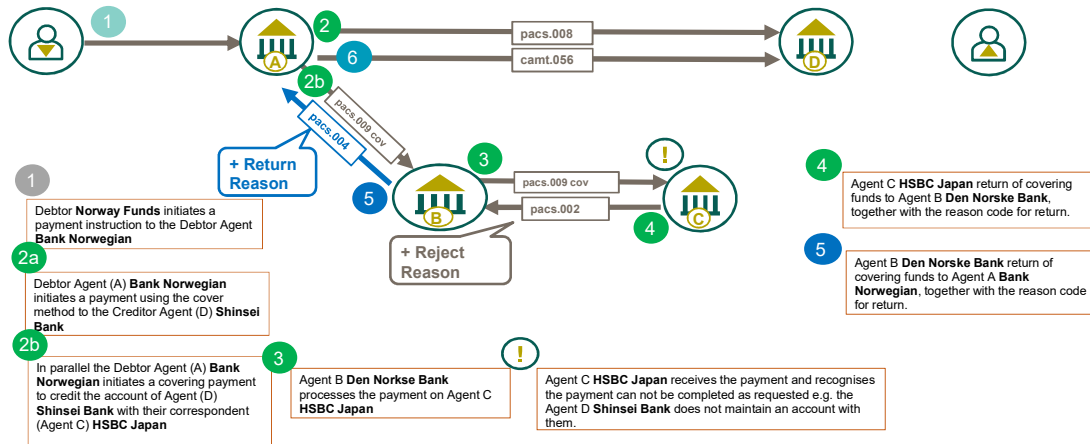




Payment Return (pacs.004) of an incomplete cover payment

Use Case p.4.3.3



Scenario: A Norwegian debtor wishes to settle a 362518787 JPY obligation value date 24th August 2020 with Osaka Investments. The debtor agent remits a pacs.008.cov to the creditor agent Shinsei Bank. Simultaneously, the debtor agent remits a pacs.009 cov via an intermediary Den Norske Bank to the creditor agent of Shinsei Bank, HSBC Japan. HSBC responds to Den Norske Bank with a negative pacs.002 Status Report indicating the funds cannot be accepted. Den Norske returns the funds to the debtor agent with a pacs.004 return of payment.

Invoice: KLM-851/7584 362518787 JPY Settledate 2020-08-21 Return date 2020-08-24

Identifier	Debtor	A	B	C	D	Creditor
BIC		NORWNOK1	DNBANOKK	HSBCJPJT	LTCBJPJTHD	
Name	Norway Funds	Bank Norwegian	Den Norske Bank	HSBC Japan	Shinsei Bank	Osaka Investments
Street	Bankplassen 2	1179 Sentrum	DRONNING GATE 30	NIHONBASHI 3-CHOME	2-4, Komatsubara-cho	3-6-12 Honmachi
Town	Oslo	Oslo	Oslo	Tokyo	Osaka	Osaka
Country	NO	NO	NO	JP	JP	JP

D's account with C

OSINV96332