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(71) Demandeur/Applicant:
10353744 CANADA LTD., CA

(72) Inventeur/Inventor:
ZHANG, YI, CN

(74) Agent: BERESKIN & PARR LLP/S.E.N.C.R.L.,S.R.L.

(54) Titre : PROCEDE POUR RENVOYER UN CERTIFICAT ELECTRONIQUE ET SYSTEME DE PAIEMENT ELECTRONIQUE

(54) Title: METHOD FOR RETURNING ELECTRONIC CERTIFICATE AND ELECTRONIC PAYMENT SYSTEM

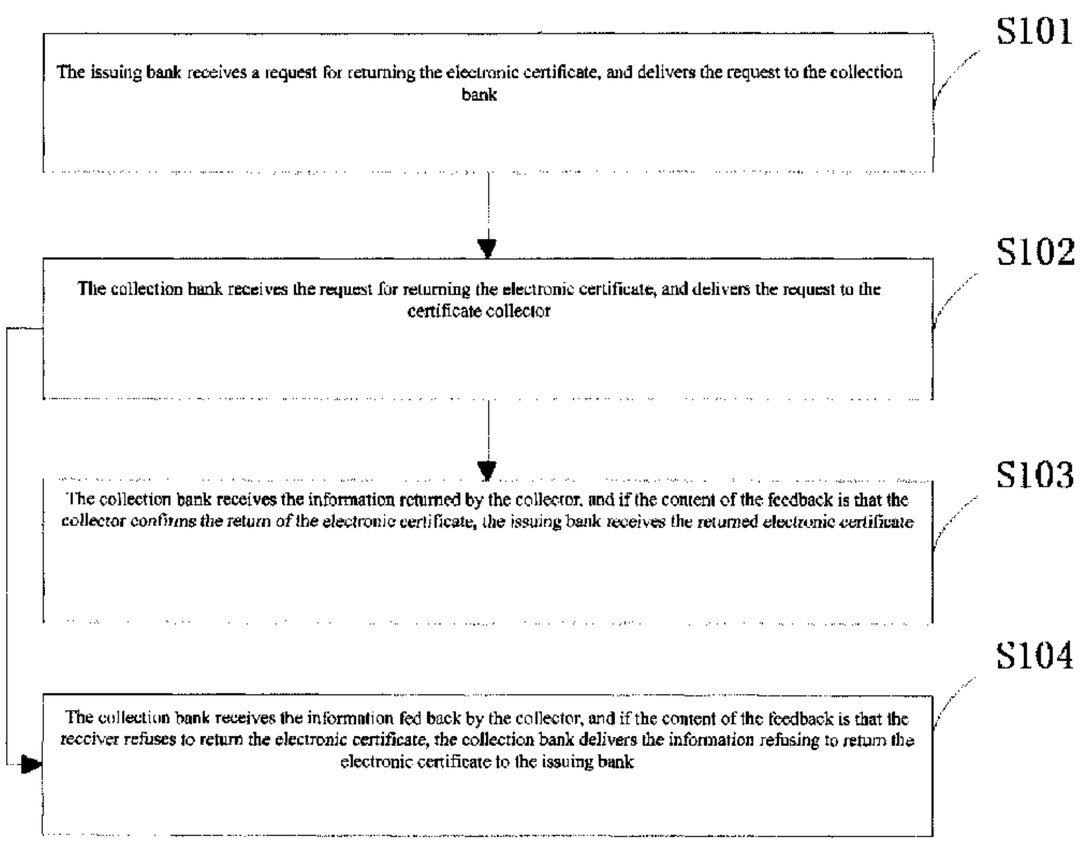

Figure 1

(57) Abrégé/Abstract:
A method for returning an electronic certificate, comprising: a certificate issuing bank receives an electronic certificate return request and transmits the request to a certificate receiving bank; the certificate receiving bank receives the electronic certificate return request and transmits the request to a certificate recipient; the certificate receiving bank receives information fed back by the certificate recipient, and if the content of the feedback information is such that the certificate recipient determines to return an electronic certificate, then the certificate issuing bank receives the electronic certificate returned by the certificate receiving bank. By means of the method, when the electronic certificate is received by the certificate recipient, a certificate issuer is allowed to apply with the certificate recipient for the electronic certificate to be returned, and if the certificate recipient agrees to return the electronic certificate, then the system returns the electronic certificate to the certificate issuer according to details negotiated by both parties; hence, both parties to a transaction can reach an agreement through negotiation at any time to return the electronic certificate, thus simplifying operation and facilitating both parties to the transaction.

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(71) 申请人: **深圳市银信网银科技有限公司 (SHENZHEN CIFPAY NETWORK BANK TECHNOLOGY CO., LTD)** [CN/CN]; 中国广东省深圳市福田区滨河路北彩田路东交汇处联合广场 A 座裙楼 402-D402-E, Guangdong 518000 (CN)。

(72) 发明人: **张毅 (ZHANG, Yi)**; 中国广东省深圳市福田区滨河路北彩田路东交汇处联合广场 A 座裙楼 402-D402-E, Guangdong 518000 (CN)。

(74) 代理人: **深圳鼎合诚知识产权代理有限公司 (DHC IP ATTORNEYS)**; 中国广东省深圳市福田区金田路与福华路交汇处现代国际大厦 2201, Guangdong 518048 (CN)。

(81) 指定国 (除另有指明，要求每一种可提供的国家保护): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JP, KE, KG, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW。

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— 包括国际检索报告(条约第 21 条(3))。

(54) Title: METHOD FOR RETURNING ELECTRONIC CERTIFICATE AND ELECTRONIC PAYMENT SYSTEM

(54) 发明名称 : 一种电子凭证的退回方法以及电子支付系统

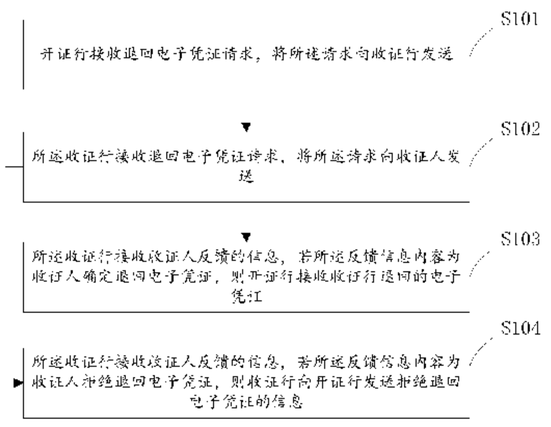

图 1

S101 A CERTIFICATE ISSUING BANK RECEIVES AN ELECTRONIC CERTIFICATE RETURN REQUEST AND TRANSMITS THE REQUEST TO A CERTIFICATE RECEIVING BANK.

