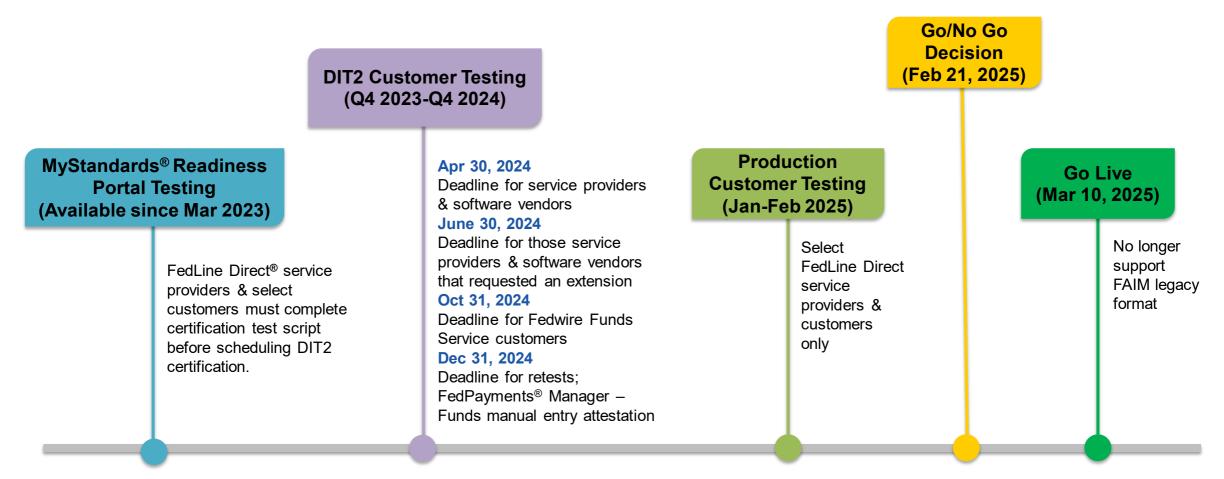


Fedwire® Funds Service ISO® 20022 High-Level Timeline (2023-2025)



The Financial Services logo, "Wired to Deliver," "Fedwire," "FedPayments," and "FedLine Direct" are service marks of the Federal Reserve Banks. A list of marks related to financial services products that are offered to financial institutions by the Federal Reserve Banks is available at FRBservices.org®. "MyStandards" is a registered trademark of SWIFT. "ISO" is a registered service mark of the International Organization for Standardization.