



CROSS-BORDER PAYMENTS – COUNTRIES AND CURRENCIES – PERSONAL CUSTOMERS

COUNTRY OR TERRITORY	COUNTRY CODE	LOCAL CURRENCY	LOCAL CURRENCY CODE	LOCAL CURRENCY SUPPORTED	PREFERRED PAYMENT CURRENCIES	OTHER SUPPORTED PAYMENT CURRENCIES	IBAN COUNTRY CODE	IBAN TOTAL LENGTH	SEPA	IBAN ONLY / IBAN MANDATORY*
Albania	AL	Albanian lek	ALL	No	EUR	USD	AL	28	Yes	Yes / Yes
American Samoa	AS	US dollar	USD	Yes	USD					
Andorra	AD	Euro	EUR	Yes	EUR	GBP, USD	AD	24	Yes	Yes / Yes
Anguilla	AI	East Caribbean dollar	XCD	No	USD, GBP	EUR				
Antigua and Barbuda	AG	East Caribbean dollar	XCD	No	USD, GBP	EUR				
Argentina	AR	Argentinian peso	ARS	No	USD	EUR				
Armenia	AM	Armenian dram	AMD	No	USD	EUR				
Aruba	AW	Aruban florin	AWG	No	USD, GBP	EUR				
Australia	AU	Australian dollar	AUD	Yes	AUD	USD, EUR				
Austria	AT	Euro	EUR	Yes	EUR	USD	AT	20	Yes	Yes / Yes
Azerbaijan	AZ	Azerbaijani manat	AZN	No	USD	EUR	AZ	28	No	No / Yes
Bahamas	BS	Bahamian dollar	BSD	No	USD, EUR, GBP					
Bahrain	BH	Bahraini dinar	BHD	Yes	BHD, USD	EUR	BH	22	No	No / Yes
Bangladesh	BD	Bangladeshi taka	BDT	Yes	BDT, USD	EUR				
Barbados	BB	Barbadian dollar	BBD	No	USD, EUR					
Belgium	BE	Euro	EUR	Yes	EUR	USD	BE	16	Yes	Yes / Yes
Belize	BZ	Belizian dollar	BZD	No	USD					
Benin	BJ	West African CFA franc	XOF	No	USD, EUR		BJ	28	No	No / No
Bermuda	BM	Bermudan dollar	BMD	No	USD, EUR, GBP					
Bhutan	BT	Bhutanese ngultrum	BTN	No	USD, EUR					
Bonaire, Sint Eustatius and Saba (BES)	BQ	US dollar	USD	Yes	USD	EUR				
Bosnia and Herzegovina	BA	Convertible mark	BAM	No	EUR	USD	BA	20	No	No / Yes
Botswana	BW	Botswana pula	BWP	No	USD, EUR					
Brazil	BR	Brazilian real	BRL	No	USD	EUR	BR	29	No	No / No
Brunei	BN	Bruneian dollar	BND	No	USD, EUR					
Bulgaria	BG	Euro	EUR	Yes	EUR	USD	BG	22	Yes	Yes / Yes
Burkina Faso	BF	West African CFA franc	XOF	No	USD, EUR		BF	28	No	No / No
Burundi	BI	Burundian franc	BIF	No	USD, EUR		BI	27	No	No / No



