Scenario1:

Transaction Type: **GIRO HUF payment (IG2)**

Flow: CLIENT sends SWIFT instruction, sufficient balance, KELER blocks the amount and sends the instruction to GIRO, after receiving of the debit notification from GIRO/NBH, debit the CLIENT account.

**CLIENT** **KELER** GIRO NBH

**MT103**

**MT196** (Acknowledgement of receipt)

block the amount on Client A/C

pacs.008

pacs.002 …….

debit the Client A/C

**MT900** MT900

Scenario2:

Transaction Type: **GIRO HUF payment (IG2)**

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

**CLIENT** **KELER**

**MT103** (Payment instruction)

**MT196**  (Acknowledgement of receipt)

**MT196** (Notification of insufficient balance)

insufficient balance till EOD

**MT196** (Reject notification)

Scenario3:

Transaction Type: **GIRO HUF payment (IG2)**

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

**CLIENT** **KELER**

**MT103** (Payment instruction)

**MT196** (Acknowledgement of receipt)

**MT196** (Rejection notification)

Scenario4:

Transaction Type: **GIRO HUF payment (IG2) and cancellation**

Flow: CLIENT sends SWIFT instruction, insufficient balance. 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)