Scenario1:

Transaction Type: **VIBER HUF payment instruction**

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

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

**MT103/MT202** (payment instruction)

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

blocking the amount on Client A/C

MT103/MT202 (FIN COPY)

MT103/MT202

MT012

debit the Client A/C

**MT900** (debit notification)

Scenario2:

Transaction Type: **VIBER HUF payment instruction**

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: **VIBER HUF payment instruction**

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: **VIBER HUF payment instruction and cancellation**

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