

```

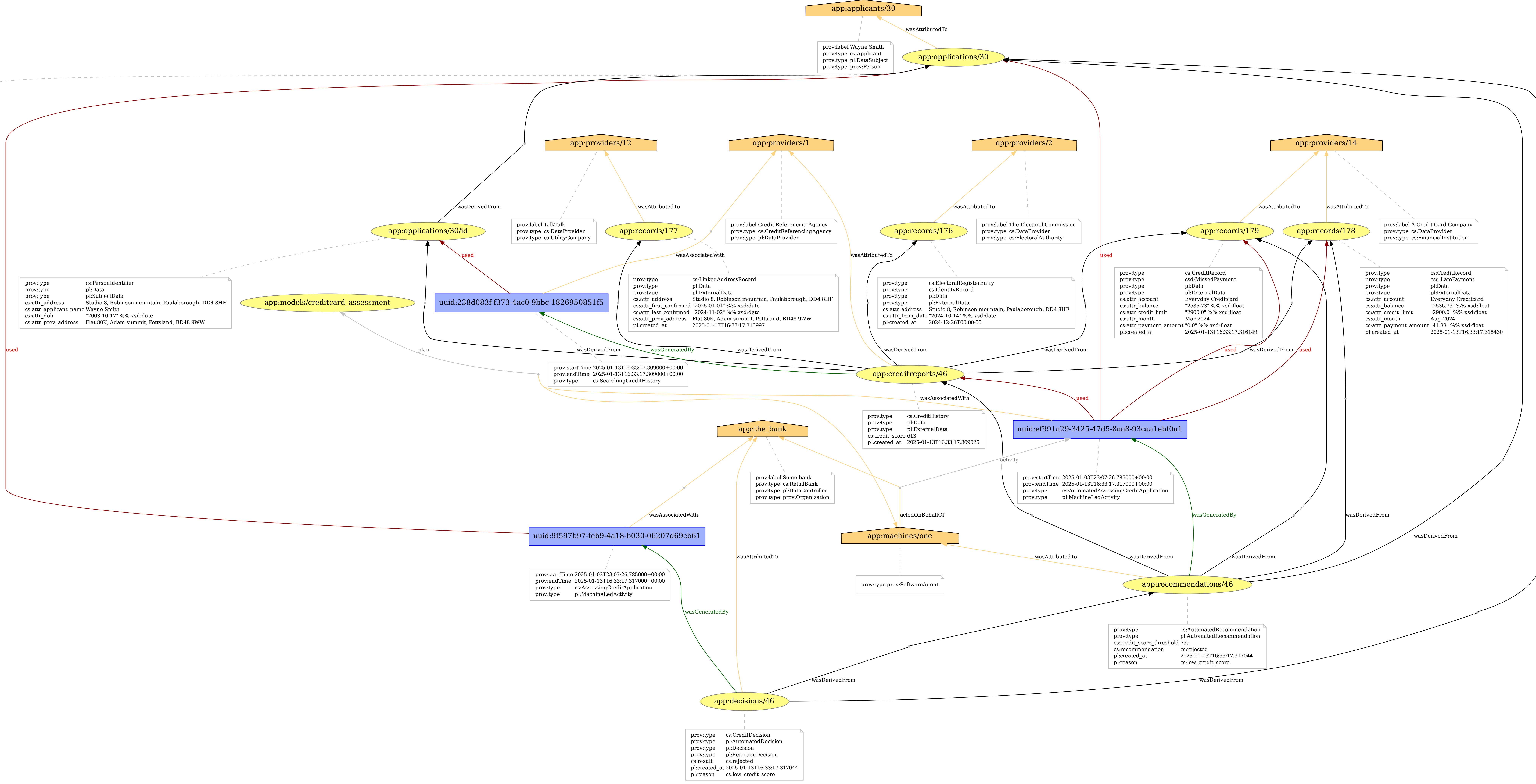
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address Studio 8, Robinson mountain, Paulaborough, DD4 8HF
cs:attr_annual_income 99000
cs:attr_applicant_name Wayne Smith
cs:attr_dob "2003-10-17" %% xsd:date
cs:attr_email_address reynoldsdaniel@example.org
cs:attr_emp_length 3
cs:attr_emp_title Musician
cs:attr_home_ownership 3
cs:attr_phone_number 0131 4960907
cs:attr_prev_address Flat 80K, Adam summit, Pottsland, BD48 9WW
pl:created_at 2025-01-03T23:07:26.785699

