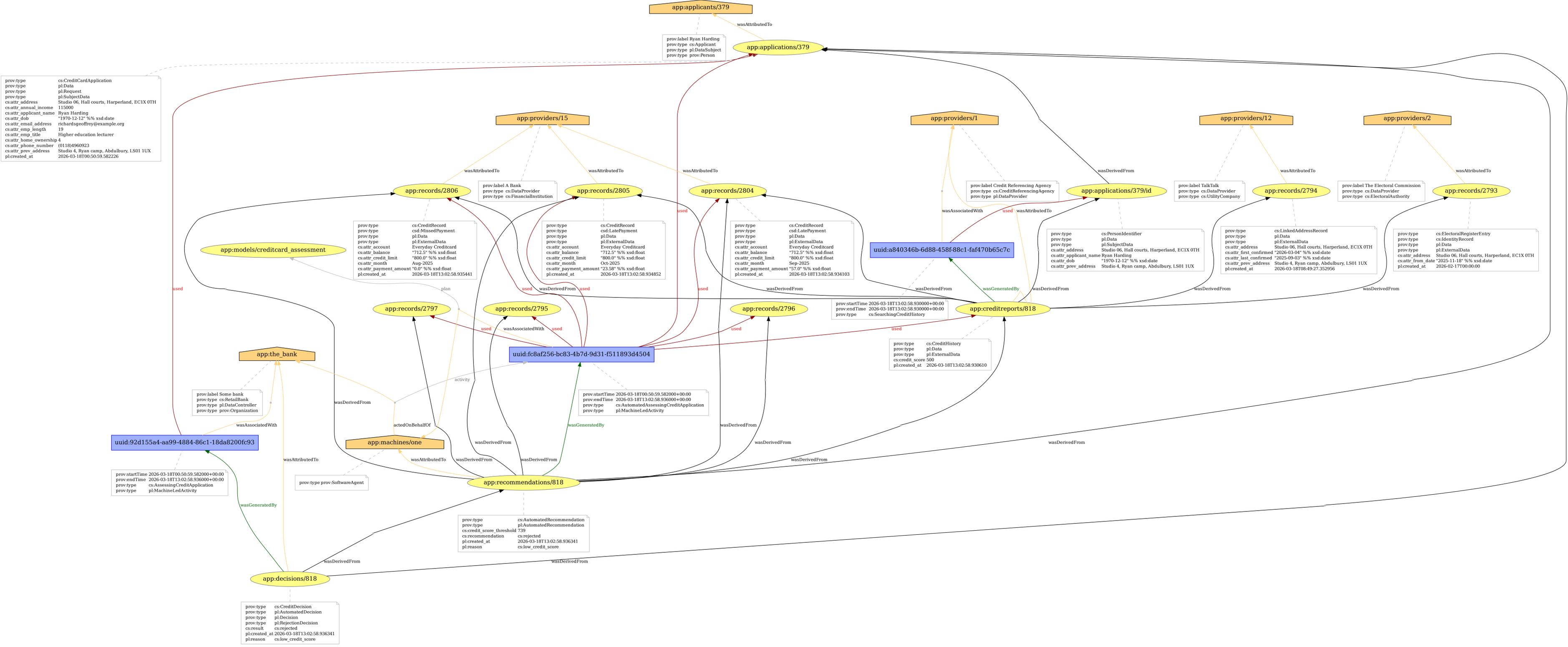


```

prov-type cs:CreditCardApplication
prov-type pl:Data
prov-type pl:Request
prov-type pl:SubjectData
cs:attr_address Studio 06, Hall courts, Harperland, EC1X 0TH
cs:attr_annual_income 115000
cs:attr_applicant_name Ryan Harding
cs:attr_dob "1970-12-12" %% xsd:date
cs:attr_email_address richardsgeoffrey@example.org
cs:attr_emp_length 19
cs:attr_emp_title Higher education lecturer
cs:attr_home_ownership 4
cs:attr_phone_number (0118)4960923
cs:attr_prev_address Studio 4, Ryan camp, Abdulbury, LS01 1UX
pl:created_at 2026-03-18T00:50:59.582226

