Scenario1:

Transaction Type: **GIRO HUF payment (IG2)**

Flow: CLIENT sends the KID instruction, sufficient balance, KELER blocks the amount and sends the instruction to GIRO, after receiving of the debit notification from GIRO/NBH, debit the CLIENT account.

**CLIENT** **KELER** GIRO NBH

**instruction from KID** (pacs.009)

**Acknowledgement of receipt** (pacs.002)

 blocking the amount on Client A/C

 pacs.008

 pacs.002

 MT900

 debit the Client A/C

**Notification of successful booking** (camt.054)

Scenario2:

Transaction Type: **GIRO HUF payment (IG2)**

Flow: CLIENT sends the KID instruction , insufficient balance till End Of Day.

**CLIENT** **KELER**

 **Instruction from KID** (pacs.009)

 **Acknowledgement of receipt** (pacs.002)

 **Notification of insufficient balance** (pacs.002)

 insufficient balance till EOD

 **Reject notification** (pacs.002)

Scenario3:

Transaction Type: **GIRO HUF payment (IG2)**

Flow: CLIENT sends invalid KID instruction (e.g. invalid/non active A/C number, past value date)

**CLIENT** **KELER**

 **Instruction from KID** (pacs.009)

 **Acknowledgement of receipt** (pacs.002)

 **Rejection notification** (pacs.002)

Scenario4:

Transaction Type: **GIRO HUF payment (IG2) and cancellation**

Flow: CLIENT sends KID instruction, there is insufficient balance on the account. Client sends cancellation for the original instruction before the end of the current session (pacs.008 was not sent to GIRO yet).

**CLIENT** **KELER**

 **Instruction from KID** (pacs.009)

 **Acknowledgement of receipt** (pacs.002)

 **Notification of insufficient balance** (pacs.002)

 **Cancellation instruction from KID** (camt.056)

 **Positive / negative answer** (camt.029)