Scenario1:

Transaction Type: **Foreign currency payment**

Flow: CLIENT sends SWIFT 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

**MT103/MT202** (payment instruction)

**MT196/MT296** (Acknowledgement of receipt)

blocking the amount on Client A/C

MT103/MT202

MT900

debit the Client A/C

**MT900** (debit notification)

Scenario2:

Transaction Type: **Foreign currency payment**

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

**CLIENT** **KELER**

**MT103/MT202** (payment instruction)

**MT196/MT296**  (Acknowledgement of receipt)

**MT196/MT296** (Notification of insufficient balance)

insufficient balance till EOD

**MT196/MT296** (Reject notification)

Scenario3:

Transaction Type: **Foreign currency payment**

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

**CLIENT** **KELER**

**MT103/MT202** (payment instruction)

**MT196/MT296** (Acknowledgement of receipt)

**MT196/MT296** (Rejection notification)

Scenario4:

Transaction Type: **Foreign currency payment and cancellation**

Flow: CLIENT sends SWIFT instruction, insufficient balance on the account. Client sends cancellation for the otriginal intruction before EOD.

**CLIENT** **KELER**

**MT103/MT202** (payment instruction)

**MT196/MT296**  (Acknowledgement of receipt)

**MT196/MT296** (Notification of insufficient balance)

**MT192/MT292** (Cancellation)

**MT196/MT296** (Cancellation answer notification)