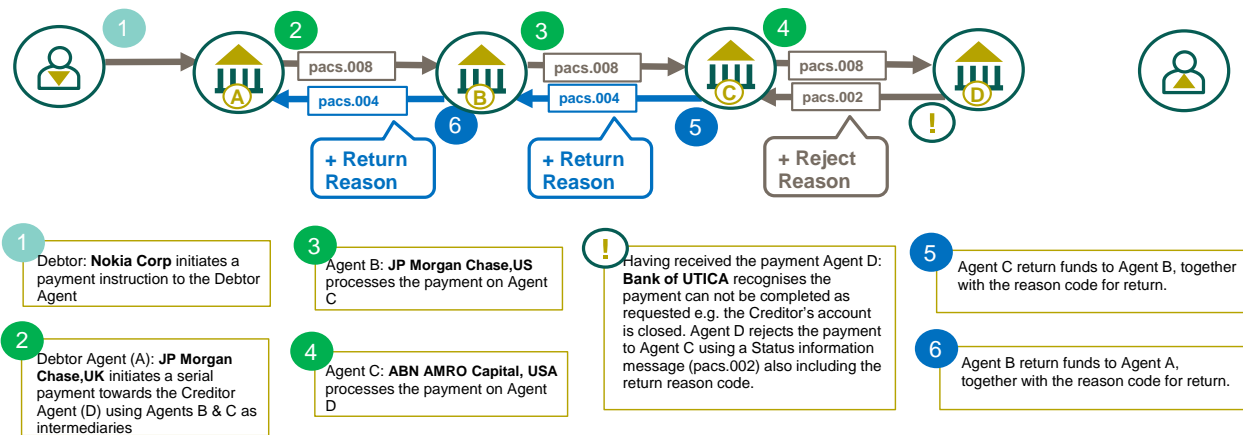




Payment Return (pacs.004) of an incomplete Customer Credit Transfer (pacs.008)

Use Case p.4.1.1



Scenario: Value Date Jan 11, 2020, Nokia Corp. orders JPMorgan Chase, UK to pay \$40000 into AT&T's account number 794115296 for INV 2708, which is with Bank of UTICA, USA.

Charges are shared

AC04 - ClosedAccountNumber - Account number specified has been closed on the bank of account's books

| Identifier | Debtor | A | B | C | D | Creditor |
|------------|--|---------------------|---------------------|-------------------|-------------------|---|
| BIC | | CHASGB2L | CHASUS33 | FTSBUS33 | BAUTUS31 | |
| Name | Nokia Corp. | JP Morgan Chase, UK | JP Morgan Chase, US | ABN AMRO Bank, US | Bank of UTICA, US | AT&T |
| Address | 1510 Arlington Business Park, Theale RG7 4SA, UK | | | | | 208 S. Akard St. Dallas, Texas 75202, USA |
| Country | United Kingdom | United Kingdom | United States | United States | United States | United States |