

Summary Statistics

Is a Primary Bank Acct	✓	No BK or Debt Consolidation	✓	AffordAI Score (1-100)
No Identity Problems	✓	Running Balance Rule	✓	
Has a Checking Acct	✓	No Recent OVD/Chargebacks	✗	
Current Running Balance	\$2,428.55			A3 78
Account to Fund	PreferredChecking 1234589			

1 Applicant Info	!	Concerns: (Address) (Email) (Amount)
2 Affordability	!	May be able to afford the payment
3 Weekly Flow	✓	Running balance and excess cash flow are trending flat to up
4 Default	!	Low risk of early default; HIGH RISK OF LATER DEFAULT
5 Income	✓	Recent 45 day income is flat or trending up
6 Obligations		Obligations may NOT be managable given the monthly income

1 Validation of Applicant Information

Signer Name	✓	92%	Address	✗	45%
Business Name	✓	92%	Phone	✓	88%
Payment Amount	✗	\$500.00	Email	✗	31%
Payment Cycle	✓	Biweekly			

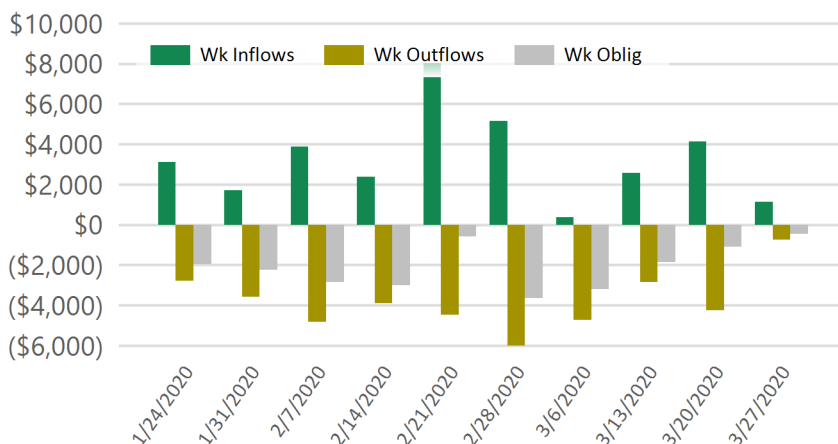
2 Affordability of Payments *May be able to afford the payment*

Payment Recommender		Previous Payment Experience	
Amount	\$80.00	Prior Similar	Yes
Day of Week	Thur	Prior OVD	Yes
Cycle	Biweekly	Days since OVD	58

3 Weekly Cash Flow Trend

Running balance and excess cash flow are trending flat to up

Running Balance	\$1,855.13
Running Balance Trend	9%
Inflows	\$1,820.10
Outflows	(\$1,873.14)
Obligations	(\$1,000.99)
Excess Cash Amount	\$237.83
Excess Cash Trend	4%



4 Payment Default Risk *Low risk of early default; HIGH RISK OF LATER DEFAULT*

Early Default Score 293 Lower Risk ✓ <i>Reasons Score is not Higher</i>	Later Default Score 188 Higher Risk ✗ <i>Reasons Score is not Higher</i>
match rate of email elements	affordability of new payments
amount of running balance	ratio of trend in running balance over time vs recent time periods
ratio of trend in smaller dollar inflow amounts by day of week	amount of running balance by cash flow cycle in recent cash flow cycles

5 Income Trend *Recent 45 day income is flat or trending up*

Estimated Income		
Annualized	Monthly	
\$41,544	\$3,462	
Income Trends		
Ratio	Recent 45-Days	Prior 45-Days
12%	\$5,727	\$5,124

6 Spending Obligation Amounts *Obligations may NOT be manageable given the monthly income*

Current Obligations (incl. offer/request amount)			
Daily	Weekly	Bi-Weekly	Monthly
\$94.21	\$559.24	\$1,042.91	\$2,311.62
Largest Obligation			Ratio to Monthly
Amount	Cycle		
1241.990	Monthly		67%

