

prov-type cs:CreditCardApplication
prov-type pl:Data
prov-type pl:Request
prov-type pl:SubjectData
cs:attr_address Studio 81, Fisher drive, Marionhaven, BL12 8PR
cs:attr_annual_income 78000
cs:attr_applicant_name Sian Owen
cs:attr_dob "1953-08-20" %% xsd:date
cs:attr_email_address brandonhiggins@example.com
cs:attr_emp_length 50
cs:attr_emp_title Pensions consultant
cs:attr_home_ownership 3
cs:attr_phone_number +44(0)141 496 0325
cs:attr_prev_address 087 Martyn pass, Jonesstad, EN8 1ZQ
pl:created_at 2026-01-20T07:52:56.231153

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

prov:startTime 2026-01-21T14:29:15.705000+00:00
prov:endTime 2026-01-21T14:29:15.705000+00:00
prov-type cs:SearchingCreditHistory

app:the_bank

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

uuid:b0953b8c-e7fd-4dbc-9566-8a7ba82d10c3

prov:startTime 2026-01-20T07:52:56.231000+00:00
prov:endTime 2026-01-21T14:29:15.711000+00:00
prov-type cs:AssessingCreditApplication
prov-type pl:MachineLedActivity

app:providers/1

app:applications/326/id

prov-type cs:PersonIdentifier
prov-type pl:Data
prov-type pl:SubjectData
cs:attr_address Studio 81, Fisher drive, Marionhaven, BL12 8PR
cs:attr_applicant_name Sian Owen
cs:attr_dob "1953-08-20" %% xsd:date
cs:attr_prev_address 087 Martyn pass, Jonesstad, EN8 1ZQ

app:providers/3

app:records/2319

prov-type cs:LinkedAddressRecord
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_address Studio 81, Fisher drive, Marionhaven, BL12 8PR
cs:attr_first_confirmed "2025-12-24" %% xsd:date
cs:attr_last_confirmed "2025-03-14" %% xsd:date
cs:attr_prev_address 087 Martyn pass, Jonesstad, EN8 1ZQ
pl:created_at 2026-01-20T12:15:51.530463

app:providers/2

app:records/2318

prov-type cs:ElectoralRegisterEntry
prov-type cs:IdentityRecord
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_address Studio 81, Fisher drive, Marionhaven, BL12 8PR
cs:attr_from_date "2025-06-17" %% xsd:date
pl:created_at 2026-01-05T00:00:00

app:creditreports/670

prov-type cs:CreditHistory
prov-type pl:Data
prov-type pl:ExternalData
cs:credit_score 201
pl:created_at 2026-01-21T14:29:15.705057

app:applicants/326

prov-label Sian Owen
prov-type cs:Applicant
prov-type pl:DataSubject
prov-type prov:Person

app:applications/326

app:records/2333

prov-type cs:CreditRecord
prov-type csd:LatePayment
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "122.47" %% xsd:float
cs:attr_credit_limit "1700.0" %% xsd:float
cs:attr_month Sep-2025
cs:attr_payment_amount "9.05" %% xsd:float
pl:created_at 2026-01-21T14:29:15.709307

app:models/creditcard_assessment

app:records/2321

uuid:608e13d0-d176-44ec-940e-9b32d9546a49

prov:startTime 2026-01-20T07:52:56.231000+00:00
prov:endTime 2026-01-21T14:29:15.711000+00:00
prov-type cs:AutomatedAssessingCreditApplication
prov-type pl:MachineLedActivity

app:machines/one

prov-type prov:SoftwareAgent

app:providers/14

app:records/2334

prov-type cs:CreditRecord
prov-type csd:MissedPayment
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "122.47" %% xsd:float
cs:attr_credit_limit "1700.0" %% xsd:float
cs:attr_month Sep-2025
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2026-01-21T14:29:15.710165

app:records/2335

prov-type cs:CreditRecord
prov-type csd:LatePayment
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "122.47" %% xsd:float
cs:attr_credit_limit "1700.0" %% xsd:float
cs:attr_month Oct-2025
cs:attr_payment_amount "1.24" %% xsd:float
pl:created_at 2026-01-21T14:29:15.710778

app:records/2322

app:records/2323

app:records/2320

app:recommendations/670

prov-type cs:AutomatedRecommendation
prov-type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2026-01-21T14:29:15.711644
pl:reason cs:low_credit_score

app:decisions/670

prov-type cs:CreditDecision
prov-type pl:AutomatedDecision
prov-type pl:Decision
prov-type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2026-01-21T14:29:15.711644
pl:reason cs:low_credit_score

