

# This is what the ALL-IN-ONE CREDIT CHECK looks like

**Account details**

Account holder MUSTERMANN, HARTMUT  
 IBAN DE62888888880012345678  
 BIC TESTDE88XXX  
 Bank name Testbank  
 Country DE

→ The module titled **Account details** allows identifying the account holder and checking the approved account.

**Account balance**

Account balance 2,123.00 EUR  
 Limit 1,000.00 EUR  
 Available 3,123.00 EUR

→ In addition to the account balance, the module titled **Account balance** also shows whether an overdraft facility has been granted by the account-holding institution.

**Utilization**

Booking days 306  
 Overdraft limit days 12  
 Maximum Overdraft -459.68 EUR  
 Average Overdraft -7.13 EUR  
 Median Overdraft -168.13 EUR

→ The module titled **Utilization** indicates the extent to which the account shows a negative balance in the specified period.

**Account state** shows whether other accounts and credit cards are recognized.

Account	Balance	Available	Limit	Requested days	Available days	Turnover count	Ø account usage	Overdraft days.	Description	Joint account
DE62888888880012345678	2,123.00 EUR	3,123.00 EUR	1,000.00 EUR	365	306	341	1.11	12	Girokonto	No
DE23100110012626167797	-	-	-	-	-	-	-	-	n/a	No
DE14200411550670909100	-	-	-	-	-	-	-	-	n/a	No

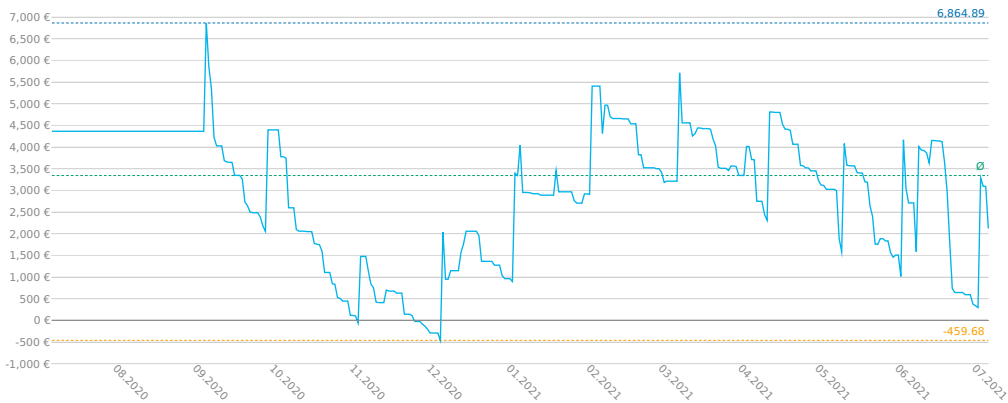
Sums of every month	Date	Amount
	2021-07	1,783.99 €
	2021-06	-1,168.74 €
	2021-05	-1,719.10 €
	2021-04	-119.41 €
	2021-03	-70.59 €
	2021-02	509.29 €
	2021-01	1,943.82 €
	2020-12	1,255.02 €

→ **Cashflow** shows the inflow and outflow of funds over the past months.

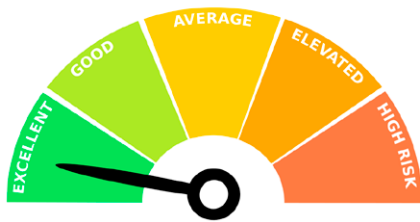


The **Account Balance History** graph gives a visual impression of the development of liquidity over the past months.

### Account Balance History



### Rating B2C



FTS-RATING

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### Negative Indicators

#### Debt Collection Payments

Sum	-989.49 €
Count	1
Distinct counter holders	Steuerbüro Mustermann 1

#### Return Debit Notes (due to lack of funds)

Sum	0.00 €
Count	0

#### Seizure

Exists No

**Account rating** allows a statistical classification of the account in comparison to other accounts.



**Negative indicators** are best practice indicators for debt collection payments, returned direct debits and garnishment events.

### Further Indicators

#### Credit Card

Exists Yes

#### Gambling

Average of all month sums	-18.18 €	
Counts of every month	2021-07	0
	2021-06	0
	2021-05	0
	2021-04	0
	2021-03	0
	2021-02	0
	2021-01	0
	2020-12	1
	2020-11	1
	2020-10	1
	2020-09	0
Sums of every month	2021-07	0.00 €
	2021-06	0.00 €

**Credit Card** indicates the use of an existing credit card.

**Gambling** allows an assessment of whether the borrower is seeking to finance a gambling addiction through credit, if applicable (in the case of excessive spending).

