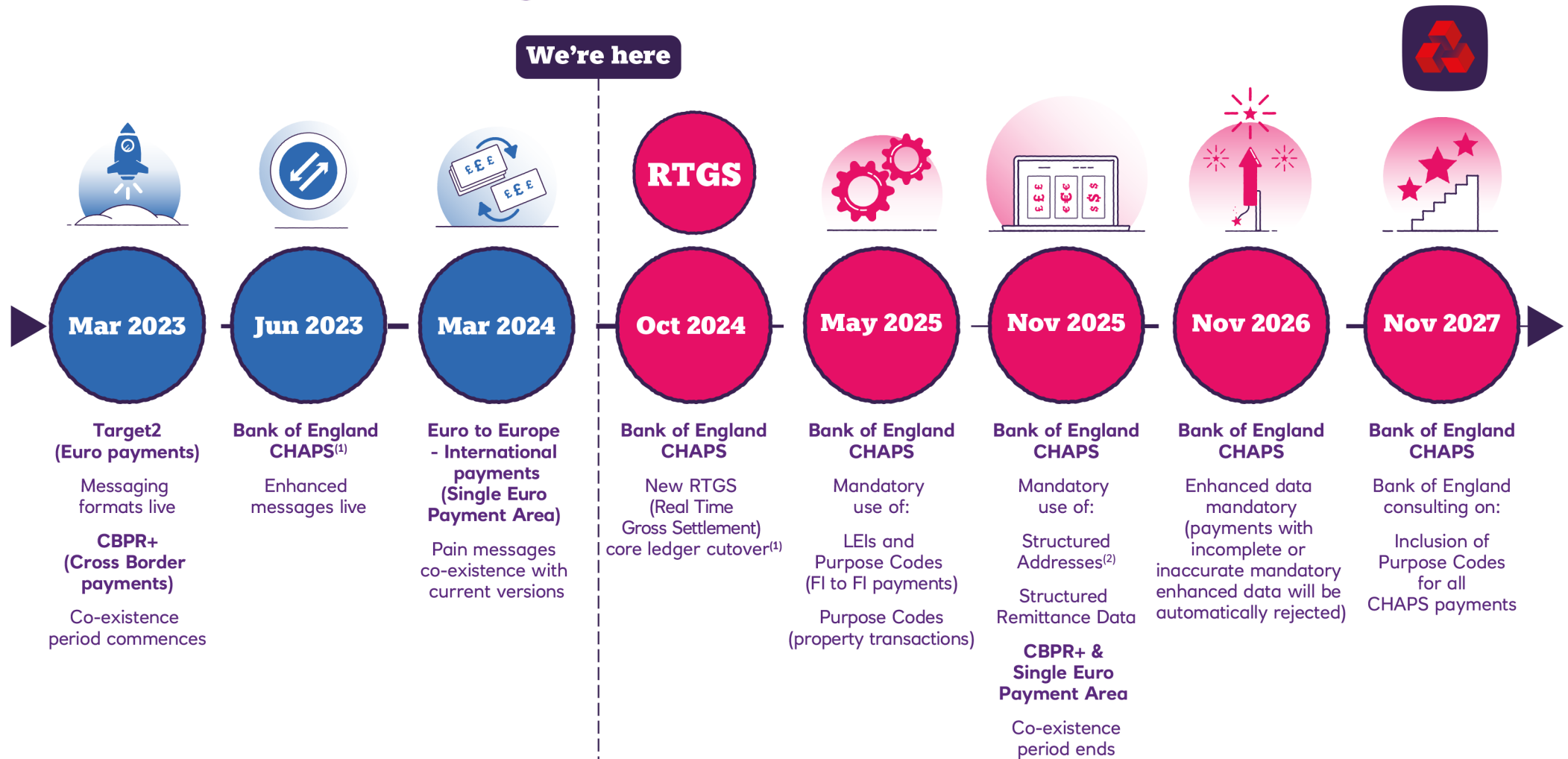


ISO 20022 Industry Timeline



Notes: ⁽¹⁾ Direct Participants only.

⁽²⁾ Where address details can not be structured, use new Hybrid Address. (Use of unstructured will be allowed but removed by Nov. 2026).