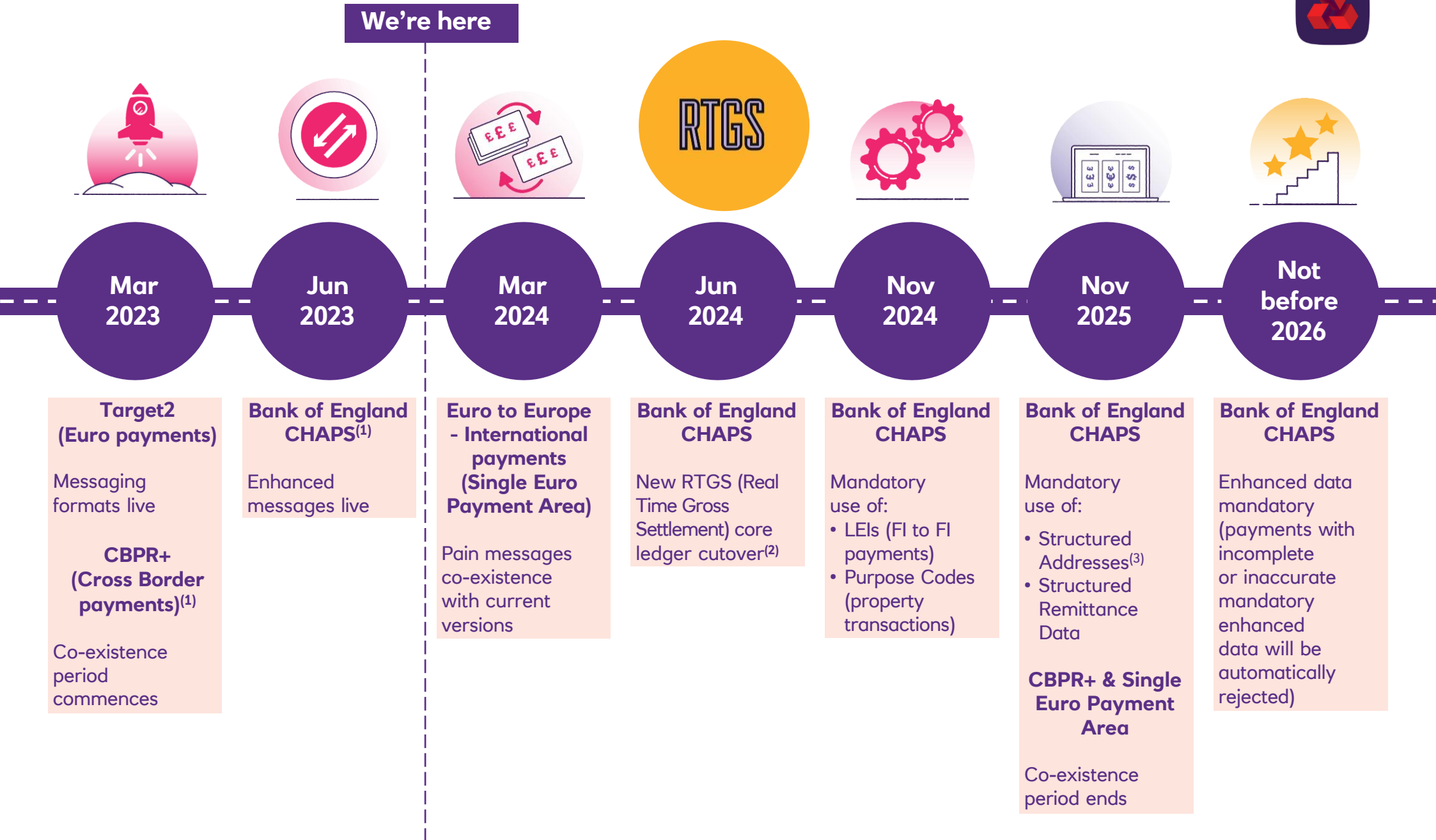


# ISO 20022 Industry Timeline



## Notes:

(1) Participants guided to wait till Nov. 2023 to send cross border enhanced data.

(2) Direct Participants only

(3) Where address details can't be structured use new Hybrid Address. (Use of unstructured will be allowed but removed by Nov. 2026).