

Pret a depenser - Dashboard credit scoring

Prototype V1: transparence de decision pour charges de relation client

Client ID

100028



1) Credit score and threshold

Default probability: 0.250

Threshold: 0.402

2) Decision interpretation

Decision: **Credit likely approved**

Default probability: **0.250**

Distance to threshold: **0.152**

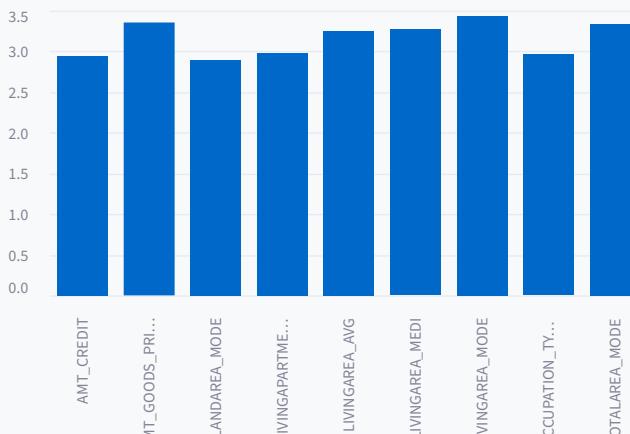
Rule applied: **REFUSED** when **proba_default >= threshold**.

Low default risk estimated by model.

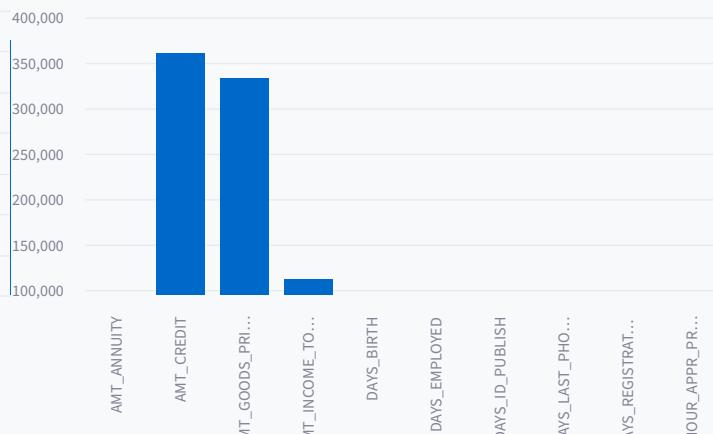
3) Feature importance (proxy)

Proxy view: local impact is based on client deviation from population (z-score), global impact is based on feature spread in population.

Local (client level)



Global (portfolio level)



feature	local_impact_proxy	feature	global_impact_proxy
LIVINGAREA_MODE	3.4354	AMT_CREDIT	
AMT_GOODS_PRICE	3.3559	AMT_GOODS_PRICE	
TOTALAREA_MODE	3.3387	AMT_INCOME_TOTAL	
LIVINGAREA_MEDI	3.2695	INCOME_PER_PERSON	
LIVINGAREA_AVG	3.2474	AMT_ANNUITY	
YEARS_BUILD_AVG	3.1336	DAYS_BIRTH	
YEARS_BUILD_MEDI	3.1294	DAYS_REGISTRATION	
YEARS_BUILD_MODE	3.1109	DAYS_EMPLOYED	
LIVINGAPARTMENTS_MODE	2.9791	DAYS_ID_PUBLISH	
OCCUPATION_TYPE_Sales staff	2.9621	DAYS_LAST_PHONE_CHANGE	

Profile variables

CODE_GENDER × FLAG_OWN_CAR × FLAG_OWN_REALTY × CNT_CHILDREN × AMT_INCOME_TOTAL × AMT_CREDIT ×



4) Client profile

Feature	Value
CODE_GENDER	
FLAG_OWN_CAR	
FLAG_OWN_REALTY	
CNT_CHILDREN	
AMT_INCOME_TOTAL	
AMT_CREDIT	

Comparison group filter

Filter column

(No filter)