```

```

prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address Studio 8, Robinson mountain, Paulaborough, DD4 8HF
cs:attr_applicant_name Wayne Smith
cs:attr_dob "2003-10-17" %% xsd:date
cs:attr_prev_address Flat 80K, Adam summit, Pottsland, BD48 9WW

```



used

plan

wasDerivedFrom

wasGeneratedBy

wasDerivedFrom

wasDerivedFrom

wasDerivedFrom

used

used

used

used

wasDerivedFrom

wasDerivedFrom

wasAssociatedWith

wasAttributedTo

wasGeneratedBy

wasAttributedTo

wasDerivedFrom

wasDerivedFrom

wasDerivedFrom

wasDerivedFrom

wasDerivedFrom

wasDerivedFrom

prov:startTime 2025-01-03T23:07:26.785000+00:00

prov:endTime 2025-01-13T16:33:17.317000+00:00

prov:type cs:AssessingCreditApplication

prov:type pl:MachineLedActivity

prov:startTime 2025-01-13T16:33:17.309000+00:00

prov:endTime 2025-01-13T16:33:17.309000+00:00

prov:type cs:SearchingCreditHistory

prov:type cs:CreditHistory

prov:type pl:ExternalData

cs:credit_score 613

pl:created_at 2025-01-13T16:33:17.309025

prov:type cs:AutomatedAssessingCreditApplication

prov:type pl:MachineLedActivity

prov:startTime 2025-01-03T23:07:26.785000+00:00

prov:endTime 2025-01-13T16:33:17.317000+00:00

prov:type cs:AutomatedAssessingCreditApplication

prov:type pl:MachineLedActivity

prov:startTime 2025-01-13T16:33:17.317044

prov:endTime 2025-01-13T16:33:17.317044

prov:type cs:AutomatedRecommendation

prov:type pl:AutomatedRecommendation

cs:credit_score_threshold 739

cs:recommendation cs:rejected

pl:created_at 2025-01-13T16:33:17.317044

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 2025-01-13T16:33:17.317044

pl:reason cs:low_credit_score

prov:type cs:CreditRecord

prov:type cs:LatePayment

prov:type pl:Data

prov:type pl:ExternalData

cs:attr_account Everyday Creditcard

cs:attr_balance "2536.73" %% xsd:float

cs:attr_credit_limit "2900.0" %% xsd:float

cs:attr_month Aug-2024

cs:attr_payment_amount "41.88" %% xsd:float

pl:created_at 2025-01-13T16:33:17.315430

prov:type cs:CreditRecord

prov:type cs:MissedPayment

prov:type pl:Data

prov:type pl:ExternalData

cs:attr_account Everyday Creditcard

cs:attr_balance "2536.73" %% xsd:float

cs:attr_credit_limit "2900.0" %% xsd:float

cs:attr_month Aug-2024

cs:attr_payment_amount "0.0" %% xsd:float

pl:created_at 2025-01-13T16:33:17.316149

prov:type cs:ElectoralRegisterEntry

prov:type cs:IdentityRecord

prov:type pl:Data

prov:type pl:ExternalData

cs:attr_address Studio 8, Robinson mountain, Paulaborough, DD4 8HF

cs:attr_last_confirmed "2024-11-02" %% xsd:date

cs:attr_prev_address Flat 80K, Adam summit, Pottsland, BD48 9WW

cs:attr_from_date "2024-10-14" %% xsd:date

pl:created_at 2024-12-26T00:00:00

prov:type cs:CreditReferencingAgency

prov:type pl:DataProvider

prov-label Credit Referencing Agency

prov-label TalkTalk

prov:type cs:DataProvider

prov:type cs:UtilityCompany

prov-label A Credit Card Company

prov:type cs:DataProvider

prov:type cs:FinancialInstitution

prov-label The Electoral Commission

prov:type cs:DataProvider

prov:type cs:ElectoralAuthority

prov-label Wayne Smith

prov:type cs:Applicant

prov:type pl:DataSubject

prov:type prov:Person

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov-label Wayne Smith

prov