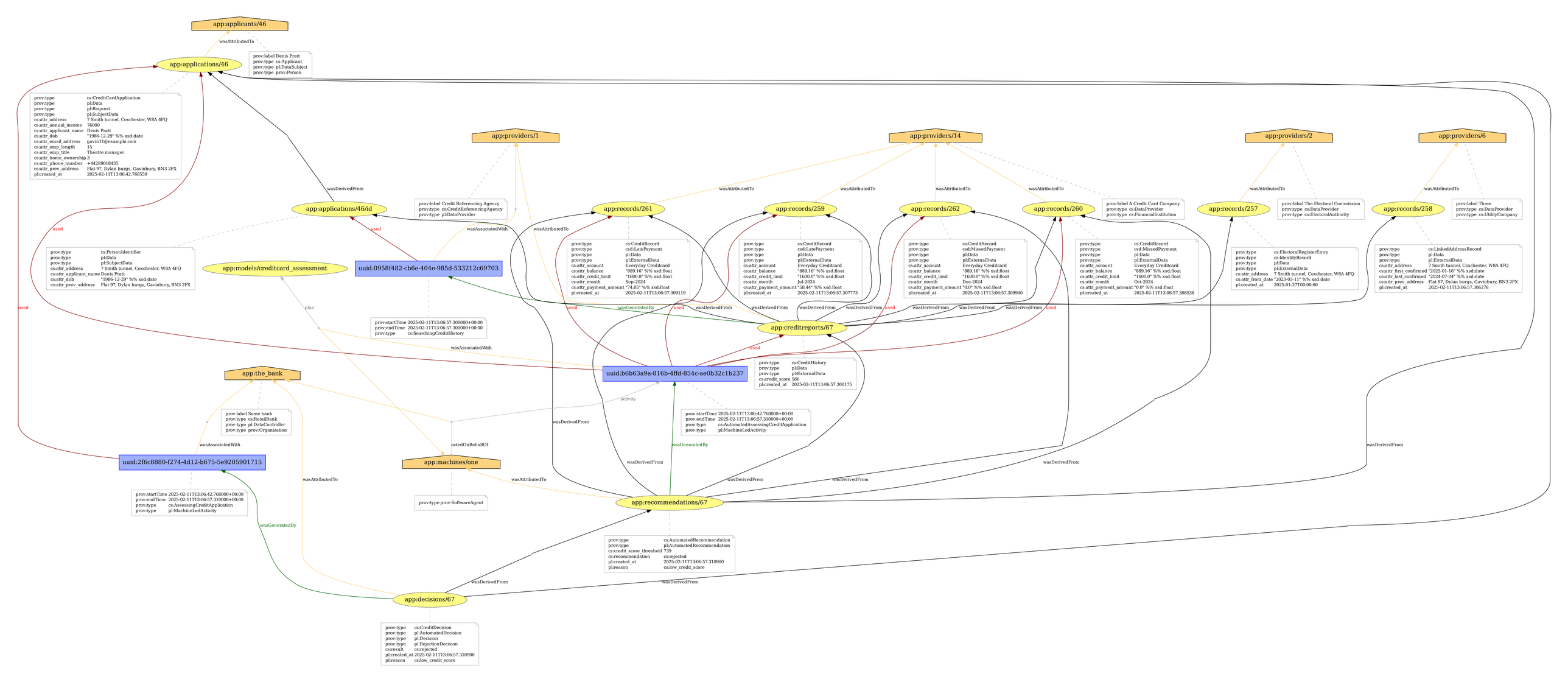
app:applicants/46
wasAttributedTo
app:applications/46
prov:label Denis Pratt
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address 7 Smith tunnel, Coxchester, W8A 4FQ
cs:attr_annual_income 76000
cs:attr_applicant_name Denis Pratt
cs:attr_dob "1986-12-29" %% xsd:date
cs:attr_email_address gavin11@example.com
cs:attr_emp_length 15
cs:attr_emp_title Theatre manager
cs:attr_home_ownership 3
cs:attr_phone_number +44289018435
cs:attr_prev_address Flat 97, Dylan burgs, Gavinbury, BN3 2FX
pl:created_at 2025-02-11T13:06:42.768559
used
wasDerivedFrom
app:providers/1
prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider
app:applications/46/id
prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address 7 Smith tunnel, Coxchester, W8A 4FQ
cs:attr_applicant_name Denis Pratt
cs:attr_dob "1986-12-29" %% xsd:date
cs:attr_prev_address Flat 97, Dylan burgs, Gavinbury, BN3 2FX
used
wasAssociatedWith
app:models/creditcard_assessment
uuid:0958f482-cb6e-404e-985d-533212c69703
plan
prov:startTime 2025-02-11T13:06:57.300000+00:00
prov:endTime 2025-02-11T13:06:57.300000+00:00
prov:type cs:SearchingCreditHistory
wasAttributedTo
app:records/261
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "889.16" %% xsd:float
cs:attr_credit_limit "1600.0" %% xsd:float
cs:attr_month Sep-2024
cs:attr_payment_amount "74.85" %% xsd:float
pl:created_at 2025-02-11T13:06:57.309119
app:records/259
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "889.16" %% xsd:float
cs:attr_credit_limit "1600.0" %% xsd:float
cs:attr_month Jul-2024
cs:attr_payment_amount "58.44" %% xsd:float
pl:created_at 2025-02-11T13:06:57.307773
app:records/262
prov:type cs:CreditRecord
prov:type csd:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "889.16" %% xsd:float
cs:attr_credit_limit "1600.0" %% xsd:float
cs:attr_month Dec-2024
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2025-02-11T13:06:57.309940
app:records/260
prov:type cs:CreditRecord
prov:type csd:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "889.16" %% xsd:float
cs:attr_credit_limit "1600.0" %% xsd:float
cs:attr_month Oct-2024
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2025-02-11T13:06:57.308538
app:providers/14
prov:label A Credit Card Company
prov:type cs:DataProvider
prov:type cs:FinancialInstitution
app:providers/2
app:records/257
prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address 7 Smith tunnel, Coxchester, W8A 4FQ
cs:attr_from_date "2023-03-11" %% xsd:date
pl:created_at 2025-01-27T00:00:00
prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority
app:providers/6
app:records/258
prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address 7 Smith tunnel, Coxchester, W8A 4FQ
cs:attr_first_confirmed "2025-01-16" %% xsd:date
cs:attr_last_confirmed "2024-07-04" %% xsd:date
cs:attr_prev_address Flat 97, Dylan burgs, Gavinbury, BN3 2FX
pl:created_at 2025-02-11T13:06:57.306278
prov:label Three
prov:type cs:DataProvider
prov:type cs:UtilityCompany
wasGeneratedBy
wasDerivedFrom
app:creditreports/67
uuid:b6b63a9a-816b-4ffd-854c-ae0b32c1b237
prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 586
pl:created_at 2025-02-11T13:06:57.300175
activity
prov:startTime 2025-02-11T13:06:42.768000+00:00
prov:endTime 2025-02-11T13:06:57.310000+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:2f6c8880-f274-4d12-b675-5e9205901715
prov:startTime 2025-02-11T13:06:42.768000+00:00
prov:endTime 2025-02-11T13:06:57.310000+00:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity
app:machines/one
prov:type prov:SoftwareAgent
app:recommendations/67
prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2025-02-11T13:06:57.310900
pl:reason cs:low_credit_score
app:decisions/67
prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2025-02-11T13:06:57.310900
pl:reason cs:low_credit_score