Valid from: November 30, 2026.

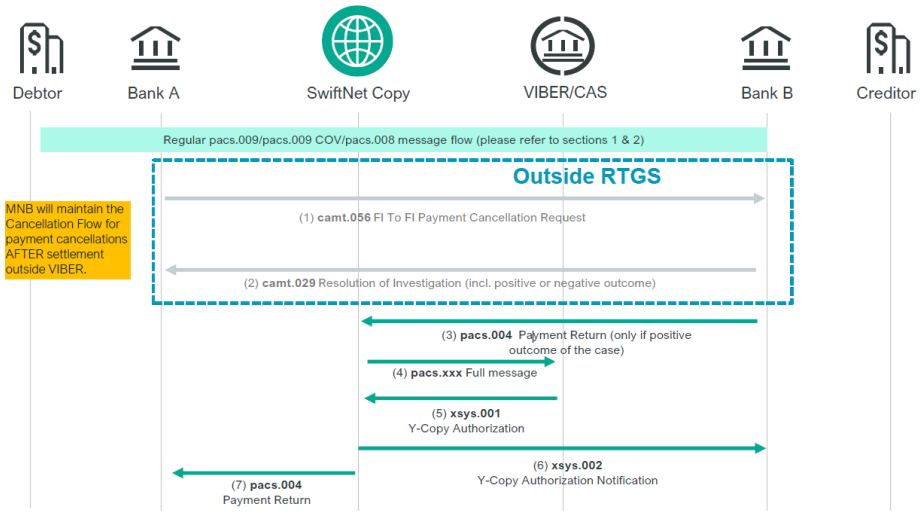
PACS.004.001.10 PAYMENT RETURN - RETURN OF A TRANSACTION ORDER (RETURN)

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Scope

The Payment Return message is exchanged between agents to return funds after settlement of credit transfer instructions (that is FIToFICustomerCreditTransfer message and FinancialInstitution-CreditTransfer message) or direct debit instructions (FIToFICustomerDirectDebit message).

CAS does not look at the original payment information contained in the pacs.004 message, and does attempt to connect the return payment to the original payment.



Element specification

The below table includes the SWIFT format specification.

M/O	Element	MX options	MT equivalent field	MT equivalent field name
M	**AppHdr**/Fr/FIId/FinInstId/BICFI	CAS settlement BIC = Debit party=Instructing Agent		
M	**AppHdr**/To/FIId/FinInstId/BICFI	Credit party=Instructed Agent		
M	**AppHdr**/BizMsgIdr	Business Message Identifier		
M	**AppHdr**/MsgDefIdr	pacs.004.001.10		
M	**AppHdr**/BizSvc	swift.iap.01		
M	**AppHdr**/CreDt	Creation Date and Time		
M	**Document/PmtRtr/GrpHdr**/MsgId	Message Identification		
M	**Document/PmtRtr/GrpHdr**/CreDtTm	Creation Date and Time		
M	**Document/PmtRtr/GrpHdr**/ NbOfTxs	Number of Transactions - fixed value: “1”		
M	**Document/PmtRtr/GrpHdr**/SttlmInf/SttlmMtd	Settlement Method – fixed value: “CLRG”		
M	**Document/PmtRtr/GrpHdr**/SttlmInf/ClrSys/Cd	Clearing System Code - fixed value: “HUF”	103	Service Code
M	**Document/PmtRtr/TxInf**/RtrId	Return Identification	20	Transaction Reference Number
M	**Document/PmtRtr/TxInf**/OrgnlEndToEndId	Original End-to-End Identification		
M	**Document/PmtRtr/TxInf**/OrgnlUETR	Original UETR		
M	**Document/PmtRtr/TxInf**/RtrdIntrBkSttlmAmt	Returned Amount and Currency	32A	Currency Code, Amount
M	**Document/PmtRtr/TxInf**/IntrBkSttlmDt	Settlement Date		
O	**Document/PmtRtr/TxInf**/SttlmPrty	Settlement Priority: URGT/HIGH/NORM		
O	**Document/PmtRtr/TxInf**/ClrSysRef	4-character numeric priority		

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M/O	Element	MX options	MT equivalent field	MT equivalent field name
M	**Document/PmtRtr/TxInf**/InstgAgt/FinInstnId/BICFI	Instructing Agent = Debit Party		
M	**Document/PmtRtr/TxInf**/InstdAgt/FinInstnId/BICFI	Instructed Agent = Credit Party		
M	**Document/PmtRtr/TxInf**/RtrChain/Dbtr	Debtor	50a	Ordering Customer
M	**Document/PmtRtr/TxInf**/RtrChain/Cdtr	Creditor	59a	Beneficiary Customer
M	**Document/PmtRtr/TxInf**/RtrRsnInf/Rsn/Cd	Return Reason Code		

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Format specification:

- **Priority**

  /Document/PmtRtr/TxInf/SttlmPrty element contains 3 values (URGT, HIGH, NORM). MNB sets the priority value as follows: URGT=12, HIGH=50, NORM=98

  /Document/PmtRtr/TxInf/ClrSysRef element contains a 4-character numeric priority.

  If both of these priority fields are present in the inbound SWIFT message, then the new numeric priority will be used as the priority of the payment. If only one of these fields is present, then that will be used as the priority of the payment. If neither field is present, then a default priority will be assigned to the payment in the standard.

- **Document/PmtRtr/TxInf/RtrdIntrBkSttlmAmt**

  The amount shown in **Document/PmtRtr/TxInf/RtrdIntrBkSttlmAmt** element of the returned transaction order should be the same as the one entered into Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt (pacs.008.001.08) or Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt (pacs.009.001.08) element of the original message.

- **Document/PmtRtr/TxInf/RtrChain/Dbtr**

  This element should be a copy of Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr element of the original pacs.008.001.08 message.

- **Document/PmtRtr/TxInf/RtrChain/Cdtr: Beneficiary Customer**

  This field should be a copy of field Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr element of the original pacs.008.001.08 message.

- **Document/PmtRtr/TxInf/RtrRsnInf/Rsn/Cd: Return reason code**

  The standard SWIFT code of the reason for rejection should be entered into this element. Rejection codes are published by SWIFT in an external reason code list. The list can be downloaded from www.iso20022.org .

Example:

Original message:

A resident customer of UniCredit Bank (account number: 10918001-11157590-01000004) pays 100.000.000 HUF to a resident customer of OTP Bank (account number: 11794008-11111111-11111111) with priority 30.

Return

OTP Bank could not credit the pacs.008001.08 message (TRN:CUSTOMER6) received from UniCredit Bank to the customer, e.g. because the above account number is not associated with any customers as the account was cancelled 1 month ago.

The transaction order was returned by OTP Bank to UniCredit Bank with priority 30, using a pacs.004.001.09 SWIFT message.

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