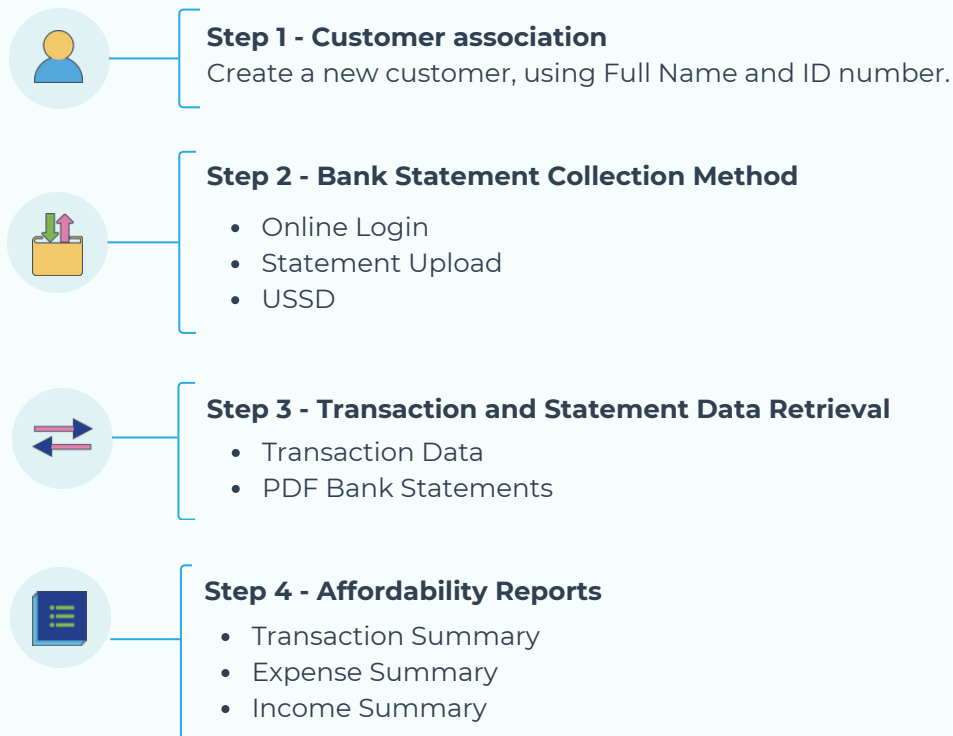


Affordability Reports

We've enhanced our **Affordability Reports**, refining income and expense categories for a more detailed analysis and clearer breakdown.

These improvements add another layer of insight, providing **more accurate and summarised transactional data** for decision-making. Companies can now leverage these insights to **build custom rulesets**, tailoring affordability assessments to their specific needs.

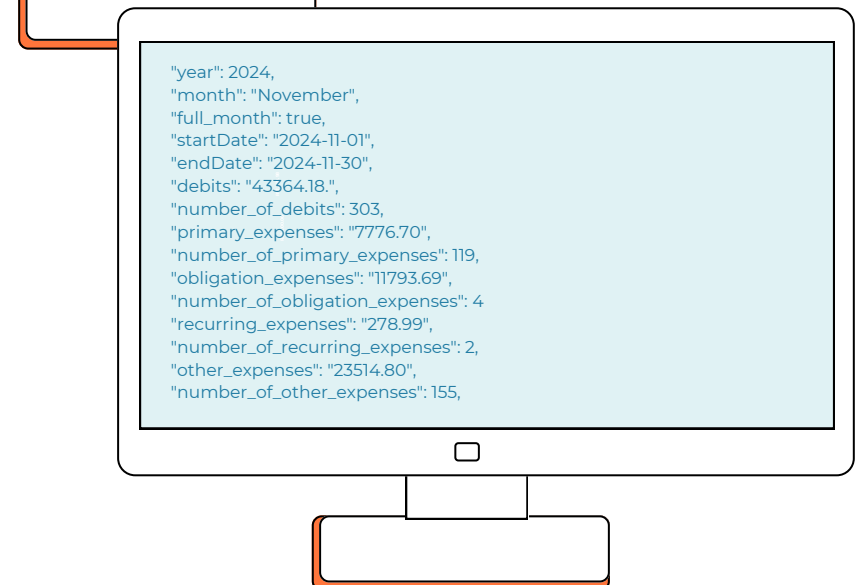
API process flow for affordability module



