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| Product: | SkyScorer |
| Date: |  |
| Author: | Dai Zj |

Purpose:

1. Introduce main controls
2. Show ways to navigate and find information

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| **#** | **Action on Screen** | **Audio** |
|  |  | Thank you for interest in SkyScorer. Hi my name is Gareth. In this demo I will show you how to use SkyScorer to build a scorecard |
|  |  | Well what is Scorecard? Check out the link visible on screen now to find out more.  Let’s assume you know what a scorecard is why you would want to build one. |
|  |  | Firstly download SkyScorer and install it. After installation you should see the SkyScorer icon on the desktop. Double click on it to start SkyScorer |
|  |  | We will build a scorecard using publically available data from Kaggle’s *Give me some credit* competition |
|  |  | The first thing you need to do is create a new project. Let’s call this project *demo* |
|  |  | In the *Importing Data* tab choose the *cs-training.csv* file to upload. This file should be located in the *C Drive \SkyScorer\Apps\Data\* folder if you have used the default settings when you installed SkyScorer. |
|  |  | Now click *import data* and wait for the success message |
|  |  | Now you are ready to move on. If you like you can navigate to the *Data* tab’s Viewer subtab to view the uploaded data. |
|  |  | Now on to the Factors *tab*. Here you should notice that the Good/Bad subtab has a cross next to it. This usually means you have to pay it some attention. |
|  |  | Click on the good/bad flag, the second factor, listed in the *Select Good/Bad Flag* box. Press select. The cross should be gone now! You have just chosen the good/bad flag to be the factor selected. |
|  |  | Now move on to sampling. For this demo simply click on *Recommend Parameters*. This will recommend appropriate sampling parameters for the development and holdout sample for you. Click *Sample* to generate the development and holdout datasets. |
|  |  | Next is the binning tab. Click *Bin the data* and SkyScorer will go ahead and create some initial binnings for you using an automated algorithm. |
|  |  | Let’s briefly look at the binning for *MonthlyIncome*. Notice how the resultant binning has an upward trend in the GB Odds and WOE? Except for the NULL bin of course. |
| 14. |  | You can modify the binnings in this tab. We will leave you to explorer this on your own for now. Next, let’s move on to the *Model* tab |
| 15. |  | Now let’s just press *Fit Model – SmartWise*. This will build a model using SkyScorer’s SmartWise modelling algorithm on the development data. Just wait a while for the algorithm to finish. |
| 16. |  | Now let’s have a look at the model that SkyScorer has built in the *Model* subtab. |
| 17. |  | Hmmm. What is this X factor doing in the model? According to the data dictionary this is just an ID factor. It doesn’t make sense to have this factor in the model. |
| 18. |  | Let’s change that by going back to the *Factors* subtab. Choose to *exclude* *X* in the *Factors Table* |
| 19. |  | Now click on *Fit Model – SmartWise.* This will fit a model based on the SmartWise algorithm but with the factor *X* excluded. |
| 20. |  | Once the model has been fitted let’s go to the *Model* subtab again. This time the X factor is no longer in the model. Let’s go to the Scorecard subtab to view the Scorecard that was built |
| 21. |  | Perfect! You have now built a scorecard! You can go to the Binning tab to modify the binning, and refit the model to get a modified scorecard if you wish. |
| 22. |  | But for now let’s see how this scorecard performs. Go to the diagnostics tab and click *Show/Refresh*. Nice! Looks like the scorecard has a GINI of around 0.7 in both the development and holdout sample. This is really good! |
| 23. |  | Well this concludes the demo and I hope you found this demo useful. Please don’t hesitate to contact us if you have any feedback or suggestions. Looking forward to hearing from you! |