app:applicants/655

wasAttributedTo

app:applications/655

prov:label Jake Brown
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person

prov:type	cs:CreditCardApplication
prov:type	pl:Data
prov:type	pl:Request
prov:type	pl:SubjectData
cs:attr_address	Studio 8, Victoria courts, Iainside, SN0 5BJ
cs:attr_annual_income	31000
cs:attr_applicant_name	Jake Brown
cs:attr_dob	"1966-02-17" %% xsd:date
cs:attr_email_address	qlewis@example.org
cs:attr_emp_length	37
cs:attr_emp_title	Banker
cs:attr_home_ownership	3
cs:attr_phone_number	(0118)4960077
cs:attr_prev_address	086 Natalie crest, Scottton, WR0 1WL
pl:created_at	2026-11-27T15:44:03.893249

app:providers/1

app:providers/11

app:providers/15

app:providers/2

wasDerivedFrom

wasAttributedTo

prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider

app:applications/655/id

prov:label Sky
prov:type cs:DataProvider
prov:type cs:UtilityCompany

app:records/6326

app:records/6327

prov:label A Bank
prov:type cs:DataProvider
prov:type cs:FinancialInstitution

app:records/6325

prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority

used

wasAttributedTo

wasAssociatedWith

used

prov:type	cs:PersonIdentifier
prov:type	pl:Data
prov:type	pl:SubjectData
cs:attr_address	Studio 8, Victoria courts, Iainside, SN0 5BJ
cs:attr_applicant_name	Jake Brown
cs:attr_dob	"1966-02-17" %% xsd:date
cs:attr_prev_address	086 Natalie crest, Scottton, WR0 1WL

prov:type	cs:LinkedAddressRecord
prov:type	pl:Data
prov:type	pl:ExternalData
cs:attr_address	Studio 8, Victoria courts, Iainside, SN0 5BJ
cs:attr_first_confirmed	"2026-11-04" %% xsd:date
cs:attr_last_confirmed	"2026-01-02" %% xsd:date
cs:attr_prev_address	086 Natalie crest, Scottton, WR0 1WL
pl:created_at	2026-11-27T15:44:42.959697

prov:type	cs:CreditRecord
prov:type	csd:MissedPayment
prov:type	pl:Data
prov:type	pl:ExternalData
cs:attr_account	Everyday Creditcard
cs:attr_balance	"488.75" %% xsd:float
cs:attr_credit_limit	"1200.0" %% xsd:float
cs:attr_month	Apr-2026
cs:attr_payment_amount	"0.0" %% xsd:float
pl:created_at	2026-11-27T15:44:42.961269

prov:type	cs:ElectoralRegisterEntry
prov:type	cs:IdentityRecord
prov:type	pl:Data
prov:type	pl:ExternalData
cs:attr_address	Studio 8, Victoria courts, Iainside, SN0 5BJ
cs:attr_from_date	"2024-06-17" %% xsd:date
pl:created_at	2026-11-24T00:00:00

app:models/creditcard_assessment

uuid:2dc328df-8323-4cc7-b01b-fc35cca94757

wasGeneratedBy

wasDerivedFrom

wasDerivedFrom

wasDerivedFrom

wasDerivedFrom

used

used

plan

prov:startTime 2026-11-27T15:44:42.953000+00:00
prov:endTime 2026-11-27T15:44:42.953000+00:00
prov:type cs:SearchingCreditHistory

app:creditreports/2002

wasAssociatedWith

used

prov:type	cs:CreditHistory
prov:type	pl:Data
prov:type	pl:ExternalData
cs:credit_score	94
pl:created_at	2026-11-27T15:44:42.953416

app:the_bank

uuid:d08cc02d-31f4-45b7-a249-dfb4f9585039

activity

prov:label Some bank
prov:type cs:RetailBank
prov:type pl:DataController
prov:type prov:Organization

prov:startTime 2026-11-27T15:44:03.893000+00:00
prov:endTime 2026-11-27T15:44:42.962000+00:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity

wasGeneratedBy

wasDerivedFrom

wasDerivedFrom

wasAssociatedWith

actedOnBehalfOf

uuid:3a95270f-2e23-44ab-ae22-640ab8f44492

app:machines/one

wasAttributedTo

wasAttributedTo

app:recommendations/2002

wasDerivedFrom

wasDerivedFrom

prov:startTime 2026-11-27T15:44:03.893000+00:00
prov:endTime 2026-11-27T15:44:42.962000+00:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity

prov:type prov:SoftwareAgent

wasGeneratedBy

prov:type	cs:AutomatedRecommendation
prov:type	pl:AutomatedRecommendation
cs:credit_score_threshold	739
cs:recommendation	cs:rejected
pl:created_at	2026-11-27T15:44:42.962377
pl:reason	cs:low_credit_score

wasDerivedFrom

wasDerivedFrom

app:decisions/2002

prov:type	cs:CreditDecision
prov:type	pl:AutomatedDecision
prov:type	pl:Decision
prov:type	pl:RejectionDecision
cs:result	cs:rejected
pl:created_at	2026-11-27T15:44:42.962377
pl:reason	cs:low_credit_score