BNML Process Definition for Loan Application

Each process step is represented as a BNML block:

- <task id="register" type="manual">Register Application</task>

- <task id="clone" type="automated">Clone Data</task>

- <task id="checkHistory" type="automated">Check History</task>

- <task id="checkForm" type="automated">Check Form</task>

- <task id="checkFunds" type="automated">Check Funds</task>

- <task id="informCustomer" type="manual">Inform Customer</task>

- <task id="waitForReply" type="wait">Wait for Reply</task>

- <task id="sendRejection" type="automated">Send Rejection</task>

- <task id="sendApproval" type="automated">Send Approval</task>

Business Rules:

- History check fails if creditScore < 600

- Funds check fails if availableBalance < requestedAmount

- Approval requires all checks to pass