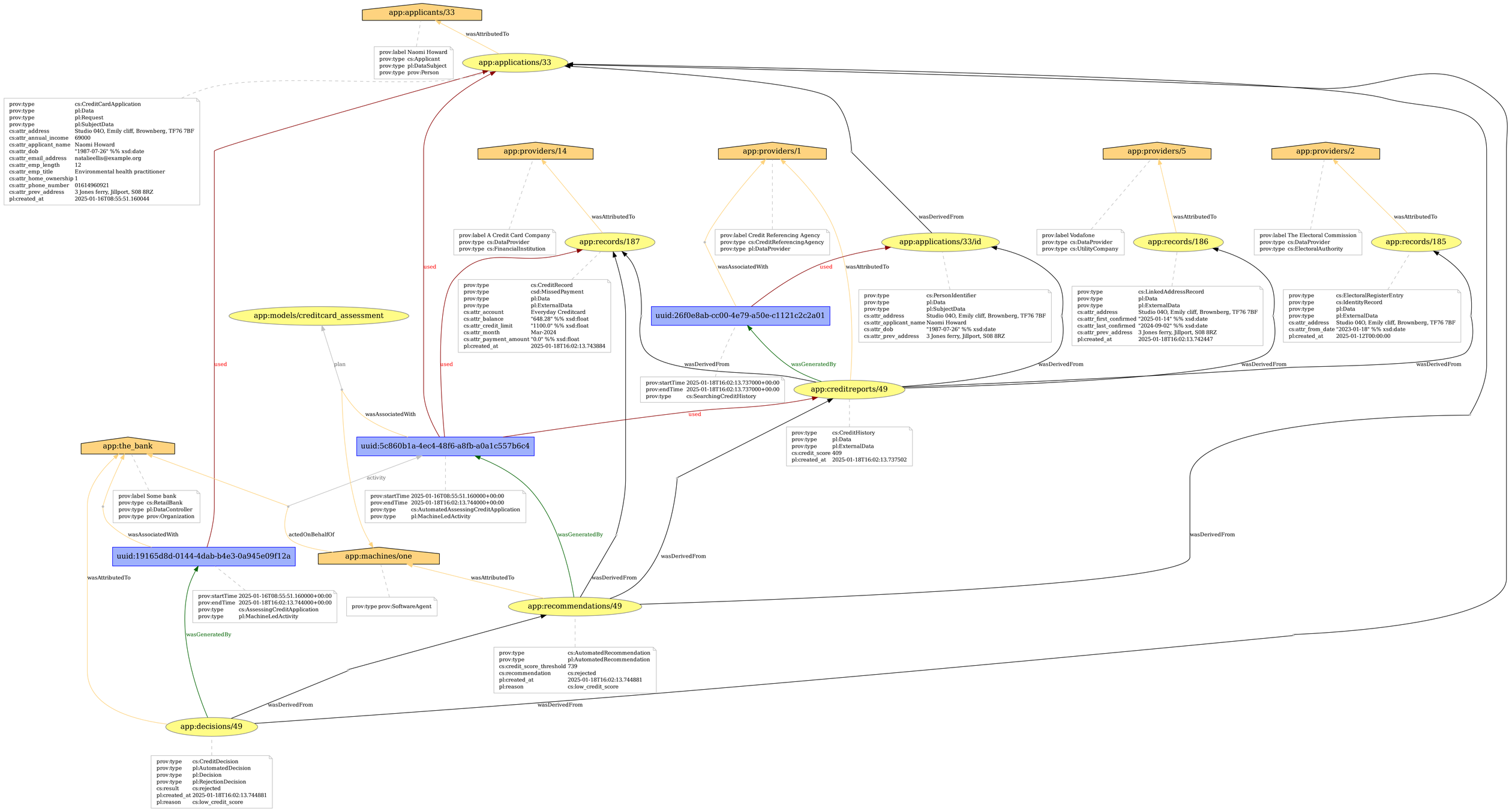
app:applicants/33
wasAttributedTo
prov:label Naomi Howard
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person
app:applications/33
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address Studio 04O, Emily cliff, Brownberg, TF76 7BF
cs:attr_annual_income 69000
cs:attr_applicant_name Naomi Howard
cs:attr_dob "1987-07-26" %% xsd:date
cs:attr_email_address natalieellis@example.org
cs:attr_emp_length 12
cs:attr_emp_title Environmental health practitioner
cs:attr_home_ownership 1
cs:attr_phone_number 01614960921
cs:attr_prev_address 3 Jones ferry, Jillport, S08 8RZ
pl:created_at 2025-01-16T08:55:51.160044
app:providers/14
app:providers/1
app:providers/5
app:providers/2
wasAttributedTo
prov:label A Credit Card Company
prov:type cs:DataProvider
prov:type cs:FinancialInstitution
app:records/187
prov:type cs:CreditRecord
prov:type csd:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "648.28" %% xsd:float
cs:attr_credit_limit "1100.0" %% xsd:float
cs:attr_month Mar-2024
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2025-01-18T16:02:13.743884
used
prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider
wasAssociatedWith
wasDerivedFrom
app:applications/33/id
prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address Studio 04O, Emily cliff, Brownberg, TF76 7BF
cs:attr_applicant_name Naomi Howard
cs:attr_dob "1987-07-26" %% xsd:date
cs:attr_prev_address 3 Jones ferry, Jillport, S08 8RZ
prov:label Vodafone
prov:type cs:DataProvider
prov:type cs:UtilityCompany
app:records/186
prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Studio 04O, Emily cliff, Brownberg, TF76 7BF
cs:attr_first_confirmed "2025-01-14" %% xsd:date
cs:attr_last_confirmed "2024-09-02" %% xsd:date
cs:attr_prev_address 3 Jones ferry, Jillport, S08 8RZ
pl:created_at 2025-01-18T16:02:13.742447
prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority
app:records/185
prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Studio 04O, Emily cliff, Brownberg, TF76 7BF
cs:attr_from_date "2023-01-18" %% xsd:date
pl:created_at 2025-01-12T00:00:00
app:models/creditcard_assessment
plan
uuid:26f0e8ab-cc00-4e79-a50e-c1121c2c2a01
wasGeneratedBy
prov:startTime 2025-01-18T16:02:13.737000+00:00
prov:endTime 2025-01-18T16:02:13.737000+00:00
prov:type cs:SearchingCreditHistory
app:creditreports/49
prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 409
pl:created_at 2025-01-18T16:02:13.737502
uuid:5c860b1a-4ec4-48f6-a8fb-a0a1c557b6c4
activity
prov:startTime 2025-01-16T08:55:51.160000+00:00
prov:endTime 2025-01-18T16:02:13.744000+00:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity
app:the bank
prov:label Some bank
prov:type cs:RetailBank
prov:type pl:DataController
prov:type prov:Organization
actedOnBehalfOf
uuid:19165d8d-0144-4dab-b4e3-0a945e09f12a
app:machines/one
prov:type prov:SoftwareAgent
prov:startTime 2025-01-16T08:55:51.160000+00:00
prov:endTime 2025-01-18T16:02:13.744000+00:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity
app:recommendations/49
prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2025-01-18T16:02:13.744881
pl:reason cs:low_credit_score
app:decisions/49
prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2025-01-18T16:02:13.744881
pl:reason cs:low_credit_score