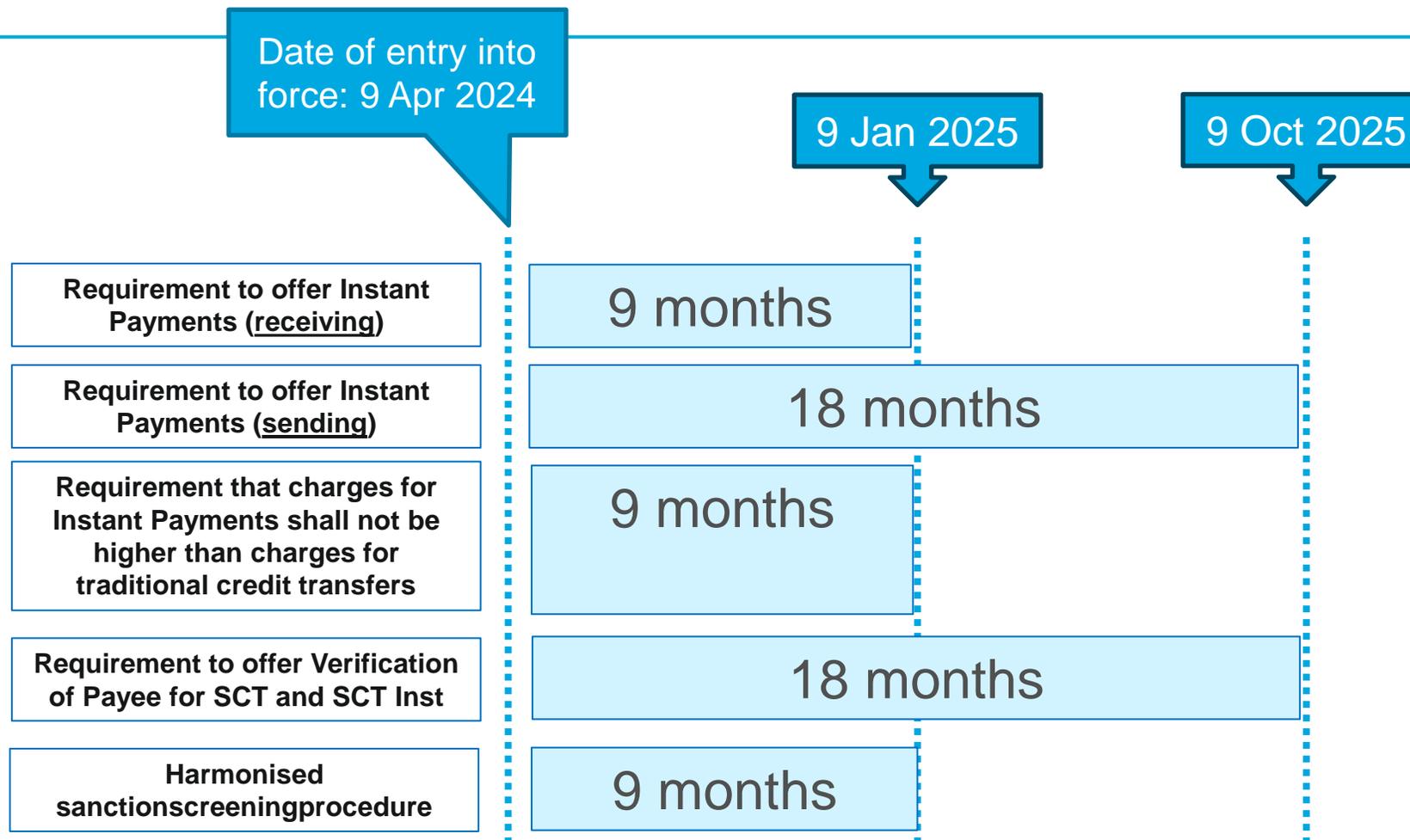


# Timeline for credit institutions *within* the eurozone



# Timeline for EMIs and PIs *within* the eurozone

Date of entry into force: 9 Apr 2024

9 Jan 2025

9 Oct 2025

9 Apr 2027

Requirement to offer Instant Payments (receiving)

36 months

Requirement to offer Instant Payments (sending)

36 months

Requirement that charges for Instant Payments shall not be higher than charges for traditional credit transfers

9 months

Requirement to offer Verification of Payee for SCT and SCT Inst

18 months

Harmonised sanctionscreeningprocedure

9 months