Scenario1:

Transaction Type: **Foreign currency payment**

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

**CLIENT** **KELER** Nostro Bank

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

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

blocking the amount on Client A/C

MT202/MT103

MT900

debit the Client A/C

**Debit notification** (camt.054)

Scenario2:

Transaction Type: **Foreign currency payment**

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: **Foreign currency payment**

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: **Foreign currency payment and cancellation**

Flow: CLIENT sends KID instruction , there is insufficient balance on the account. Client sends cancellation for the originalinstruction 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)