

The [account attributes](#) are for the account from which the customer is submitting checks.

- **tenureInDays:** Days since the account open date at the time of transaction with Ingo
- **totalTransactionCountPerMonth:** Average count of transactions per month for last 3 months excluding the current month at the time of trans with Ingo.
(Count of all transactions for the previous 3 months excluding current month)/ 3
- **averageMonthlyDepositAmountInCents:** Average count of transactions per month for last 3 months excluding the current month at the time of trans with Ingo.
(Count of all transactions for the previous 3 months excluding current month)/ 3
- **currentBalanceInCents:** Current balance of the account in cents at the time of transaction with Ingo
- **isDirectDepositEnabled:** If the customer's account has Direct Deposit enrolled then TRUE else FALSE at the time of transaction with Ingo.
- **checksSubmittedCountLast2Years:** Count of checks submitted from this account in the last 2 years including Ingo's at the time of transaction with Ingo.
- **checksAcceptedCountLast2Years:** Count of checks accepted from this account in the last 2 years including Ingo's at the time of transaction with Ingo.
- **averageChecksAcceptedAmountInCentsLast2Years:** Average dollar amount of checks accepted from this customer's account in the last 2 years including Ingo's at the time of transaction with Ingo in cents.
- **checksReturnedCountLast2Years:** Total returns for the checks accepted into this account.
- **averageCheckReturnAmountInCentsLast2Years:** Average \$amount of the returns in cents in last 2 years from this customer's account

For the [profile attributes](#), we want the aggregated information of all the customer's accounts.

- **tenureInDays:** Days since when the first account was opened at the time of transaction with Ingo.
- **totalActiveAccountsCount:** The count of active accounts for the customer at the time of transaction with Ingo.
- **totalClosedAccountsCount:** The count of all closed account(s) for the customer at the time of transaction with Ingo.
- **TotaltransactionCountPerMonthAllAccounts:** Same as above, but for all accounts
- **averageMonthlyDepositAmountInCentsAllAccounts:** : Same as above, but average across all accounts
- **currentBalanceInCentsAllAccounts:** : Same as above but add the counts for all accounts.
- **isDirectDepositEnabled:** If all the accounts have Direct Deposit enrolled then TRUE else FALSE at the time of transaction with Ingo.
- **totalChecksSubmittedCountLast2Years:** Aggregate count of checks submitted from all accounts in the last 2 years including Ingo's at the time of transaction with Ingo.
- **totalChecksAcceptedCountLast2Years:** Aggregate count of checks accepted from all accounts in the last 2 years including Ingo's at the time of transaction with Ingo.
- **averageTotalChecksAcceptedAmountInCentsLast2Years:** Average dollar amount of checks accepted from all accounts in the last 2 years including Ingo's at the time of transaction with Ingo in cents.
- **totalChecksReturnedCountLast2Years:** Total returns for the checks accepted into all accounts.

- **averageTotalCheckReturnAmountInCentsLastLast2Years:** Average \$amount of the returns in cents in last 2 years from all accounts.

Custom [Risk Attributes](#): These attributes are optional.

- **RiskScore:** If the client computes any internal risk score on a transaction/customer to identify the level of riskiness of the transaction/customer. (Attribute is sent with other depositAccountAttributes.customAttributes)
- **savingsAccount:** If the customer has a savings account with the client. True/False (Attribute is sent with other depositAccountAttributes.customAttributes)
- **savingsAccountBalanceInCents:** Current balance of the savings account (Attribute is sent with other depositAccountAttributes.customAttributes)
- **overdraftCountLastSixMonths:** The count of overdrafts in the last 6 months. An overdraft is a negative balance in account. (Attribute is computed for the customer's deposit account with the client and sent with other depositAccountAttributes.customAttributes)
- **earlyAchQualified:** If the customer's account is qualified for early ACH. (Attribute is computed for the customer's deposit account with the client and sent with other depositAccountAttributes.customAttributes)
- **criticalAccountDataChange:** If the customer changes any of the following data in last 30 days from the time of transaction with Ingo – phone/ email/ address then 'True' else 'False'. If the customer changes both phone and email, even then its 'True' (Attribute is computed for the customer's deposit account with the client and sent with other depositAccountAttributes.customAttributes)
- **fulltimeEmp:** If the customer is full time employee- Yes/No. (Attribute is computed for the customer's deposit account with the client and sent with other depositAccountAttributes.customAttributes)
- **badDebt:** If the customer has any bad debt. (Attribute is computed across all the accounts of the customer with client but sent with other depositAccountAttributes.customAttributes).