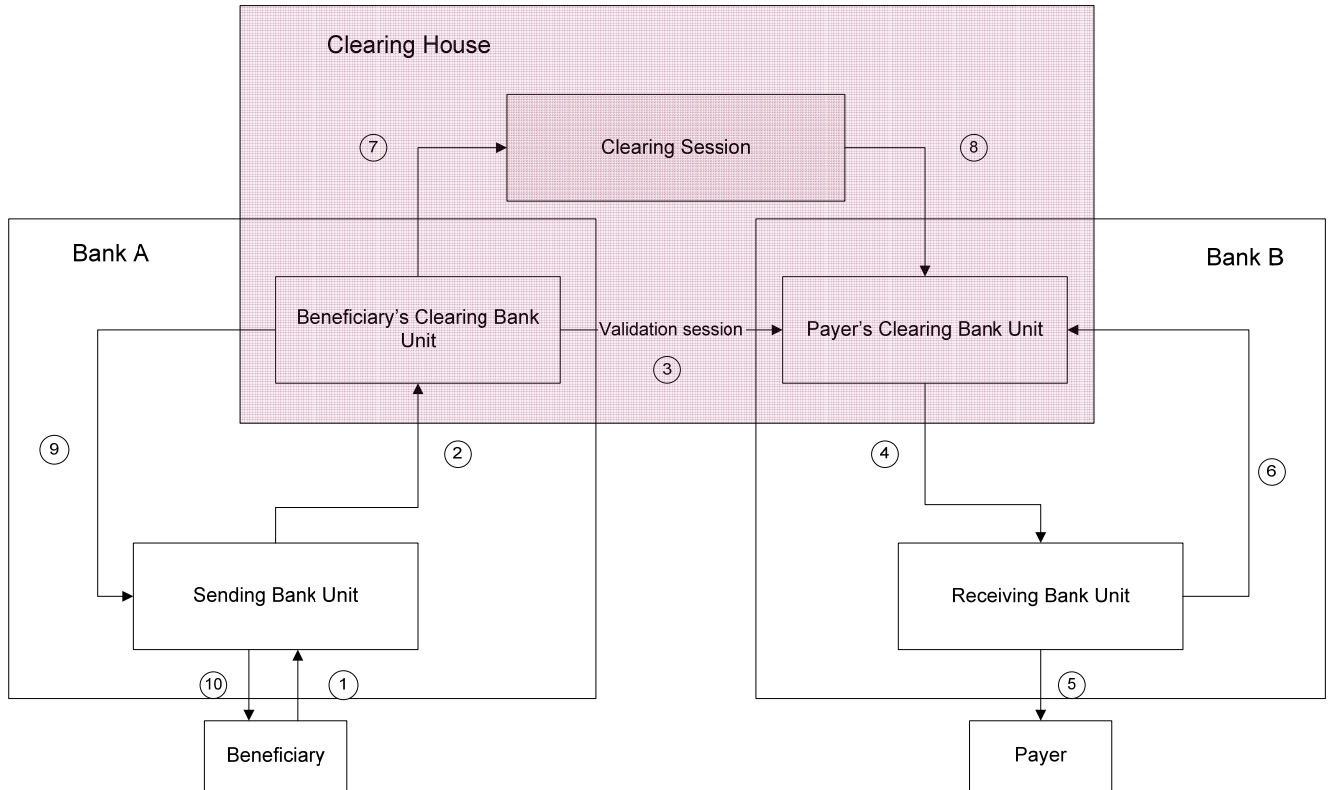


Appendix 1

DI processing scheme



No.	DI processing stages
1.	- the beneficiary client submits the DI to the bank unit with whom they have opened their current account
2.	- the sending bank unit submits the DI to the beneficiary's clearing bank unit via the bank's internal network
3.	- the beneficiary's clearing bank unit submits the DI to the payer's clearing bank unit during the validation session
4.	- the payer's clearing bank unit submits the DI to the receiving bank unit via the bank's internal network
5.	- the receiving bank unit checks the DI and after it is validated, it debits the payer's account with the amount corresponding to the accepted DI
6.	- the receiving bank unit submits to the payer's clearing bank unit the data on the DI that is to be accepted for clearing
7.	- the beneficiary's bank unit submits the DI amounts for clearing
8.	- the payer's clearing bank unit either accepts or refuses the DI for clearing
9.	- the beneficiary's clearing bank unit submits to the sending bank unit the data in the DI accepted for clearing by the payer's clearing bank unit
10.	- the sending bank unit credits the beneficiary's account with the amount corresponding to the accepted DI

Source: PWG Technical Proposal