Scenario1:

Transaction Type: **payment between** **Internal cash accounts**

Flow: CLIENT sends the SWIFT instruction, sufficient balance, KELER debit the CLIENT 1 account and credit the CLIENT 2 account.

**CLIENT 1** **KELER** **CLIENT 2**

**MT103/MT202 Payment instruction**

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

debit the Client A/C

**MT900** (Debit notification)

credit the Client A/C

**MT910/camt.054** (Credit notification)

Scenario2:

Transaction Type: **payment between** **Own** **Internal cash accounts**

Flow: CLIENT sends the SWIFT instruction, sufficient balance, KELER debit the CLIENT account 1 and credit the CLIENT account 2.

**CLIENT A/C 1** **KELER** **CLIENT A/C 2**

**MT103/MT202** (Payment instruction)

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

debit the Client A/C 1

**MT900** (Debit notification)

credit the Client A/C 2

**MT910/camt.054** (Credit notification)

Scenario3:

Transaction Type: **payment between** **Internal cash accounts**

Flow: CLIENT sends the 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)

Scenario4:

Transaction Type: **payment between** **Internal cash accounts**

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** (Reject notification)

Scenario5:

Transaction Type: **payment between** **Internal cash accounts and cancellation**

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