Dataset	Column Name	Description
User Report	user_id	A unique identifier for a user on the Perpay platform
User Report	signup_ts	The timestamp at which the user first joined Perpay
User Report	company_name	The name of the company at which the borrower resides
User Report	spending_limit_est	The user's most recent estimated spending limit.
User Report	valid_phone_ind	Indicates if the user has a valid phone.
User Report	last_login	Indicates the last time a user logged onto the website.
User Report	was_referred_ind	Indicates if the user was referred.
User Report	first_paystub_ts	The timestamp associated with the user's first uploaded paystub.
User Report	first_application_start_ts	The timestamp of the first time the user started a loan's application process
User Report	first_application_complete_ts	The timestamp of the first time the user had completed a loan's application process
User Report	first_awaiting_payment_ts	The timestamp of the first time a user had a loan be approved by Perpay's underwriting and Perpay was ready to receive payments
User Report	first_repayment_ts	The timestamp of the first time a user made a deposit on a loan
Loan Report	loan_id	A unique identifier for an individual loan
Loan Report	user_id	A unique identifier for a user on the Perpay platform
Loan Report	amount	The total dollar value of the loan
Loan Report	number_of_payments	The number of payments for the loan.
Loan Report	user_pinwheel_eligible_at_ap	A flag indicating if the user was ever eligible for Pinwheel at awaiting payment.
Loan Report	approval_type	Indicates the process by which the loan was approved. Tracking launched 11/26/2019.
Loan Report	application_start_ts	The earliest date in the acquisition pipeline, it describes when a user begins the application process for taking out a loan
Loan Report	application_complete_ts	The date at which the user completed the application for the loan
Loan Report	awaiting_payment_ts	The earliest date at which Perpay is ready for a deposit on the loan.
Loan Report	repayment_ts	The timestamp a user made a deposit on a loan
Loan Report	canceled_ts	The imestamp that the loan was canceled, if canceled
Loan Report	cancellation_type	A cause assigned to the loan describing why the loan was canceled
Loan Report	risk_tier_at_uw	The borrower's calculated risk tier at time of underwriting.