S102 THE CERTIFICATE RECEIVING BANK RECEIVES THE ELECTRONIC CERTIFICATE RETURN REQUEST AND TRANSMITS THE REQUEST TO A CERTIFICATE RECIPIENT

S103 THE CERTIFICATE RECEIVING BANK RECEIVES INFORMATION FED BACK BY THE CERTIFICATE RECIPIENT, AND IF THE CONTENT OF THE FEEDBACK INFORMATION IS SUCH THAT THE CERTIFICATE RECIPIENT DETERMINES TO RETURN AN ELECTRONIC CERTIFICATE. THEN THE CERTIFICATE ISSUING BANK RECEIVES THE ELECTRONIC CERTIFICATE RETURNED BY THE CERTIFICATE RECEIVING BANK.

S104 THE CERTIFICATE RECEIVING BANK RECEIVES IF INFORMATION FED BACK BY THE CERTIFICATE RECIPIENT, AND IF THE CONTENT OF THE FEEDBACK INFORMATION IS SUCH THAT THE CERTIFICATE RECIPIENT DECLINES TO RETURN AN ELECTRONIC CERTIFICATE. THEN THE CERTIFICATE RECEIVING BANK TRANSMITS TO THE CERTIFICATE ISSUING BANK INFORMATION THAT RETURN OF THE ELECTRONIC CERTIFICATE IS DECLINED

(57) Abstract: A method for returning an electronic certificate, comprising: a certificate issuing bank receives an electronic certificate return request and transmits the request to a certificate receiving bank; the certificate receiving bank receives the electronic certificate return request and transmits the request to a certificate recipient; the certificate receiving bank receives information fed back by the certificate recipient, and if the content of the feedback information is such that the certificate recipient determines to return an electronic certificate, then the certificate issuing bank receives the electronic certificate returned by the certificate receiving bank. By means of the method, when the electronic certificate is received by the certificate recipient, a certificate issuer is allowed to apply with the certificate recipient for the electronic certificate to be returned, and if the certificate recipient agrees to return the electronic certificate, then the system returns the electronic certificate to the certificate issuer according to details negotiated by both parties; hence, both parties to a transaction can reach an agreement through negotiation at any time to return the electronic certificate, thus simplifying operation and facilitating both parties to the transaction.

(57) 摘要: 一种电子凭证的退回方法，包括：开证行接收退回电子凭证请求，将所述请求向收证行发送；所述收证行接收所述退回电子凭证请求，将所述请求向收证人发送；所述收证行接收收证人反馈的信息，若所述反馈信息内容为收证人确定退回电子凭证，则开证行接收收证行退回的电子凭证。通过上述方法，收证人收到电子凭证后，开证人可向收证人申请退回电子凭证，若收证人同意退回电子凭证，则系统根据双方的协商内容将电子凭证退回至开证人，交易双方可随时通过协商达成一致后退回电子凭证，简化了操作，便利了交易双方。

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Method For Returning Electronic Certificate And Electronic Payment System

Technical Field

[0001] The present invention relates to the field of electronic commerce, in particular to an electronic certificate return method and an electronic payment system.

[0002]

[0003] Background Technology

[0004] In the process of E-commerce transactions, people through the third-party payment tools or online banking payment to complete the transaction, after the transaction is completed, if the buyer wants to get the payment funds again, he can only get it through the return application or private consultation with the merchant, the two methods are relatively more complicated.

[0005] In today's daily activities, transfers usually arrive in real time. If users deliver wrong accounts, they can't get money back in time, so they need to remit their money to their accounts, which makes it hard to ensure the safety of users' funds.

[0006]

[0007] Summary of the Invention

[0008] The present invention provides a method for returning an electronic certificate, including: the issuing bank receives the returned electronic certificate request, delivering the request to a collection bank; and collection the electronic certificate request by the issuing bank, the request is delivered to the receiver; the receiver receives information fed back by the receiver, and if the content of the feedback information is that the receiver confirms the return of the electronic certificate, the issuing bank receives the electronic certificate returned by the collection bank.

[0009] The present invention provides an electronic certificate return method, including:

[0010] The issuing bank receives a request for returning the electronic certificate, and delivers the request to the collection bank;

[0011] The collection bank receives the request for returning the electronic certificate, and delivers the request to the certificate collector.

[0012] The collection bank receives the information returned by the collector, and if the content of the feedback is that the collector confirms the return of the electronic certificate, the issuing bank receives the returned electronic certificate.

[0013] The present invention provides an issuing bank information processing method, including:

[0014] The issuing bank receives a request for returning the electronic certificate, and delivers the request to the collection bank;

[0015] The issuing bank receives the returned electronic certificate.

[0016] The present invention provides an issuing bank information processing method, including:

[0017] The collection bank receives the request for returning the electronic certificate, and delivers the request to the collector;

[0018] The collection bank receives the feedback information of determining to return the electronic certificate or refuse to return the electronic certificate, and delivers the feedback information to the issuing bank.

[0019] The present invention provides an electronic payment system, including an issuing bank server and a receiving bank server:

[0020] The issuing bank server includes:

[0021] The issuing bank terminal withdrawal request collection device is used to receive the return electronic certificate request and receive the returned electronic certificate;

[0022] An issuing device is used to deliver the returned electronic certificate request to the collection bank.

