

Mizuho Bank Begins API Banking on IBM Cloud to Help Drive Innovation with Partners

TOKYO and ARMONK, N.Y., June 8, 2017 /[PRNewswire](#)/ -- IBM Japan (NYSE: [IBM](#)) today announced the launch of API (*1) banking for Mizuho Bank, designed to enhance the customer experience by providing them tailored services and solutions. The bank will run IBM Japan's FinTech API solution (*2), as well as IBM API Connect on the IBM Cloud and IBM DataPower Gateway.

The shift to API banking at Mizuho Bank is the result of a digital transformation initiative among Japanese financial institutions to embrace APIs for the enterprise. The technology will enable banking customers to utilize Personal Financial Management services provided by Mizuho's business partners the APIs will enable Mizuho Bank and their partners to offer IoT Payment services tailored to customers' needs and tastes. Through these, Mizuho Bank is aiming to enhance the digital customer experience.

"API banking becomes a crucial step that helps drive open innovations by new technologies for customers, business partners, and Mizuho Bank," said Masahiko Kato, Senior Technical officer, Mizuho Bank. "Instead of competition, Mizuho continues to collaborate with business partners to create and provide innovative, secured services for customers."

"Mizuho Bank continues to transform digital customer experience with new solutions that integrate their existing assets with the security rich IBM Cloud," said Masao Sanbe, Managing Director, Industry Sales, IBM Japan. "IBM is delighted to provide IBM's cloud and cognitive technologies with our expertise to help Mizuho provide quality services to the customers."

Based on Banking Industry Architecture Network (BIAN), IBM Japan's FinTech API solution provides financial institutions with necessary items such as balance inquires in domestic banking operations. Mizuho Bank will also leverage IBM API Connect, which offers capabilities to create, run, and manage APIs and microservices. It enables organizations to efficiently deploy and simplify the administration of APIs for both on-premise and cloud environments. These tasks will be completed on the IBM Cloud.

IBM Japan will collaborate directly with Mizuho Bank to offer advanced IoT Payment services to its customers all within the IBM Cloud.

(*1): Short for Application Programming Interface. It means programs and interfaces to coordinate systems such as external services.

(*2): Application Programming Interfaces that IBM offers including interfaces such as balance inquiry,

transaction and account information by connecting existing Internet banking with FinTech services via applications.

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