

Announcement of Changes in Mizuho Global e-Banking (Yangon Branch)

ISO20022 Migration

December 3, 2024

Yangon Branch,
Mizuho Bank, Ltd.

MIZUHO

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

Scope of this Document (in connection to Announcements (General))

Yangon Branch (Ver 1.0)

- 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 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 was created by Mizuho Bank Yangon Branch to supplement the above General Announcement and is composed of the following two categories:

The contents are divided into two categories:

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

*Regarding to above, there is a box on the top right corner of each page indicating the corresponding chapter/section of the general announcement (see below).

Please refer to the general announcement document as necessary.

Sample:

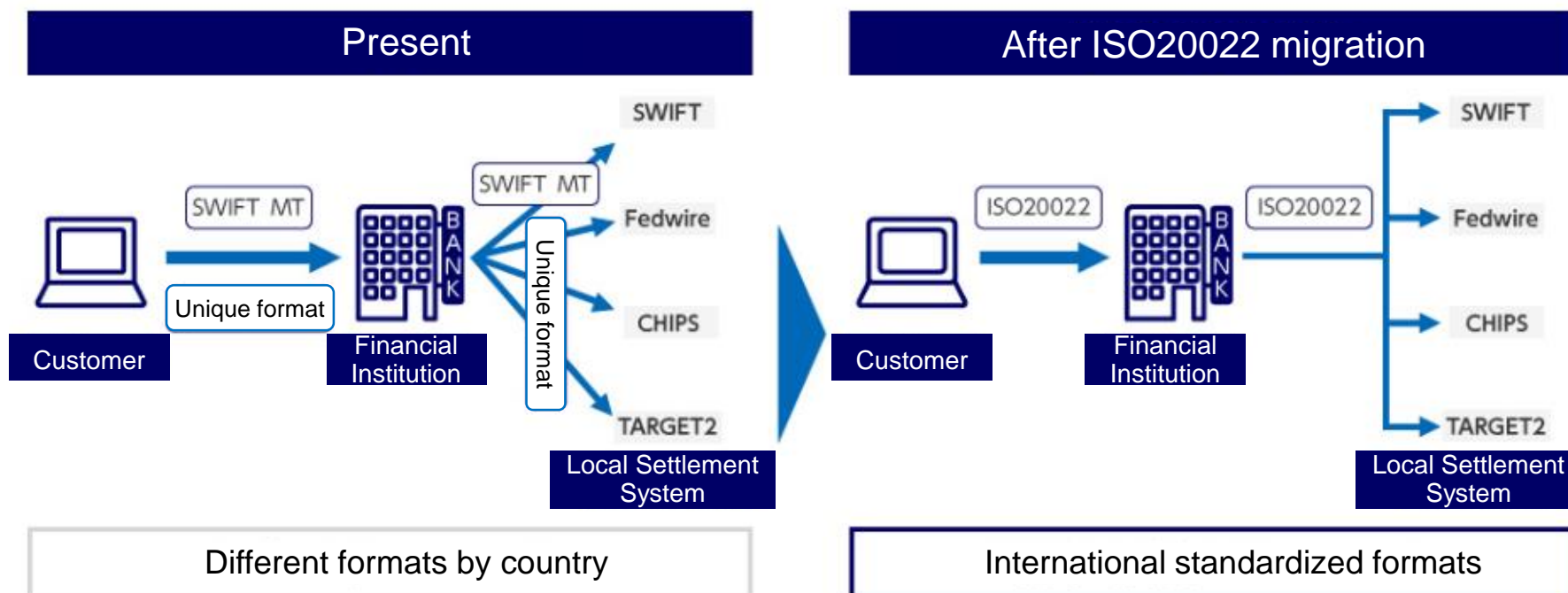
1-1. Instruction Menu:
Changes in the Menu

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

- ISO 20022 is a global standard for exchanging electronic information between financial institutions prepared by the *International Organization for Standardization*. ISO20022 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 ISO20022 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.



