

| # | Regarding                                   | Question                                                                                                                                                                                                                                                                                                                                                                                                               | Answer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| 1 | Question 3                                  | Does the SVB have the ability/impose the requirement to open accounts in local jurisdictions in order to make use of real-time payments or ACH – subject to KYC, etc.?                                                                                                                                                                                                                                                 | The SVB uses the services of its principal bank for this.<br>The principal bank ensures a connection to the local ACH or Instant Payments Scheme of the destination country in order to make use of real-time payments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 | Question 14                                 | Can you give examples of the types of services you require? Does SVB want to claim from beneficiaries automatically? Please clarify                                                                                                                                                                                                                                                                                    | The SVB aims to facilitate payments from clients and surviving relatives of overpaid pensions, for example by including a payment link or QR code in its correspondence. This enables repayments to be made via online banking, e.g. via Wero (iDEAL) or VISA.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 3 | Question 5                                  | Can you detail what data is enhanced by your current provider and which currencies are converted?                                                                                                                                                                                                                                                                                                                      | At present, the SVB uses the ACH payment method in 7 countries: the USA, Canada, Australia, New Zealand, the UK, South Africa, and Morocco. The SVB's payment orders are made in EUR, and are converted by the principal bank into the local currency in USD, CAD, AUD, NZD, GBP, ZAR, and MAD, respectively. The principal bank then ensures that the orders are submitted to the destination country's local clearing. We assume that a bulk conversion carried out by the principal bank in local currency is more cost efficient than individual conversions made by each beneficiary bank.                                                                                                                                                                                                                                                                                                                      |
| 4 | Question 12                                 | It is our understanding that the Treasury Banking scheme operated by the Ministry of Finance is an internal bank operated by the Dutch Government ensuring that balances are not kept at banks. It is therefore the SVB's expectation that Treasury Banking would pre-fund accounts in order for payments to be made in a timely manner, and that any excess funds are then swept back to the Treasury Banking scheme. | Your understanding is correct. The Treasury Banking scheme operated by the Ministry of Finance is a kind of internal bank operated by the Dutch Government ensuring that balances are not kept at banks and only leave the governmental treasury account when payments are made. The bank provides sufficient intraday credit facilities so that payments can be made. At the end of the day, the balances are reconciled with the Ministry of Finance's account. This is the procedure that is currently being used for the SEPA payments (part 1 of the current contract). For the non-SEPA payments (part 2 of the current contract), the SVB prefunds the main account of the scheme of accounts that is used for the non-SEPA payments. The SVB requires that the payments can also be processed without funding. The SVB will provide pre-funding or funding on the morning of the processing of the payments. |
| 5 | International Payments – non-ACH capability | Where euro payments are made by wire transfer (outside the EEA, for example), does the SVB require that the principal amount be protected, or would the SVB be interested in understanding our capabilities?                                                                                                                                                                                                           | The SVB uses the SHA option in its payment instructions; the SVB pays the transaction costs up to the principal bank, and the beneficiary bears all subsequent costs because these costs fall outside our circle of influence. The SVB is of course interested to learn how the principal bank can support and advise in this. Since the SVB's pension and benefit payments often contribute to our clients' livelihoods, our aim is nevertheless to keep the costs for them as low as possible.                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 6 | 2.2/2.3                                     | For any oral explanation/optional clarification of discussions based on the completed questionnaire, would the SVB consider an in-person meeting, or will it be conducted remotely (i.e. via Zoom)?                                                                                                                                                                                                                    | Yes. To clarify our questions and needs, and your answers to them, we are open to organising a meeting at the SVB's offices in Amstelveen or remotely via Zoom or Teams. We have reserved the period from 1 June 2026 up to and including 4 June 2026 for such a meeting.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

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| 7  | 1.2 & Question 17    | Would the SVB be interested in using an Application Programming Interface (API) instead of a file?<br>If so, do the SVB's Systems of Record have the ability to utilise an API?<br>What Systems of Record are presently being utilised?               | The SVB has its own payment system in which the software is built in Cobol. In 2026, the SVB plans to develop a new system in Java, where the exchange with the principal bank will initially take place in the same way via file exchange. With the new system, the SVB might consider using APIs as well in the future.                                                                                                                                                                                                                                                                                                                                            |
