



INTERBANKING SYSTEMS S.A.

SENIOR COMMITTEE FOR INTERBANK PRODUCTS CHARTER

Document Information

TITLE	Senior Committee for Interbank Products Charter
VERSION	1.0
CODE	-
AUTHOR	Legal & Compliance Department
APPROVED BY	CEO
DATE OF LAST REVIEW	3-9-2026
NEXT REVIEW	3-9-2029

CHARTER OF THE SENIOR COMMITTEE FOR INTERBANK PRODUCTS.

The DIAS Payment System (hereinafter the “System”) provides a set of Payment Services through which Payment Service Providers, as defined in the Charter of the System, execute payment transactions. The System is managed by the société anonyme “Interbanking Systems S.A.” (hereinafter “DIAS”). The System’s services comply with the requirements and specifications of the Schemes of the European Payments Council (EPC). Some of these services, such as IRIS Payments, have been enhanced or may be enhanced with additional features and/or functional specifications, with the aim of creating distinct value-added products.

1. Establishment and Purpose

The Senior Committee for Interbank Products (hereinafter the “Committee”), whose establishment was decided in the context of the approval by the Board of Directors of the implementation of the “Governance Model/Rulebook” project, at meeting no. 539/17.12.2024, has as its mission the coordination of the Payment Service Providers and DIAS both at the design stage and during the implementation of the services offered by DIAS through the banks.

The main purpose of the Committee is to coordinate the Payment Service Providers and DIAS for all products offered in an interbank environment, such as, for example, products relating to IRIS Payments, payment services using RF/QR, etc., as well as their individual functions.

This coordination aims, on the one hand, at aligning the services with the leading standards of the “Account-to-Account” Schemes and with current trends in the payments sector, both European and international, and, on the other hand, at their development and continuous improvement, so that they effectively respond to technological developments and market needs. Achieving this objective requires close and continuous cooperation between the Payment Service Providers and DIAS.

2. Committee Composition

The Committee consists of:

- a. the Chief Executive Officer of DIAS, as Chair
- c. one representative from each Participant of the Operational Committee.
Each representative must be a senior executive of the Participant with expertise in payment matters, who has a sufficient degree of decision-making autonomy based on the internal corporate procedures of each Participant.
- d. the Head of the Business Development and Innovation Department of DIAS, as Member
- e. the Director of Operations of DIAS, as Member

The work of the Committee is supported by a Secretary, appointed by the Chair of the Committee.

The Committee may invite to its meetings, without voting rights, third parties whose knowledge, expertise or experience are deemed necessary for one or more matters.

3. Quorum

The Committee has a quorum when at least six (6) Members are present. Decisions are taken unanimously.

4. Committee Meetings

Regular meetings shall be held at least four (4) times a year, and their dates shall be determined at the beginning of each year. The Committee may also be convened extraordinarily whenever deemed necessary by its Chair. The meeting may also be held by teleconference.

5. Agenda and Minutes

At the discretion of the Chair of the Committee, the Secretary shall send the respective invitations to the Members by email at least five (5) working days before an upcoming meeting of the Committee. The invitations shall include the agenda items, as well as the relevant documents and/or relevant submissions. Agenda items sent to the Members of the Committee less than five (5) working days before the scheduled meeting may be discussed only following a unanimous resolution of the Members of the Committee to that effect, which shall be recorded in the Minutes.

The agenda items shall be discussed thoroughly with the aim of reaching unanimity in the decisions. If unanimity is not possible, decisions shall be taken by an absolute majority of the Members present.

During the meetings, the Secretary shall keep Minutes, recording the matters to be discussed, the comments of the Members and the resolutions taken. The Minutes of the meetings shall be kept by the Secretary of the Committee and signed by the Secretary and the Members present at each meeting. The Minutes shall be made available to all Members of the Committee and the Board of Directors, upon their request.

6. Committee Responsibilities

The Committee has the following responsibilities:

- the evaluation of the overall performance of the services, in an interbank environment.
- the determination of the strategy for the existing services of the System
- the investigation of the adoption and implementation of new services and products that will enhance the existing ones.
- the oversight of already approved implementations.
- the evaluation and decision-making on matters brought to its attention following a relevant request by the Operational Committee.

The Committee examines the above from a strategic, business and operational perspective with the aim of improving the services and products provided and optimally serving end users.

7. Implementation of Committee Resolutions

The resolutions of the Committee:

A) concerning new products and their features shall be submitted to the Board of Directors for approval.

B) concerning matters requiring more detailed analysis in order to identify the optimal solution or assess the implementation timeframe, the Committee may request the assistance of the Operational Committee.

C) concerning matters that do not require further approval by the Board of Directors or further analysis shall be forwarded to the Operational Committee for implementation of the decision.

8. Confidentiality – Protection of Personal Data

The Members of the Committee, as well as any participant in its meetings, are bound by the obligation to maintain and protect the confidentiality of any information they receive in the course of their activities. Where such information constitutes personal data, the Committee shall manage it in accordance with the provisions of the applicable legislation and the relevant corporate policies, ensuring that it does not process more information than is necessary for the performance of its duties and, in general, safeguarding its security. In any case where confidential information or personal data are provided to third parties in the context of the Committee's activities, the latter shall ensure that such persons are contractually bound with regard to the protection of the information/data (including, indicatively, the signing of NDAs, DPAs, etc.) and that the requirements of the corporate Policy for the Protection of Personal Data and the relevant legislation concerning the lawful processing of personal data are met. Where deemed necessary, the opinion of the Legal Function and/or the Data Protection Officer may be sought.

9. No Remuneration of Committee Members

Members are not entitled to remuneration for their participation in the meetings of the Committee.

10. Amendment of the Charter

Following a written submission by the Committee and where there is cause to do so, the Chief Executive Officer shall assess the suitability and effectiveness of the Charter and approve any amendments thereto.

Disclaimer: This is an English translation of the official company text originally drafted in Greek, provided for informational purposes only. In the event of any discrepancy between the Greek and the English versions, the Greek version shall prevail.