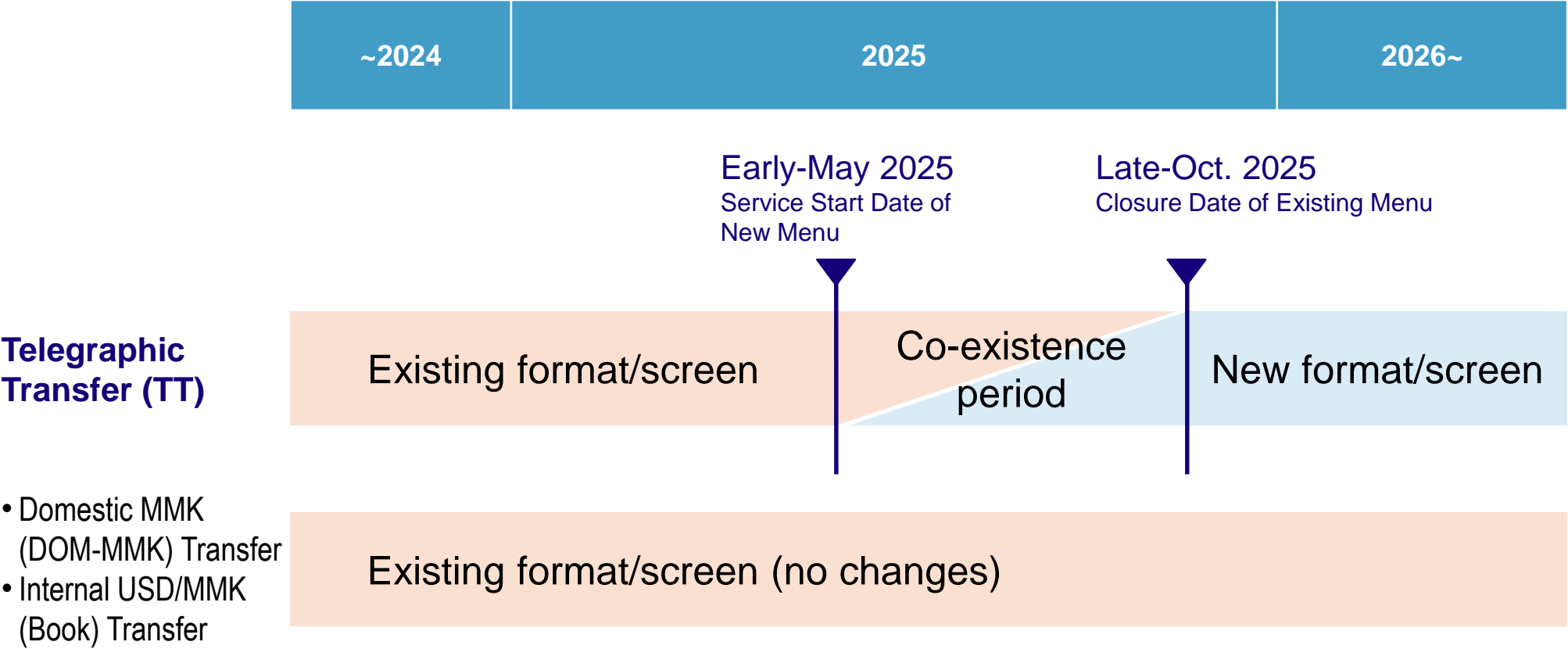
1-2. Transaction Types in Scope of Migration

- Telegraphic Transfer (TT) is in scope of ISO 20022 migration.
- Domestic MMK (DOM-MMK) Transfer and Internal USD/MMK (Book) Transfer are out of scope.
For these transactions, there will be no change.

Transaction Type	About	In scope of ISO migration?
Telegraphic Transfer (TT)	<ul style="list-style-type: none">Overseas RemittanceDomestic USD Remittance	In scope of ISO migration
Domestic MMK Transfer (DOM-MMK)	Domestic MMK Remittance	Out of scope (No change from the current practice)
Internal USD/MMK Transfer (Book Transfer)	Remittance within Branch	

1-3. Migration Schedule in Mizuho Bank Yangon Branch

- ISO20022 migration need to be completed by November 2025.
 - To comply with this timeline, the new function/screen/format will be provided from Early-May 2025.
Those transactions become unable to be input with Existing function after Late-October 2025.
(See “MX Opening Date” and “MX Closure Date” in the Special Webpage for details)
 - There is no change to the transactions out of scope of ISO.