```



app:providers/15

app:applications/379

```

prov-label Ryan Harding
prov-type cs:Applicant
prov-type pl:DataSubject
prov-type prov:Person

```

app:providers/15

app:providers/1

app:providers/12

app:providers/2

app:records/2806

app:records/2805

app:records/2804

app:applications/379/id

app:records/2794

app:records/2793

app:models/creditcard_assessment

```

prov-type cs:CreditRecord
prov-type csd:MissedPayment
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "712.5" %% xsd:float
cs:attr_credit_limit "800.0" %% xsd:float
cs:attr_month Aug-2025
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2026-03-18T13:02:58.935441

```

```

prov-type cs:CreditRecord
prov-type csd:LatePayment
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "712.5" %% xsd:float
cs:attr_credit_limit "800.0" %% xsd:float
cs:attr_month Oct-2025
cs:attr_payment_amount "23.58" %% xsd:float
pl:created_at 2026-03-18T13:02:58.934852

```

```

prov-type cs:CreditRecord
prov-type csd:LatePayment
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "712.5" %% xsd:float
cs:attr_credit_limit "800.0" %% xsd:float
cs:attr_month Sep-2025
cs:attr_payment_amount "57.0" %% xsd:float
pl:created_at 2026-03-18T13:02:58.934103

```

uuid:a840346b-6d88-458f-88c1-faf470b65c7c

```

prov-type cs:PersonIdentifier
prov-type pl:Data
prov-type pl:SubjectData
cs:attr_address Studio 06, Hall courts, Harperland, EC1X 0TH
cs:attr_applicant_name Ryan Harding
cs:attr_dob "1970-12-12" %% xsd:date
cs:attr_prev_address Studio 4, Ryan camp, Abdulbury, LS01 1UX

```

```

prov-type cs:LinkedAddressRecord
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_address Studio 06, Hall courts, Harperland, EC1X 0TH
cs:attr_first_confirmed "2026-03-04" %% xsd:date
cs:attr_last_confirmed "2025-09-03" %% xsd:date
cs:attr_prev_address Studio 4, Ryan camp, Abdulbury, LS01 1UX
pl:created_at 2026-03-18T08:49:27.352956

```

```

prov-type cs:ElectoralRegisterEntry
prov-type cs:IdentityRecord
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_address Studio 06, Hall courts, Harperland, EC1X 0TH
cs:attr_from_date "2025-11-18" %% xsd:date
pl:created_at 2026-02-17T00:00:00

```

app:records/2797

app:records/2795

app:records/2796

app:creditreports/818

```

prov:startTime 2026-03-18T13:02:58.930000+00:00
prov:endTime 2026-03-18T13:02:58.930000+00:00
prov-type cs:SearchingCreditHistory

```

```

prov-type cs:CreditHistory
prov-type pl:Data
prov-type pl:ExternalData
cs:credit_score 500
pl:created_at 2026-03-18T13:02:58.930610

```

uuid:fc8af256-bc83-4b7d-9d31-f511893d4504

```

prov:startTime 2026-03-18T00:50:59.582000+00:00
prov:endTime 2026-03-18T13:02:58.936000+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

```

app:machines/one

app:recommendations/818

```

prov-type cs:AutomatedRecommendation
prov-type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2026-03-18T13:02:58.936341
pl:reason cs:low_credit_score

```

uuid:92d155a4-aa99-4884-86c1-18da8200fc93

```

prov:startTime 2026-03-18T00:50:59.582000+00:00
prov:endTime 2026-03-18T13:02:58.936000+00:00
prov-type cs:AssessingCreditApplication
prov-type pl:MachineLedActivity

```

app:decisions/818

```

prov-type cs:CreditDecision
prov-type pl:AutomatedDecision
prov-type pl:Decision
prov-type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2026-03-18T13:02:58.936341
pl:reason cs:low_credit_score

```