1. **Calc EWA flow.** Wages controller request data from employee info service, calculates EWA, sends back response (we need separate employee service to avoid direct dependency from HCM)

2. **Request EWA flow.** Wages controller requests data from employee info service and transaction service, verifies request based on that (hours, wage, previous EWA) and passes request to transaction service which works with bank API
(we need separate transaction service to avoid direct dependency from BANK API)

3. **Payday.** Wages controller receives BANK notification then requests transaction service to provide user EWA history, calculate amount to deduct and calls transaction service to process