Inflow Transactions

Description	Count Times	Avg Days Btwn	Avg Tx Amt	Days Since Last Seen	Requires Repay	Typical DoW
1 zelledutchwilder	1		\$7,825.97	39	No	Wed
2 texassdutchildsupp	2	8	\$4,537.78	79	No	Thur
3 purchaseauthorizedcanvascreditunios309365821890451card	1		\$2,800.00	13	No	Mon
4 zellehenrycavill	1		\$2,201.08	55	No	Mon
5 purchaseauthorizedanamiastexmexsouthlakes380044024521012card	3	21	\$1,152.55	13	No	Thur
6 purchaseauthorizeddcfwsdartesias309365821890451card	1	6	\$1,000.00	18	No	Tues
7 purchaseauthorizeddypscoventrvandbs380044024521012card	1		\$900.00	72	No	Fri
8 purchaseauthorizedcocinathestarfriscos309365821890451card	1		\$823.00	12	No	Tues
9 purchaseauthorizedbuffalowildwingsfriscos309365821890451card	2	0	\$250.00	47	Yes	Tues
10 purchaseauthorizedracetracproserp380044024521012cardlower	1		\$220.00	26	No	Tues
11 purchaseauthorizedsupercwalmartsupplanop380044024521012card	1		\$219.00	13	No	Mon

Inflow Transactions

	Description	Count Times	Avg Days Btwn	Avg Tx Amt	Days Since Last Seen	Requires Repay	Typical DoW
12	texasdutchildsupp	1		\$185.00	30	No	Fri
13	purchaseauthorizedcanvascreditunios309365821890451card	2	18	\$94.12	48	No	Mon
14	zellehenrycavill	2	0	\$70.00	6	No	Mon
15	purchaseauthorizedanamiastexmexsouthlakes380044024521012card	1		\$20.00	32	No	Wed
16	purchaseauthorizeddcfwsdartesias309365821890451card	5	1	\$10.00	13	No	Wed
17	purchaseauthorizedypscovenantrvandbs380044024521012card	3	28	\$0.05	5	No	Tues

Obligation Transactions

	Description	Typical Periodicity	Count Times	Avg Trans Amt	Days Since Last Seen	Typical DoW
30	zelledutchwilder	biweekly_oblig	4	\$39.58		Tues
40	zelledutchwilder	monthly_oblig	1	\$20.00		Tues
50	zelledutchwilder	biweekly_oblig	1	\$14.14		Mon
1	zelledutchwilder	monthly_oblig	3	\$2,345.00		Mon
2	texasdutchildsupp	monthly_oblig	2	\$1,000.00		Mon
3	purchaseauthorizedcanvascreditunios309365821890451card	daily_oblig	9	\$858.91		Tues
4	zellehenrycavill	weekly_oblig	3	\$500.00		Tues
5	purchaseauthorizedanamiastexmexsouthlakes380044024521012card	monthly_oblig	2	\$357.10		Thur
6	purchaseauthorizeddcfwsdartesias309365821890451card	monthly_oblig	2	\$303.90		Mon
7	purchaseauthorizedypscovenantrvandbs380044024521012card	monthly_oblig	3	\$163.97		Fri
8	purchaseauthorizedcocinathestarfriscos309365821890451card	monthly_oblig	1	\$160.00		Fri
9	purchaseauthorizedbuffalowildwingsfriscos309365821890451card	monthly_oblig	3	\$149.62		Tues
10	purchaseauthorizedracetracprosperp380044024521012cardlower	daily_oblig	6	\$137.58		Wed
11	purchaseauthorizedsupercwalmartsupplanop380044024521012card	weekly_oblig	2	\$127.00		Mon
12	texasdutchildsupp	monthly_oblig	1	\$120.00		Tues
13	purchaseauthorizedcanvascreditunios309365821890451card	monthly_oblig	2	\$83.62		Wed
14	zellehenrycavill	monthly_oblig	1	\$82.62		Fri

