

[FinTech] Mizuho Receives the Celent Model Bank 2017 Award in the Category of Consumer Banking Channel Innovation

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Mizuho Financial Group, Inc. (President & Group CEO: Yasuhiro Sato) and Mizuho Bank, Ltd. (President & CEO: Koji Fujiwara) have been recognized by Celent as a winner of a Model Bank 2017 award for consumer banking channel innovation. Mizuho was selected from among hundreds of banks around the world.

Celent is a global financial services industry research and consulting firm focused on the application of information technology in the global financial services industry. For the past 10 years, Celent's annual Model Bank Awards have recognized the best practices of technology usage in different areas critical to success in banking. Nominations undergo a rigorous evaluation process by Celent analysts and are judged on three core criteria: demonstrable business benefits of active initiatives; the degree of innovation relative to the industry; and the technology or implementation excellence.

Mizuho was recognized for its innovative use of Line, a messaging and social media app, and Pepper¹, a humanoid robot. These initiatives, which Mizuho has been working on since 2015, made a strong impression for the way in which they introduce a channel for providing new, innovative services and create a new customer interaction experience.

Mizuho has introduced a bank account balance checking service which allows customers to check their balance and transaction history through the Line app. Line has the top market share of messaging apps in Japan, so this feature conveniently integrates banking services into an app which is already an integral part of the lives of many customers.

Pepper has been introduced as a concierge at Mizuho Bank branches, where he interacts with customers and uses artificial intelligence to converse openly and guide customers to different products or services which meet their specific needs.

The financial services business environment is rapidly changing due to technological innovations. Mizuho is committed to staying ahead of these changes by proactively incorporating internal and external ideas and knowledge as well as the latest technologies into our business in order to create new value for customers.

As a group, we will continue to be actively involved in financial services innovation. This is one way in which we are aiming to achieve our ultimate goal of being our customers' most trusted financial services consulting group.

(1) The crystal trophy received in recognition of the award (2) Receiving the award

(3) Pepper interacting with a customer at a Mizuho Bank branch (4) Mizuho Bank account balance checking service on the Line messaging app

1:Pepper is a trademark of SoftBank Group Corporation.

Source: <https://www.mizuhogroup.com/global-news-merger/2017-04-mizuho-receives-the-celent-model-bank>