CATCH
ANALYTICS

CRIF
Together to the next level

v. 3.9.0

AUGMENTED ANALYTICS

CRIF has developed an analytics suite calculating structured insights from Open Banking unstructured data. Details and information coming from the accounts connected can be used for a synthetic evaluation of the applicant (retail or corporate), provided by NEOS analytics packages.

Packages Suite

Base		Period definitions, date ranges, warnings, connections and accounts indicators, significance of accounts.	⊗ B2C	⊞ B2B
Identity		Open banking subject's identity verification. Data Check between applicant info and account ownership.	⊗ B2C	
Credit Score		Creditworthiness score based on access to account information	⊗ B2C	⊞ B2B
Risk		Open banking risk indicators, negative behavior or habits associated to the applicant.	⊗ B2C	⊞ B2B
Cash Flow		Monthly analysis of income and expenses, with specific insights and categorization added value.	⊗ B2C	⊞ B2B
Marketing		Lifestyle indicators to evaluate subject's spending behavior and give possible insights for marketing actions	⊗ B2C	
XS2A Statement		Open banking adapted view of the cash flow statement for SMEs and Companies		⊞ B2B

CATCH Analytics packages exploits the power of CRIF proprietary ML algorithm of categorization engine. When present, this symbol indicates that a category is considered for the calculation.

Base

Technical set of KPIs, period definitions, date ranges, warnings, connections and accounts details.

B2C   B2B

Subject

KPI		Description
subjectId		Subject unique identifier.
dataPeriod		
	startDate	It is the oldest day of the transactions contained in the account(s). In other words, it's the date when the period connected starts.
	endDate	It is the newest day of the transactions contained in the account(s). In other words, it's the date when the period connected ends.
	daysCount	Count of the days of the period.
	fullMonthsCount	Count of the full months of the period. Only complete months in terms of days (from first to last day) are counted.
countriesCount		Count of countries related to the connected provider account(s).
providersCount		Count of provider(s) connected.
accountsCount		Count of account(s) connected.
significantAccountsCount		Count (how many) of accounts with a significanceIndex=5.
maximumSignificanceIndex		Maximum significanceIndex value among all the account connected by the subject.
balance		
	totalBalanceAmount	Sum of totalBalanceAmount of all accounts connected.
	averageBalanceAmount	Sum of averageBalanceAmount of all accounts connected.
	medianBalanceAmount	Sum of medianBalanceAmount of all accounts connected.
	minimumBalanceAmount	Lowest (minimum) balance amount calculated during the whole period considering all connected account(s).
	maximumBalanceAmount	Highest (maximum) balance amount calculated during the whole period considering all connected account(s).
periodTransactionsCount		
	total	Count of transactions of all connected account(s) in the whole period.
	income	Count of incoming transactions of all connected account(s) in the whole period.
	expenses	Count of expenses transactions of all connected account(s) in the whole period.

monthlyTransactionsCount

	total	Count of transactions of all connected account(s) per each month.
	income	Count of incoming transactions of all connected account(s) per each month.
	expenses	Count of expenses transactions of all connected account(s) per each month.

Connections

These indicators and KPIs are repeated for each connection of the subject. This element can contain more than one entry.

KPI		Description
connectionId		Connection unique identifier.
dataPeriod		
	startDate	The date of the first transaction of this connection, considering all its accounts.
	endDate	The date of the latest transaction of this connection, considering all its accounts.
	daysCount	Count of the days of the period.
	fullMonthsCount	Count of the full months of the period. Only complete months in terms of days (from first to last day) are counted.
accountsCount		Count of account(s) connected.
significantAccountsCount		Count (how many) of accounts with a significanceIndex=5.
maximumSignificanceIndex		Maximum significanceIndex value among all the account connected per connection.
balance		
	totalBalanceAmount	Sum of totalBalanceAmount of all accounts connected.
	averageBalanceAmount	Sum of averageBalanceAmount of all accounts connected.
	medianBalanceAmount	Sum of medianBalanceAmount of all accounts connected.
	minimumBalanceAmount	Lowest (minimum) balance amount calculated during the whole period considering all the account of the related connectionId.
	maximumBalanceAmount	Highest (maximum) balance amount calculated during the whole period considering all the account of the related connectionId.
periodTransactionsCount		
	total	Count of transactions of all connected account(s) in the whole period.
	income	Count of incoming transactions of all connected account(s) in the whole period.
	expenses	Count of expenses transactions of all connected account(s) in the whole period.
monthlyTransactionsCount		

