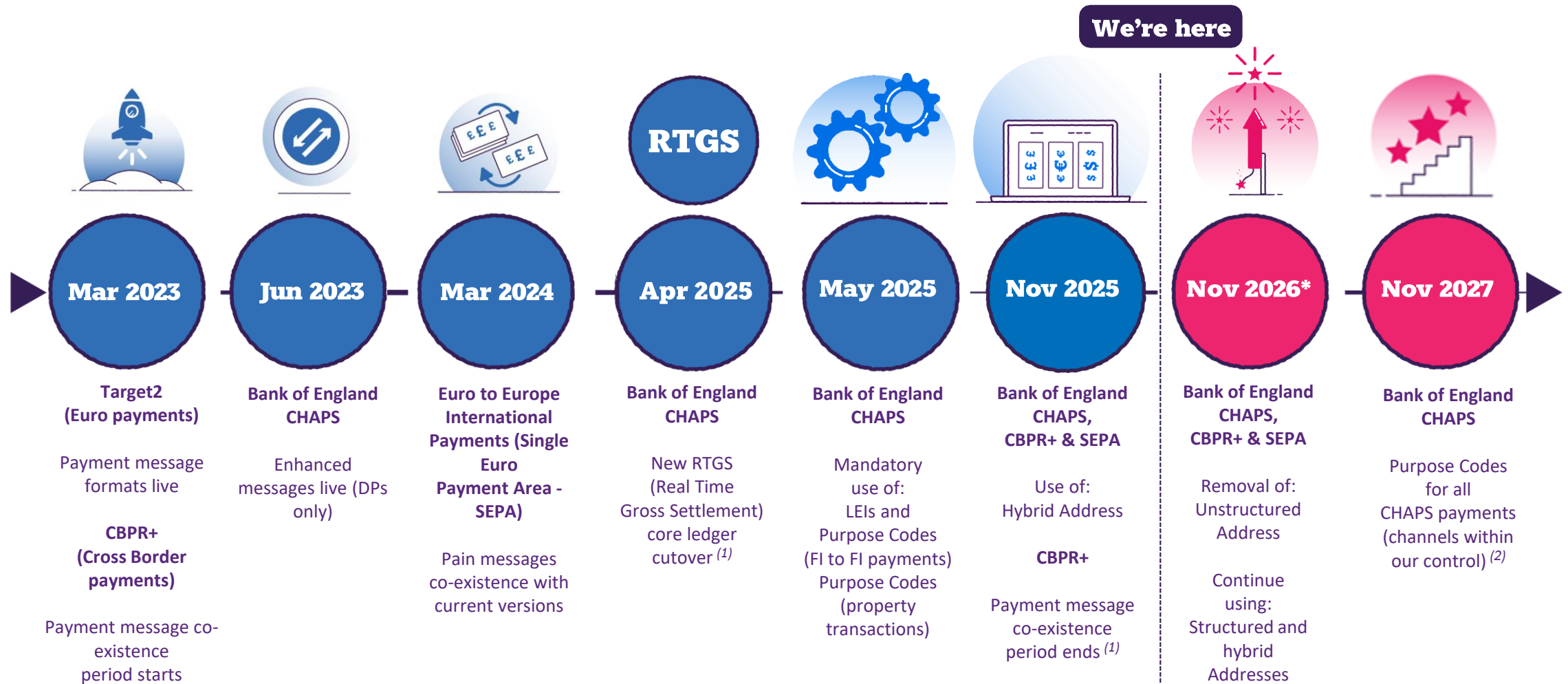


ISO 20022 Industry Timeline



Notes: * Awaiting confirmation of date change

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

⁽²⁾ Channels within our control include Bankline and Bankline Direct