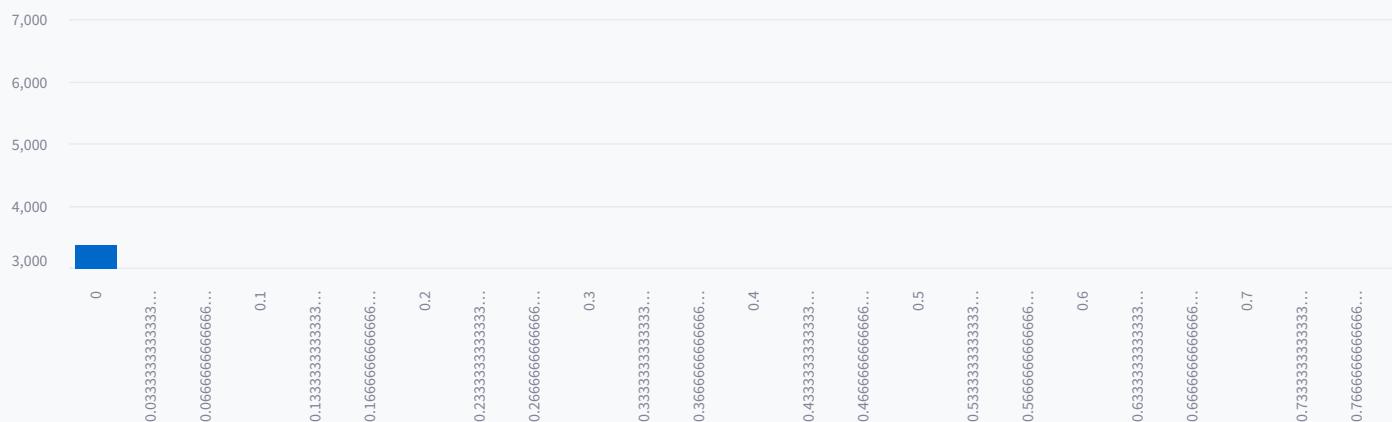
Comparison group size: 10,000 clients

Feature for comparison

CODE_GENDER



5) Client vs comparison group



Bivariate X

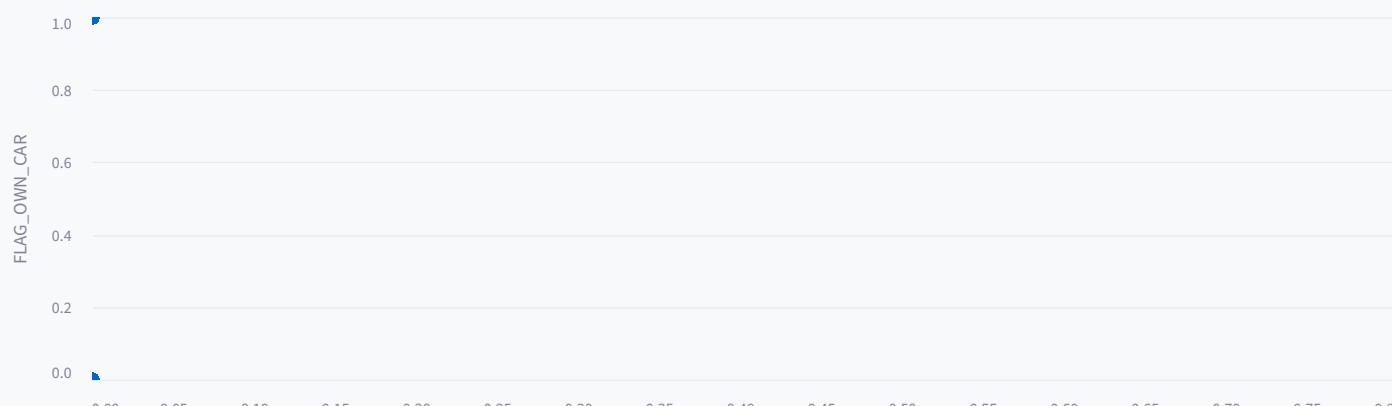
CODE_GENDER

Bivariate Y

FLAG_OWN_CAR



6) Bivariate analysis



7) What-if simulation

Change selected variables and recompute score through API /predict.

Editable numeric features

CODE_GENDER ✕ FLAG_OWN_CAR ✕ FLAG_OWN_REALTY ✕ CNT_CHILDREN ✕ AMT_INCOME_TOTAL ✕
AMT_CREDIT ✕ AMT_ANNUITY ✕ AMT_GOODS_PRICE ✕



CODE_GENDER	1.00	- +
FLAG_OWN_CAR	0.00	- +
FLAG_OWN_REALTY	0.00	- +
CNT_CHILDREN	0.00	- +
AMT_INCOME_TOTAL	135000.00	- +
AMT_CREDIT	568800.00	- +
AMT_ANNUITY	20560.50	- +
AMT_GOODS_PRICE	450000.00	- +
<button>Run what-if scoring</button>		

Accessibility note: color is never the only carrier of information; values, thresholds and labels are displayed in text. For full WCAG compliance, include keyboard-only tests and contrast audits in QA.