected)	(Not Selected)	(Not Selected)	Clear
	<input type="checkbox"/> Unlimited		Select Payment Method				Clear

The existing Group Workflow will be copied to the new menu.

### Note

- ❖ User Authority needs to be verified by Mar 2025 in order to ensure automatic copy of Group Workflow from existing menu to new menu.
- ❖ Only the Group Workflows that are linked to Remittance or Payment menu are in scope of copy.  
(Group Workflow which is linked to Payment Method for Bulk Transaction menu will not be copied.)
- ❖ When there are duplicated Group Workflows which are linked to the same currency in Remittance and Payment menu, the one in Payment menu will be copied.



## 2-4-1. Payment Instruction Input Screen Layout

India Branches (Ver 1.0)

Section 2-4, including the following pages, will briefly introduce some features in new Payment Instruction Input screen. For detail of each input field/rule/tips, we will create/update the input manual “Payment Guide” for customers and publish separately.

- Input fields in the new menu will be separated to multiple tabs.
- The tabs which contain mandatory input field(s) will be displayed with red asterisk\*.

Structured Payment Edit (2/2) - Create (282497)

Account Information

Basic Information \*

Ultimate Debtor

Creditor \*

Ultimate Creditor

Charge Information \*

E-mail Notification for Creditor

Other

Attachment

Confirmation of Remittance Regulation

Category Purpose

Code

(Not Selected)

Debit Account Currency / Account Number

EUR / XXXXXXXXXXXXXXXX

Remittance Currency \*

USD / U.S. DOLLAR

Remittance/Debit

\*In the case of DEBIT, please input the amount of Debit Account CCY in "Remittance/Debit Amount" field.

☒ REMITTANCE
 ☐ DEBIT

Remittance/Debit Amount \*

100,000

Requested Execution Date \*

/

/

(YYYY/MM/DD)

Earliest Value Date

End to End Identification

Instruction Identification

Reference Authority

Non Confidential

Exchange Rate Information

Rate Type	Contract Identification	FX Amount
(Not Selected)		
(Not Selected)		
(Not Selected)		
(Not Selected)		
(Not Selected)		

Total FX Amount

USD 100,000

Save

Save As Draft

Cancel

Previous Tab

Next Tab

Back

## 2-4-2. Structured Postal Address Fields

India Branches (Ver 1.0)

- Postal address input fields becomes structured and divided into multiple elements.
- When inputting postal address, Country and Town Name are mandatory fields.

Creditor Postal Address \*

Country *	<input type="text"/>	Search
Town Name *	<input type="text"/>	

[Click to enter Creditor Postal Address details](#)

Post Code	<input type="text"/>
Building Name	<input type="text"/>
Department	<input type="text"/>
Sub Department	<input type="text"/>
Street Name	<input type="text"/>
Building Number	<input type="text"/>
Floor	<input type="text"/>
Post Box	<input type="text"/>
Room	<input type="text"/>
Town Location Name	<input type="text"/>
District Name	<input type="text"/>
Country Sub Division	<input type="text"/>

### Mandatory fields

### Optional fields

- Please input the remained address information in the corresponding field.  
If not sure which field to use, please input them in “Street Name” field.
- The samples how to input the structured address fields will be specified in a separate document (Payment Guide).

2-4-3. Creditor Agent (Beneficiary Bank) Input Fields

India Branches (Ver 1.0)

- Either “1 BIC” or “2 Name & Address” is mandatory to be input.
- It is strongly recommended to input “BIC”. To prevent data inconsistency and delay/rejection in payment, it is not allowed to input both of them together.
- Please input the local bank identifier in “Clearing System Member Identification” field when necessary.

Structured Payment Edit (2/2) - Create

Account Information Basic Information \* Ultimate Debtor \* Creditor \* Ultimate Creditor \* Charge

Attachment Confirmation of Remittance Regulation

Creditor Account Identification

Creditor Account Identification IBAN

Creditor Agent

BICFI \* Search Clear

BIC Information XXXXXXXXXXXX  
XXXXXXXXXX, XXXXXXXXXXXX, XXXXXXXXXXXX, XXXXXXXXXXXX

Creditor Agent Name

Creditor Agent Postal Address \*

Country \* Search

Town Name \*

[Please click here to enter Creditor Agent Postal Address details](#)

Clearing System Member Identification

Clearing System Identification Code

Member Identification

Member Information XXXXXXXXXXXX, XXXXXXXXXXXX, XXXXXXXXXXXX, XXXXXXXXXXXX, XXXXXXXXXXXX

1 BIC input field  
When BIC is selected, the bank information (Bank name, branch name, address) of the BIC will be displayed for reference.

2 Name & Address input fields  
Please input only when that bank does not have BIC

Note  
Name & Address input field will be added on August 2025.  
Until then, only BIC can be used as identifier.

3 Additional Identifier  
Please input this field as necessary. The necessary cases will be specified in a separate document (Payment Guide).

\* Please note that above schedule is planned as of December 2024 and the actual schedule is subject to change.

2-4-4. FX Input Fields

India Branches (Ver 1.0)

■ Same as in current Payment menu, up to five FX contracts can be used for a single transaction.

Structured Payment Edit (2/2) - Create (282497)

Account InformationBasic Information \*Ultimate DebtorCreditor \*Ultimate CreditorCharge Information \*E-mail Notification for CreditorOther

AttachmentConfirmation of Remittance Regulation

Category Purpose

Code(Not Selected)

Debit Account Currency / Account Number

EUR / XXXXXXXXXXXXX

Remittance Currency \*

USD / U.S. DOLLAR

Remittance/Debit

\*In the case of DEBIT, please input the amount of Debit Account CCY in "Remittance/Debit Amount" field.