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Cabo Verde	CV	Cabo Verdean escudo	CVE	No	USD, EUR		CV	25	No	No / No
Cambodia	KH	Cambodian riel	KHR	No	USD, EUR					
Canada	CA	Canadian dollar	CAD	Yes	CAD	USD, EUR, GBP				
Cayman Islands	KY	Caymanian dollar	KYD	No	USD, EUR					
Central African Republic	CF	Central African CFA franc	XAF	No	USD, EUR		CF	27	No	No / No
Chad	TD	Central African CFA franc	XAF	No	USD, EUR		TD	27	No	No / No
Chile	CL	Chilean peso	CLP	No	USD	EUR				
China	CN	Chinese yuan renminbi	CNY	Yes	Payment Guide / China					
Christmas Island	CX	Australian dollar	AUD	Yes	AUD					
Cocos (Keeling) Islands	CC	Australian dollar	AUD	Yes	AUD					
Colombia	CO	Colombian peso	COP	No	USD					
Comoros	KM	Comorian franc	KMF	No	USD, EUR		KM	27	No	No / No
Congo-Brazzaville	CG	Central African CFA franc	XAF	No	USD, EUR		CG	27	No	No / No
Cook Islands	CK	New Zealand dollar	NZD	Yes	NZD					
Costa Rica	CR	Costa Rican colón	CRC	No	USD		CR	22	No	No / Yes
Croatia	HR	Euro	EUR	Yes	EUR	USD	HR	21	Yes	Yes / Yes
Cuba	CU	Cuban peso	CUP	No	EUR					
Curaçao	CW	Netherlands Antillean guilder	ANG	No	EUR, USD					
Cyprus	CY	Euro	EUR	Yes	EUR	GBP, USD	CY	28	Yes	Yes / Yes
Czechia	CZ	Czech koruna	CZK	Yes	CZK, EUR	USD	CZ	24	Yes	Yes / Yes
Denmark	DK	Danish krone	DKK	Yes	DKK, EUR, USD	GBP, NOK, SEK	DK	18	Yes	Yes / Yes
Djibouti	DJ	Djiboutian franc	DJF	No	USD, EUR		DJ	27	No	No / No
Dominica	DM	East Caribbean dollar	XCD	No	USD, GBP	EUR				
Dominican Republic	DO	Dominican peso	DOP	No	USD	EUR	DO	28	No	No / No
Ecuador	EC	US dollar	USD	Yes	USD					
Egypt	EG	Egyptian pound	EGP	Yes	EGP, USD	EUR	EG	29	No	No / Yes
El Salvador	SV	US dollar	USD	Yes	USD		SV	28	No	No / Yes
Equatorial Guinea	GQ	Central African CFA franc	XAF	No	USD, EUR		GQ	27	No	No / No



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Eritrea	ER	Eritrean nakfa	ERN	No	USD, EUR					
Estonia	EE	Euro	EUR	Yes	EUR	USD	EE	20	Yes	Yes / Yes
Eswatini	SZ	Swazi lilangeni	SZL	No	ZAR	EUR, USD				
Ethiopia	ET	Ethiopian birr	ETB	No	USD, EUR					
Falkland Islands	FK	Falkland Islands pound	FKP	No	GBP	EUR, USD	FK	18	No	No / No
Faroe Islands	FO	Danish krone	DKK	Yes	DKK	EUR, USD	FO	18	No	No / Yes
Fiji	FJ	Fijian dollar	FJD	No	USD	EUR				
Finland	FI	Euro	EUR	Yes	EUR	USD, DKK, NOK, SEK, GBP	FI	18	Yes	Yes / Yes
France	FR	Euro	EUR	Yes	EUR	USD	FR	27	Yes	Yes / Yes
French Guiana	GF	Euro	EUR	Yes	EUR	USD	FR	27	Yes	Yes / Yes
French Polynesia	PF	CFP franc	XPF	No	EUR	USD	FR	27	No	Yes / Yes
Gabon	GA	Central African CFA franc	XAF	No	USD, EUR		GA	27	No	No / No
Gambia	GM	Gambian dalasi	GMD	No	USD, EUR					
Georgia	GE	Georgian lari	GEL	No	USD	EUR	GE	22	No	No / Yes
Germany	DE	Euro	EUR	Yes	EUR	USD	DE	22	Yes	Yes / Yes
Ghana	GH	Ghanaian cedi	GHS	No	USD, EUR					
Gibraltar	GI	Gibraltar pound	GIP	No	GBP	EUR, USD	GI	23	Yes	Yes / Yes
Greece	GR	Euro	EUR	Yes	EUR	USD	GR	27	Yes	Yes / Yes
Greenland	GL	Danish krone	DKK	Yes	DKK	EUR, USD	GL	18	No	No / Yes
Grenada	GD	East Caribbean dollar	XCD	No	USD, GBP	EUR				
Guadeloupe	GP	Euro	EUR	Yes	EUR	USD	FR	27	Yes	Yes / Yes
Guam	GU	US dollar	USD	Yes	USD					
Guatemala	GT	Guatemalan quetzal	GTQ	No	USD		GT	28	No	No / No
Guernsey	GG	British pound sterling	GBP	Yes	GBP	EUR, USD	GG / GB	22	Yes	Yes / Yes
Guinea	GN	Guinean franc	GNF	No	USD, EUR					
Guinea-Bissau	GW	West African CFA franc	XOF	No	USD, EUR		GW	25	No	No / No
Guyana	GY	Guyanese dollar	GYD	No	USD, EUR					
Honduras	HN	Honduran lempira	HNL	No	USD		HN	28	No	No / No



