BIPROGY
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BIPROGY株式会社

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Supporting MUFG Bank's Adoption of ISO 20022

～ Promoting operational digital transformation through the provision of "SurFIN" foreign remittance workflow solution ～

BIPROGY has implemented its foreign remittance workflow solution "SurFIN" at MUFG Bank to support the bank's compliance with the international standard ISO 20022. The transition to a foreign remittance request format compliant with ISO 20022 has led to an increase in the volume of information handled, raising concerns that traditional administrative procedures may no longer be sufficient. Through the provision of "SurFIN," BIPROGY has facilitated a smooth migration to the ISO 20022-compliant format and promoted digital transformation of administrative operations. This has contributed to more accurate remittance processing and improved operational efficiency at MUFG Bank.

Background of Implementation

Swift (Note 1) is promoting the transition of the foreign remittance request message format from the traditional MT (Note 2) standard to the ISO 20022-compliant MX (Note 3) format, in response to the Swift community's (Note 4) call for migration. Under the MX format, message elements are more granular and require the processing of richer and structured data, raising concerns that manual input and paper-based procedures traditionally used by financial institutions may no longer be sustainable.
At MUFG Bank, the shift to ISO 20022 led to the adoption of "SurFIN", a solution aimed at enhancing customer convenience, streamlining administrative operations, and reducing the burden of system adaptation.

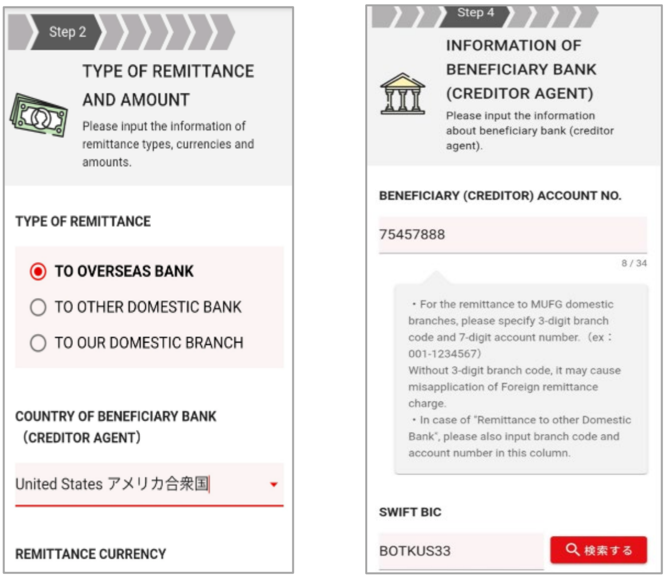
Key Reasons for Adoption

The key reasons why MUFG Bank adopted "SurFIN" are as follows:

1. Accurate Acceptance of Remittance Requests and a User-Friendly Interface

In international remittances compliant with ISO 20022, the volume of information handled increases significantly, making it difficult to continue using traditional handwritten remittance request forms. SurFIN's input interface clearly displays the required fields based on the destination country and purpose of the remittance, helping users accurately enter their remittance details.
In addition, for Swift BIC codes, which are particularly prone to input errors, "SurFIN" connects to Swift's Payment Pre-Validation API to reference bank information and enable automatic data entry.

User Interface Image



2．Streamlining Administrative Tasks and System Management

“SurFIN” generates standardized remittance request formats based on Swift specifications from the information entered by customers, enabling seamless data integration. This allows MUFG Bank to use the same administrative system as its proprietary corporate channels. Furthermore, by integrating two service channels—over-the-counter support (Foreign Remittance Web Support Plus) and internet banking for individual customers (Mitsubishi UFJ Direct)—into the SurFIN platform, the bank achieves greater efficiency in system management.

3．Flexible SaaS Solution Adaptable to Remittance Format Changes

As “SurFIN” is provided as a SaaS solution, it can flexibly and promptly accommodate changes to remittance message formats and other specifications with minimal operational burden.

Future Service Expansion

“SurFIN” is scheduled for international expansion. BIPROGY will continue enhancing the service to dramatically improve user experience and automate financial institutions’ administrative operations.

Note 1: Swift
An acronym of Society for Worldwide Interbank Financial Telecommunication.

Note 2: MT
A traditional message type for use on the Swift network. This standard message type has been developed to support the business transactions of Swift users. To ensure that the multitude of practices and conventions of users are in harmony, financial messages transmitted through the Swift network must adhere to the standard. MT stands for message type.

Note 3: MX
An XML message definition for use on the Swift network. Swift creates MX messages based on the ISO 20022 methodology.

Note 4: Swift community
The Swift community is a global consortium of financial institutions and related organizations that use the Swift network.

End of Document

Related Links :

Foreign remittance workflow solution “SurFIN”
https://www.biprogy.com/e/solutions_services/surfin/

*The information provided herein is current as of the date of publication. Please note that it may be subject to change without notice.

BIPROGY’s Initiatives in Core Businesses

As part of its core business strategy outlined in the 2024-2026 Management Policies, the BIPROGY Group has identified five key focus areas, aiming to deliver high value through the concentration of management resources. The business in this news release is positioned as an initiative in the 'Financial' area.

The BIPROGY Group aims to support the revitalization of local economies and achieve a sustainable society through co-creation with various stakeholders.

*BIPROGY Group Management Policies (2024-2026)
https://www.biprogy.com/e/about/management_policy.html
https://www.biprogy.com/e/pdf/e/about/managementpolicy_e_2024-26.pdf