

### Process Description:

The process I used previously was not suitable and complex enough to be used for this week's assignment, so I decided to model a new, more complex process.

It's the simplest case of the payment batch approval flow with direct bank communication. Its implementation is used to handle payments in the ERP system, send the payment medium file to bank (directly to bank or via the SWIFT network) and handle incoming PAIN.002 files in accordance with the ISO 20022 norm.

After the batch, consisting of one or more payments is created, it's available to a group of first level approvers to review (usually accountants). They have multiple options available. Either approve, reject and reverse the batch or postpone the payment date to a later date. Depending on their reaction the system either handles the rejection/resubmit or forwards the batch to a second level approver (usually management). Depending on the second level approver action, the system returns the batch to the corresponding first level approver for further processing, or creates a payment media, that is sent to bank. After the bank handles the payment media, they send an acknowledgement and the status of the payments. System then handles the incoming file and acts upon the status. The batch is either successfully closed (the payments were accepted) or is rejected by bank and a responsible person is notified, to follow up on the rejection reason by bank.

