

Summary Statistics

Is a Primary Bank Acct	✗	No BK or Debt Consolidation	✓	vInsights Score (1-100) A4 87
No Identity Problems	✓	Running Balance Rule	✓	
Has a Checking Acct	✓	No Recent OVD/Chargebacks	✗	
Affordability Index	7 of 10	Income Index	8 of 10	
Account Stability Index	3 of 10	Identity Index	9 of 10	
Current Running Balance	\$793.17			
Account to Fund	Preferred Checking (...1234)			

1 Applicant Info	!	<i>Concerns: (Cycle)</i>
2 Affordability	✓	<i>Has the ability to afford the payment</i>
3 Weekly Flow	✓	<i>Running balance and excess cash flow are trending flat to up</i>
4 Default	✓	<i>Low risk of early and later default</i>
5 Income	✓	<i>Recent 45 day income is flat or trending up</i>
6 Obligations	✗	<i>Obligations may NOT be manageable given the monthly income</i>

1. Validation of Applicant Information

	Score	Info
✓ Business Name		
✓ Signer Name	73%	John Smith
✓ Signer Email	59%	jsmith@noemail.com
✓ Signer Phone	56%	(456) 555-1234
✓ Signer Address	70%	123 Fake Street, Oxford OH 45056
✓ Payment Amount		\$161.12
✗ Payment Cycle		weekly_oblig

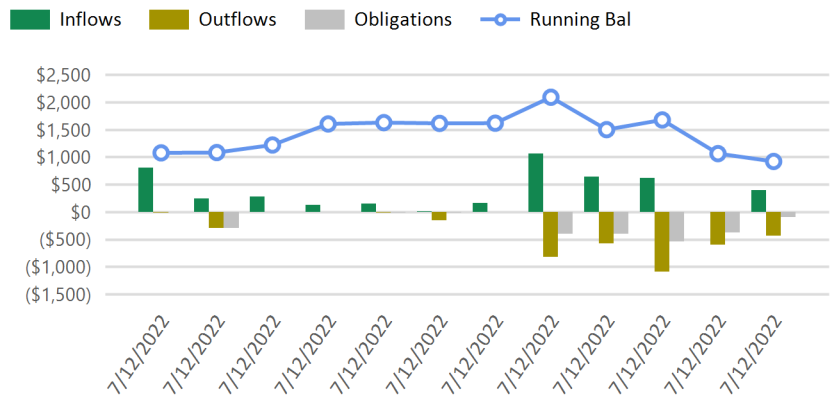
2. Affordability of Payments *Has the ability to afford the payment*

Payment Recommender		Previous Payment Experience	
Amount	\$335.01	Prior Similar	no
Day of Week	Thu	Prior OVD	no
Cycle	Monthly	Days since OVD	

3. Weekly Cash Flow Trend

Running balance and excess cash flow are trending flat to up

Running Balance	\$997.21
Running Balance Trend	1%
Inflows	\$374.37
Outflows	(\$332.26)
Obligations	(\$176.06)
Excess Cash Amount	\$1,040.42
Excess Cash Trend	2%



4. Payment Default Risk

Low risk of early and later default

Early Default Score 295 Lower Risk ✓	Later Default Score 226 Lower Risk ✓
<i>Reasons Score is not Higher</i>	<i>Reasons Score is not Higher</i>
match rate of email elements btwn account and transactions	affordability of new payments
amount of spending obligations	velocity or cadence of spending obligations
amount of running balance	match rate of email elements btwn account and transactions

5. Income Trend

Recent 45 day income is flat or trending up

Estimated Income		Income Trends		
Annualized	Monthly	Ratio	Recent 45-Days	Prior 45-Days
\$11,821	\$985	235%	\$3,551	\$1,059

6. Spending Obligation Amounts

Obligations may NOT be manageable given the monthly income

Current Obligations (incl. offer/request amount)				Largest Obligation		Ratio to Monthly
Daily	Weekly	Bi-Weekly	Monthly	Amount	Cycle	
\$18.97	\$544.39	\$55.20	\$59.99	\$335.01	Weekly	69%

7. Inflow Transactions

Description	Count Times	Avg Days Btwn	Avg Amt	Days Since Last Seen	Requires Repay	Typical DoW
1 uberx8819pmntrcv	1		\$891.81	30	No	Mon
2 zelletransferconfmr3gvfdex	1		\$500.00	86	No	Mon
3 zelletransferconf	1		\$400.00	2	No	Mon
4 raiserdesedipaymnt	4	7	\$391.90	15	No	Tues
5 amazonco2797969desedipaymnt	4	6	\$122.50	71	No	Tues
6 zellepaymentfromarsemak	1		\$100.00	58	No	Mon
7 uberusadesedipaymnti	4	7	\$87.83	42	No	Tues

8. Obligation Transactions

Description	Typical Periodicity	Count Times	Avg Amt	Days Since Last Seen	Typical DoW
1 checkcardavisrentcar	weekly_oblig	5	\$335.01		Thur
2 checkcardcomcastcom	monthly_oblig	1	\$59.99		Fri
3 govenax6003pur	biweekly_oblig	2	\$55.20		Mon
4 moraviacmfx4866p	weekly_oblig	2	\$48.26		Tues
5 checkcardedottjvisux	daily_oblig	9	\$18.97		Wed

9. Repeat Spending Transactions

Description	Count Times	Avg Days Btwn	Avg Amt	Days Since Ovd	Typical DoW
1 checkcardshellopox	2	6	\$30.25		Wed
2 monthlymaintenancefee	2	59	\$12.00		Tues