| 8  | 2.3                  | Can the SVB provide the end date of its contract with the current provider?                                                                                                                                                                           | The contracts with the current principal banks will end in Q4 2027.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 9  | Annex 1              | Does SVB issue cheques/drafts in any of the markets listed in Annex 1?<br>If so, which ones, and how many per annum?                                                                                                                                  | The SVB ended the use of outgoing cheques effective June 2025. We also do not accept incoming cheques sent to us by clients or beneficiaries for the repayment of overpaid pension, for example. We only want bank transfers. This applies to all countries.                                                                                                                                                                                                                                                                                                                                                                                                         |
| 10 | 1.2                  | Can the SVB state how many 'principal banks' as referred to in Section 1.2 there are, and who they are?                                                                                                                                               | The SVB has 2 principal banks. Rabobank is the principal bank that processes SVB payments within SEPA, and Citibank handles all global payments outside SEPA. The only exception is payment orders made to the UK, which are processed by Citibank not as SEPA but as ACH payments.                                                                                                                                                                                                                                                                                                                                                                                  |
| 11 | Questions 2 & 14     | Both address overpayments and approaches to collecting these. Is there a reason the SVB has separate questions?                                                                                                                                       | Upon further consideration, this question was included twice in the questionnaire, both in slightly different wording.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 12 |                      | Does the SVB conduct its own proof-of-life checks, or does it rely on its current provider to perform these?                                                                                                                                          | The SVB conducts proof-of-life checks itself, and is increasingly exchanging information about these checks with social insurance institutions in other countries. The SVB is, however, open to the way in which the principal bank could informally support the SVB in conducting proof-of-life checks.                                                                                                                                                                                                                                                                                                                                                             |
| 13 | Beneficiary info     | Does the SVB rely on its existing provider to store beneficiary information, or is this database maintained solely by the SVB?                                                                                                                        | Beneficiary information is managed by the SVB. However, for clients who state that they have not received a payment and request a recall, the SVB would like the principal bank to retain details about the processing carried out and the information provided in payment files. In many cases, an inquiry will be submitted based on an end-to-end ID.                                                                                                                                                                                                                                                                                                             |
| 14 | Channels             | What is the SVB's preferred payment initiation channel across both SEPA and Non-SEPA transfers? (e.g., SWIFT, sFTP, API)<br>Can the SVB's systems instruct payments via different channels (e.g., Int EUR wires via SWIFT and FX ACH via API or H2H)? | At present, the SVB sends its payment files for all payment types to its principal bank via the SWIFT network. In the future, the SVB might consider offering these files via APIs.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 15 | File Acknowledgement | Does the SVB prefer to receive automated multi-level acknowledgements for FX ACH C17, e.g., L0 (file acknowledgement), L1 (file processed / rejected) and L2 (payment returns / refunds)?                                                             | Timely payment of pensions and benefits to ensure clients have financial security is important to the SVB. It is therefore important for us to understand how payments are processed. This can be done, for example, by reviewing the principal bank's banking application, but also by sending reports. Payment files are generally submitted a few days before they actually need to be processed on the specified execution date. If technical file validation can already take place at that time, it will give the SVB the opportunity to take the necessary measures for a rejected file and submit a new file so that payment orders can be executed on time. |

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| 16 | Transaction Volume | Of the non-SEPA payments, what is the absolute maximum / peak number of FX ACH transactions processed around the 15 <sup>th</sup> of every month?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | The numbers of payments to the countries served via ACH for the payment month of April 2026 are as follows:<br>Country (Number of payments)<br>United States of America (6,183)<br>Canada (8,275)<br>Australia (8,485)<br>New Zealand (4,421)<br>United Kingdom (9,475)<br>South Africa (1,172)<br>Morocco (9,883)                                                                                |
| 17 | Question 5         | Q5- For the FX ACH flow, does the SVB require visibility of the rate in advance of initiating these payments? If so, how long do rates need to be held for / guaranteed to enable the SVB to ready their payment systems for these transfers?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | The SVB and its principal bank will agree on which exchange rates will be applied, and within which margin of basis points they will operate. After the payments have been processed, the principal bank can inform the SVB of the rates applied by sending it reports. The SVB will also inform its clients of these rates so that they know what amount has been transferred in local currency. |
