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The Hokkoku Bank, Ltd.
 Nihon Unisys, Ltd.
 Microsoft Japan Co., Ltd.
 May 6, 2021

Japan’s first full-banking system in the public cloud started operation at Hokkoku Bank

~Promoting the Business Model Reform of Regional Banks through BankVision on Azure

The Hokkoku Bank, Ltd. (Head Office: Kanazawa, Ishikawa Prefecture; President: Shuji Tsuemura) and Nihon Unisys Co., Ltd. (Head Office: Koto-ku, Tokyo; President: Akiyoshi Hiraoka) began operating BankVision, an open account system, on Microsoft Azure of the public cloud platform of Microsoft Japan Co., Ltd. (Head Office: Minato-ku, Tokyo; President: Hitoshi Yoshida), on May 3. The full banking system is the first in the country to operate in a public cloud environment.

[Background]

The Hokkoku Bank aims to become a "next-generation of integrated regional companies," deepening the customer's perspective, deepening communication and collaboration within the bank and with local community, and contributing to the innovation throughout the region. We are promoting the improvement of sales productivity and expansion into new business domains by making good use of IT technologies that are evolving at an accelerating pace, including cloud computing.

Against this backdrop, the Hokkoku Bank decided to adopt Microsoft Azure as the next-generation operating base for BankVision under its policy of making its own system fully cloud computing (public cloud computing). The system has recently entered full-scale operation as planned.

As a platform for financial services in a new era, BankVision on Azure will support new revenue opportunities by realizing connectivity that can seamlessly link banking functions with other industries, Fintech, etc., while ensuring robustness. In addition, in order to transform the business model of regional banks, along with the digitization of banking operations, we will provide consulting services and support for digitization for regional industry and regional customers, thereby realizing further revitalization of the region.

[BankVision on Azure Strengths]

1.Implement a core banking system on the public cloud that requires robustness and various regulatory compliance

Optimize fixed IT costs by utilizing Microsoft Azure, which is highly regarded by financial institutions for its handling of personal information, security, and reliability. Supporting Strategic investment to strengthen competitiveness while strengthening defense.

2. Providing an interface that enables low-risk, short-term collaboration with peripheral systems and advanced services by responding to open API

Linked seamlessly to a wide variety of services through collaboration with Resonatex, an open API public platform. Supporting the sophistication and diversification of financial services as a platform for the future.

3. Creation of new services by collecting, accumulating, analyzing, and utilizing data

Collection and accumulation of various data on the cloud, including accounting systems. Analyze and gain insight from accumulated data to support the creation of new services through digital channels.

[Future Initiatives]

In parallel with BankVision on Azure, the Hokkoku Bank and Nihon Unisys are in the process of building data utilization platforms, including DataLake, which collects and accumulates data on Azure. We aim to realize a "digital feedback loop" that creates new value and services using data advocated by Microsoft Japan, and realize a regional ecosystem that utilizes bank data and regional data.

In addition, with the aim of realizing better financial services and streamlining bank management, in the banking system, including the accounting system, we will work toward the utilization of a variety of technologies, such as containers and PaaS technologies, in order to maximize the benefits of using the cloud while making use of our existing assets.

■ 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/>

November 21, 2019

Japan's 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. ~ https://www.unisys.co.jp/news/nr_191121_bankvision.pdf

March 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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