	total	Monthly average count of transactions of all connected account(s) per each month.
	income	Monthly average count of incoming transactions of all connected account(s) per each month.
	expenses	Monthly average count of expenses transactions of all connected account(s) per each month.

Accounts

These indicators and KPIs are repeated for each account of the connections. This element can contain more than one entry.

KPI		Description
accountId		Account unique identifier.
warnings		
	withoutTransactions	Indicates that the account does not have any transaction in the data downloaded from the provider.
dataPeriod		
	startDate	The date of the first transaction of this account.
	endDate	The date of the latest transaction of this account.
	daysCount	Count of the days of the period.
	fullMonthsCount	Number of months between the startReferenceDate and endReferenceDate excluding the first month and the last month.
significanceIndex		Index that classifies current accounts on a scale from 0 (not calculable due to insufficient historical depth) to 5 (high significance) according to the level of informative significance of the accounts. For further details see the paragraph **Significance index** in the *Annex* section of this document.
newestTransactionDays		Count of days since newest transaction. The result is an integer number, in days.
oldestTransactionDays		Count of days since oldest transaction. The result is an integer number, in days.

overdraft		Amount of money that a subject within a bank account owes to the bank. This KPI does not take into consideration credit line, if any. It gives insights about balance below zero in terms of days count, amount and interval.
	balanceBelowZeroDays	Count of days with balance amount below zero.
	averageBalanceBelowZeroAmout	Average of balance amount for the days with amount below zero.
	longestIntervalBelowZeroDays	Longest interval of time (days count) with balance amount below zero.
	daysBelowZeroOverPeriodRatio	Ratio between days with balance amount below zero and the count of days of the entire period of this account.
	flagCreditLimit	Flag indicating if a credit limit is present on the bank account
balance		
	totalBalanceAmount	Total booked balance amount calculated at the endReferenceDate.
	averageBalanceAmount	Average of balance amount calculated at the endReferenceDate, on daily basis, considering the whole period.
	medianBalanceAmount	Median of balance amount calculated at the endReferenceDate, on daily basis, considering the whole period.
	minimumBalanceAmount	Lowest (minimum) balance amount calculated during the whole period considering the related accountId, on daily basis.
	maximumBalanceAmount	Highest (maximum) balance amount calculated during the whole period considering the related accountId, on daily basis.
periodTransactionsCount		
	total	Count of transactions of the connected account in the whole period.
	income	Count of incoming transactions of the connected account in the whole period.
	expenses	Count of expenses transactions of the connected account in the whole period.
monthlyTransactionsCount		
	total	Monthly average count of transactions of the connected account per each month.
	income	Monthly average count of incoming transactions of the connected account per each month.
	expenses	Monthly average count of expenses transactions of the connected account per each month

Identity

Open banking subject's identity verification. Data Check between applicant info and account ownership.

B2C

KPI	Description
soleTrader	Consumer: account connected possibly belongs to an individual company (sole trader, freelancer, etc...) if occurring at least 3 transactions with a relevant amount of: IN_14, LO_02, OO_02, OO_07, OO_08, OO_12, OO_14, RE_01, RE_12, RE_13, RE_14, RE_22, in the whole period. Relevant transactions considered are not less than 100€ or equivalent amount in requested currency. It is a flag that, if "true", indicates that the account owner has "high possibility" to be a sole trader.
	Business: not calculated.

