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The Hokkoku Bank, Ltd.
Nihon Unisys, Ltd.
Microsoft Japan Co., Ltd.
Nov 21, 2019

**Japan's first full-banking system in the public cloud
Commenced project toward operation in 2021**

~ Hokkoku Bank decided to adopt Azure(IaaS) as the system infrastructure for BankVision, open core-banking system~

The Hokkoku Bank, Ltd (Head Office: Kanazawa, Ishikawa Prefecture; President: Tateki Ataka) decided to adopt the Azure(IaaS) of Microsoft Japan Co., Ltd. (Head Office: Minato-ku, Tokyo, President: Hitoshi Yoshida) as the system infrastructure for BankVision, an open core banking system provided by Nihon Unisys, Ltd. (Head Office: Koto-ku, Tokyo, president: Akiyoshi Hiraoka). Implementation of a full banking system in a public cloud environment is the first case in Japan.
Hokkoku Bank, Nihon Unisys, and Microsoft Japan will officially launch projects of BankVision on Azure in 2021.

[Background]

The Hokkoku Bank has positioned the next-generation regional commercial bank as its medium-to long-term goal. We are implementing a variety of measures to deepen the customer's perspective, communication and collaboration within the bank and with the local community, and contribute to the innovation of the region as a whole.

As cloud services rapidly penetrate the marketplace, the Hokkoku Bank decided to adopt a comprehensive cloud-based system for its own systems in order to improve management efficiencies, and development skills at its own bank, flexibly change the environments, and realize data utilization platforms. The Bank began to adopt a public cloud-based system for its peripheral systems, starting with the introduction of a public cloud-based system (Azure). As we move ahead with the transition to cloud computing, we are promoting our own digitization while expanding into new business domains, such as exercising consulting functions in regions.

In May 2007, Nihon Unisys launched the Open Core Banking System, BankVision, based on the world's first Windows Server®, SQL Server®. Since then, it has contributed significantly to the speedy implementation of the management strategies of the 10 regional banks that introduced the system, flexible responses to store and channel strategies and the centralization of administrative work, and the reduction of TCOs. As a partner of the Hokkoku Bank, starting with the launch of BankVision in Jan 2015, we are working to streamline banking operations and strengthen contact with customers at branch counters. In collaboration with the Consulting Division, we are providing support for the provision of cloud services to manage the production process of Yamanaka lacquerware, known as traditional craftsmanship in the Ishikawa Prefecture.

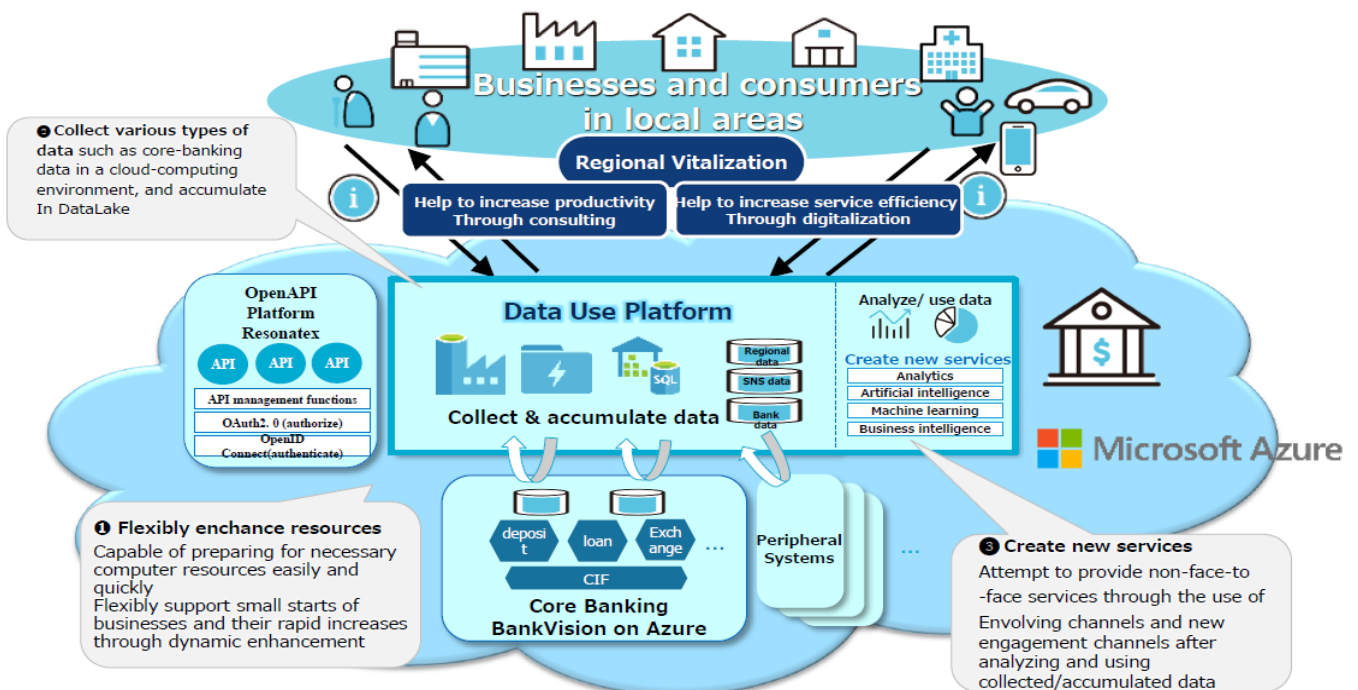
Microsoft Japan is working to promote digital transformation in financial institutions based on the public cloud platform, Azure, and it is being evaluated and adopted from the perspective of