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Hong Kong	HK	Hong Kong dollar	HKD	Yes	HKD, EUR, GBP, USD	CNH				
Hungary	HU	Hungarian forint	HUF	Yes	HUF, EUR	USD	HU	28	Yes	Yes / Yes
Iceland	IS	Icelandic króna	ISK	Yes	ISK, EUR	USD	IS	26	Yes	Yes / Yes
India	IN	Indian rupee	INR	Yes	INR, USD	EUR				
Indonesia	ID	Indonesian rupiah	IDR	Yes	IDR, USD	EUR				
Iraq	IQ	Iraqi dinar	IQD	No	USD	EUR	IQ	23	No	No / Yes
Ireland	IE	Euro	EUR	Yes	EUR, GBP, USD		IE	22	Yes	Yes / Yes
Isle of Man	IM	British pound sterling	GBP	Yes	GBP	EUR, USD	IM / GB	22	Yes	Yes / Yes
Israel	IL	Israeli new shekel	ILS	Yes	ILS, USD	EUR	IL	23	No	No / Yes
Italy	IT	Euro	EUR	Yes	EUR	USD	IT	27	Yes	Yes / Yes
Jamaica	JM	Jamaican dollar	JMD	No	USD	EUR, GBP				
Japan	JP	Japanese yen	JPY	Yes	JPY, USD	EUR				
Jersey	JE	British pound sterling	GBP	Yes	GBP	EUR, USD	JE / GB	22	Yes	Yes / Yes
Jordan	JO	Jordanian dinar	JOD	No	EUR	USD	JO	30	No	No / Yes
Kazakhstan	KZ	Kazakhstani tenge	KZT	Yes	KZT	USD, EUR	KZ	20	No	No / Yes
Kiribati	KI	Australian dollar	AUD	Yes	AUD	EUR, USD				
Kosovo	XK	Euro	EUR	Yes	EUR	USD	XK	20	No	No / No
Kuwait	KW	Kuwaiti dinar	KWD	Yes	KWD, USD	EUR	KW	30	No	No / Yes
Kyrgyzstan	KG	Kyrgyzstani som	KGS	No	EUR, USD					
Latvia	LV	Euro	EUR	Yes	EUR	USD	LV	21	Yes	Yes / Yes
Lesotho	LS	Basotho loti	LSL	No	ZAR	EUR, USD				
Liberia	LR	Liberian dollar	LRD	No	USD	EUR				
Libya	LY	Libyan dinar	LYD	No	EUR, USD		LY	25	No	No / No
Liechtenstein	LI	Swiss franc	CHF	Yes	CHF, EUR	USD	LI	21	Yes	Yes / Yes
Lithuania	LT	Euro	EUR	Yes	EUR	USD	LT	20	Yes	Yes / Yes
Luxembourg	LU	Euro	EUR	Yes	EUR	USD	LU	20	Yes	Yes / Yes
Macao	MO	Macanese pataca	MOP	No	EUR, GBP, USD	HKD, CNH				
Madagascar	MG	Malagasy ariary	MGA	No	USD, EUR		MG	27	No	No / No