Obligation Transactions

	Description	Typical Periodicity	Count Times	Avg Trans Amt	Days Since Last Seen	Typical DoW
15	purchaseauthorizedanamiastexmexsouthlakes380044024521012card	monthly_oblig	3	\$81.65		Wed
16	purchaseauthorizeddcfwsdartesias309365821890451card	biweekly_oblig	2	\$80.00		Mon
17	purchaseauthorizedypscovenantrvandbs380044024521012card	monthly_oblig	1	\$80.00		Tues
18	purchaseauthorizedcocinathestarfriscos309365821890451card	weekly_oblig	8	\$73.58		Mon
19	purchaseauthorizedbuffalowildwingsfriscos309365821890451card	daily_oblig	2	\$67.50		Fri
20	purchaseauthorizedracetracprosperp380044024521012cardlower	monthly_oblig	2	\$56.84		Wed
21	purchaseauthorizedsupercwalmartsupplanop380044024521012card	monthly_oblig	1	\$55.12		Thur
22	texasduchildsupp	biweekly_oblig	2	\$55.00		Mon
23	purchaseauthorizedcanvascreditunios309365821890451card	daily_oblig	5	\$54.98		Thur
24	zellehenrycavill	biweekly_oblig	1	\$50.74		Mon
25	purchaseauthorizedanamiastexmexsouthlakes380044024521012card	biweekly_oblig	2	\$46.38		Fri
26	purchaseauthorizeddcfwsdartesias309365821890451card	biweekly_oblig	4	\$45.88		Tues
27	purchaseauthorizedypscovenantrvandbs380044024521012card	biweekly_oblig	30	\$45.25		Tues
28	purchaseauthorizedcocinathestarfriscos309365821890451card	biweekly_oblig	4	\$43.30		Fri
29	purchaseauthorizedbuffalowildwingsfriscos309365821890451card	daily_oblig	6	\$40.41		Thur
30	purchaseauthorizedracetracprosperp380044024521012cardlower	biweekly_oblig	4	\$39.58		Tues
31	purchaseauthorizedsupercwalmartsupplanop380044024521012card	biweekly_oblig	12	\$38.57		Mon
32	texasduchildsupp	weekly_oblig	2	\$35.74		Tues
33	purchaseauthorizedcanvascreditunios309365821890451card	monthly_oblig	3	\$35.10		Thur
34	zellehenrycavill	weekly_oblig	5	\$34.47		Wed
35	purchaseauthorizedanamiastexmexsouthlakes380044024521012card	biweekly_oblig	4	\$32.98		Tues
36	purchaseauthorizeddcfwsdartesias309365821890451card	daily_oblig	3	\$30.66		Thur
37	purchaseauthorizedypscovenantrvandbs380044024521012card	biweekly_oblig	2	\$29.64		Mon
38	purchaseauthorizedcocinathestarfriscos309365821890451card	biweekly_oblig	2	\$27.00		Mon

Obligation Transactions

	Description	Typical Periodicity	Count Times	Avg Trans Amt	Days Since Last Seen	Typical DoW
39	purchaseauthorizedbuffalowildwingsfriscos309365821890451card	biweekly_oblig	3	\$21.05		Mon
40	purchaseauthorizedracetracprosperp380044024521012cardlower	monthly_oblig	1	\$20.00		Tues
41	purchaseauthorizedsupercwalmartsupplanop380044024521012card	monthly_oblig	1	\$20.00		Thur
42	texasdutchildsupp	monthly_oblig	1	\$20.00		Mon
43	purchaseauthorizedcanvascreditunios309365821890451card	biweekly_oblig	2	\$19.80		Mon
44	zellehenrycavill	biweekly_oblig	2	\$16.90		Thur
45	purchaseauthorizedanamiastexmexsouthlakes380044024521012card	biweekly_oblig	1	\$16.00		Tues
46	purchaseauthorizeddcfwsdartesias309365821890451card	weekly_oblig	3	\$15.40		Mon
47	purchaseauthorizedypscoventrvandbs380044024521012card	biweekly_oblig	6	\$15.32		Mon
48	purchaseauthorizedcocinathestarfriscos309365821890451card	monthly_oblig	3	\$15.00		Tues
49	purchaseauthorizedbuffalowildwingsfriscos309365821890451card	biweekly_oblig	4	\$14.53		Mon
50	purchaseauthorizedracetracprosperp380044024521012cardlower	biweekly_oblig	1	\$14.14		Mon
51	purchaseauthorizedsupercwalmartsupplanop380044024521012card	monthly_oblig	3	\$12.99		Thur
52	texasdutchildsupp	biweekly_oblig	2	\$12.67		Fri
53	purchaseauthorizedcanvascreditunios309365821890451card	biweekly_oblig	3	\$10.75		Fri
54	zellehenrycavill	monthly_oblig	2	\$9.99		Wed
55	purchaseauthorizedanamiastexmexsouthlakes380044024521012card	daily_oblig	5	\$9.67		Mon
56	purchaseauthorizeddcfwsdartesias309365821890451card	biweekly_oblig	7	\$9.19		Mon
57	purchaseauthorizedypscoventrvandbs380044024521012card	biweekly_oblig	5	\$8.81		Mon
58	purchaseauthorizedcocinathestarfriscos309365821890451card	daily_oblig	4	\$8.69		Fri
59	purchaseauthorizedbuffalowildwingsfriscos309365821890451card	monthly_oblig	3	\$8.25		Tues
60	purchaseauthorizedracetracprosperp380044024521012cardlower	weekly_oblig	2	\$7.99		Fri
61	purchaseauthorizedsupercwalmartsupplanop380044024521012card	monthly_oblig	3	\$7.57		Tues
62	texasdutchildsupp	biweekly_oblig	1	\$7.29		Mon

