



```

prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address 50 Tracey common, Bethshire, CW2X 3UX
cs:attr_annual_income 22000
cs:attr_applicant_name Douglas Pratt
cs:attr_dob "1967-07-01" %%% xsd:date
cs:attr_email_address elainebriggs@example.net
cs:attr_emp_length 29
cs:attr_emp_title Regulatory affairs officer
cs:attr_home_ownership 3
cs:attr_phone_number 0118 4960882
cs:attr_prev_address Studio 5, Nigel locks, Lake Bethan, E3K 5DD
pl:created_at 2024-03-28T10:48:37.084996

```

```

prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address 50 Tracey common, Bethshire, CW2X 3UX
cs:attr_applicant_name Douglas Pratt
cs:attr_dob "1967-07-01" %%% xsd:date
cs:attr_prev_address Studio 5, Nigel locks, Lake Bethan, E3K 5DD

```

```

prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address 50 Tracey common, Bethshire, CW2X 3UX
cs:attr_first_confirmed "2024-03-15" %%% xsd:date
cs:attr_last_confirmed "2023-10-14" %%% xsd:date
cs:attr_prev_address Studio 5, Nigel locks, Lake Bethan, E3K 5DD
pl:created_at 2024-03-28T10:48:53.983168

```

```

prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "2372.18" %%% xsd:float
cs:attr_credit_limit "2400.0" %%% xsd:float
cs:attr_month Mar-2024
cs:attr_payment_amount "77.71" %%% xsd:float
pl:created_at 2024-03-28T10:48:53.986579

```

```

prov:type cs:CreditRecord
prov:type csd:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "2372.18" %%% xsd:float
cs:attr_credit_limit "2400.0" %%% xsd:float
cs:attr_month Dec-2023
cs:attr_payment_amount "0.0" %%% xsd:float
pl:created_at 2024-03-28T10:48:53.988302

```

```

prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address 50 Tracey common, Bethshire, CW2X 3UX
cs:attr_from_date "2023-03-18" %%% xsd:date
pl:created_at 2024-03-18T00:00:00

```

```

prov:startTime 2024-03-28T10:48:53.972000+00:00
prov:endTime 2024-03-28T10:48:53.972000+00:00
prov:type cs:SearchingCreditHistory

```

```

prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 135
pl:created_at 2024-03-28T10:48:53.972156

```

```

prov:startTime 2024-03-28T10:48:37.084000+00:00
prov:endTime 2024-03-28T10:48:53.990000+00:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity

```

```

prov:startTime 2024-03-28T10:48:37.084000+00:00
prov:endTime 2024-03-28T10:48:53.990000+00:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity

```

```

prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2024-03-28T10:48:53.990700
pl:reason cs:low_credit_score

```

```

prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2024-03-28T10:48:53.990700
pl:reason cs:low_credit_score

```