Scenario1:

Transaction Type: **payment between** **Internal cash accounts**

Flow: CLIENT sends the KID instruction, sufficient balance, KELER debit the CLIENT 1 account and credit the CLIENT 2 account.

**CLIENT 1** **KELER** **CLIENT 2**

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

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

debit the Client 1 A/C

**Debit notification** (camt.054)

credit the Client 2 A/C

**Credit notification** (camt.054)

Scenario2:

Transaction Type: **payment between** **Own** **Internal cash accounts**

Flow: CLIENT sends the KID instruction, sufficient balance, KELER debit the CLIENT account 1 and credit the CLIENT account 2.

**CLIENT A/C 1** **KELER** **CLIENT A/C 2**

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

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

debit the Client A/C 1

**Debit notification** (camt.054)

credit the Client A/C 2

**Credit notification** (camt.054)

Scenario3:

Transaction Type: **payment between** **Internal cash accounts**

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)

Scenario4:

Transaction Type: **payment between** **Internal cash accounts**

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

**CLIENT** **KELER**

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

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

**Rejection notification** (pacs.002)

Scenario5:

Transaction Type: **payment between** **Internal cash accounts and cancellation**

Flow: CLIENT sends KID instruction , there is insufficient balance on the account. Client sends cancellation for the original instruction before EOD.

**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)