An agency is brokering loans from two different credit institutes. A customer fills out a loan request containing the requested amount and his current monthly income. Afterwards he gets the loan proposal with the lowest interest returned. Each financial institution has different rules for assigning loans. Bank A assigns loans to everyone up to 20 times the month income but wants 20% interest a year. Bank B assigns loans to everyone with at least 2.000€ month income up to 100.000€. Loans equal or under 25.000€ are prechecked by an external credit rating company (e.g. Schufa). Loans above 25.000€ additionally require a security which has to be checked directly with the customer. The interest rates are 15% for loans under 25.000€, 12.5% for loans above 25.000€ with an adequate security, and 22.5% for loans without an adequate security.

Model the given processes from the view of the agency in a BPMN business process.