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Malawi	MW	Malawian kwacha	MWK	No	USD, EUR					
Malaysia	MY	Malaysian ringgit	MYR	No	USD					
Maldives	MV	Maldivian rufiyaa	MVR	No	EUR, USD					
Mali	ML	West African CFA franc	XOF	No	USD, EUR		ML	28	No	No / No
Malta	MT	Euro	EUR	Yes	EUR	USD	MT	31	Yes	Yes / Yes
Marshall Islands	MH	US dollar	USD	Yes	USD					
Martinique	MQ	Euro	EUR	Yes	EUR	USD	FR	27	Yes	Yes / Yes
Mauritania	MR	Mauritian rupee	MRU	No	EUR, USD		MR	27	No	No / No
Mauritius	MU	Mauritius rupee	MUR	No	EUR, USD		MU	30	No	No / No
Mayotte	YT	Euro	EUR	Yes	EUR	USD	FR	27	Yes	Yes / Yes
Mexico	MX	Mexican peso	MXN	Yes	MXN, USD	EUR				
Micronesia	FM	US dollar	USD	Yes	USD					
Moldova	MD	Moldovan leu	MDL	No	EUR	USD	MD	24	Yes	Yes / Yes
Mongolia	MN	Mongolian tugrik (tögrög)	MNT	No	EUR, USD		MN	20	No	No / No
Montenegro	ME	Euro	EUR	Yes	EUR	USD	ME	22	Yes	Yes / Yes
Montserrat	MS	East Caribbean dollar	XCD	No	USD, GBP	EUR				
Morocco	MA	Moroccan dirham	MAD	Yes	MAD	EUR, USD	MA	28	No	No / No
Mozambique	MZ	Mozambican metical	MZN	No	EUR, USD		MZ	25	No	No / No
Nauru	NR	Australian dollar	AUD	Yes	AUD					
Netherlands	NL	Euro	EUR	Yes	EUR	USD	NL	18	Yes	Yes / Yes
New Caledonia	NC	CFP franc	XPF	No	EUR	USD	FR	27	No	Yes / Yes
New Zealand	NZ	New Zealand dollar	NZD	Yes	NZD, USD	EUR				
Nicaragua	NI	Nicaraguan córdoba	NIO	No	USD	EUR	NI	28	No	No / No
Niger	NE	West African CFA franc	XOF	No	EUR, USD		NE	28	No	No / No
Nigeria	NG	Nigerian naira	NGN	No	EUR, USD					
Niue	NU	New Zealand dollar	NZD	Yes	NZD					
Norfolk Island	NF	Australian dollar	AUD	Yes	AUD					
North Macedonia	MK	Macedonian denar	MKD	No	EUR	USD	MK	19	Yes	Yes / Yes



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Northern Mariana Islands	MP	US dollar	USD	Yes	USD					
Norway	NO	Norwegian krone	NOK	Yes	NOK, EUR, USD	DKK, GBP, SEK	NO	15	Yes	Yes / Yes
Oman	OM	Omani rial	OMR	No	USD, EUR		OM	23	No	No / Yes
Pakistan	PK	Pakistani rupee	PKR	Yes	PKR	USD, EUR	PK	24	No	No / Yes
Palau	PW	US dollar	USD	Yes	USD					
Palestinian Authority	PS	Euro	N/A	No	EUR		PS	29	No	No / Yes
Panama	PA	Panamanian balboa	PAB	No	USD	EUR				
Papua New Guinea	PG	Papua New Guinean kina	PGK	No	EUR, USD					
Paraguay	PY	Paraguayan guaraní	PYG	No	USD	EUR				
Peru	PE	Peruvian sol	PEN	No	USD	EUR				
Philippines	PH	Philippine peso	PHP	Yes	PHP, USD	EUR				
Pitcairn Islands	PN	New Zealand dollar	NZD	Yes	NZD					
Poland	PL	Polish złoty	PLN	Yes	PLN, EUR	USD	PL	28	Yes	Yes / Yes
Portugal	PT	Euro	EUR	Yes	EUR	USD	PT	25	Yes	Yes / Yes
Puerto Rico	PR	US dollar	USD	Yes	USD					
Qatar	QA	Qatari rial	QAR	Yes	QAR	EUR, USD	QA	29	No	No / Yes
Réunion	RE	Euro	EUR	Yes	EUR	USD	FR	27	Yes	Yes / Yes
Romania	RO	Romanian leu	RON	Yes	RON, EUR	USD	RO	24	Yes	Yes / Yes
Rwanda	RW	Rwanda franc	RWF	No	EUR, USD					
Saint Barthélemy	BL	Euro	EUR	Yes	EUR	USD	FR	27	Yes	Yes / Yes
Saint Helena, Ascension and Tristan da Cunha	SH	Saint Helena pound	SHP	No	GBP	USD				
Saint Kitts and Nevis	KN	East Caribbean dollar	XCD	No	USD, GBP	EUR				
Saint Lucia	LC	East Caribbean dollar	XCD	No	USD, GBP	EUR	LC	32	No	No / No
Saint Martin	MF	Euro	EUR	Yes	EUR	USD	FR	27	Yes	Yes / Yes
Saint Pierre and Miquelon	PM	Euro	EUR	Yes	EUR	CAD, USD	FR	27	Yes	Yes / Yes
Saint Vincent and the Grenadines	VC	East Caribbean dollar	XCD	No	USD, GBP	EUR				
Samoa	WS	Samoaan tālā	WST	No	EUR, USD	AUD, NZD				
San Marino	SM	Euro	EUR	Yes	EUR	USD	SM	27	Yes	Yes / Yes