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

1-4. Related Documents and Publish Schedule

- For detailed information regarding Mizuho Global e-Banking (MGeB) 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*¹ 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.	MGeB Branch Bulletin Board	March 2025

*1: https://www.mizuhogroup.com/bank/what-we-do/cash_management/iso20022/globalguidance

2. Changes in Mizuho Global e-Banking

2-1. New Menu Addition

Yangon Branch (Ver 1.0)

- Early-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”.
- Early-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, the header includes the Mizuho logo, navigation links (Bulletin Board, Message, Settings, User Profile, Logout), and user information (Unit Code: 96001001, User ID: csub_km1, User Group Name: test0312, 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 currently selected, showing sub-menus for Awaiting Approval Transaction List, Remittance Instruction, Payment, Internal Transfer, and Structured Payment. The 'Structured Payment' sub-menu is highlighted with a blue dashed border and a red 'X' icon, indicating it is the new addition. The 'Structured Payment' sub-menu includes options: Create, Summary List, Upload, Upload Status, Template List, Create Template, Template Upload, Total Summary, and Multipurpose Instruction. The 'Multipurpose Instruction' sub-menu includes 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 the December 2024 and the actual schedule is subject to change.

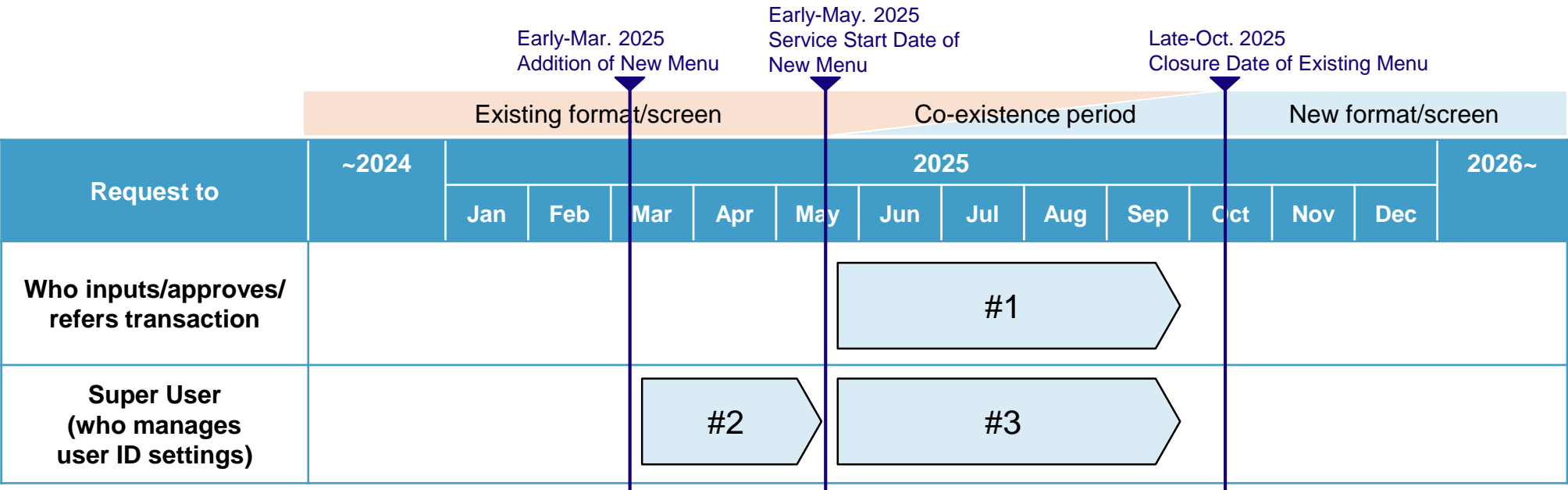
[Changes in Mizuho Global e-Banking]

2-2. Timeline and Request Items to Customers

4. User Authority
5. Group Workflow: For Users
6. Structured Payment Template: For Users
- Yangon Branch (Ver 1.0)

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

Request To	Request Item		Deadline	Page to refer
Who inputs/approves/refers transaction	#1	Template migration result check	By the first timing creating payment instruction in new menu using template	p.12
Super User (who manages user ID settings)	#2	Authority migration result check	By Early-May 2025	p.13
	#3	Group Workflow migration result check	By the first timing creating payment instruction in new menu	p.14



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

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

Yangon Branch (Ver 1.0)

- Template data as of October 31, 2024 will be migrated to the new menu on May 2025.
(See “Reference Date for Template Migration” and “MX Opening Date” in the Special Webpage for the latest date)
- Please make sure to check the migration result before using that template.

The diagram illustrates the migration of data from the Mizuho Global e-Banking interface to the Structured Payment Template interface. Blue arrows indicate the mapping of fields between the two systems.

