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September 4, 2026

BIPROGY and DENTSU SOKEN Partner to Automate Cross-Border Payment Operations at Overseas Financial Institutions

～ Initiating the Global Expansion of SurFIN, a Foreign Remittance Workflow Solution that Provides End-to-End Management from Payment Instruction Acceptance to Message Transmission ～

BIPROGY and DENTSU SOKEN have entered into a strategic collaboration to enable Straight Through Processing (STP) for cross-border payment operations at financial institutions outside Japan. Under this collaboration, BIPROGY will accelerate the overseas rollout of its foreign remittance workflow solution, SurFIN, by leveraging DENTSU SOKEN's extensive network and market presence among overseas financial institutions.
Combining SurFIN's proven track record and advanced workflow capabilities with DENTSU SOKEN's broad access to overseas financial institutions and its deep expertise in cross-border payment operations, the two companies will expand the solution's adoption across global markets, beginning with the overseas branches of Japanese banks. Through this initiative, the companies aim to reduce the operational burden associated with cross-border payment processing and contribute to the G20's efforts to enhance the speed, cost efficiency, transparency, and accessibility of cross-border payments.

【Background】

In recent years, demand for cross-border payments has continued to rise as cross-border e-commerce expands and business transactions grow increasingly diverse. The G20 has identified improving cross-border payments as a global priority, formulating the "G20 Cross-Border Payments Roadmap," which targets the end of 2027 as a milestone. Meanwhile, even as the industry shifts to ISO 20022—the international standard for cross-border payment messaging—many overseas financial institutions still grapple with the constraints of legacy systems and reliance on manual work, and many have yet to achieve STP across their customer channels. Given the limitation of existing system environments, meeting the goals set out in the G20 roadmap remains difficult.

Against this backdrop, BIPROGY and DENTSU SOKEN decided to join forces, having found common ground in their shared goal of "growing their business globally."

【Overview of the Collaboration】

SurFIN is a workflow solution for financial institutions that streamlines the entire payment workflow, from receiving a customer's payment instruction through the transmission of the corresponding payment message, automatically composing the MX message along the way. The solution has already been adopted by 40 financial institutions in Japan.

Under this collaboration, BIPROGY will support the service platform through system development, operation, and sales support for SurFIN. DENTSU SOKEN will lead sales activities, implementation support, and inquiry response through its overseas offices.

By capitalizing on the functional advantages of SurFIN, BIPROGY and DENTSU SOKEN will give payment service users a faster, more accurate, and more transparent payment experience.

【Future Development】

Through this collaboration, BIPROGY and DENTSU SOKEN aim to position SurFIN as a global standard solution for cross-border payment operations. The two companies will initially target overseas branches of Japanese banks and financial institutions across Asia as key customers, then expand into Europe, the United States, and other regions.

Going forward, the two companies will work together under this framework to expand SurFIN's capabilities and broaden its coverage. Furthermore, building on the efficiencies gained in cross-border payment operations, the two companies will expand their offerings to solutions that support settlement, compliance, and enhanced customer channels at overseas financial institutions, advancing the improvement of cross-border payments that the G20 champions.

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＜Comment from Hideki Sato, Senior Executive Officer, DENTSU SOKEN INC.＞

We are very pleased to begin this collaboration with BIPROGY. Driven by the shift to ISO 20022 and the push toward STP, the environment surrounding cross-border payments is entering a period of profound change, and financial institutions are called upon, more than ever, to make their operations both more sophisticated and more efficient. Addressing these changes requires effective solutions that unite operational know-how with technology. By combining BIPROGY's deep expertise in financial operations with DENTSU SOKEN's global network, we are confident that we can provide financial institutions with strong support in transforming their businesses.

By bringing together the strengths of both companies, we will take on the challenge of creating new value in the global financial market and contribute to the sustainable growth of the financial industry.

＜Comment from Satoshi Kanai, Corporate Officer, BIPROGY Inc.＞

We are delighted to accelerate the overseas expansion of our foreign remittance workflow solution SurFIN through this collaboration with DENTSU SOKEN. SurFIN has established a strong track record and deep expertise in the cross-border payment operations of financial institutions in Japan, and we now aim to extend its reach into the global market.

DENTSU SOKEN possesses an extensive overseas network and deep expertise in cross-border payment operations, making it the ideal partner to realize our global strategy. By combining the strengths of both companies, we are confident that we can contribute to greater operational efficiency and improved customer experience at overseas financial institutions.

Moving forward, BIPROGY will continue to pursue the digitalization of financial services, working toward faster, safer, and more transparent cross-border payments, and delivering greater value to financial institutions worldwide and their customers.

■About BIPROGY https://www.biprogy.com/e/

The BIPROGY Group pioneered Japan's information society with the delivery of the country's first commercial computer and has spent more than 60 years since as a systems integrator, building systems that support society and industry by solving its customers' challenges.

On April 1, 2022, the company changed its name from Nihon Unisys, Ltd. and has since advanced initiatives toward its new Purpose of creating a sustainable society.

With foresight and insight, the BIPROGY Group draws out the potential of technology and works with a wide range of partners to solve societal challenges, transforming technical innovation into social value and turning those results into "Digital Commons," shared assets that benefit society as a whole, to help build a world where everyone can live happily.

■About DENTSU SOKEN https://www.DENTSU SOKEN.com/english

Under the corporate vision "HUMANOLOGY for the future — with people and technology, creating what comes next," DENTSU SOKEN brings together the three functions of "Systems Integration," "Consulting," and "Think Tank" to engage sincerely with society as a whole—including businesses, government agencies, local governments, and individuals—and to drive a cycle of proposing solutions to challenges and implementing them through technology, supporting society as it evolves toward a better future.

Promoting "X Innovation," which transcends the boundaries of technology, industry, and region, DENTSU SOKEN will continue to open new paths for the future and create new value through the power of people and technology.

■Related Links：

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

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