Shared here is the transaction dump of a couple of our demo users who would be applying for a line of credit on our mobile app.

We would like to know how you would underwrite their credit qualification by predicting their future:

* Avg. monthly income
* Avg. monthly expense
* Avg. monthly spend on essentials like rent, utilities, bills, loan obligations, etc
* Avg. monthly spend on fees - overdraft, late payment, NSF, etc
* The Line of credit amount they would qualify for from $100 - $500
* Ability to pay back ¼th of line credit every 15 days and return the entire line of credit back within 8 weeks.
* Ability to pay $5.99 monthly subscription fee along with the half of line of credit amount extended in a month (2 cycles) along with their existing expenses and loan obligations.

transactionType flag in these exports are classified as follows:

0 = Regular transactions

1 = Internal transfers

2 = Income transactions

3 = Investment transactions

4 = Debit transactions

5 = Credit transactions