Credit Card Default Prediction

Wireframe Documentation

Homepage

Financial threats are displaying a trend about the credit risk of commercial banks as the incredible improvement in the financial industry has arisen. In this way, one of the biggest threats faces by commercial banks is the risk prediction of credit clients. The goal is to predict the probability of credit default based on credit card owner's characteristics and payment history.

Let's predict the probability of credit default based on credit card owner's characteristics and payment history.
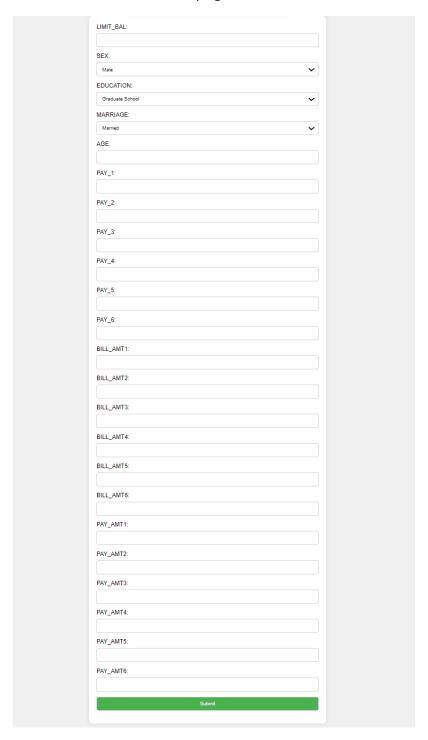
Credit Card Default Prediction

The home Page includes two things.

1) Problem Statement written in it.

2) Button to go to Form Page.

Credit Card Default Prediction

Form page

The Form page looks like

LIMIT_BAL:

SEX:

Male ⌄

EDUCATION:

Graduate School ⌄

MARRIAGE:

Married ⌄

AGE:

PAY_1:

PAY_2:

PAY_3:

PAY_4:

PAY_5:

PAY_6:

BILL_AMT1:

BILL_AMT2:

BILL_AMT3:

BILL_AMT4:

BILL_AMT5:

BILL_AMT6:

PAY_AMT1:

PAY_AMT2:

PAY_AMT3:

PAY_AMT4:

PAY_AMT5:

PAY_AMT6:

Submit

This Page requires following data to predict the result:

- **LIMIT_BAL**: Amount of given credit in NT dollars (includes individual and family/supplementary credit
- **SEX**: Gender (male, female)
- **EDUCATION**: (graduate school, university, high school, others, unknown, unknown)
- **MARRIAGE**: Marital status (married, single, others)
- **AGE**: Age in years
- **PAY_0**: Repayment status in September 2005 (-1=pay duly, 1=payment delay for one month, 2=payment delay for two months, … 8=payment delay for eight months, 9=payment delay for nine months and above)
- **PAY_2**: Repayment status in August 2005 (scale same as above)
- **PAY_3**: Repayment status in July 2005 (scale same as above)
- **PAY_4**: Repayment status in June 2005 (scale same as above)
- **PAY_5**: Repayment status in May 2005 (scale same as above)
- **PAY_6**: Repayment status in April 2005 (scale same as above)
- **BILL_AMT1**: Amount of bill statement in September 2005 (NT dollar)
- **BILL_AMT2**: Amount of bill statement in August 2005 (NT dollar)
- **BILL_AMT3**: Amount of bill statement in July 2005 (NT dollar)
- **BILL_AMT4**: Amount of bill statement in June 2005 (NT dollar)
- **BILL_AMT5**: Amount of bill statement in May 2005 (NT dollar)
- **BILL_AMT6**: Amount of bill statement in April 2005 (NT dollar)
- **PAY_AMT1**: Amount of previous payment in September 2005 (NT dollar)
- **PAY_AMT2**: Amount of previous payment in August 2005 (NT dollar)
- **PAY_AMT3**: Amount of previous payment in July 2005 (NT dollar)
- **PAY_AMT4**: Amount of previous payment in June 2005 (NT dollar)
- **PAY_AMT5**: Amount of previous payment in May 2005 (NT dollar)
- **PAY_AMT6**: Amount of previous payment in April 2005 (NT dollar)

After submitting the form, the result will be displayed using a render template.