[0023] The collecting terminal server includes:

[0024] The collection device is used for collection the returned electronic certificate request.

[0025] A collection terminal request delivering device is used to deliver the returned electronic certificate request to the collector.

[0026] The collection bank terminal feedback information processing device is used for collection the feedback information for confirming the return of the electronic certificate and returning the electronic certificate to the issuing bank.

[0027] The present invention provides an issuing bank server, including:

[0028] The issuing bank terminal withdrawal request collection device is used to receive the return electronic certificate request and receive the returned electronic certificate;

[0029] An issuing device is used to deliver the returned electronic certificate request to the collection bank.

[0030] The present invention provides a collecting bank terminal server, including:

[0031] The collection device is used for collection the returned electronic certificate request.

[0032] A collection terminal request delivering device is used to deliver the returned electronic certificate request to the collector.

[0033] The collection bank terminal feedback information processing device is used to receive the feedback information for confirming the return of the electronic certificate, and deliver the feedback information to the issuing bank.

[0034] According to the above example, after collection the certificate, the issuer may apply to the certificate collector to return the electronic certificate. If the certificate collector refuses to return the electronic certificate, the system returns the electronic certificate to the issuer according to the negotiation contents of the two parties. The two parties can return electronic certificate at any time through negotiation, which simplifies the operation and facilitates both parties.

[0035]

[0036] Brief Description

[0037] Figure 1 is a flowchart of a first example of a method for withdrawing an electronic certificate according to the present invention;

[0038] Figure 2 is a flowchart of a method for processing information of an issuing bank according to a first example of the present invention;

[0039] Figure 3 is a flow chart of a first example of a receiving bank information processing method of the present invention;

[0040] Figure 4 is a schematic structural view of an electronic payment system of the first example of the present invention;

[0041] Figure 5 is a schematic structural diagram of a first example of the issuing bank server according to the present invention;

[0042] Figure 6 is a schematic structural diagram of a collection issuing bank server according to the first example.

[0043]

[0044] Description of the Preferred Examples

[0045] In order to explain on the technical content, construction characteristics, the purpose and effect of the invention, the following combination of the attached drawings and the embodiment of the invention are explained in detail.

[0046] In this example of the present invention, after collection the certificate, the issuer may apply to the certificate collector to return the electronic certificate. If the certificate collector refuses to return the electronic certificate, the system returns the electronic certificate to the issuer according to the negotiation contents of the two parties.

[0047] The following definitions of terms are used to explain the basic meaning of the related terms in the examples of the present invention, but the actual meaning is not limited to the following definitions, there should be a reasonable extension.

[0048] Fund freezing: the issuing bank freezes the amount of the account in order to generate electronic certificate according to the issuing request of the issuer. The amount of the frozen amount can be all funds or part of the funds, or the credit limit of the account (credit

card amount), or the combination of funds and credit limits. The frozen funds are still in the user's account, just freeze their state of control.

[0049] Issuer: apply for the establishment of electronic certificate users.

[0050] Issuing Bank: According to the issuer to open an electronic certificate bank.

[0051] Electronic certificate: it refers to the bank, in accordance with the application of the opening issuing, freeze the funds or use the credit line and open it in the name of the bank, and commit to make the payment certificate of electronic credit commitment in accordance with the agreed conditions.

[0052] Credit Limit: it refers to the bank credit limit that is controlled by the user's account.

[0053] collection Bank: The bank collection the electronic certificate is entrusted by the receivers.

[0054] Receivers: The user receiving electronic certificate.

[0055] Bank server: bank electronic certificate business server system.

[0056] Client system: Electronic certificate client system

[0057] As shown in Figure 1, which is a flowchart of a method for returning an electronic certificate according to the present invention includes:

[0058] S101, the issuing bank receives a request for returning the electronic certificate, and delivers the request to the collection bank;

[0059] The returned electronic certificate request from the issuer;

[0060] S102: the collection bank receives a request for returning the electronic certificate, and delivers the request to the certificate collector.

[0061] S103. The collection bank receives the information fed back by the collector, and if the content of the feedback information indicates that the collector determines to return the electronic certificate, the issuing bank receives the returned electronic certificate.

[0062] S104. The collection bank receives the information fed back by the collector, and if the content of the feedback is that the receiver refuses to return the electronic certificate, the collection bank delivers the information refusing to return the electronic certificate to the issuing bank.

[0063] According to the above technical solution, after collection the certificate, the issuer may apply to the certificate collector to return the electronic certificate. If the certificate collector refuses to return the electronic certificate, the system returns the electronic certificate to the issuer according to the negotiation contents of the two parties. The two parties can return electronic certificate at any time through negotiation, which simplifies the operation and facilitates both parties. In some cases, the issuer may remit the electronic certificate, re-select an account, or re-set the remittance amount by negotiating with the other party or reposting the wrong amount.

[0064] In this example, the issuing bank delivers the request for returning the electronic certificate to the collector for confirmation. In fact, the collecting bank may also deliver the request for returning the electronic certificate to the collector for confirmation instead of directly return of the electronic certificate operation.

[0065] In this example, the issuer initiates a request for returning the electronic certificate through the issuing bank. In fact, the entity that initiated the request for returning the electronic certificate may also be another subject, for example:

[0066] 1, In this case, the collection bank may deliver the request of the electronic certificate back to the collector for confirmation, or it may not be delivered to the collector for confirmation.

[0067] 2, collection bank initiated, this situation is usually pre-set some conditions, when these conditions are satisfied, it can be concluded that the transaction cannot be completed, and then the operation of electronic certificate can be returned automatically. In this case, the collection bank may deliver back the request of electronic certificate to the collector for confirmation, or it may not be delivered to the collector for confirmation.

