Pathway 1

	Steps	Endpoint	Input	Output	Consequences
	1	/login	User name & Password	Token	<ul> <li>A get quote is just an indicative quote and not an actual quote.</li> <li>There is no full transparency to the customer about what they are actually going to be charged until after an agreement is created.</li> <li>Customer eligibility has not been checked prior to offering premium finance as an option and could get referred and may subsequently be refused.</li> <li>The endpoint         <ul> <li>/agreement/{{agreementNumber}}/{{toke n}} may be used to monitor the status of an agreement</li> </ul> </li> </ul>
	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 &	Token	
			Password		<ul> <li>A persist quote is an actual quote that</li> </ul>
	2	/persist/quote/{{token}}	Scheme, deposit,	A created agreement	reveals the monthly payments, interest and fees.
			premium and start	with the actual	
			date, customer	monthly installments	There is full transparency to the
			name, address,	that reflects the loan	customer about what they are actually
			contact details and	amounts, any fee and	going to be charged before and after
			date of birth	interest. But not yet	an agreement is created.
				activated.	Customer eligibility has been checked
	3	/update/pquote/{{sharedXref}}/{{token}}	Customer bank	A "200" is returned	prior to offering premium finance as
			details	which indicates a	an option and based on the results
				successful operation.	contained within the precheck
	4	/activate/quote/{{sharedXref}}/{{token}}	A sharedxref	An activated	response, a decision can be made to
			derived from	agreement with the	display premium finance as an option
			executing step 2.	actual monthly	to the customer.
				installments that	The endpoint
				reflects the loan	/agreement/{{agreementNumber}}/{{t
				amounts, any fee and	oken}} may be used to monitor the
				interest.	status of an agreement.
	5	/esignatures/{{agreementNumber}}/{{toke	N/A	An e-signature link for	
		n}}		a customer to e-sign	
				the credit agreement.	

Pathway 3

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