* A factor always has a current state. By default, it's: "**Never Validated**".
* Then, the owner, or a selected validators, is applying a transition (Action in the UI) that will change the factor state to a new state.
* The validation process continues until the factor has reached one of the terminal states: **Validated**or **Rejected**.
* It always starts with the factor's owner:
  + In the Report Card, if a factor is in the state "**Never Validated**", the owner can only select the transition available from that state: "**Ask for Validation**".
  + That will open the "**Select Approver**" pop-up window.
  + The factor's owner selects one user from his/her team and submits the Action.
  + This will trigger the transition of the factor from "**Never Validated**" to "**Under Review for Validation**".
  + At the same time, the server is going to push a notification to the approver in real-time if he/she is logged in, and a notification email.
  + The approver could click on the notification, or use the menu Review Factor, to open the factor's Report Card.
  + The Report Card will display the factor data as well as the validation questions.
  + The approver has to review the factor and answer the validation question to be able to select an action that will change the factor's state
* Transitions available from the state "**Under Review for Validation**" are:
  + **Approve the Factor** ==> Terminal state **Validated**
  + **Partially Approve the Factor** ==> The factor is returned to the owner for correction
  + **Forward to other Approver** ==> The Approver is delegating the approval process to another team user
  + **Reject the Factor** ==> Terminal state **Rejected**
* For each factor state, there is a list of possible actions to make the transition to another state.