CREDIT CARD DEFAULT PREDICTION

: Wireframe Documentation :

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&

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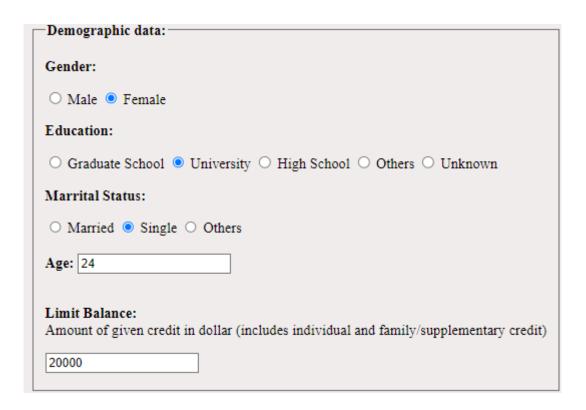
❖ The first page displays a window, where the user has to provide some specific details of a customer (both demographic and behavioral data) to check if a particular customer will be a defaulter for the credit.
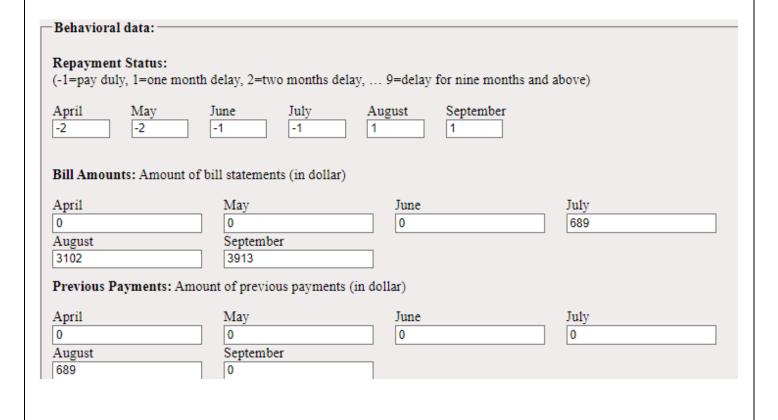
All the information provided on this page will be used for the prediction.

Credit Card Defaulter Prediction

Demographic data:

Gender:

○ Male ● Female

Education:

○ Graduate School ● University ○ High School ○ Others ○ Unknown

Marrital Status:

○ Married ● Single ○ Others

Age: 24

Limit Balance:
Amount of given credit in dollar (includes individual and family/supplementary credit)

20000

Behavioral data:

Repayment Status:
(-1=pay duly, 1=one month delay, 2=two months delay, … 9=delay for nine months and above)

April	May	June	July	August	September
-2	-2	-1	-1	1	1

Bill Amounts: Amount of bill statements (in dollar)

April	May	June	July
0	0	0	689

August	September
3102	3913

Previous Payments: Amount of previous payments (in dollar)

April	May	June	July
0	0	0	0

August	September
689	0

Predict

❖ On this page on the left side the demographic data of a user (gender, age, marital status, etc.) will be provided.

┌─ Demographic data: ──┐
│   │
│ **Gender:**   │
│   │
│   ○ Male   ⦿ Female   │
│   │
│ **Education:**   │
│   │
│   ○ Graduate School ⦿ University ○ High School ○ Others ○ Unknown │
│   │
│ **Marrital Status:**   │
│   │
│   ○ Married ⦿ Single ○ Others   │
│   │
│ **Age:** 24   │
│   │
│ **Limit Balance:**   │
│ Amount of given credit in dollar (includes individual and family/supplementary credit) │
│   │
│ 20000   │
│   │
└──┘

❖ On the right-hand side other banking details of the customer will be given.

┌─ Behavioral data: ──

Repayment Status:
(-1=pay duly, 1=one month delay, 2=two months delay, ... 9=delay for nine months and above)

April	May	June	July	August	September
-2	-2	-1	-1	1	1

Bill Amounts: Amount of bill statements (in dollar)

April	May	June	July
0	0	0	689

August	September
3102	3913

Previous Payments: Amount of previous payments (in dollar)

April	May	June	July
0	0	0	0

August	September
689	0

❖ In case the user forgets to provide information the page will display a pop-up to remind that.

Credit Card Defaulter Prediction

Behavioral data:

Repayment Status:
(-1=pay duly, 1=one month delay, 2=two months delay, … 9=delay for nine months and above

April	May	June	July	August	September
-2	-2	-1	-1	⇕	1

⚠ Please fill out this field.

Bill Amounts: Amount of bill statements (in

April	May	June	July
0	0	0	689

August	September
3102	3913

Previous Payments: Amount of previous payments (in dollar)

April	May	June	July
0	0	0	0

August	September
689	0

❖ After providing all the details will get the prediction at the bottom of the page, i.e. if the borrower will be a defaulter or not.

Credit Card Defaulter Prediction

Demographic data:

Gender:
○ Male ○ Female

Education:
○ Graduate School ○ University ○ High School ○ Others ○ Unknown

Marrital Status:
○ Married ○ Single ○ Others

Age: [in years]

Limit Balance:
Amount of given credit in dollar (includes individual and family/supplementary credit)
[amount in dollar]

Behavioral data:

Repayment Status:
(-1=pay duly, 1=one month delay, 2=two months delay, … 9=delay for nine months and above)

April	May	June	July	August	September
0	0	0	0	0	0

Bill Amounts: Amount of bill statements (in dollar)

April	May	June	July
0	0	0	0

August	September
0	0

Previous Payments: Amount of previous payments (in dollar)

April	May	June	July
0	0	0	0

August	September
0	0

[Predict]

The credit card holder WILL BE DEFAULTER in the next month