[0068] As shown in Figure 2, which is a flowchart of Example 1 of an information processing method for an issuing bank according to the present invention includes:

[0069] S201, the issuing bank receives a request for returning the electronic certificate, and delivers the request to the collection bank;

[0070] The returned electronic certificate request comes from the issuer; after collection the request, the collection bank will forward the request to the collector and request the certificate collector to provide feedback;

[0071] S202, the issuing bank receives the returned electronic certificate.

[0072] As shown in Figure 3, which is a flowchart of Example 1 of an information processing method for an issuing bank according to the present invention includes:

[0073] S301, the collection bank receives a request for returning the electronic certificate, and delivers the request to the certificate collector;

[0074] The returned electronic certificate request comes from the issuing bank that receives the electronic certificate return request from the issuer;

[0075] S302: the collection bank receives the feedback information of determining to return the electronic certificate or refuse to return the electronic certificate, and delivers the feedback information to the issuing bank.

[0076] The feedback information comes from the collector.

[0077] Figure 4 is a schematic structural diagram of Example 1 of an electronic payment system according to the present invention, which includes an issuing bank server 41 and a

receiving bank server 42:

[0078] The issuing bank server 41 includes:

[0079] The issuing bank terminal withdrawal request collection device 411 is used to receive the return electronic certificate request and receive the returned electronic certificate;

[0080] An issuing device 412 is used to deliver the returned electronic certificate request to the collection bank.

[0081] The receipt bank server 42 includes:

[0082] The collection device 421 is used for collection the returned electronic certificate request.

[0083] A collection terminal request 422 delivering device is used to deliver the returned electronic certificate request to the collector.

[0084] The collection bank terminal feedback information processing device 423 is used for collection the feedback information for confirming the return of the electronic certificate and returning the electronic certificate to the issuing bank.

[0085] In this example, the issuing bank terminal withdrawal request delivering unit 422 delivers a request for returning the electronic certificate to the collector for confirmation. Actually, the collector terminal withdrawal request delivering unit 422 may not return electronic certificate request delivered to the recipient to confirm but directly to the subsequent return of the electronic certificate operation.

[0086] In this example, the issuer initiates a request for returning the electronic certificate through the issuing bank. In fact, the entity that initiated the request for returning the electronic certificate may also be another subject, for example:

[0087] 1, In this case, the collection bank may deliver the request of the electronic certificate back to the collector for confirmation, or it may not be delivered to the collector for confirmation.

[0088] 2, collection bank initiated, this situation is usually pre-set some conditions, when these conditions are satisfied, it can be concluded that the transaction cannot be completed, and then the operation of electronic certificate can be returned automatically. In this case, the collection bank may deliver back the request of electronic certificate to the collector for confirmation, or it may not be delivered to the collector for confirmation.

[0089] As shown in Figure 5, which is a schematic structural diagram of Example 1 of an issuing bank server, which includes:

[0090] The issuing bank terminal withdrawal request collection device 411 is used to receive the return electronic certificate request and receive the returned electronic certificate;

[0091] An issuing device 412 is used to deliver the returned electronic certificate request to the collection bank.

[0092] As shown in Figure 6, which is a schematic structural diagram of Example 1 of a collecting bank server, which includes:

[0093] The collection device 421 is used for collection the returned electronic certificate request.

[0094] A collection terminal request 422 delivering device is used to deliver the returned electronic certificate request to the collector.

[0095] The collection bank terminal feedback information processing device 603 is used to receive the feedback information for confirming the return of the electronic certificate, and deliver the feedback information to the issuing bank.

[0096] According to the above technical solutions and examples provided by the present invention, it can be seen that through the various technical solutions and examples of the present invention, after collection the certificate, the issuer may apply to the certificate collector to return the electronic certificate. If the certificate collector refuses to return the electronic certificate, the system returns the electronic certificate to the issuer according to the negotiation contents of the two parties. The two parties can return electronic certificate at any time through negotiation, which simplifies the operation and facilitates both parties. It may be understood by those skilled in the art that all or part of the steps of the various methods in the foregoing examples may be implemented by a program instructing relevant hardware. The program may be stored in a computer-readable storage medium, and the storage medium may include: a read-only memory, random access memory, magnetic disk or optical disk, etc.

[0097] The above is only an example of the present invention and is not intended to limit the scope of the invention as a matter of limitation, either by way of equivalent construction or equivalent process transformation using the present specification and the accompanying drawings, directly or indirectly used in other related technical fields, which are included in the scope of the patent protection of the present invention.

Technical problem

Problem solving solution

The beneficial effect of the invention

The Claims

[Claim 1] A method for returning an electronic certificate, including:

The issuing bank receives a request for returning the electronic certificate, and delivers the request to the collection bank;

The collection bank receives the request for returning the electronic certificate, and delivers the request to the certificate collector;

The collection bank receives the information returned by the collector, and if the content of the feedback is that the collector confirms the return of the electronic certificate, the issuing bank receives the returned electronic certificate.

[Claim 2] According to the method for returning an electronic certificate in Claim 1, it also including:

The collection bank receives the information fed back by the collector, and if the content of the feedback is that the receiver refuses to return the electronic certificate, the collection bank delivers the information refusing to return the electronic certificate to the issuing bank.

[Claim 3] A method for issuing information of an issuing bank is characterized in that, it includes:

The issuing bank receives the request for returning the electronic certificate, and delivers the request to the issuing bank; the issuing bank receives the returned electronic certificate.

[Claim 4] A receiving bank information processing method, including:

The collection bank receives the return electronic certificate request and delivers the request to the receiver;

The collection bank receives the feedback information of determining to return the electronic certificate or refuse to return the electronic certificate, and delivers the feedback information to the issuing bank.

[Claim 5] An electronic payment system including an issuing bank server and a receipt bank server, its characteristic is that:

The issuing bank server includes:

The issuing bank terminal withdrawal request collection device is used to receive the return electronic certificate request and receive the returned electronic certificate;

An issuing device is used to deliver the returned electronic certificate request to

the collection bank;

The collecting bank server includes:

The collection device is used for collection the returned electronic certificate request;

A collection terminal request delivering device is used to deliver the returned electronic certificate request to the collector;

The collection bank terminal feedback information processing device is used for collection the feedback information for confirming the return of the electronic certificate and returning the electronic certificate to the issuing bank.