| 18 | Question 5         | Q5- For the FX ACH flow, is the SVB currently notified of the final credit to the beneficiary bank?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | No, the SVB is not notified about the final credit to the beneficiary bank.                                                                                                                                                                                                                                                                                                                       |
| 19 | 2.2                | We would propose to divide SEPA and non-SEPA payments into lots because they are 2 entirely different disciplines, each with their own set of rules. We see that this is common practice with tenders of your scope.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | This is valuable input for us for the next phase. The SVB will make a final decision about the division into lots once the final tender procedure has been decided.                                                                                                                                                                                                                               |
| 20 |                    | When will the SVB publish the actual tender on TenderNed, and what will the start date of the most successful tenderer's contract be?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Based on the current timelines, the provisional award is provisionally scheduled for Q1 of 2027. The actual start date of the contract is not yet known. No rights can be derived from this provisional timeline. The SVB reserves the right to change the timelines at any time.                                                                                                                 |
| 21 |                    | In practice, we see that contractors do not accept the tenderers' general terms and conditions, credit terms, etc.; only their own general terms and conditions or standard sectoral conditions. However, these conditions are not suitable for financial services and as such contain a variety of provisions that do not align with the bank's services, rendering them undesirable and unacceptable to the bank. The bank's general terms and conditions, including the product terms and conditions, form the entire legal framework for the bank's services. These terms and conditions align seamlessly with our services and ensure that the bank complies with all applicable laws and regulations, while also taking into account the interests of the contracting party. The market does not accept the rejection of these terms and conditions. We request that you not include these terms and conditions in your tender. This will also save both parties a great deal of work when it comes to the Summary of Additional Information and Changes during the question rounds. | During the final structuring of the tender, the SVB will further examine which contractual system is most suitable, taking into account the SVB's interests as well as the practical feasibility for the Participants.                                                                                                                                                                            |
| 22 |                    | In practice, we see that tenders require a personal data processing agreement (GDPR) to be signed. This is unacceptable to the tenderer because we, in our role as payment service provider, are classed as a controller as meant in the GDPR. Therefore, we cannot enter into an agreement under which we are classed as a processor. We request that you not include this requirement in your tender.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | If the payment service provider and the SVB are both classed as a controller, no processing agreement is required between these 2 parties.                                                                                                                                                                                                                                                        |

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| 23 |                                      | It is often a requirement in tenders that a reserve contractor agreement be drawn up. That is undesirable and impracticable if this were to mean that the tenderer would be required to maintain its tender bid/offer for the entire duration of the contract, or a large part of that time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | The decision as to whether a reserve contractor agreement is needed depends in part on how the tender is structured and the timetable for the implementation phase. Depending on how the tender is structured and the duration of procedures, a decision can be made as to whether a reserve contractor agreement is reasonable and feasible and, if so, in what form. |
| 24 |                                      | The tenderer depends on the services of third parties, such as Currence and Equens, to provide banking services. The tenderer sees that, in tenders, these parties are considered to be subcontractors. However, this is incorrect. These parties work for the tenderer and other banks, not specifically for the contracting authority. We request that you not include this requirement in your tender.                                                                                                                                                                                                                                                                                                                                                                                                                                                       | The SVB will examine this in more detail when drafting the Descriptive Document which sets out the SVB's schedule of requirements, taking into account the SVB's interests as well as the practical feasibility for the Participants.                                                                                                                                  |
| 25 |                                      | In tenders, the tenderer is required to be certified in accordance with NEN-ISO standards, for example ISO 27001. The tenderer has a banking licence and must comply with all relevant external laws and regulations governing quality and security. This same applies to the suppliers we use. Relevant requirements are imposed on these suppliers, and proof is requested where needed. Internal policy and regulations safeguard the requirements imposed, and ensure that any and all necessary measures are identified. A periodic audit (external/internal) will examine whether everything is still up to date and in line with the policy. Audits are the most important quality check within the bank. The bank, the Dutch central bank (DNB) and the European Central Bank (ECB) use audits to check whether the imposed requirements are being met. | During the final structuring of the tender, the SVB will further examine which contractual system is most suitable, taking into account the SVB's interests as well as the practical feasibility for the Participants.                                                                                                                                                 |