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São Tomé and Príncipe	ST	São Toméan dobra	STN	No	EUR, USD		ST	25	No	No / Yes
Saudi Arabia	SA	Saudi Arabian riyal	SAR	Yes	SAR, USD	EUR	SA	24	No	No / Yes
Senegal	SN	West African CFA franc	XOF	No	EUR, USD		SN	28	No	No / No
Serbia	RS	Serbian dinar	RSD	Yes	RSD, EUR	USD	RS	22	No	No / Yes
Seychelles	SC	Seychellois rupee	SCR	No	EUR, USD		SC	31	No	No / No
Sierra Leone	SL	Sierra Leonean leone	SLE	No	EUR, USD					
Singapore	SG	Singapore dollar	SGD	Yes	SGD	USD, EUR				
Sint Maarten	SX	Netherlands Antillean guilder	ANG	No	EUR, USD					
Slovakia	SK	Euro	EUR	Yes	EUR	USD	SK	24	Yes	Yes / Yes
Slovenia	SI	Euro	EUR	Yes	EUR	USD	SI	19	Yes	Yes / Yes
Solomon Islands	SB	Solomon Islands dollar	SBD	No	EUR, USD	AUD				
Somalia	SO	Somali shilling	SOS	No	USD		SO	23	No	No / No
South Africa	ZA	South African rand	ZAR	Yes	ZAR	EUR, USD				
South Korea	KR	South Korean won	KRW	Yes	KRW, USD	EUR				
Spain	ES	Euro	EUR	Yes	EUR	USD	ES	24	Yes	Yes / Yes
Sri Lanka	LK	Sri Lankan rupee	LKR	Yes	LKR	USD, EUR				
Suriname	SR	Surinamese dollar	SRD	No	EUR, USD					
Svalbard and Jan Mayen	SJ	Norwegian krone	NOK	Yes	NOK	EUR, USD	NO	15	No	No / No
Sweden	SE	Swedish krona	SEK	Yes	SEK, EUR, USD	DKK, GBP, NOK	SE	24	Yes	Yes / Yes
Switzerland	CH	Swiss franc	CHF	Yes	CHF, EUR	USD	CH	21	Yes	Yes / Yes
Taiwan	TW	Taiwanese dollar	TWD	No	USD	EUR				
Tajikistan	TJ	Tajikistani somoni	TJS	No	EUR, USD					
Tanzania	TZ	Tanzanian shilling	TZS	No	EUR, USD					
Thailand	TH	Thai baht	THB	Yes	THB, USD	EUR				
Timor-Leste (East Timor)	TL	US dollar	USD	Yes	USD	EUR	TL	23	No	No / Yes
Togo	TG	West African CFA franc	XOF	No	EUR, USD		TG	28	No	No / No
Tokelau	TK	New Zealand dollar	NZD	Yes	NZD	EUR, USD				
Tonga	TO	Tongan pa'anga	TOP	No	EUR, USD					



