app:applicants/419

wasAttributedTo

app:applications/419

prov:label William Scott
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	34 Carl light, Rachelville, N21 0TR
cs:attr_annual_income	42000
cs:attr_applicant_name	William Scott
cs:attr_dob	"1994-02-12" %% xsd:date
cs:attr_email_address	sullivankate@example.net
cs:attr_emp_length	11
cs:attr_emp_title	Brewing technologist
cs:attr_home_ownership	2
cs:attr_phone_number	+44(0)1214960609
cs:attr_prev_address	3 Jones bridge, Byrnemouth, B0 5EE
pl:created_at	2026-05-08T19:08:05.917210

app:providers/14

app:providers/1

app:providers/7

app:providers/2

wasAttributedTo

wasDerivedFrom

prov:label A Credit Card Company
prov:type cs:DataProvider
prov:type cs:FinancialInstitution

app:records/3210

app:applications/419/id

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

prov:label Tesco Mobile
prov:type cs:DataProvider
prov:type cs:UtilityCompany

app:records/3209

prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority

app:records/3208

used

wasAttributedTo

used

wasAssociatedWith

prov:type	cs:CreditRecord
prov:type	csd:LatePayment
prov:type	pl:Data
prov:type	pl:ExternalData
cs:attr_account	Everyday Creditcard
cs:attr_balance	"134.51" %% xsd:float
cs:attr_credit_limit	"2300.0" %% xsd:float
cs:attr_month	May-2026
cs:attr_payment_amount	"3.56" %% xsd:float
pl:created_at	2026-05-09T16:11:41.646418

prov:type	cs:PersonIdentifier
prov:type	pl:Data
prov:type	pl:SubjectData
cs:attr_address	34 Carl light, Rachelville, N21 0TR
cs:attr_applicant_name	William Scott
cs:attr_dob	"1994-02-12" %% xsd:date
cs:attr_prev_address	3 Jones bridge, Byrnemouth, B0 5EE

uuid:a5cc60fc-f51f-4679-9a8c-162d763114c4

prov:type	cs:LinkedAddressRecord
prov:type	pl:Data
prov:type	pl:ExternalData
cs:attr_address	34 Carl light, Rachelville, N21 0TR
cs:attr_first_confirmed	"2026-04-18" %% xsd:date
cs:attr_last_confirmed	"2025-08-13" %% xsd:date
cs:attr_prev_address	3 Jones bridge, Byrnemouth, B0 5EE
pl:created_at	2026-05-09T16:11:41.644921

prov:type	cs:ElectoralRegisterEntry
prov:type	cs:IdentityRecord
prov:type	pl:Data
prov:type	pl:ExternalData
cs:attr_address	34 Carl light, Rachelville, N21 0TR
cs:attr_from_date	"2025-02-21" %% xsd:date
pl:created_at	2026-04-15T00:00:00

app:models/creditcard_assessment

used

plan

used

wasDerivedFrom

wasDerivedFrom

wasGeneratedBy

wasDerivedFrom

wasDerivedFrom

app:creditreports/951

prov:startTime 2026-05-09T16:11:41.639000+01:00
prov:endTime 2026-05-09T16:11:41.639000+01:00
prov:type cs:SearchingCreditHistory

wasAssociatedWith

used

prov:type	cs:CreditHistory
prov:type	pl:Data
prov:type	pl:ExternalData
cs:credit_score	377
pl:created_at	2026-05-09T16:11:41.639930

app:the_bank

uuid:0c7afeef-3cf2-44d7-be24-720ed2c6320a

activity

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

prov:startTime 2026-05-08T19:08:05.917000+01:00
prov:endTime 2026-05-09T16:11:41.647000+01:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity

wasAssociatedWith

actedOnBehalfOf

wasGeneratedBy

uuid:30da7f1a-3a48-42b1-86d9-d0504e8b1d21

app:machines/one

wasAttributedTo

wasAttributedTo

wasDerivedFrom

wasDerivedFrom

wasDerivedFrom

prov:startTime 2026-05-08T19:08:05.917000+01:00
prov:endTime 2026-05-09T16:11:41.647000+01:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity

prov:type prov:SoftwareAgent

app:recommendations/951

wasGeneratedBy

prov:type	cs:AutomatedRecommendation
prov:type	pl:AutomatedRecommendation
cs:credit_score_threshold	739
cs:recommendation	cs:rejected
pl:created_at	2026-05-09T16:11:41.647423
pl:reason	cs:low_credit_score

wasDerivedFrom

wasDerivedFrom

app:decisions/951

prov:type	cs:CreditDecision
prov:type	pl:AutomatedDecision
prov:type	pl:Decision
prov:type	pl:RejectionDecision
cs:result	cs:rejected
pl:created_at	2026-05-09T16:11:41.647423
pl:reason	cs:low_credit_score