**High transfers from or to own accounts** compared to cash flow indicate that other accounts may need to be included in the analysis.

## Income check

Full months count	9
E.1.1 - income employment	Sums of every month:
	2021-07 3,009.00
	2021-06 5,736.76
	2021-05 2,500.00
	2021-04 2,500.00
	2021-03 2,500.00
	2021-02 2,500.00
	2021-01 2,500.00
	2020-12 2,500.00
	2020-11 2,500.00
	2020-10 0.00
Median of all month sums	2,500.00
Minimum of all month sums	2,500.00
Min date	03.11.2020
Max date	02.07.2021
Current payment	Yes

The module called **Income check** gives an overview of all types of income (income from employment, rental and transfer income) of the borrower as well as all sources of income (e.g. enumeration of all employers), their monthly amount, the information whether the income is currently paid and a forecast for the coming month for the respective type of income.

In the case of non-self-employed persons (the most important type of income for the granting of credit is income from non-self-employment), the **Salary Income** are listed in full for control purposes.

## Salary Income

Booking date	Purpose	Amount	Counter account
02.07.2021	SEPA-GEHALTSGUTSCHRIFT FinTecSystems GmbH LOHN / GEHALT 12/16 KUNDENREFERENZ 7235703105-0 001008LG0000	3,009.00 EUR	FINTECSYSTEMS GMBH
08.06.2021	SEPA-GEHALTSGUTSCHRIFT FinTecSystems GmbH LOHN / GEHALT 11/16 KUNDENREFERENZ 7232700557-0 001008LG0000	2,500.00 EUR	FINTECSYSTEMS GMBH
02.06.2021	SEPA-GEHALTSGUTSCHRIFT FinTecSystems GmbH LOHN / GEHALT 01/17 KUNDENREFERENZ 7202314348-0 001008LG0000	3,236.76 EUR	FINTECSYSTEMS GMBH
10.05.2021	SEPA-GEHALTSGUTSCHRIFT FinTecSystems GmbH LOHN / GEHALT 10/16 KUNDENREFERENZ 7229412325-0 001008LG0000	2,500.00 EUR	FINTECSYSTEMS GMBH
11.04.2021	SEPA-GEHALTSGUTSCHRIFT FinTecSystems GmbH LOHN / GEHALT 09/16 KUNDENREFERENZ 7226505940-0 001008LG0000	2,500.00 EUR	FINTECSYSTEMS GMBH
07.03.2021	SEPA-GEHALTSGUTSCHRIFT FinTecSystems GmbH LOHN / GEHALT 08/16 KUNDENREFERENZ 7223611486-0 001008LG0000	2,500.00 EUR	FINTECSYSTEMS GMBH
01.02.2021	SEPA-GEHALTSGUTSCHRIFT FinTecSystems GmbH LOHN / GEHALT 07/16 KUNDENREFERENZ 7220402211-0 001008LG0000	2,500.00 EUR	FINTECSYSTEMS GMBH
02.01.2021	SEPA-GEHALTSGUTSCHRIFT FinTecSystems GmbH LOHN / GEHALT 06/16 KUNDENREFERENZ 7217301924-0 001008LG0000	2,500.00 EUR	FINTECSYSTEMS GMBH



At the end of the report, typical ratios still allow for the review of expenditure items that are typically relevant for the ratio consolidation.

## Expenditures

Rent	
Median of all month sums	-962.00 €
Ancillary Costs	
Median of all month sums	-42.00 €
Insurances	
Average of all month sums	-557.65 €
Interest And Repayment Of Credits	
Median of all month sums	-128.69 €
Telecommunications	
Average of all month sums	-267.30 €
Cost Of Living	
Average of all month sums	-1,390.71 €
Alimony	
Average of all month sums	0.00 €

**Rent, ancillary costs, and loan payments** are calculated by taking the median of the last three months' monthly totals to determine a current picture of expenses, which typically do not vary greatly from month to month.

**Insurance** is also paid quarterly, semi-annually, or annually, so a monthly average of the entire period available is calculated.

**Telecommunications, other costs of living** (retail, health, transportation, leisure, hospitality), and **alimony** typically show higher variability in practice, so a monthly average of the last three months was configured.