Credit Score

Creditworthiness score based on access to account information

B2C   B2B

KPI	Description
score	It is an integer number which expresses a measure of the subject predictive credit risk, by aggregating the information contained in the accounts available. The lower the score the higher the credit risk. The score assumes values between 321 and 694. Only the account with the highest significance index is considered. If there are more than one with the same significanceIndex, then the one with lowest score is selected. For further details see Annex section of this document.
tranche	Tranche of risk associated to the score. For further details see Score classes paragraph in Annex section of this document.
area	Both consumer and business segments can be aggregated into 3 risk areas depending on the tranche. For further details see Score areas paragraph in Annex section of this document.
factors	Score factors are data with synthetic description which influenced the assessment of the credit score. The most relevant factors (always three) will be displayed when the score is calculated.
defaultProbability	It is the one-year probability of default (PD) reflecting the subject ability to pay back its obligations.

Risk

Open banking risk indicators, negative behavior or habits associated to the applicant.

B2C   B2B

Each KPI, unless otherwise specified, returns the following 4 indicators:
- **periodTotalTransactionsAmount:** sum of all the transactions amount in the whole period
- **periodTotalTransactionsCount:** count of the number of transactions in the whole period
- **monthlyAverageTransactionsAmount:** monthly average amount of all the transactions in the whole period
- **monthlyAverageTransactionsCount:** monthly average count (expressed in number) of all the transactions in the whole period

Where specified in KPI column, in addition to the four indicators described above also some further indicators could be returned.

KPI		Description
alimonyPayment		Consumer: analysis of transactions recognized by categorization engine with category FA_07. Business: not calculated.
bailiff		Consumer: analysis of transactions recognized by categorization engine with category OO_14. Business: not calculated.
penalties		Consumer: not calculated. Business: analysis of transactions recognized by categorization engine with category FO_05 and FO_09.
consumerRelated		Consumer: not calculated. Business: analysis of transactions recognized by categorization engine with category CR_*.
collectionNotification		Consumer: income transactions categorized as RE_26 related to collection agency, usually it's a very low amount, to notify the subject and remind that there is an open payment. Business: same as consumer but considering transactions categorized as RE_19. For this KPI only the following indicators are calculated: ▪ periodTotalTransactionsCount ▪ monthlyAverageTransactionsCount
garnishment		Consumer: income transaction categorized as RE_24 related to garnishment remboursement due to the presence of a P-account. A P-account is a legal protection against garnishments which can be applied to any account type, and in case of an active garnishment there's normally a monthly allowance amount (this amount can be different for each bank and country). This kpi might not be available in every country. Business: same as consumer but considering transactions categorized as RE_18. For this KPI only the following indicators are calculated: ▪ periodTotalTransactionsCount ▪ monthlyAverageTransactionsCount

Indebtedness

List of indebtedness related transactions and kpis.

KPI		Description
cardInstalment		Consumer: analysis of transactions recognized by categorization engine with category LO_01
		Business: not calculated
leasing		Consumer: analysis of transactions recognized by categorization engine with category LO_02
		Business: same as consumer but considering transactions categorized as LE_02
loanInstalment		Consumer: analysis of transactions recognized by categorization engine with category LO_03
		Business: same as consumer but considering transactions categorized as LE_03
mortgageInstalment		Consumer: analysis of transactions recognized by categorization engine with category LO_04
		Business: same as consumer but considering transactions categorized as LE_04
interest		Consumer: analysis of transactions recognized by categorization engine with category LO_07
		Business: not calculated
debtCollection		Consumer: analysis of transactions recognized by categorization engine with category LO_08
		Business: same as consumer but considering transactions categorized as LE_13
overdraft		Consumer: not calculated
		Business: analysis of transactions recognized by categorization engine with category LE_10
equity		Consumer: not calculated
		Business: analysis of transactions recognized by categorization engine with category LE_12
total		Consumer: analysis of transactions recognized by categorization engine with categories present in this indebtedness section.
		Business: same as consumer
incomeRatio		Consumer: subject indebtedness index expressed as ratio between monthly expenses for loans LO_* and monthly income
		Business: same as consumer but considering transactions categorized as LE_* and monthly income

Cash

List of cash related transactions and kpis.

