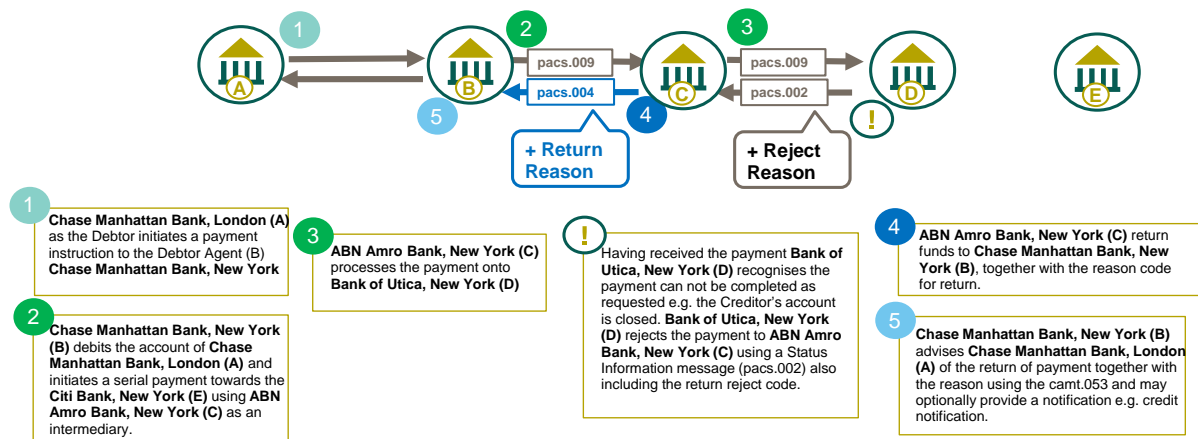




Payment Return (pacs.004) of an incomplete FI to FI Credit Transfer (pacs.009)

Use Case p.4.2.1



Scenario: On 7 September 2020, Chase Manhattan Bank, London has instructed its bank Chase Manhattan Bank, New York (B) to pay USD 150000 towards Citi Bank, New York (E). The instruction is processed by correspondent banks in the chain. Having received the payment Bank of Utica (D) recognises the payment cannot be completed as requested e.g. the Creditor's account is closed. Bank of Utica (D) rejects the payment to ABN Amro Bank (C) using a Status Information message (pacs.002) also including the return reject code

Identifier	Debtor (A)	B	C	D	Creditor (E)
BIC	CHASGB2L	CHASUS33	FTSBUS33	BAUTUS31	CITIUS33
Name	Chase Manhattan Bank, London	Chase Manhattan Bank, New York	ABN Amro Bank, New York	Bank of Utica, New York	Citi Bank, New York
Country	UK	United States	United States	United States	United States