| 26 |                                      | If you would like an example of a price sheet, we can make 1 available to you.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | We would appreciate it if you would send us a sample price sheet.                                                                                                                                                                                                                                                                                                      |
| 27 | Market Exploration Guidelines page 3 | You stated that the answers to the questions must be limited to a maximum of 5 A4 pages. Based on the scope and complexity of the open questions, it is our opinion that this limit does not provide sufficient opportunity to answer the questions in full and accurately. We wish to mention the description of the sanctions regime as an example. We would therefore ask you to extend the maximum number to 8 A4 pages, and allow market parties to add an annex.                                                                                                                                                                                                                                                                                                                                                                                          | The maximum of 5 A4 pages of text is a guideline. We grant our approval if more pages or an annex is needed to answer questions in full.                                                                                                                                                                                                                               |
| 28 | Questionnaire Question 2             | Could you please clarify whether a solution that is not offered by the market party itself but via a partner or third party (for example, a payment service provider) is also considered to be a 'solution to facilitate refunds'?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | In response to the market exploration, we are interested in all potential structures. Therefore, this service may be offered by a partner or third party. Based on the input received from the market exploration, the SVB will in a later phase make its final decisions about permitted solutions and communicate these.                                             |
| 29 | Questionnaire Question 5             | Could you please clarify whether in the case of data enrichment the support mentioned in this question also applies to SEPA payments, or whether it is limited to international and/or non-SEPA payment methods?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | The question regarding data enrichment was initially posed to determine what support is available via the principal bank for enriching and obtaining the necessary information if and when the number of countries is increased for a payment method via the ACH. The reason for alignment is to negotiate lower costs for beneficiaries.                              |
| 30 | Questionnaire Question 6             | Does this question apply exclusively to non-SEPA payments made to clients outside the EEA, or do you expect that the solutions and considerations described will (or might) also apply to SEPA payments?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | For the time being, this question concerns non-SEPA payments outside the EEA, but given increasing geopolitical fragmentation and the use of payment infrastructure as a political instrument, it cannot be ruled out that the solutions and considerations may eventually also become relevant for SEPA payments.                                                     |
| 31 | Questionnaire Question 14            | Is the technical or other solution you mention in this question different from the previously requested facilities such as payment links and/or QR codes? Could you please clarify to what payment products the SVB is referring?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | We checked this and it has emerged that this question was included in the questionnaire twice, albeit in slightly different wording. See Question 2.                                                                                                                                                                                                                   |

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| 32 | Questionnaire Question 16                | The purpose of a market exploration is to gather information from market parties prior to a formal tender. The market party is of the opinion that the request to fill in a cost estimate on a price sheet does not accord with this purpose. | The Participants are of course at liberty to answer the questions as they see fit. The SVB sees the market exploration as an opportunity to orientate itself on various topics, including cost categories, which is why we included this question in the market exploration.                                                                                                                                                                                                                                                                                      |
| 33 | Procurement & Timeline                   | Could you please share the anticipated timeline for the next phase of the procurement process, along with the expected mandate award date?                                                                                                    | In our provisional timeline, publishing is scheduled to take place around Q1 of 2027. The contract is expected to be awarded around Q1/Q2 of 2027 but, again, a final decision has yet to be made. This will be communicated at a later stage.<br>Please note that no rights can be derived from the above timeline. The SVB reserves the right to amend the timeline at any time.                                                                                                                                                                                |
| 34 | Procurement & Timeline                   | Given the October 2027 commencement date, is there a target implementation window for onboarding, testing and migration activities?                                                                                                           | We will cover a period of onboarding new partners, testing and migration, but we have not made a final decision on the implementation window. This will be communicated at a later stage.                                                                                                                                                                                                                                                                                                                                                                         |