KPI		Description
deposit		Consumer: analysis of transactions recognized by categorization engine with category RE_15
		Business: same as consumer but considering transactions categorized as RE_07
	incomeRatio	Ratio between total amount of cash deposit and total amount of income in the whole period.
	regularity	This KPI expresses whether these transactions are regular (considering only full months in the period). Float is an interval [0,1], where 1 represents perfect regularity (which means there's a cash deposit transaction every month).It is the ratio between total months with at least one deposit transaction and the count of full months.
withdrawal		Consumer: analysis of transactions recognized by categorization engine with category OO_01
		Business: same as consumer but considering transactions categorized as FO_07
	expensesRatio	Ratio between total amount of cash withdrawals and total amount of expenses in the period
	incomeRatio	Ratio between total amount of cash withdrawals and total amount of income in the period.
	regularity	This KPI expresses whether these transactions are regular (considering only full months in the period). Float is an interval [0,1], where 1 represents perfect regularity (which means there's a cash withdrawal transaction every month). It is the ratio between total months with at least one withdrawal transaction and the count of full months.

Gambling and games

List of gambling and online games related transactions and kpis.

KPI		Description
gambling		Consumer: analysis of the negative transactions recognized by categorization engine with category HF_03
		Business: not calculated
	expensesRatio	Ratio between total amount of cash gambling expenses and total amount of expenses in the period.
	incomeRatio	Ratio between total amount of gambling income transactions and total amount of income in the period.
	regularity	Average weighted regularity of gambling expenses of the whole period connected. It's calculated as ratio between all the months with at least 1 gambling expense and the total number of months. Float is an interval [0,1], where 1 represents perfect regularity (which means there's a transaction every month).

onlineGames	⚙	Consumer: analysis of the negative transactions recognized by categorization engine with category HF_10 Business: not calculated
	expensesRatio	Ratio between total amount of online games expenses and total amount of expenses in the period.
	incomeRatio	Ratio between total amount of online games income transactions and total amount of income in the period.
	regularity	Average weighted regularity of online games expenses of the whole period connected. It's calculated as ratio between all the months with at least 1 online games expense and the total number of months. Float is an interval [0,1], where 1 represents perfect regularity (which means there's an transaction every month).

Unsuccessful Direct Debit

List of unsuccessful direct debits related transactions (e.g. when the account balance is not enough for the direct debit to be debited).

KPI		Description
chargeBack	⚙	Consumer: income transaction categorized as RE_23 credited back (chargeback) after the direct debit couldn't take place due to low balance. Business: same as consumer but considering transactions categorized as RE_17
fee	⚙	Consumer: expenses transaction categorized as OO_15 (fee) debited due to the fact that a direct debit couldn't take place, due to low balance. Business: same as consumer but considering transactions categorized as OE_06 For this KPI only the following indicators are calculated: • periodTotalTransactionsCount • monthlyAverageTransactionsCount

Cash Flow

Period analysis of income and expenses, with specific insights and categorization added value.

B2C B2B

Period analysis

Cashflow analysis of income and expenses of the whole period connected.

