Description

You need to implement a system for automatic subscription rebilling, which will handle scenarios of insufficient funds on the card. If a payment attempt returns an "insufficient funds" response from the bank, the system should reduce the payment amount and retry (up to 4 times). If the payment is successful but for less than the full amount, the remaining balance should be automatically charged a week later.

Each payment attempt should be made using the `/paymentIntents/create` API, which will emulate the payment gateway.

Task:

1. **Main Rebilling Logic**:
   - First, try to charge the full subscription amount.
   - If the bank responds with "insufficient funds," attempt to charge 75%, 50%, and 25% of the amount.
   - A maximum of 4 attempts is allowed for each rebill.
2. **Partial Rebill**:
   - If a payment succeeds but not for the full amount, automatically schedule an additional transaction one week later for the remaining balance.
3. **Using the API to Emulate the Payment Gateway**:
   - Each payment attempt should be processed through the `/paymentIntents/create` API, which will return a successful or failed status depending on the conditions.

API:

POST `/paymentIntents/create`

- **Request**:
   - `amount`: the amount to charge
   - `subscription_id`: the subscription identifier
- **Response**:
   - `status`: `success, failed` or `insufficient_funds`

Requirements:

- Implement in Ruby (without using external libraries for payment API handling).
- The logic should be split into clear methods with appropriate exception handling.
- Rebill results should be logged.