handling personal information, security, and reliability.

In addition, Nihon Unisys and Microsoft Japan have been conducting joint BankVision tests on the Microsoft Azure since FY2016, and since Mar 2018 have been conducting joint projects for Microsoft Azure adoption. In collaboration with the Azure Engineering Division of Microsoft's U.S. headquarters, we examined technical, service, and support and discussed business aspects. As a result, we were able to adopt this system at the Hokkoku Bank, which aims to fully cloud its own system. Azure's strong commitment to compliance-a priority in the financial sector-is another reason for its hiring.

[BankVision on Azure's Goals]

The aim is to help regional banks to transform their business models through digitalizing banking businesses. Regional banks will be thus capable of providing consulting services to businesses and consumers in local areas and helping their digital transformation, and eventually revitalizing local areas any more.



[Future Initiatives]

The Hokkoku Bank and Nihon Unisys will consider the possibility of realizing a data utilization platform on Azure in parallel with the operation of the BankVision on Azure, and aim to realize a regional ecosystem utilizing bank data and regional data.

Going forward, with the aim of realizing better financial services and streamlining bank management, we will utilize a variety of technologies, including containers and PaaS technologies, to maximize the advantages of using cloud computing while leveraging existing assets in banking systems, including core banking systems.

Microsoft Japan will continue to provide technical support for this project, and will support digital transformation that will enable each financial institution to overcome '2025 Digital Cliff', as well as strengthening 'Tech Intensity' that will be the foundation of the transformation.

Furthermore, Nihon Unisys is considering the commercialization of a BaaS(Bank as a Service) for providing banking functions to other industries and Fintech using BankVision on Azure and the Open API Public Infrastructure Resonatex®. We aim to create new value by creating new

profit opportunities for financial institutions and by creating business ecosystems that transcend industry and business category boundaries.

[Endorsement]

■ Related Links

The Hokkoku Bank, Ltd. <https://www.hokkokubank.co.jp/>
Nihon Unisys, Ltd. <https://www.unisys.co.jp/>
Microsoft Japan Co., Ltd. <https://www.microsoft.com/ja-jp/>

BankVision, open core-banking system <https://www.unisys.co.jp/solution/lob/fs/bankvision/>

Mar 23, 2018

Nihon Unisys and Microsoft

Launched Japan's first joint project aimed at full operation of a public cloud banking system
~ BankVision, Japan's No.1 open core banking system, has evolved into a "BankVision on Azure"
that creates strategic investment opportunities-

https://www.unisys.co.jp/news/nr_180323_bankvision.html

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