KPI		Description
incomeAmount		
	total	Total income amount in the whole period.
	average	Average income amount in the whole period.
	median	Median income amount in the whole period.
	minimum	Minimum monthly income recorded in the whole period.
	maximum	Maximum monthly income recorded in the whole period.
	consistency	Standard deviation of the monthly income amount in the whole period.
expensesAmount		
	total	Total expenses amount in the whole period.
	average	Average expenses amount in the whole period.
	median	Median expenses amount in the whole period.
	minimum	Minimum monthly income recorded in the whole period.
	maximum	Maximum monthly income recorded in the whole period.
	consistency	Standard deviation of the monthly expenses amounts in the whole period.
savingAmount		
	total	Disposable amount calculated as sum of total income and total expenses of the period in analysis.
	average	Average saving amount in the whole period.
	median	Median saving amount in the whole period.
savingRatio		Ratio between savingAmount and total income of the whole period in analysis. This kpi represents how much (in %) the subject is saving compared to the income.
savingAdvancedAmount		Advanced disposable amount calculated as sum of relevant income and characteristic expenses of the whole period in analysis.
incomeExpensesRatio		Ratio between total income and total expenses of the whole period in analysis.
monthsWithNegativeSavingCount		Count of months (number) with a negative savingAmount.
selfTransfers		
	income	Indicators to intercept financial transfers in the whole period where money are moved between accounts controlled by the same subject.
	expenses	

Insights

List of added value insights related to cashflow transactions with the aim to give a better comprehension of the subject's accounts.
Insight section is relevant both for consumer and business but some insights, where specified, are calculated for one purpose only.

KPI	Description
bestAccountDirectDebit	Consumer: suggested best account for a direct debit, with specification of the day of the month, and the maximum amount applicable as direct debit. Since the current month could be incomplete it is excluded from the calculation rule, only full months are considered in the calculation. Business: same as consumer.
accountId	Account unique identifier.
day	Day of the month identified as the best day for direct debit.
amount	Maximum amount applicable as direct debit for the day identified.
savingRunwayMonths	Consumer: number of months until the subject runs out of money according to the current expenses trend. This kpi is calculated only in case the subject has a positive current balance and a negative saving amount. Business: same as consumer.
expensesRunwayMonths	Number of months which the subject can cover the average expenses with the current balance. This kpi is not calculated only if subject has no expenses at all. Business: same as consumer.
currentMonth	Current month is the month of the input endReferenceDate. The default date is today that is the day in which NEOS Analytics method is called. Current month might have incomplete data.
month	The current month analysed.
income — expectedAmount	Average income amount expected in the current month.
income — actualAmount	Total income amount at the date of the input reference date.
expenses — expectedAmount	Average expenses amount expected in the current month.
expenses — actualAmount	Total expenses amount at the date of the input reference date.
saving — expectedAmount	Average saving amount expected in the current month.
saving — actualAmount	Total saving amount at the date of the input reference date.
decadeHigherExpenses	Consumer: not calculated. Business: decade (1st, 2nd, 3rd) of the month in which the highest outflow recurs. The output is a number that indicates the decade, between 1 and 3. Since the current month could be incomplete it is excluded from the calculation rule, only full months are considered in the calculation.

forecast		The forecast is the cashflow scenarios provision of inflow, outflow and savings in the future 3 months. This element contains three entry for each forecasted month.
	month	Month analysed.
	incomeExpectedAmount	Income amount expected in the forecasted month.
	expensesExpectedAmount	Expenses amount expected in the forecasted month.
	savingExpectedAmount	Saving amount expected in the forecasted month.
monthlyAffordableAmount		This indicator can be used to support the subject affordability assessment. It calculates the predicted net monthly average amount considering the available liquidity, relevant revenues, cashflow and financial commitments. A financial commitment is an agreement to meet certain expenses in the future. It can include rent, utilities, insurance, loan repayments. This kpi is calculated only if the subject has at least a significant account.

Marketing

Lifestyle indicators to evaluate subject's spending behavior and give possible insights for marketing actions.