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Tunisia	TN	Tunisian dinar	TND	Yes	TND, EUR	USD	TN	24	No	No / Yes
Turkmenistan	TM	Turkmen manat	TMT	No	EUR, USD					
Turks and Caicos Islands	TC	US dollar	USD	Yes	USD	EUR				
Tuvalu	TV	Australian dollar	AUD	Yes	AUD					
Türkiye	TR	Turkish lira	TRY	Yes	TRY, EUR	USD	TR	26	No	No / Yes
Uganda	UG	Ugandan shilling	UGX	No	EUR, USD					
Ukraine	UA	Ukrainian hryvnia	UAH	No	EUR	USD	UA	29	No	No / Yes
United Arab Emirates	AE	Emirati dirham	AED	Yes	AED, USD	EUR	AE	23	No	No / Yes
United Kingdom of Great Britain and Northern Ireland	GB	British pound sterling	GBP	Yes	GBP	EUR, USD	GB	22	Yes	Yes / Yes
United States Minor Outlying Islands	UM	US dollar	USD	Yes	USD					
United States of America	US	US dollar	USD	Yes	USD	CAD, EUR, GBP				
Uruguay	UY	Uruguayan peso	UYU	No	EUR, USD					
Uzbekistan	UZ	Uzbekistani sum	UZS	No	EUR, USD					
Vatican City State	VA	Euro	EUR	Yes	EUR	USD	VA	22	Yes	Yes / Yes
Virgin Islands (U.S.)	VI	US dollar	USD	Yes	USD					
Wallis and Futuna	WF	CFP franc	XPF	No	EUR	USD	FR	27	No	Yes / Yes
Zambia	ZM	Zambian kwacha	ZMW	No	EUR, USD					
Zimbabwe	ZW	Zimbabwean dollar	ZWL	No	USD	ZAR				
Afghanistan	AF	Afghan afghani	AFN	SANCTIONED / EUHR3C						
Algeria	DZ	Algerian dinar	DZD	EUHR3C						
Angola	AO	Angolan kwanza	AOA	EUHR3C						
Belarus	BY	Belarusian ruble	BYN	SANCTIONED						
Bolivia	BO	Bolivian boliviano	BOB	EUHR3C						
Cameroon	CM	Central African CFA franc	XAF	EUHR3C						
Congo-Kinshasa	CD	Congolese franc	CDF	EUHR3C						
Côte d'Ivoire (Ivory Coast)	CI	West African CFA franc	XOF	EUHR3C						
Haiti	HT	Haitian gourde	HTG	EUHR3C						
Iran	IR	Iranian rial	IRN	SANCTIONED / EUHR3C						



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Kenya	KE	Kenyan shilling	KES	EUHR3C						
Laos	LA	Laos lao kip	LAK	EUHR3C						
Lebanon	LB	Lebanese pound	LBP	EUHR3C						
Monaco	MC	Euro	EUR	EUHR3C						
Myanmar	MM	Myanma kyat	MMK	EUHR3C						
Namibia	NA	Namibian dollar	NAD	EUHR3C						
Nepal	NP	Nepalese rupee	NPR	EUHR3C						
North Korea	KP	North Korean won	KPW	SANCTIONED / EUHR3C						
Russia	RU	Russian ruble	RUB	SANCTIONED / EUHR3C						
South Sudan	SS	South Sudanese pound	SSP	EUHR3C						
Syria	SY	Syrian pound	SYR	SANCTIONED / EUHR3C						
Trinidad and Tobago	TT	Trinidad and Tobago dollar	TTD	EUHR3C						
Vanuatu	VU	Vanuatu vatu	VUV	EUHR3C						
Venezuela	VE	Venezuelan bolívar soberano	VES	EUHR3C						
Vietnam	VN	Vietnamese đồng	VND	EUHR3C						
Virgin Islands (British)	VG	US dollar	USD	EUHR3C						
Yemen	YE	Yemeni rial	YER	EUHR3C						

* Countries within SEPA are IBAN-only which implies that additional payment instructions such as a BIC are not required and will be ignored. The beneficiary bank information is derived from the IBAN account provided. For non-SEPA countries where the use of IBAN is mandatory, a BIC must be provided.

Payments to or from countries and currencies designated as **SANCTIONED** or **SANCTIONED / EUHR3C** (European Union High-Risk Third Countries) are not permitted. For payments to countries designated as EUHR3C please contact Nordea Customer Service for more information.

EUHR3C list as of 29/01/2026 [Link](#)

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Version 2.3