


	2024				2025				2026				2027			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
SEPA	transition period - Q2 2026 - application of ISO20022 and MT								Q2 2026 - update of ISO 20022 standard - withdrawal of unstructured address							
SWIFT	transition period - Q2 2026 - application of ISO20022 and MT								Q2 2026 - update of ISO 20022 standard - withdrawal of unstructured address							
TARGET	transition period - Q2 2026 - application of ISO20022 and MT								Q2 2026 - update of ISO 20022 standard - withdrawal of unstructured address							
SORBNET	so far - until Q3 2025				transition period - Q2 2026				Q2 2026 - update of ISO 20022 standard - withdrawal of unstructured address							
ELIXIR	so far - until Q4 2026											Q4 2026 - new ISO 20022 standard applies				

 Both standards, structured and unstructured address apply

 The new ISO 20022 standard applies

 The current standard of payment execution

 Deadline for implementation may change

 **ATTENTION!** Schedule subject to change