Beneficiary Section (Left):

- Beneficiary Account No:** 123-1234567
- Beneficiary Account No (IBAN Code):** (Empty)
- Beneficiary's Name & Address:**
 - XXX Corporation
 - 1-1-2 Otemachi, Chiyoda-ku, Tokyo
 - Japan, 100-0005
- SWIFT BIC (Beneficiary Bank):** MHCBJPTXXX
- Beneficiary Bank Name & Address:**
 - MIZUHO BANK, LTD.
 - TOKYO
 - JAPAN

Charge Information Section (Bottom Left):

- Bank Charges:** SHA
- Charge Account:** F00-000-000000

Structured Payment Template Section (Right):

- Account Information:** Creditor Account Identification: 123-1234567
- Creditor:**
 - Creditor Name: XXX Corporation
 - Creditor Postal Address:
 - Country: JP
 - Town Name: Chiyoda
 - Post Code: 100-0005
 - Building Name: (Empty)
 - Department: (Empty)
 - Sub Department: (Empty)
 - Street Name: 1-1-2 Otemachi
 - Country Sub Division: Tokyo
- Creditor Agent:**
 - BICFI: MHCBJPTXXX
 - BIC Information: Mizuho BANK, LTD. TOKYO, JAPAN
- Charge Information:**
 - Charge Bearer:** SHAR
 - Charges 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 October 31, 2024 will not be reflected in migration. Please re-input them manually.

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

Yangon Branch (Ver 1.0)

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

MIZUHO Mizuho Global e-Banking

Available Menu and Operation List (437196)
- Modify

OK Cancel

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, 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 Payment 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. [Request #3] Group Workflow Migration Result Check

Yangon Branch (Ver 1.0)

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 Early-May 2025.
- 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 need to be successfully copied/registered before Early-May 2025 or later to run the automatic Group Approval copy.
- ❖ 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

Yangon Branch (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 / 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 *

/

/

(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

Yangon Branch (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 *

Search

Town Name *

Click to enter Creditor Postal Address details

Post Code

Building Name

Department

Sub Department

Street Name

Building Number

Floor

Post Box

Room

Town Location Name

District Name

Country Sub Division

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

- 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.

- 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 July 2025.
Until then, only BIC can be used as identifier.
- 3 Additional Identifier**
Please input this field when necessary. The necessary cases will be specified in a separate document (Payment Guide).

2-4-4. Structured Regulatory Reporting Fields

Yangon Branch (Ver 1.0)

- Regulatory Reporting input fields becomes structured and divided into multiple elements.
- Please confirm if there is any input requirement in the creditor country and input accordingly.

Structured Payment Edit (2/2) - Create

Account Information Basic Information * Ultimate Debtor Creditor * Ultimate Creditor

Attachment Confirmation of Remittance Regulation

Regulatory Reporting

Regulation 1 Regulation 2 Regulation 3 Regulation 4 Regulation 5 Regulation 6

Debit Credit Reporting Indicator (Not Selected) Credit:Regulatory information a
Debit:Regulatory information a
Both:Regulatory information ap

Authority

Country Search

Name

Details

Type

Date / / (YYYY/MM/DD)

Country Search

Code

Currency (Not Selected)

Amount

Info

Please input ITRS Code in this field.

Please input the necessary fields based on the requirement in Myanmar and in creditor country.

The requirement in each country will be specified in a separate document (Payment Guide).

Note

“Info” field, which is the field to input the regulatory reporting item in a narrative sentence, will be displayed only one row (35 digits) under each Regulation tab until July 2025 or later.

Until then, if the narrative explanation exceeds 35 digits, please use Regulation 2 and the following tabs to input the remained information.

2-4-5. Other Additional Fields

Yangon Branch (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	<p>A field to input transaction identifier number shared between you and creditor. (e.g. Invoice number)</p> <p>This value will be sent to Creditor unchanged and also be reflected into your statement.</p>
2 Instruction Identification	<p>A field to input transaction identifier number only to be used by yourself.</p> <p>This value will not be sent to Creditor but will be reflected into your statement.</p> <p>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.</p>

Ultimate Party input fields (for OBO transaction)

3 Ultimate Debtor fields	<p>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.</p>
4 Ultimate Creditor fields	<p>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.</p>

2-4-6. Statements

- 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	New	Description
		<p>1 File format : XML format Format name : camt.053</p> <p>2 File format : CSV format Format name : Statement(with additional Information)*</p> <p>*Format name may be subject to change</p>

Note

❖ Additional format #2 becomes available on July 2025 or later.

(Appendix)
Data Formats Available
after ISO20022 Migration

Formats Supported for Statement

Yangon Branch (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 Global e-Banking csv	✓
MT940	✓
[New] camt.053.001.v8	✓
[New] Mizuho Global e-Banking new csv	✓

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