**Top flow:**

Start → SetProcessName → Initialize hasNotTimedOut → Run program specific API

- If log on → LogPoint4
- Otherwise
- Quik Pay

**SetProcessName / Initialize hasNotTimedOut / Run program specific API → Get Beneficiary Type** (ok)

Get Beneficiary Type → Check Valid Beneficiary (ok)

- Negative Transa... → Error Reference (negative amount)
- Merchant
- Own Account
- Billing Org → Bill Payment
- Quik Pay → QuikPay

Check Valid Beneficiary:
- No Valid Benefi... → Error Reference (invalid beneficiaryID mapping)
- Valid Beneficia... → Fund Transfer Other Account
- POS Transaction
- Fund Transfer Own Account

Error Reference (negative amount) → Final logic and Data Mapping

Error Reference (invalid beneficiaryID mapping) → Final logic and Data Mapping

Error-Reference (timeout) — failed after 3 ...

Send SMS → Send Email → Final logic and Data Mapping

Final logic and Data Mapping:
- If log on → LogPoint5
- Otherwise → End

**Group (1) / Group:**

Start → Sleep-3s-Before... 
- timedout → Failure
- Otherwise → Success

Failure → Sleep-3s-Before... → Start Transaction → Set Serializable → Lock Debit Account If Exists

Success → Start Transaction

Set Serializable → Start Transaction

Lock Debit Account If Exists:
- customerID mism... → Error-Reference (customerID mismatch)
- no account → Error Reference (no debit account)
- has account → Get Transactions From Today

Get Transactions From Today (SOAP) → Get Daily Limit (ok) → Check Sufficient Funds in Debit Account (ok) → Debit Account (ok) → Lock Credit Account If Exists (ok) → Apply Exchange Rate (SOAP) (ok) → Credit Account (ok) → Journal Entry (SOAP) → Check Account Funds → Commit

- daily limit exc... → Error-Reference (daily limit)
- Non-sufficient ... → Error-Reference (NSF)
- no account → Error Reference (no credit account)
- wrong beneficia... → Error Reference (wrong benficiaryID)
- no exchange rat... → Error Reference (no excahnge rate)

Error references → Rollback

Catch → Timeout Occurred → Rollback (Error)

Rollback → No Timeout

Commit → No Timeout

Rollback (Error) → No Timeout