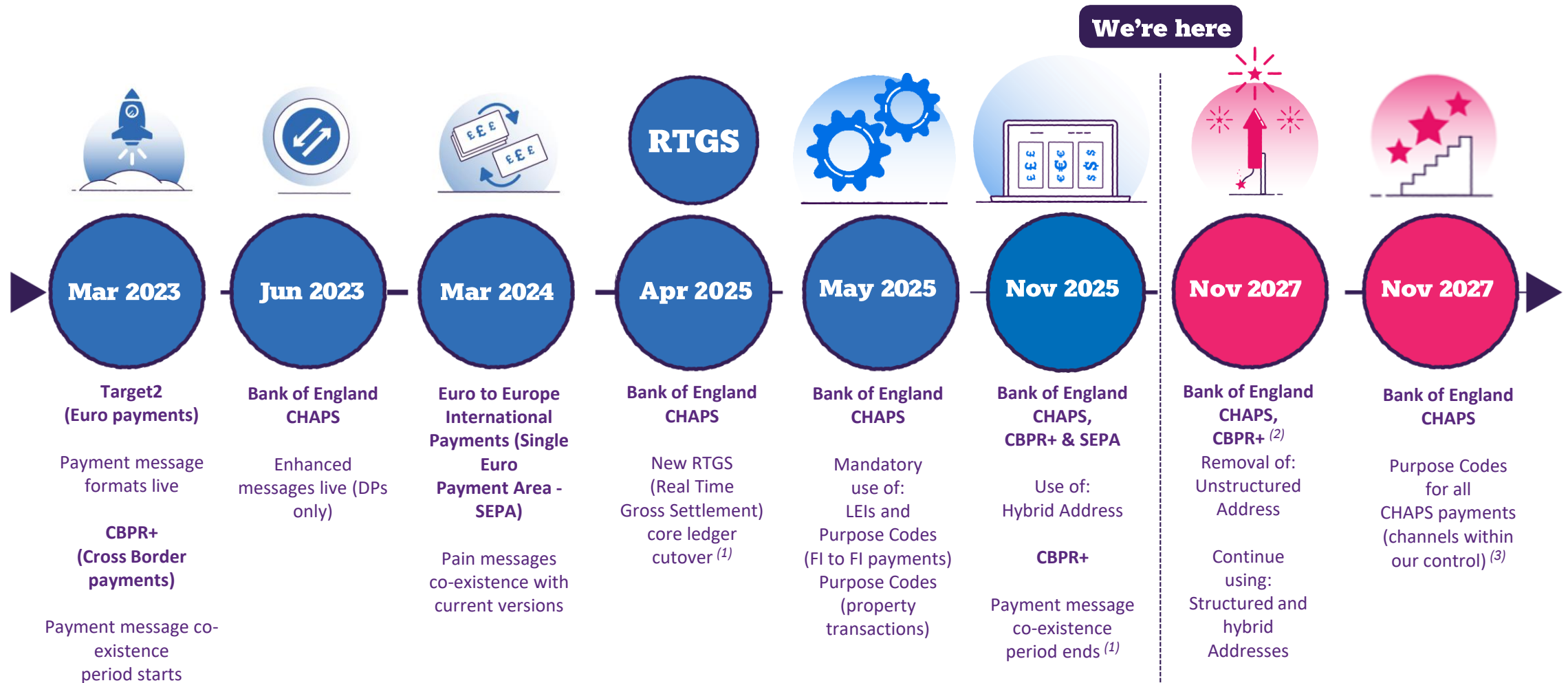


ISO 20022 Industry Timeline



Notes: ⁽¹⁾ MT101/pain.001 payment initiation message not included in end of co-existence period

⁽²⁾ Awaiting confirmation from European Payments Council (EPC) regarding SEPA position on the date change from Nov.2026 to Nov.2027

⁽³⁾ Channels within our control include Bankline and Bankline Direct