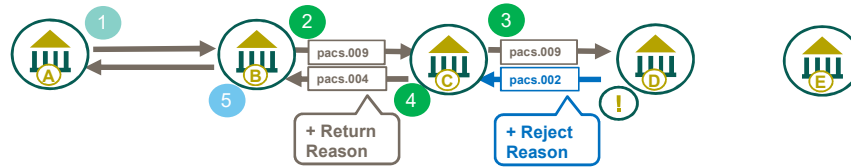# High Level Rejection of an incomplete Financial Institution Credit Transfer (pacs.009) Use Case p.2.2.1

1 Agent A **RBS plc** as the Debtor initiates a payment instruction to the Debtor Agent (Agent B) **ABN Amro**

2 Debtor Agent (B) **ABN Amro** debits the account of Agent A **RBS plc** and initiates a serial payment towards the Creditor (Agent E **Evli**) using Agents C **Nordea Finland** as an intermediary.

3 Agent C **Nordea Finland** processes the payment onto Agent D **Aktia**

Having received the payment Agent D **Aktia** recognises the payment can not be completed as requested e.g. the Creditor's account is closed. Agent D **Aktia** rejects the payment to Agent C **Nordea Finland** using a Status Information message (pacs.002) also including the reject code.

4 Agent C **Nordea Finland** return funds to Agent B **ABN Amro**, together with the reason code for return.

5 Agent B **ABN Amro** advises Agent A **RBS plc** of the return of payment together with the reason using the camt.053 and may optionally provide a notification e.g. credit notification.

Scenario: RBS is required to remit EUR 654,486.98 to Aktia Bank in Finland, Creditor agent for Evli. The funds are transferred by RBS's agent ABN Amro via a series of pacs.009 messages via an intermediary Nordea Finland to Aktia Bank. Evli's account at Aktia is closed and the payment cannot be completed. A negative pacs.002 status report is sent by Nordea Finland, who in turn return the funds to ABN Amro with a pacs.004.

Invoice: 456464-9663   654489.98 EUR   2020-08-03

	Debtor				Creditor
Identifier	A	B	C	D	E
BIC	RBOSGB2LXXX	ABNANL2AXXX	NDEAFIHHXXX	HELSFIHHXXX	EVSEFIHHXXX
Name	RBS plc	ABN Amro	Nordea Finland	Aktia	Evli
Street	36 St Andrews Square	Gustav Mahlerlaan 10	Hambanegatan 5	Mannerheimvagen	Aleksanterinkatu 19
Town	Edinburgh	Amsterdam	Helsinki	Helsingfors	Helsinki
Country	UK	NL	FL	FL	FI