☒ REMITTANCE☐ DEBIT

Remittance/Debit Amount \*

100,000

Requested Execution Date \*

2025 / 11 / 20 (YYYY/MM/DD)Earliest Value Date

End to End Identification

1234567890

Instruction Identification

1234567890

Reference Authority

Non Confidential

Exchange Rate Information

Rate Type	Contract Identification	FX Amount
AGRD	0000001	60000
AGRD	0000002	40000
(Not Selected)		
(Not Selected)		
(Not Selected)		

Total FX Amount USD 100,000

Up to five FX contracts can be used.  
In the case using the agreed forward FX, please input the contract identification number.

**Note**

- ❖ This multiple input fields can be used on August 2025.
- ❖ Until then, single FX input field will be displayed. In case submitting payment instruction with multiple FX before August 2025, please continue using the current Payment menu until then.

\* Please note that above schedule is planned as of December 2024 and the actual schedule is subject to change.

## 2-4-5. Other Additional Fields

India Branches (Ver 1.0)

There are some additional items which became able to handle in ISO 20022.

- Please use “End to End Identification” and “Instruction Identification” to input the transaction identifier.
- Please use “Ultimate Debtor” and “Ultimate Creditor” fields in the case of OBO transaction.

### Transaction Identifier fields (for reconciliation/clearing)

1  
End to end  
Identification

A field to input transaction identifier number shared between you and creditor.  
(e.g. Invoice number)  
  
This value will be sent to Creditor unchanged and also be reflected into your statement.

2  
Instruction  
Identification

A field to input transaction identifier number only to be used by yourself.  
  
This value will not be sent to Creditor but will be reflected into your statement in Mizuho Global e-Banking.  
  
Please use this field in addition if you hope to use an identifier other than the value in End to End Identification for your reconciliation/clearing.

### Ultimate Party input fields (for OBO transaction)

3  
Ultimate  
Debtor fields

When you are executing the Payment On Behalf Of (POBO) other company, who is the buyer of the original transaction, please input that buyer's Name & Postal Address.

4  
Ultimate  
Creditor fields

When you are sure that the Creditor is collecting/receiving the payment on behalf of (COBO/ROBO) other company, who is the supplier of the original transaction, please input that supplier's Name & Postal Address.

2-4-6. Statements

India Branches (Ver 1.0)

- camt.053 and a new CSV format which contains some ISO20022 additional information will be added in download format options.
- MT940 will be continued to be provided same as now.

Screen after log-in > Reports > Balance Report - Download Screen

Download screen	Description
<div><div>Download Format *</div><div><div>Download</div><div>Dow</div></div><div><div>Statement</div><div>Statement</div><div>ERP</div><div>ERP (with Information &amp; Remarks)</div><div>BAI</div><div>MT940(Mizuho)</div></div><div><div>1 camt.053</div><div>2 Statement(with additional Information)</div></div></div>	<div><div>1 File format : XML format Format name : camt.053</div><div>2 File format : CSV format Format name : Statement(with additional Information)*</div></div> <div>*Format name may be subject to change</div>

Note

❖ Additional format #2 becomes available on August 2025.

\* Please note that above schedule is planned as of December 2024 and the actual schedule is subject to change.

(Appendix)  
Data Formats Available after  
ISO 20022 Migration

## Formats Supported for Statement

India Branches (Ver 1.0)

- camt.053 will be added as an option in Mizuho Global e-Banking.
- Mizuho Global e-Banking statement csv with additional information will also be added.
- The current Mizuho Global e-Banking csv and MT940 will be continued to be provided. For customers who want to maintain the current practice, please continue using those formats.

Statement format	Mizuho Global e-Banking	Mizuho Bank Report Service	
		To SCORE*	To other than SCORE*
Mizuho Global e-Banking csv	✓		
MT940	✓	✓	
[New] camt.053.001.v8	✓		✓
[New] Mizuho Global e-Banking new csv	✓		

\* "SCORE" means that the BIC Type of the entity/company is registered as "SCORE" in the SWIFT Directory. It is basically a non-FI that is allowed to participate in the SWIFT network.



# Branch Contact List

India Branches (Ver 1.0)

- In case of any enquiries, please feel free to contact your respective Account Officer and/or Relationship Manager
- You can also send your queries to India MGeB support team at below mentioned email IDs

Branch	Email
Mumbai Branch	<a href="mailto:mgeb_helpdesk.mmb@mizuho-cb.com">mgeb_helpdesk.mmb@mizuho-cb.com</a>
New Delhi – Gurugram Branch	<a href="mailto:mgeb_helpdesk.ndl@mizuho-cb.com">mgeb_helpdesk.ndl@mizuho-cb.com</a>
Chennai Branch	<a href="mailto:mgeb_helpdesk.chn@mizuho-cb.com">mgeb_helpdesk.chn@mizuho-cb.com</a>
Bengaluru - Devanahalli Branch	<a href="mailto:mgeb_helpdesk.bgl@mizuho-cb.com">mgeb_helpdesk.bgl@mizuho-cb.com</a>
Ahmedabad Branch	<a href="mailto:mgeb_helpdesk.amd@mizuho-cb.com">mgeb_helpdesk.amd@mizuho-cb.com</a>

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