Notes:

Each record represents an individual advance to a user, so one record per advance, many records per user (see user_id)

All data is taken at the point of advance origination, so there is no risk of future information leakage within a single row

Recurring Debits represents continous debits that appear within a user's transactions on a monthly basis, such as utilities, rent, subscription services, etc.

Feature	Description	Duration/Time Period of Feature	Notes
Balance	Current Bank Account Balance	At point of UW decision	
balanceMean	Daily Mean Bank Account Balance	Most recent 180 days or less	
NoActivityRate	Percent of days with no transactions	Most recent 180 days or less	
acctHistoryDays	Number of Days reported from Bank Account		
balanceMeanAfterPayDay0	Mean of EOD balance over last 4 months of paydays	Most recent 180 days or less	
balanceMeanAfterPayDay1	Mean of EOD balance 1 Day after Payday over last 4 month	Most recent 180 days or less	
debitCountZ	Recent Debit Count volatility	Calculated from 30 days and 180 days or less	(30d mean)-(life mean)/SD(life mean)
debitAmountZ	Recent Debit Amount volatility	Calculated from 30 days and 180 days or less	(30d mean)-(life mean)/SD(life mean)
dailyDebitCountMean	Daily Debit Count Mean	Most recent 180 days or less	
recurringRate	Rate of recurring debits	Most recent 180 days or less	Formula: recurring debit amount/all debit amounts. Recurring Debits represents continous debits that appear within a user's transactions on a monthly basis, such as utilities, rent, subscription services, etc.
recurrentCount	Number of Recurrent Debits per Month	Most recent 180 days or less	count(recurring debits)/Number of Months
recurrentAmountSum	Sum of Total Recurrent Amount	Most recent 180 days or less	sum value of all recurring debits
creditToDebitRatioMean	Mean Ratio Debit Amounts/Credit Amounts	Most recent 180 days or less	
monthsWithFeesRate	Rate of months that incur overdraft fee	Most recent 180 days or less	Number of Months with overdraft Fee/ # of Months
negBalanceRate	Percent of days with negative balances	Most recent 180 days or less	number of days negative balance/total account days
negBalEventCount	Count of Neg Balances events in the user's bank account.	Most recent 180 days or less	
dailyIncomeMean	Daily Average Income	Most recent 180 days or less	Total Income/number of bank account days
highestPayMonthAge	Month in which User received highest payment since UW Process		
highestPayFrequency	highest payment frequency for user		Ex: Biweekly, Semi - Monthly, Monthly, Irregular, Weekly
daysWithBrigit	Days since Sign up on Brigit's Platform		
brigitLoansRepaid	Number of previous Brigit Loans Repaid by User		
highestPayDepositVolAdj	Highest Verified Income Source Mean Amount - Std Dev.	Based on at most 6 recent most-recent paydays.	If no highest verified income, will be 0.
dailydebitcountsd	Daily Debit Standard Deviation	Most recent 180 days or less	
daystopayday	Days til next Payday	At point of advance disbursal	Estimated days until borrower receives next paycheck
user_id	User ID		Identifier for single user
id	Advance ID		Unique advance identifier
amount	Advance Amount Originated		Amount originated by borrower
signup_source	Phone Type of Users		Ex: IOS, Android
location_state	User's location - state		Ex: AL, FL, TX
default_flag	binary flag that user went delinquent		dependent variable