| 35 | Liquidity Management                     | Noting that the Treasury will fund the accounts to support day-to-day flows, it would be helpful to understand whether you anticipate any residual balances being held in the accounts, and if so, at what level.                             | Currently, the SVB does not require a strict residual balance. We do, however, keep a minimum balance for non-SEPA accounts in case of ad-hoc urgent payments to clients. For SEPA accounts, we have our daily balancing process (alignment with the account of the Treasury department of the Dutch Ministry of Finance).                                                                                                                                                                                                                                        |
| 36 | Connectivity                             | What Treasury Management System (TMS) or Enterprise Resource Planning (ERP) system are you currently using?                                                                                                                                   | We have a Treasury Management System that was developed in house. This application covers liquidity management (forecast and realised) and registers executed payment and finance flows. Our accounting system is based on Unit4.                                                                                                                                                                                                                                                                                                                                 |
| 37 | Reporting & Visibility                   | Are there any specific requirements in relation to end-of-day, intraday, payment status, reconciliation or management information reporting that providers should consider?                                                                   | We want to align as much as possible with market standards for reporting. For end-of-day or daily statement information, this will be in the CAMT.053 format. With the help of this information, we can carry out our reconciliation process. At present, we do not use or require intraday information via CAMT.052. Based on the knowledge we have at this time, management information will be required in the form of processing reports, pricing information, etc. Of course, we are open to suggestions about what other information your bank can provide. |
| 38 | Internal Change Dependencies             | Are there any planned internal system, ERP or treasury infrastructure changes that providers should consider as part of implementation planning?                                                                                              | The SVB is in the process of modernising its IT landscape, which includes developing a new payment gateway. We aim to replace the current payment gateway with the new gateway by the end of 2026. The payment files will be sent to the primary bank in the same way as they are currently sent, i.e. via SWIFT File Act, but the SVB might also consider other methods of exchange, such as via APIs. It has not yet been decided whether this method of exchange will be used during the implementation process or during the course of the new contract.      |
| 39 | Access/ Security/ User Controls          | Are there any specific requirements regarding user access management, approval controls, authentication standards or segregation of duties that should be incorporated into future proposals?                                                 | Technical standards for authentication and authorisation are in place. Our internal controls have also been implemented, including segregation of duties, appropriate departmental structures and backup arrangements. The SVB is open to possible improvements in the user access management and approval controls.                                                                                                                                                                                                                                              |
| 40 | Service Expectations/ Current Pain Point | Are there any particular service level expectations, support model preferences, or elements of the current arrangement that you would like prospective providers to improve upon?                                                             | We expect a principal bank or potential provider to support the SVB in fulfilling its role as a timely and reliable payer of pensions, benefits, salaries and invoices. This includes having a helpdesk for day-to-day operational support and clearly defined escalation levels where required.                                                                                                                                                                                                                                                                  |

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| 41 | Question 5  | Could you please state for which 7 global countries the SVB currently uses the ACH payment method, where the principal bank converts the SVB's EUR payments to those countries into the local currency and incorporates them in the clearing of those countries' national payment transactions? | <p>The number of payment to the countries served via ACH for the payment month of April 2026 were as follows:</p> <p>Country (Number of payments)</p> <p>United States of America (6,183)</p> <p>Canada (8,275)</p> <p>Australia (8,485)</p> <p>New Zealand (4,421)</p> <p>United Kingdom (9,475)</p> <p>South Africa (1,172)</p> <p>Morocco (9,883)</p>                       |
| 42 | Question 8  | What exactly do you mean by this question?                                                                                                                                                                                                                                                      | The SVB wants to understand how market participants view the role of (digital) sovereignty and autonomy within European and Dutch payment systems. In addition, the SVB wants to know whether Participants expect this discussion to have an impact on the payment services they currently offer or will offer in the future and, if so, what they expect this impact will be. |
| 43 | Question 15 | <p>Can you please share your experiences with set ups like Host-to-Host connections and/or Swift4C.</p> <p>Are you doing it by yourself and/or are you hiring external specialists?</p>                                                                                                         | The SVB does not work with Host-to-Host connections because we work with an external SWIFT Service Provider (between the SVB and the principal bank). We mostly work with internal specialists. In some exceptional cases, we hire external specialists on an ad-hoc basis.                                                                                                    |
| 44 | Question 16 | Can you give us any feedback on volumes?                                                                                                                                                                                                                                                        | For details, please see the 'Guideline market exploration' – EUR 55 million in payments a year, split between EUR 54 million in SEPA payments and EUR 1 million in non-SEPA payments (covering 117 countries), with a breakdown of approximately 575,000 ACH and 425,000 wire payments.                                                                                        |