Income payload responses



Expenses payload responses



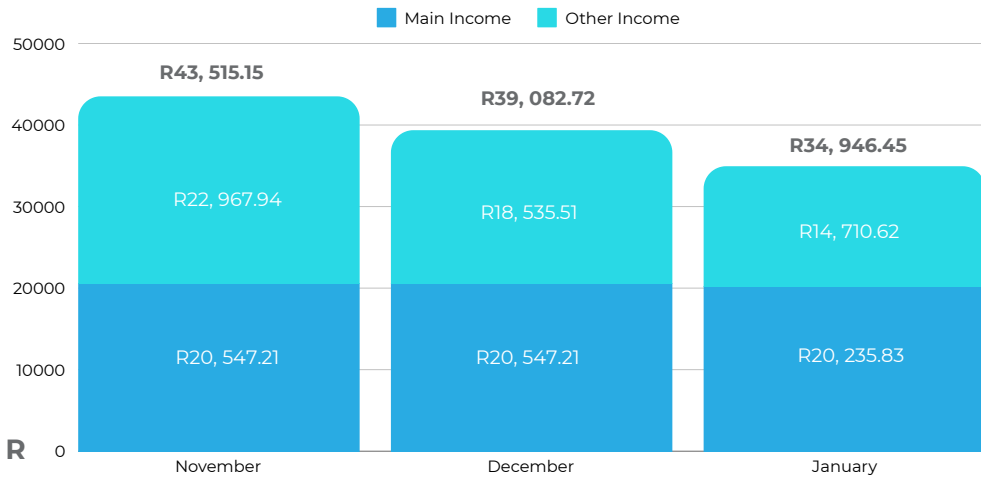
Affordability Report with Income & Expense Breakdown

Affordability Summary

Monthly Income Distribution

Income Details

Month	Full month	Main Income Date	Main Income Description	Main Income Category	Main Income Amount	Number of Credits	Total Credit
Nov	✔	2024-11-26	Pay925470salary 210XX22	Salary	R20,547.21	51	R43,515.15
Dec	✔	2024-12-12	Pay925470salary 210XX22	Salary	R20,547.21	69	R39,082.72
Jan	✔	2025-01-24	Pay925470salary 210XX22	Salary	R20,235.83	41	R34,946.45
						161	R117,544.32

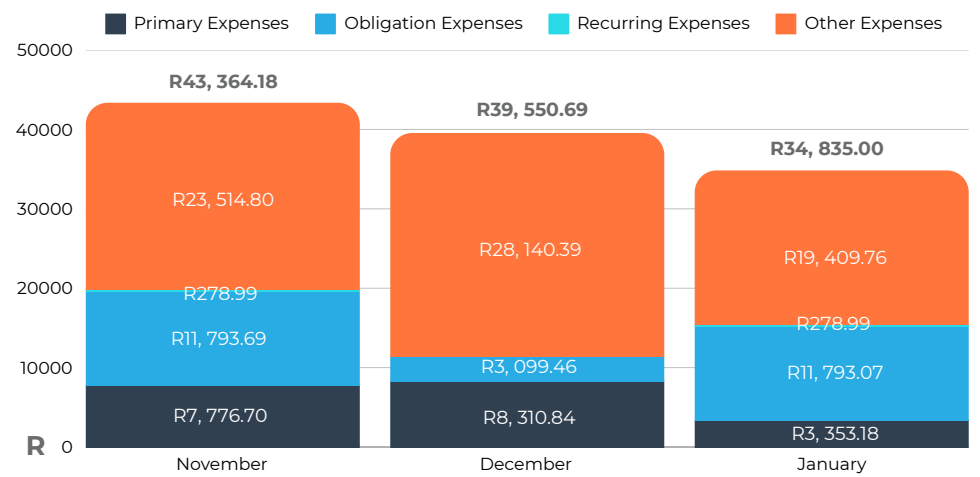


*Main Income - grant, salary, wage, pension and transfer
 *Other Income - dispute_reversal, failed_debit_order, failed_transaction, funeral_insurance, gambling, general_insurance, health_insurance, life_insurance, false_incomes, home_loan_finance, investment_and_savings, other_income, personal_loan_finance, withdrawal, vehicle_insurance, vehicle_loan_finance, unknown

Monthly Expense Distribution

Expense Details

Month	Full month	Number of Debits	Total Debits	Primary Expenses	Obligation Expenses	Recurring Expenses	Other Expenses
Nov	✔	303	R43,364.18	R7,776.70	R11,793.69	R278.99	R23,514.80
Dec	✔	226	R39,550.69	R8,310.84	R3,099.46	R0	R28,140.39
Jan	✔	131	R34,835.00	R3,353.18	R11,793.07	R278.99	R19,409.76
		660	R117,749.87				



*Primary Expenses - accommodation, groceries_and_meals, investment_savings, mobile_prepaid, travel_expense, utilities, school_and_university_fees
 *Obligation Expenses - funeral_insurance, general_insurance, health_insurance, home_loan_finance, life_insurance, loan_repayments, mobile_contract, recurring_debit_order, vehicle_insurance, vehicle_loan_finance
 *Recurring Expenses - recurring_general_expense
 *Other Expenses - bank_fees, entertainment, failed_debit_order, failed_transaction, gambling, general_expense, other_expenses, transfers, withdrawal, unknown