In this simplified process the credit check task has been isolated from the process created for task 3.

The actual process flow is as follows: The sales adviser will perform a credit check on a given customer through the CRM software. This makes an API call to the credit check system which takes a number of factors into account such as the customer’s financial history, outstanding debt, income, and credit repayments. The system will either return accept, deny, or credit refer. On credit refer, the sales adviser must call the credit assessment team where someone will review the application manually. Applications can be referred either due to missing or incorrect data, or because the customer is close to the limit of acceptable risk for Vodafone. After manual review, the credit application is either accepted or denied.

In the simplified process, the credit check system has been mocked in Java to return a value between 200 and 1000. This is an emulation of a credit score. The exclusive-or gate will then decide the process flow based on the value returned.

A result of less than 400 will result in the credit application being denied, at which point the sales adviser informs the customer that they cannot proceed with the sale, and the process flow will end.

A result of 600 or more will result in the credit application being accepted and the sales adviser will continue the process of selling the phone, after which the process will end.

If the result is between 400 and 600 the process flows to the user task ‘call credit assessment’, the result of which has also been mocked. The Java code will return either “True” or “False”. If it is “True” the process flows into the ‘sell phone’ task. Once this is completed the process ends.

If it is “False” the process flows into the ‘inform customer’ task, after which the process ends.