# Send your agent shopping.
# *It can fill the cart. It can't sign for you.*

Silver Lake has run its lending on IBM i since 1991. Its LoanIQ prequalification already lets a person or a verified agent cross one governed border. The Marketplace extends that border to a partner store's checkout: only verified agents get in, financing is decided on the system of record, and the shopper approves every set of terms.

01 IDENTITY · 02 SCOPE · 03 DECISION · 04 AUDIT

## THE REAL PAIN

### Agents are starting to shop. Most checkouts can't tell who sent them.

A store can't tell a verified agent from a scraper, so it blocks them all or lets anything in. Agents default to the card on file, so financing never shows up. And after a dispute, nobody can prove who agreed to what.

## HOW SILVER LAKE RUNS IT

| | |
|---|---|
| *The merchant decides* who gets in | Each agent is set to blocked, browse or transact, one at a time. An agent that can't prove who it is, and who sent it, is always refused and logged. |
| The person decides what binds them | The agent searches, compares and fills the cart inside a signed spending limit. Only the shopper accepts financing terms, on their own device. |
| *The core holds* the decision and the record | LoanIQ's SP_ELIGCHK rule decides on IBM i; borderline cases go to a named person. Every step lands on one hash-chained, append-only ledger. |

## THREE ADMISSION LEVELS

| LEVEL | AGENT MAY | AGENT MAY NOT |
|---|---|---|
| Blocked | Nothing. The refusal is logged. | Reach the store or LoanIQ |
| Browse | Read catalog, price, stock and terms | Open a checkout |
| Transact | Check out within the shopper's delegation | Exceed the limit or accept terms |

## THE PEOPLE INSIDE

MERCHANT
From all or nothing to agent by agent.

CREDIT DESK
From every file to the borderline ones.

SHOPPER
Hands over the search, keeps the signature.

AGENT
A name, a limit and a record.

## MAYA'S CHECKOUT

| | |
|---|---|
| ASK | Maya tells Muse: furnish the living and dining room, keep it under $4,000, show me financing. |
| ADMIT | Muse proves who it is and who sent it. The store has Muse set to transact. |
| CART | Sofa, dining table and rug: $3,559, inside her limit. Price and stock come from the store of record. |
| DECIDE | LoanIQ returns approved, tier A: 12 payments of $312.88 at 9.99% APR. |
| APPROVE | Muse shows every option with its full cost. Maya approves on her own phone. |
| RECORD | The acceptance record is written once and chained to the entry before it. |

## TEN WAYS TO CHEAT, TEN CONTROLS

- 01 Identity required
- 02 Spending limit
- 03 Signature check
- 04 Cumulative limit · no split carts
- 05 Delegation expiry
- 06 One decision on the record
- 07 Merchant policy
- 08 Disclosures travel together
- 09 Hash chain
- 10 Person approves

## BEYOND THE STORE

Any channel where outside agents act for your customers needs the same door: identity, a scope enforced in code, a decision that stays on the record, and a trail you can prove.

**How agent-ready is your IBM i? Take the Agent-Ready Read, eight questions.**

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