B2C

Each KPI, except for "flags" fields, returns the following indicators:

- **monthlyAverageTransactionsAmount**: monthly average amount of all the transactions in the whole period
- **monthlyAverageTransactionsCount**: monthly average count (expressed in number) of all the transactions in the whole period

KPI			Description
child			
	income		Indicators to intercept whether the subject evaluated has transactions related to children.
	expenses		
car			Indicators to intercept whether the subject evaluated has transactions related to cars.
house			Indicators to intercept whether the subject evaluated has transactions related to house (considering also bills, subscriptions, building renovations, furnishings and home accessories, house insurance, house purchasing).
	houseLiving		
	tenant		The tenant is a person who occupies land or property rented from a landlord.
	landlord		The landlord is a person who rents out land, building, or accommodation.
pet			Indicator to intercept whether the subject evaluated has transactions related to pets.
creditCard			Indicator to intercept whether the subject evaluated has transactions related to credit cards.
loan			Indicator to intercept whether the subject evaluated has transactions related to loans.
fashion			Indicator to intercept whether the subject evaluated has transactions related to fashion, clothes, luxury goods, wellness, beauty and personal care.
sport			Indicators to intercept whether the subject evaluated has transactions related to sports activities and sporting goods.
traveling			Indicators to intercept whether the subject evaluated has transactions related to traveling (flights, travel agency, holiday packages etc..).
gambling			
	income		Indicators to intercept whether the subject evaluated has transactions related to gambling.
	expenses		
culture			Indicators to intercept whether the subject evaluated has transactions related to culture (books, museums etc..).
liquor			Indicators to intercept whether the subject evaluated has transactions related to booze and liquor shops.
tobacco			Indicators to intercept whether the subject evaluated has transactions related to sigarettes and tobacco shops.
digital			Indicators to intercept whether the subject evaluated has transactions related to digital technologies (considering also music bills and online games, ecommerce and electronics),
telco			Indicators to intercept whether the subject evaluated has transactions related to telcos.

socialLife		Indicators to intercept whether the subject evaluated has transactions related to pubs, restaurants, bars, clubs etc...
health	⚙	Indicators to intercept whether the subject evaluated has transactions related to health.
insuranceAndPrevention	⚙	Indicators to intercept whether the subject evaluated has transactions related to insurance.
investmentAndTrading	⚙ ⌐ income └ expenses	Indicators to intercept whether the subject evaluated has transactions related to investments and trading.
tax	⚙	Indicators to intercept whether the subject evaluated has transactions related to taxes.
flagSalary	⚙	Flag to intercept whether the subject evaluated has salary or not.
flagPension	⚙	Flag to intercept whether the subject evaluated receives a pension or not.
flagSocialWelfare	⚙	Flag to intercept whether the subject evaluated receives social welfare programs.

XS2A Statement

Open banking adapted view of the cash flow statement for SMEs and Companies

B2B

Inflows and outflows are grouped in: operations, investing, financing and other, representing an open banking version of the cash flow statement filed by SMEs and Companies.

KPI	Description
operations	Cash flows from (used in) operating activities.
revenueFromSalesAmount	Total amount of transactions related to revenues from sales, direct sales to customers.
otherRevenuesAmount	Total amount of transactions related to other revenues.
paymentsToSuppliersAmount	Total amount of transactions related to suppliers payments.
paymentsToEmployeesAmount	Total amount of transactions related to employees payments.
incomeTaxesAmount	Total amount of transactions related to income taxes payments.
interestAndDividendsAmount	Total amount of transactions related to interests and dividends inflows.
totalAmount	Total amount of the operations section.
investing	Cash flows from (used in) investing activities.
tangibleAssetsInAmount	Total amount of transactions related to tangible assets inflows.
tangibleAssetsOutAmount	Total amount of transactions related to tangible assets outflows.
intangibleAssetsInAmount	Total amount of transactions related to intangible assets inflows.
intangibleAssetsOutAmount	Total amount of transactions related to intangible assets outflows.
financialAssetsInAmount	Total amount of transactions related to financial assets inflows.
financialAssetsOutAmount	Total amount of transactions related to financial assets outflows.
totalAmount	Total amount of the investing section.
financing	Cash flows from (used in) financing activities.
borrowingsAmount	Total amount of transactions related to borrowings inflows (incoming loans, mortgages, leasings etc..).
paymentOfDebtsAmount	Total amount of transactions related to debts payments (outgoing loans, mortgages, leasings etc..).
issueOfShareCapitalAmount	Total amount of transactions related to equity and share capital inflows.
paymentOfDividendsAmount	Total amount of transactions related to equity and share capital outflows and dividends payments.
totalAmount	Total amount of the financing section.