Obligation Transactions

	Description	Typical Periodicity	Count Times	Avg Trans Amt	Days Since Last Seen	Typical DoW
63	purchaseauthorizedcanvascreditunios309365821890451card	daily_oblig	3	\$6.00		Mon
64	zellehenrycavill	biweekly_oblig	5	\$5.65		Thur
65	purchaseauthorizedanamiastextmexsouthlakes380044024521012card	monthly_oblig	2	\$4.99		Tues
66	purchaseauthorizeddcfwsdartestas309365821890451card	biweekly_oblig	22	\$4.38		Mon
67	purchaseauthorizedypscoventrands380044024521012card	daily_oblig	14	\$4.09		Wed
68	purchaseauthorizedcocinathestarfriscos309365821890451card	biweekly_oblig	2	\$2.74		Thur

Repeat Spending Transactions

	Description	Count Times	Avg Days Btwn	Avg Tx Amt	Days Since Ovd	Typical DoW
1	purchaseauthorizedcanvascreditunios309365821890451card	2	31	\$1,221.93		Wed
2	zellehenrycavill	2	77	\$1,060.00		Mon
3	purchaseauthorizedanamiastextmexsouthlakes380044024521012card	2	49	\$950.00		Fri
4	purchaseauthorizeddcfwsdartestas309365821890451card	2	60	\$596.92		Thur
5	purchaseauthorizedypscoventrands380044024521012card	2	14	\$132.50		Wed
6	purchaseauthorizedcocinathestarfriscos309365821890451card	2	23	\$101.42		Thur
7	purchaseauthorizedbuffalowildwingsfriscos309365821890451card	2	45	\$91.04		Thur
8	purchaseauthorizedracetracprosperp380044024521012cardlover	2	60	\$87.01		Fri
9	purchaseauthorizedsupercwalmartsupplanop380044024521012card	2	35	\$86.18		Mon
10	texasdchildsupp	2	29	\$72.46		Tues
11	purchaseauthorizedcanvascreditunios309365821890451card	2	39	\$69.83		Tues
12	zellehenrycavill	2	49	\$53.90		Tues
13	purchaseauthorizedanamiastextmexsouthlakes380044024521012card	2	3	\$40.00		Thur
14	purchaseauthorizeddcfwsdartestas309365821890451card	2	25	\$39.89		Tues
15	purchaseauthorizedypscoventrands380044024521012card	2	7	\$38.94		Fri
16	purchaseauthorizedcocinathestarfriscos309365821890451card	2	12	\$35.00		Mon
17	purchaseauthorizedbuffalowildwingsfriscos309365821890451card	2	53	\$29.90		Thur

Repeat Spending Transactions

	Description	Count Times	Avg Days Btwn	Avg Tx Amt	Days Since Ovd	Typical DoW
18	purchaseauthorizedracetracprosperp380044024521012cardlower	2	54	\$23.50		Mon
19	purchaseauthorizedsupercwalmartsupplanop380044024521012card	4	13	\$18.89		Tues
20	texasdutchildsupp	2	7	\$17.50		Thur
21	purchaseauthorizedcanvascreditunios309365821890451card	2	10	\$13.50		Fri
22	zellehenrycavill	3	25	\$13.33		Mon
23	purchaseauthorizedanamiastexmexsouthlakes380044024521012card	2	21	\$12.66		Mon
24	purchaseauthorizeddcfwsdartesias309365821890451card	3	19	\$12.26		Thur
25	purchaseauthorizedypscoventrvandbs380044024521012card	4	29	\$8.59		Mon
26	purchaseauthorizedcocinathestarfriscos309365821890451card	2	25	\$7.62		Fri
27	purchaseauthorizedbuffalowildwingsfriscos309365821890451card	2	1	\$5.53		Fri
28	purchaseauthorizedracetracprosperp380044024521012cardlower	2	27	\$3.30		Mon
29	purchaseauthorizedsupercwalmartsupplanop380044024521012card	2	38	\$3.05		Mon
30	purchaseauthorizedbillservicings580063477200857card	3	35	\$2.24		Thur