

REPORT DETAILS

R/N: FXP001021
 Period: Jan 2021 - Mar 2021
 Created: 4 Apr, 2021, 12:05:00 pm

SUBJECT DETAILS

First Name:
 Last Name:
 ID Number: 555555

SOURCE OF DATA

Bank name: Bank Name 01 (sample)
 Bank Name 02 (sample)

Credit Score

The calculation of a Credit Score includes all verification results in one response.

What does your score mean?

- Excellent
- Very Good
- Good
- Average
- Below Average
- Fair
- Weak



How is this report generated

It is a non-numerical score which expresses a measure of the subject's predictive credit risk, by aggregating the information contained.

Definitions

Creditworthiness Assessment

Includes all verification results in one response. It also includes the calculated credit score.

Income

Detects the salary and any other income if that's possible. In case the transactions are skewed, the verification engine will start "falling back" to more generic income definitions (i.e., inflows).

Expenses

Detects recurring expenses. In case the transactions are skewed, the verification engine will start "falling back" to more generic expense definitions (i.e., average monthly expenses).

Affordability

Combines several end-user metrics, such as monthly salary and recurring expenses, to provide an affordability suggested amount.

Net Worth

Sums up all available funds and subtracts all liability accounts to derive the individual's net worth.

Funds

Detects the available funds per account and per account type (e.g., "cash account").

Credit Utilization

Calculates the user's average credit utilization among all their available credit lines.

Expenses Categorization

Categorizes expenses, adds up the amount per category and provides the percentage per category on all expenses.

On time payments

Combines utility/rent kind of recurring expenses and its monthly payment consistency to provide an on time payment percentage.



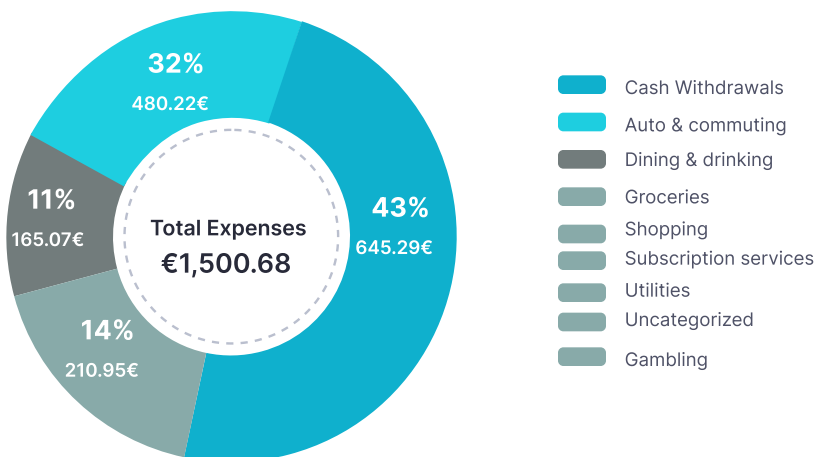
Overview Analysis

The table below shows the average values of each key metric used to derive the subject's creditworthiness score.

Av. Monthly Income	Av. Monthly Expenses	Affordability	Net Worth	Available Funds	Credit Utilization	Score
€2,093.62	€1,511.01	€582.61	€13,831.97	€13,795.77	N.A	Very Good

Spend Analysis

Spend Analysis illustrates the total amount per each micro category analysed for the whole period.



On Time Payments

Combines utility/rent kind of recurring expenses and its monthly payment consistency to provide an on time payment percentage.



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