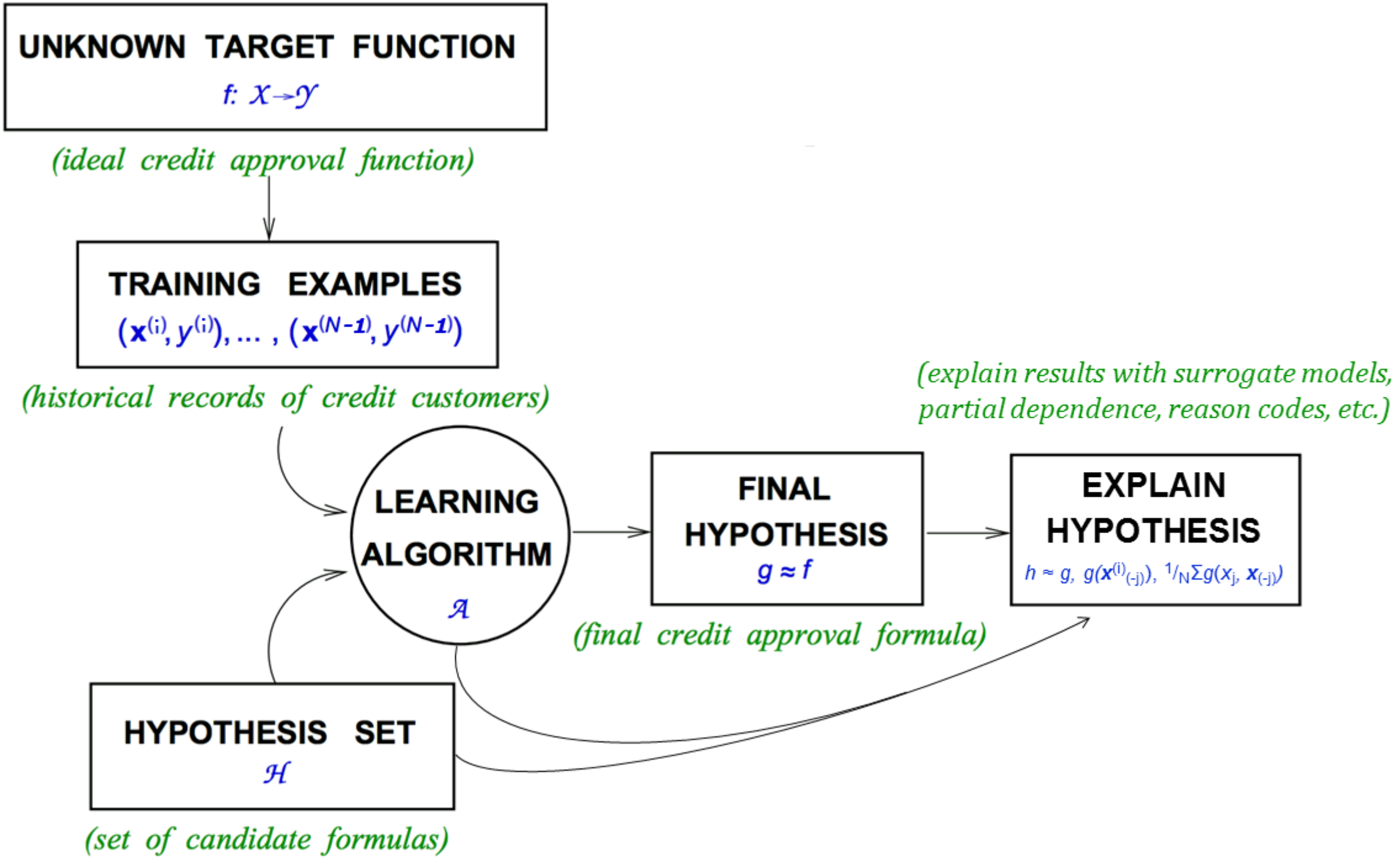
UNKNOWN TARGET FUNCTION
f: X→Y
(ideal credit approval function)
TRAINING EXAMPLES
(x(i), y(i)), … , (x(N-1), y(N-1))
(historical records of credit customers)
LEARNING ALGORITHM
A
FINAL HYPOTHESIS
g ≈ f
(final credit approval formula)
EXPLAIN HYPOTHESIS
h ≈ g, g(x(i)(-j)), 1/N Σg(xj, x(-j))
(explain results with surrogate models, partial dependence, reason codes, etc.)
HYPOTHESIS SET
H
(set of candidate formulas)