[Claim 6] According to the electronic payment system in Claim 5, its characteristic is that:

The collection terminal feedback information processing device is also used to receive the information fed back by the collector, and if the content of the feedback is that the receiver refuses to return the electronic certificate, the collection bank delivers the information refusing to return the electronic certificate to the issuing bank.

[Claim 7] An issuing bank server, its characteristic is that, including:

The issuing bank terminal withdrawal request collection device is used to receive the return electronic certificate request and receive the returned electronic certificate;

An issuing device is used to deliver the returned electronic certificate request to the collection bank.

[Claim 8] A collecting bank server, its characteristic is that, including:

The collection device is used for collection the returned electronic certificate request;

A collection terminal request delivering device is used to deliver the returned electronic certificate request to the collector;

The collection bank terminal feedback information processing device is used to receive the feedback information for confirming the return of the electronic certificate, and deliver the feedback information to the issuing bank.

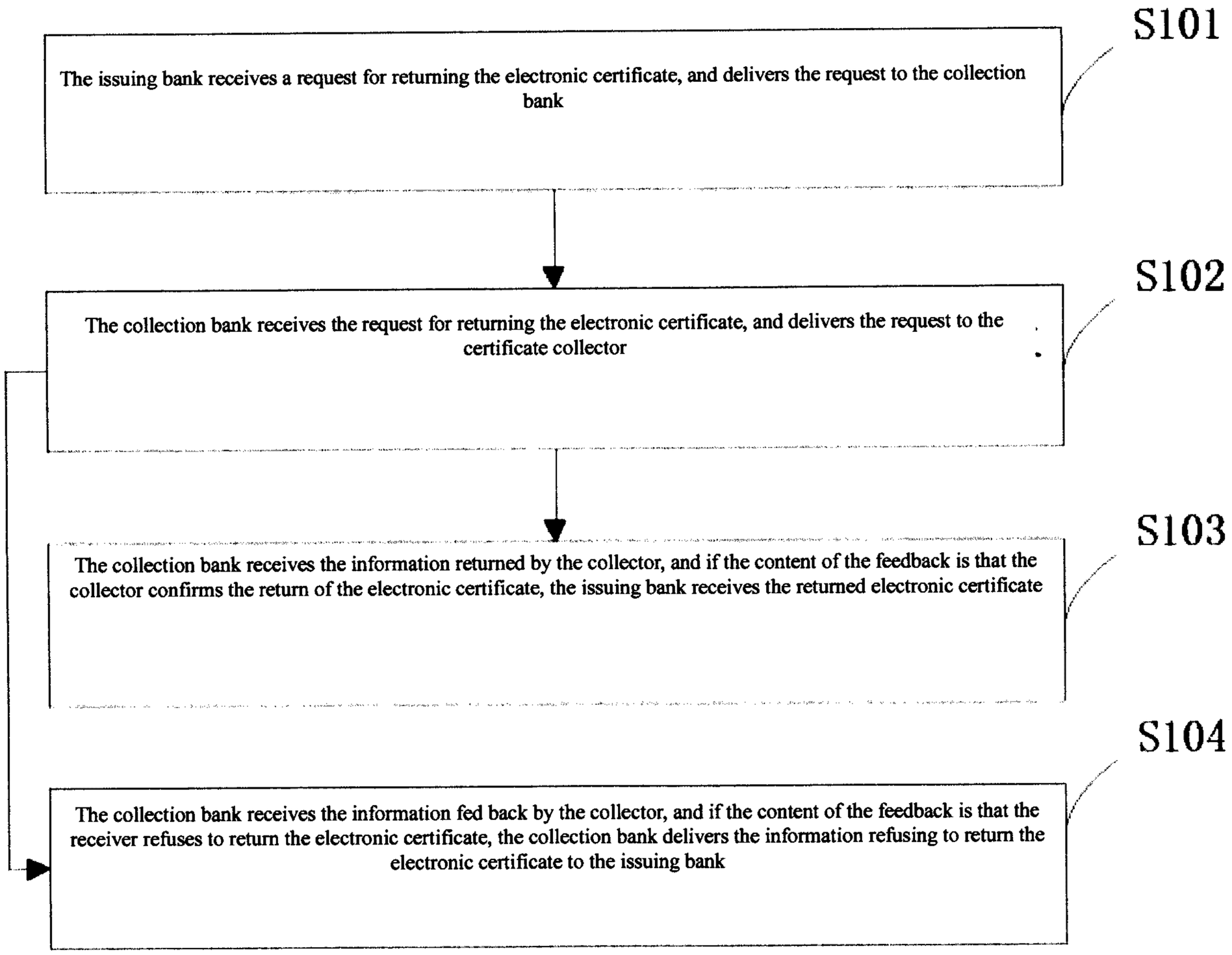

Figure 1

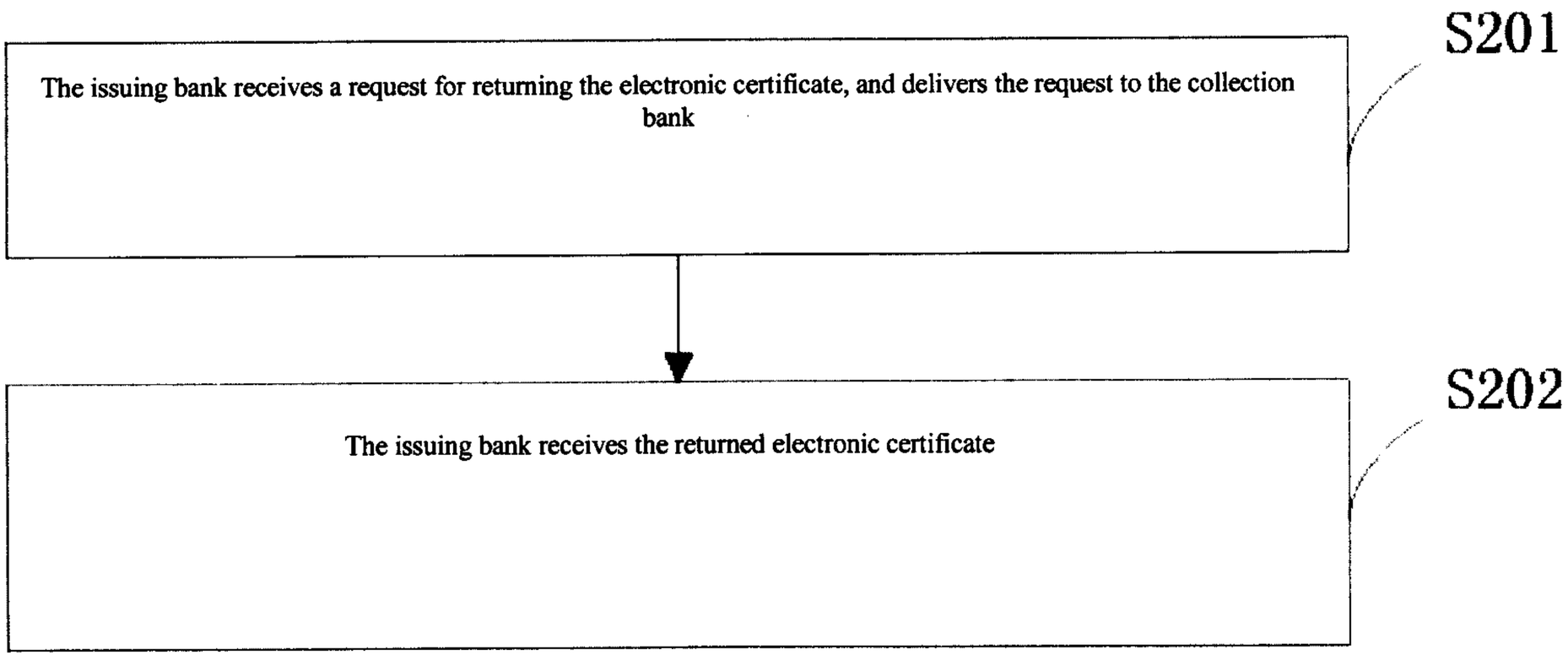

Figure 2

Figure 3

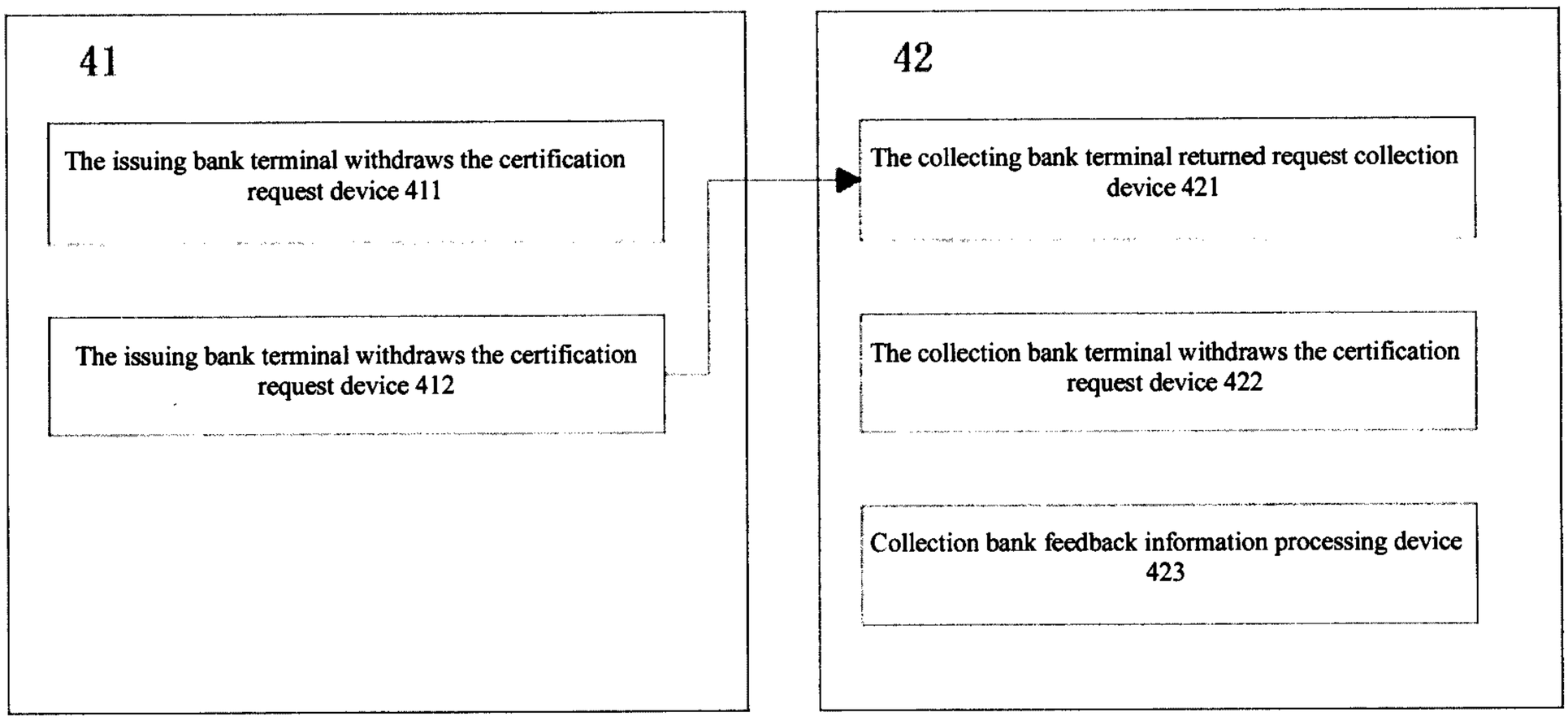

Figure 4

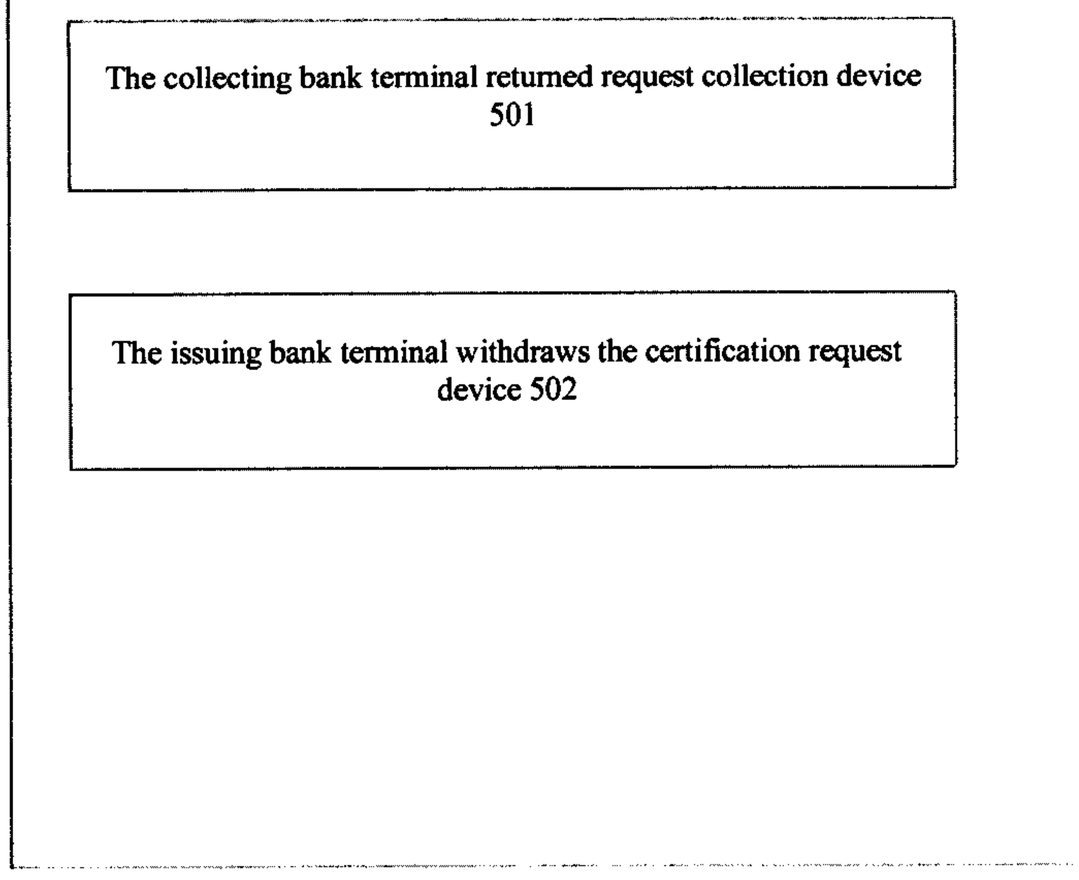

Figure 5

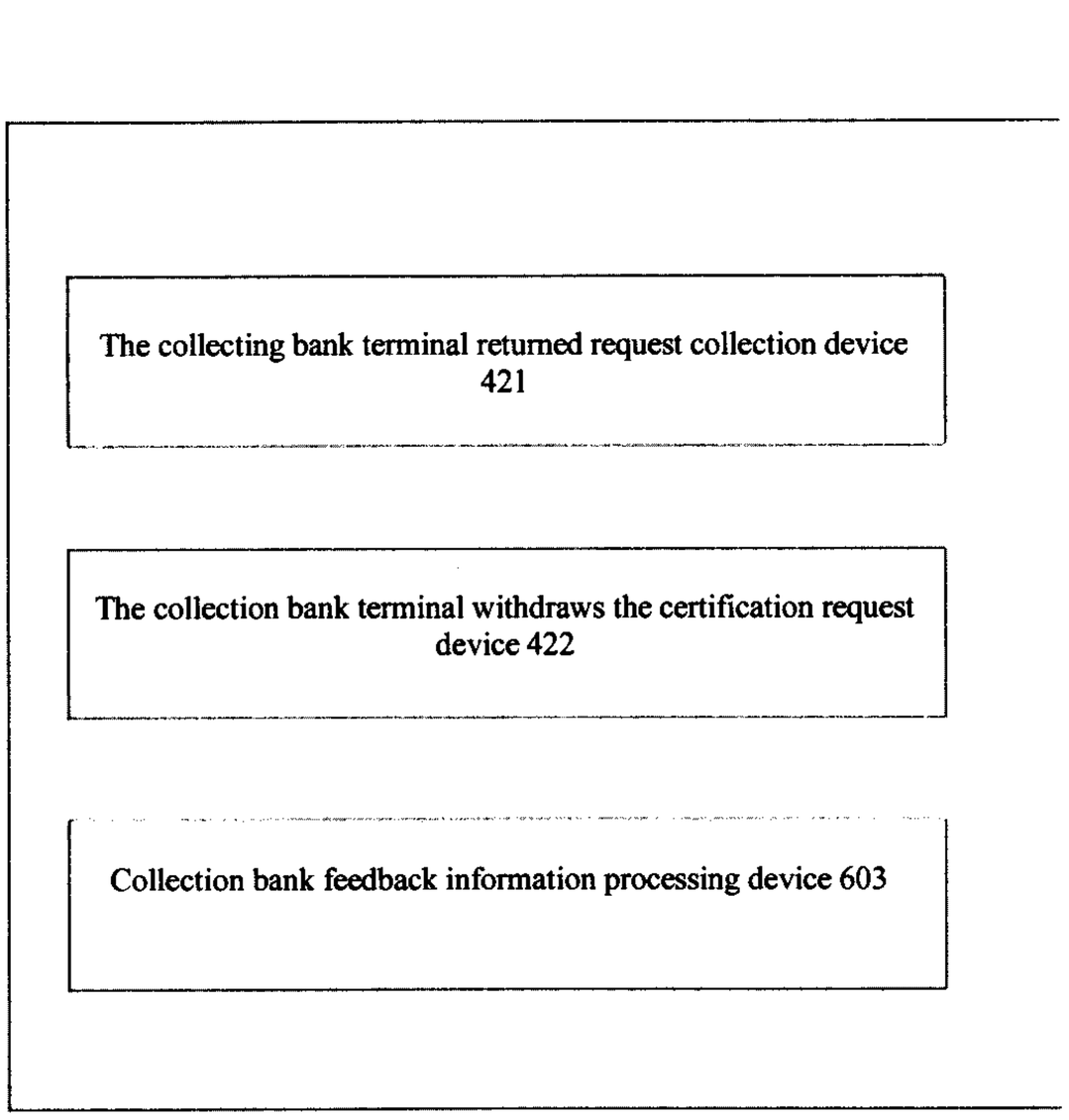

Figure 6

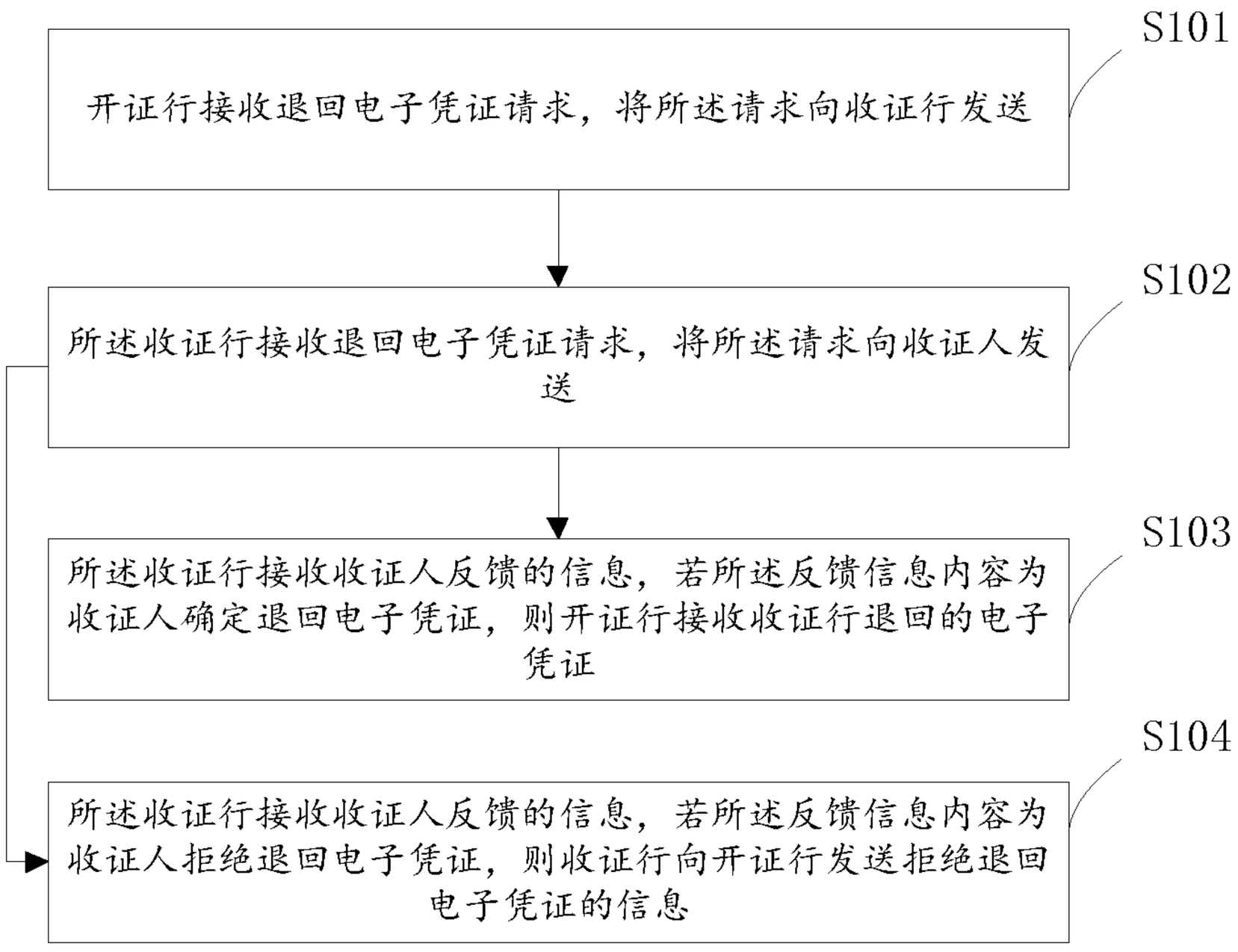

图 1

S101 A CERTIFICATE ISSUING BANK RECEIVES AN ELECTRONIC CERTIFICATE RETURN REQUEST AND TRANSMITS THE REQUEST TO A CERTIFICATE RECEIVING BANK

S102 THE CERTIFICATE RECEIVING BANK RECEIVES THE ELECTRONIC CERTIFICATE RETURN REQUEST AND TRANSMITS THE REQUEST TO A CERTIFICATE RECIPIENT

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S104 THE CERTIFICATE RECEIVING BANK RECEIVES IF INFORMATION FED BACK BY THE CERTIFICATE RECIPIENT, AND IF THE CONTENT OF THE FEEDBACK INFORMATION IS SUCH THAT THE CERTIFICATE RECIPIENT DECLINES TO RETURN AN ELECTRONIC CERTIFICATE, THEN THE CERTIFICATE RECEIVING BANK TRANSMITS TO THE CERTIFICATE ISSUING BANK INFORMATION THAT RETURN OF THE ELECTRONIC CERTIFICATE IS DECLINED