Pathway 1

Steps	Endpoint	Input	Output	Consequences
1	/login	User name & Password	Token	• A get quote is just an indicative quote and not an actual quote. • There is no full transparency to the customer about what they are actually going to be charged until after an agreement is created. • Customer eligibility has not been checked prior to offering premium finance as an option and could get referred and may subsequently be refused. • The endpoint /agreement/{{agreementNumber}}/{{token}} may be used to monitor the status of an agreement
2	/get/quote/{token}	Scheme, deposit, premium and start date	Indicative loan amount and interest	
3	/persist/quote/activate/{{token}}	Scheme, deposit, premium and start date, customer name, address, contact details and date of birth	A created and activated agreement with the actual monthly installments that reflects the loan amounts, any fee and interest.	
4	/esignatures/{{agreementNumber}}/{{token}}	N/A	An e-signature link for a customer to e-sign the credit agreement.	

Pathway 2

Steps	Endpoint	Input	Output	Consequences
1	/login	User name & Password	Token	• A persist quote is an actual quote that reveals the monthly payments, interest and fees. • There is full transparency to the customer about what they are actually going to be charged before and after an agreement is created. • Customer eligibility has been checked prior to offering premium finance as an option and based on the results contained within the precheck response, a decision can be made to display premium finance as an option to the customer. • The endpoint /agreement/{{agreementNumber}}/{{token}} may be used to monitor the status of an agreement.
2	/persist/quote/{{token}}	Scheme, deposit, premium and start date, customer name, address, contact details and date of birth	A created agreement with the actual monthly installments that reflects the loan amounts, any fee and interest. But not yet activated.	
3	/update/pquote/{{sharedXref}}/{{token}}	Customer bank details	A "200" is returned which indicates a successful operation.	
4	/activate/quote/{{sharedXref}}/{{token}}	A sharedxref derived from executing step 2.	An activated agreement with the actual monthly installments that reflects the loan amounts, any fee and interest.	
5	/esignatures/{{agreementNumber}}/{{token}}	N/A	An e-signature link for a customer to e-sign the credit agreement.	

Pathway 3

Steps	Endpoint	Input	Output	Consequences
1	/login	User name & Password	Token	• A get quote is just an indicative quote and not an actual quote. • A persist quote is an actual quote that reveals the monthly payments, interest and fees. • There is full transparency to the customer about what they are actually going to be charged before and after an agreement is created. • Customer eligibility has been checked prior to offering premium finance as an option and based on the results contained within the precheck response, a decision can be made to display premium finance as an option to the customer. • The endpoint /agreement/{{agreementNumber}}/{{token}} may be used to monitor the status of an agreement.
2	/get/quote/{token}	Scheme, deposit, premium and start date	Indicative loan amount and interest	
3	/persist/quote/{{token}}	Scheme, deposit, premium and start date, customer name, address, contact details and date of birth	A created agreement with the actual monthly installments that reflects the loan amounts, any fee and interest. But not yet activated.	
4	/update/pquote/{{sharedXref}}/{{token}}	Customer bank details	A "200" is returned which indicates a successful operation.	
5	/activate/quote/{{sharedXref}}/{{token}}	A sharedxref derived from executing step 2.	An activated agreement with the actual monthly installments that reflects the loan amounts, any fee and interest.	
6	/esignatures/{{agreementNumber}}/{{token}}	N/A	An e-signature link for a customer to e-sign the credit agreement.	