Scenario1:

Transaction Type: **VIBER HUF payment**

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

**CLIENT** **KELER** NBH PARTNER BANK

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

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

 blocking the amount on Client A/C

 MT202/MT103 FIN COPY

MT202/MT103

 MT012

 debit the Client A/C

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

Scenario2:

Transaction Type: **VIBER HUF payment instruction**

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: **VIBER HUF payment instruction**

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: **VIBER HUF payment instruction 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)