



NEW MEMBERS or NEW PARTICIPANTS or PROJECTS or EXIT OF A MEMBER BANK or PCH

PCH IMPLEMENTATION DATES 2027

Month	Immediate Settlement	Low Value Credit (EFT Credit and RTC)	Low Value Debit (EFT Debit, AC, RM)	RP	ATM and SSD	Card (Credit Card, Dewbit Card, Amex, Diners, Fleet)	ESS (Bonds, Equities, Money Market, Derivative Margins)	Cash Settlement
January	None	None	None	None	None	None	None	None
February	None	8	8	8	8	8	8	8
March	23	8	8	8	8	8	8	8
April	None	12	12	12	12	12	12	12
May	None	10	10	10	10	10	10	10
June	15	7	7	7	7	7	7	7
July	None	12	12	12	12	12	12	12
August	None	16	16	16	16	16	16	16
September	None	13	13	13	13	13	13	13
October	None	11	11	11	11	11	11	11
November	None	None	None	None	None	None	None	None
December	None	None	None	None	None	None	None	None

Ref: 2095816

THE ABOVE PAYMENT SYSTEMS WILL HAVE A 3 MONTH NOTICE PERIOD

Immediate Settlement Approval	SARB Change Board	SARB take on	Go live dates are scheduled for the Monday of that specific month as the effective date, but activation will occur that weekend prior to the Monday Industry market testing (clearing with test partners and PSOs) must be at least 4 weeks Error free testing (clearing and settlement) must be 4 weeks with the last 5 consecutive days taken that clean run (Settlement) is achieved during error free and used to determine sign off
16-Mar	17-Mar	23-Mar	
08-Jun	09-Jun	15-Jun	