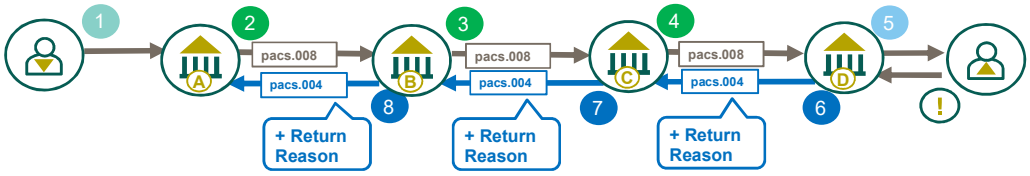
CBPR+

Payment Return (pacs.004) of a complete Customer Credit Transfer (pacs.008)

Use Case p.4.1.2



1 Debtor **Yom-Excel Ltd** initiates a payment instruction to the Debtor Agent,**Landsbankinn**

2 Debtor Agent (A) **Landsbankinn** initiates a serial payment towards the Creditor Agent (D) **Banco Don Rizzo** using Agents B (**Soc Gen**) & C **Banco D'Italia** as intermediaries

3 Agent B (**Soc Gen**) processes the payment on Agent C (**Banco D'Italia**)

4 Agent C (**Banco D'Italia**) processes the payment on Agent D (**Banco Don Rizzo**)

5 Agent D **Banco Don Rizzo** credits the account of the Creditor, and may optionally provide a notification e.g. credit notification in addition to an account statement (camt.053)

! Creditor determines that they wish to return the payment e.g. they are unable to apply, and instructs their bank (Agent D) **Banco Don Rizzo** to return the payment together with the reason.

6 Agent D **Banco Don Rizzo** returns the payment to Agent C **Banco D'Italia** using a Payment Return message (pacs.004) also including the return reason code. **MD06** - Request by customer.

7 Agent C **Banco D'Italia** return funds to Agent B (**Soc Gen**), together with the reason code for return.

8 Agent B (**Soc Gen**) return funds to Agent A, (**Landsbankinn**) together with the reason code for return.

Scenario: Yom-Excel in Iceland wishes to settle an obligation of EUR 35,687.24, value date 4th August, 2020 with its supplier in Palermo. Yom instructs Landsbankinn to remit the funds to Banca Don Rizzo. Landsbankinn sends the funds with a pacs.008 via a chain of intermediaries to Banco Don Rizzo. The creditor requests the funds to be returned and instructs Banco Don Rizzo to return the funds. Banco Don Rizzo sends a pacs.004 return of funds with the return reason code (MD06 - Request by customer) via the chain of intermediaries to Landsbankinn.

Invoice: 456464-9663 35687.24 EUR 2020-08-04

Identifier	Debtor	A	B	C	D	Creditor
BIC		NBIIISREXXX	SOGEFRPPXXX	BITAITRRXXX	ICRAITRRXXX	
Name	Yom-Excel Ltd	Landsbankinn	Soc Gen	Banco D'Italia	Banca Don Rizzo	Pietro Barbaro S.p.A
Street	Volvufelli 44	Austurstraeti 11	89 Rue D'Aubervillie	Via Nazionale 91	Via E De Amicis 38	Via P di Belmonte
Town	Reykjavik	Reykjavik	Paris	Rome	Palermo	Palermo
Country	IS	IS	FR	FL	IT	IT

Creditor's account number with CrdtAgt PB369852BDR

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