other		All the categories not used in other section.
	inflowsAmount	Total amount of inflows transactions not used in any other section.
	outflowsAmount	Total amount of outflows transactions not used in any other section.
initialBalance		This the balance at the start date of the account(s) connected.
finalBalance		This the balance at the end date of the account(s) connected.
netAmount		It is the sum of the initialBalance and all the transactions amount, considering all account(s) connected.

Annex

NEOS Score

The NEOS Score is a creditworthiness score based on current account information and on the categorization of the banking transactions' descriptions performed by CRIF proprietary algorithms. The NEOS Score provides a three-digit score as output which expresses the probability that the subject will default. The lower the score, the higher the probability of default. The probability of default (PD) reflects the subject ability to pay back its obligations during the following twelve months.

NEOS has developed the version 2.0.0 of the Score, an advanced and more powerful evolution which leverages on wider current account information (i.e. including data about granted credit line, if any) and categorised transactional data.

This feature makes the **NEOS Score 2.0.0** an excellent alternative to existing scores in the CRIF product portfolio, and it is also highly effective when used in conjunction with them.

The NEOS Score benefit from the CRIF classifier, an advanced machine learning tool for categorizing banking transactions.

Score factors – Score version 2.0.0

Consumer

Code	Description
4001	Average balance over the last 30 days cannot be calculated
4002	Very low average balance over the last 30 days
4003	Low average balance over the last 30 days
4004	Medium average balance over the last 30 days
4005	High average balance over the last 30 days
4006	Very high average balance over the last 30 days
4007	No incomes found
4008	Very high amount inbound tickets with more occurences per month
4009	High amount inbound tickets
4010	Average amount inbound tickets
4011	Low amount inbound tickets
4012	Very low amount inbound tickets with low frequency
4013	Percentage of days with negative balance over the last quarter cannot be calculated
4014	Low percentage of days with negative balance over the last quarter
4015	Medium percentage of days with negative balance over the last quarter
4016	High percentage of days with negative balance over the last quarter
4017	Very High percentage of days with negative balance over the last quarter
4018	The capacity to cover expenses with the current savings cannot be calculated
4019	Full capacity to cover expenses due to positive savings
4020	No capacity to cover expenses due to negative balance

4021	Limited capacity to cover expenses with the current savings trend
4022	Medium capacity to cover expenses with the current savings trend
4023	High capacity to cover expenses with the current savings trend
4024	The percentage of days with unused overdraft cannot be calculated
4025	Very low percentage of days with unused overdraft
4026	Low percentage of days with unused overdraft
4027	Medium percentage of days with unused overdraft
4028	High percentage of days with unused overdraft
4029	Balance volatility cannot be calculated
4030	Balance volatility cannot be calculated due to null current balance
4031	Very low balance volatility
4032	Low balance volatility
4033	Average balance volatility
4034	High balance volatility
4035	Very high balance volatility
4036	No cash deposits found
4037	Low ratio of cash deposits on incomes
4038	Medium ratio of cash deposits on incomes
4039	High ratio of cash deposits on incomes
4040	No incomes from financial investments found
4041	Low regularity on incomes from financial investments
4042	High regularity on incomes from financial investments
4043	No utility expenses found
4044	Low regularity on utility expenses
4045	Medium regularity on utility expenses
4046	High regularity on utility expenses
4047	No cash withdrawals found
4048	Low ratio of cash withdrawals on expenses
4049	Medium ratio of cash withdrawals on expenses
4050	High ratio of cash withdrawals on expenses
4051	Very high ratio of cash withdrawals on expenses
4052	No unpaid effects payments found
4053	Low unpaid effects payment frequency
4054	Medium unpaid effects payment frequency
4055	High unpaid effects payment frequency
4056	No tax payments found
4057	Low regularity on tax payments
4058	Medium regularity on tax payments
4059	High regularity on tax payments
4060	No wages/pensions found
4061	Low income from wages/pensions
4062	Medium income from wages/pensions
4063	High income from wages/pensions

