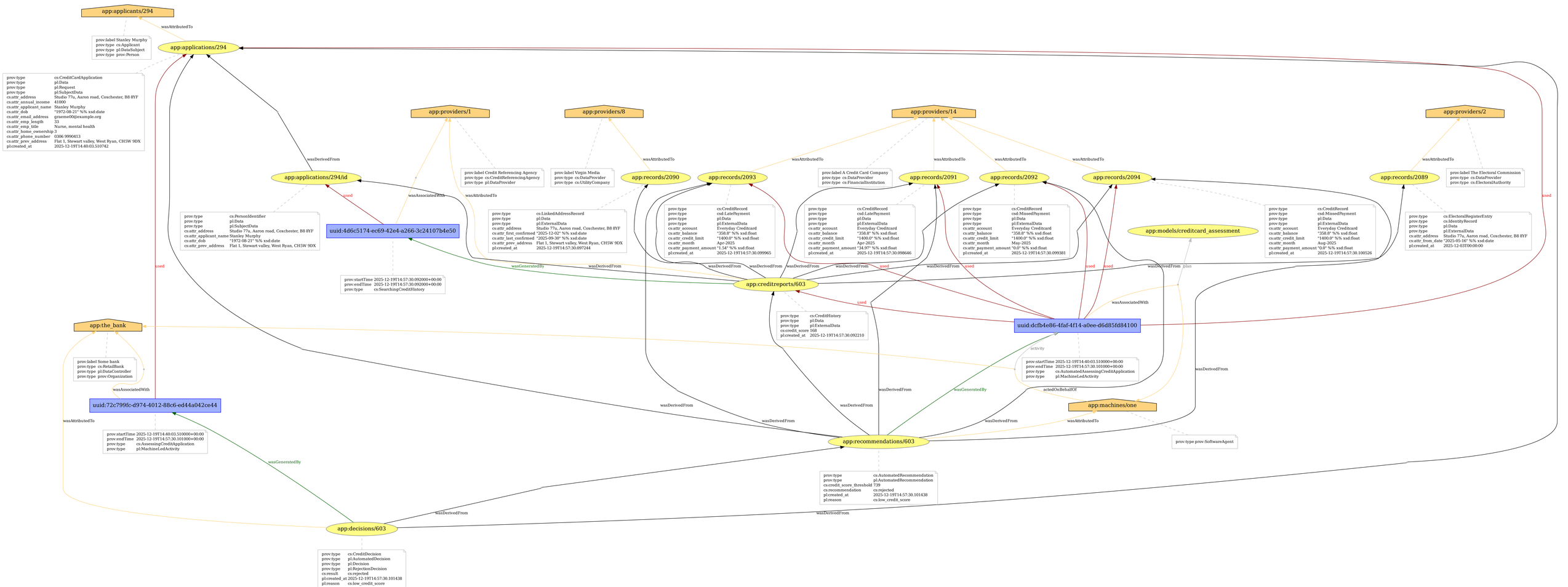
app:applicants/294
prov:label Stanley Murphy
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person
wasAttributedTo
app:applications/294
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address Studio 77u, Aaron road, Coxchester, B8 8YF
cs:attr_annual_income 41000
cs:attr_applicant_name Stanley Murphy
cs:attr_dob "1972-08-21" %% xsd:date
cs:attr_email_address gnaeme00@example.org
cs:attr_emp_length 33
cs:attr_emp_title Nurse, mental health
cs:attr_home_ownership 3
cs:attr_phone_number 0306 9990413
cs:attr_prev_address Flat 1, Stewart valley, West Ryan, CH5W 9DX
pl:created_at 2025-12-19T14:40:03.510742
app:providers/1
prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider
app:providers/8
prov:label Virgin Media
prov:type cs:DataProvider
prov:type cs:UtilityCompany
app:providers/14
prov:label A Credit Card Company
prov:type cs:DataProvider
prov:type cs:FinancialInstitution
app:providers/2
prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority
wasDerivedFrom
wasAttributedTo
wasAssociatedWith
used
app:applications/294/id
prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address Studio 77u, Aaron road, Coxchester, B8 8YF
cs:attr_applicant_name Stanley Murphy
cs:attr_dob "1972-08-21" %% xsd:date
cs:attr_prev_address Flat 1, Stewart valley, West Ryan, CH5W 9DX
uuid:4d6c5174-ec69-42e4-a266-3c24107b4e50
prov:startTime 2025-12-19T14:57:30.092000+00:00
prov:endTime 2025-12-19T14:57:30.092000+00:00
prov:type cs:SearchingCreditHistory
app:records/2090
prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Studio 77u, Aaron road, Coxchester, B8 8YF
cs:attr_first_confirmed "2025-12-02" %% xsd:date
cs:attr_last_confirmed "2025-09-30" %% xsd:date
cs:attr_prev_address Flat 1, Stewart valley, West Ryan, CH5W 9DX
pl:created_at 2025-12-19T14:57:30.097244
app:records/2093
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "358.8" %% xsd:float
cs:attr_credit_limit "1400.0" %% xsd:float
cs:attr_month Apr-2025
cs:attr_payment_amount "1.54" %% xsd:float
pl:created_at 2025-12-19T14:57:30.099965
app:records/2091
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "358.8" %% xsd:float
cs:attr_credit_limit "1400.0" %% xsd:float
cs:attr_month Apr-2025
cs:attr_payment_amount "34.97" %% xsd:float
pl:created_at 2025-12-19T14:57:30.098646
app:records/2092
prov:type cs:CreditRecord
prov:type csd:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "358.8" %% xsd:float
cs:attr_credit_limit "1400.0" %% xsd:float
cs:attr_month May-2025
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2025-12-19T14:57:30.099381
app:records/2094
prov:type cs:CreditRecord
prov:type csd:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "358.8" %% xsd:float
cs:attr_credit_limit "1400.0" %% xsd:float
cs:attr_month Aug-2025
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2025-12-19T14:57:30.100526
app:records/2089
prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Studio 77u, Aaron road, Coxchester, B8 8YF
cs:attr_from_date "2025-05-16" %% xsd:date
pl:created_at 2025-12-03T00:00:00
app:models/creditcard_assessment
plan
wasGeneratedBy
app:creditreports/603
prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 168
pl:created_at 2025-12-19T14:57:30.092210
uuid:dcfb4e86-4faf-4f14-a0ee-d6d85fd84100
activity
prov:startTime 2025-12-19T14:40:03.510000+00:00
prov:endTime 2025-12-19T14:57:30.101000+00:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity
actedOnBehalfOf
app:machines/one
prov:type prov:SoftwareAgent
app:the_bank
prov:label Some bank
prov:type cs:RetailBank
prov:type pl:DataController
prov:type prov:Organization
uuid:72c799fc-d974-4012-88c6-ed44a042ce44
prov:startTime 2025-12-19T14:40:03.510000+00:00
prov:endTime 2025-12-19T14:57:30.101000+00:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity
app:recommendations/603
prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2025-12-19T14:57:30.101438
pl:reason cs:low_credit_score
app:decisions/603
prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2025-12-19T14:57:30.101438
pl:reason cs:low_credit_score