Business

Code	Description
5001	Average balance over the last 30 days cannot be calculated
5002	Very low average balance over the last 30 days
5003	Low average balance over the last 30 days
5004	Medium average balance over the last 30 days
5005	High average balance over the last 30 days
5006	Very high average balance over the last 30 days
5007	Percentage of days with negative balance over the last quarter cannot be calculated
5008	Very low percentage of days with negative balance over the last quarter
5009	Low percentage of days with negative balance over the last quarter
5010	Medium percentage of days with negative balance over the last quarter
5011	High percentage of days with negative balance over the last quarter
5012	Very high percentage of days with negative balance over the last quarter
5013	The percentage of days with an increasing balance cannot be calculated
5014	Very low percentage of days with an increasing balance
5015	Low percentage of days with an increasing balance
5016	Medium percentage of days with an increasing balance
5017	High percentage of days with an increasing balance
5018	Very high percentage of days with an increasing balance
5019	Income over expenses ratio cannot be calculated
5020	Very low income over expenses ratio
5021	Low income over expenses ratio
5022	Medium income over expenses ratio
5023	High income over expenses ratio
5024	Very high income over expenses ratio
5025	Minimum balance trend cannot be calculated
5026	Decreasing minimum balance trend
5027	Steady minimum balance trend
5028	Slightly increasing minimum balance trend
5029	Increasing minimum balance trend
5030	Liquidity over the last 30 days cannot be calculated
5031	Very low liquidity over the last 30 days
5032	Low liquidity over the last 30 days
5033	Medium liquidity over the last 30 days
5034	High liquidity over the last 30 days
5035	Very high liquidity over the last 30 days
5036	The percentage of days exceeding the overdraft limit over the last quarter cannot be calculated
5037	Low percentage of days exceeding the overdraft limit over the last quarter
5038	Medium percentage of days exceeding the overdraft limit over the last quarter
5039	High percentage of days exceeding the overdraft limit over the last quarter
5040	The percentage of days with an increasing balance cannot be calculated
5041	Very low percentage of days with an increasing balance
5042	Low percentage of days with an increasing balance
5043	Medium percentage of days with an increasing balance
5044	High percentage of days with an increasing balance
5045	Very high percentage of days with an increasing balance
5046	The percentage of days with unused overdraft cannot be calculated
5047	Low percentage of days with unused overdraft
5048	Medium percentage of days with unused overdraft
5049	High percentage of days with unused overdraft

5050	The average balance cannot be calculated
5051	Very low average balance
5052	Low average balance
5053	Medium average balance
5054	High average balance
5055	Very high average balance
5056	No incomes from financial investments found
5057	Presence of incomes from financial investments
5058	No tax payments found
5059	Very low regularity on tax payments
5060	Low regularity on tax payments
5061	Medium regularity on tax payments
5062	High regularity on tax payments
5063	Very high regularity on tax payments
5064	No utility expenses found
5065	Low regularity on utility expenses
5066	Medium regularity on utility expenses
5067	High regularity on utility expenses
5068	No cash withdrawals found
5069	Low ratio of cash withdrawals on expenses
5070	Medium ratio of cash withdrawals on expenses
5071	High ratio of cash withdrawals on expenses
5072	Very high ratio of cash withdrawals on expenses
5073	No wage payments found
5074	Low regularity on wage payments
5075	Medium regularity on wage payments
5076	High regularity on wage payments
5077	No default interest expenses found
5078	Very low regularity on default interest expenses
5079	Low regularity on default interest expenses
5080	Medium regularity on default interest expenses
5081	High regularity on default interest expenses
5082	Very high regularity on default interest expenses