

USER INSTRUCTIONS

of *Trustparent*

1. What is *Trustparent*

Trustparent is a novel Interpretable Automated Credit Decision System assisting **loan decision-making** with *customer depiction, modeling visualization,* and *decision interpretation* targeting **financial companies**.

This manual aims to provide a concise and intuitive instruction on operating this software. Users can easily operate this system to assess the default risk of borrowers and decide whether to accept an applicant for a loan. Different from other systems, *Trustparent* uses interpretable models and displays detailed data and features of customers, which is more convincing and intuitive, helpful for decision-makers to understand and make further decisions.

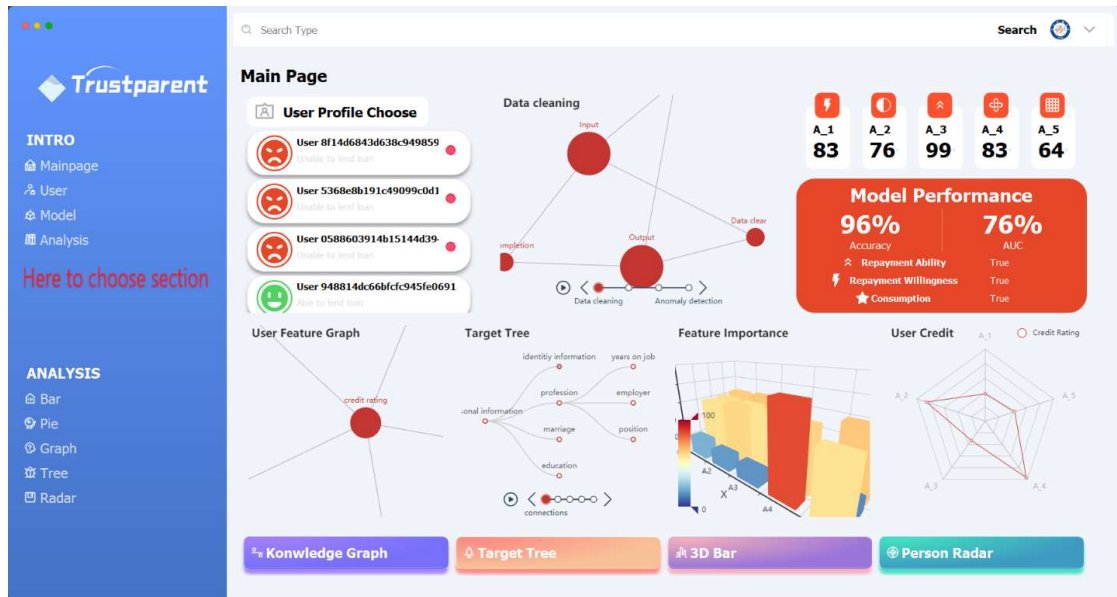
2. How to Use *Trustparent*

2.1. First Use

If you are using *Trustparent* for the first time, you are supposed to register your account and fill in your personal information. Also, you have to upload your training data if you want to use its functions.

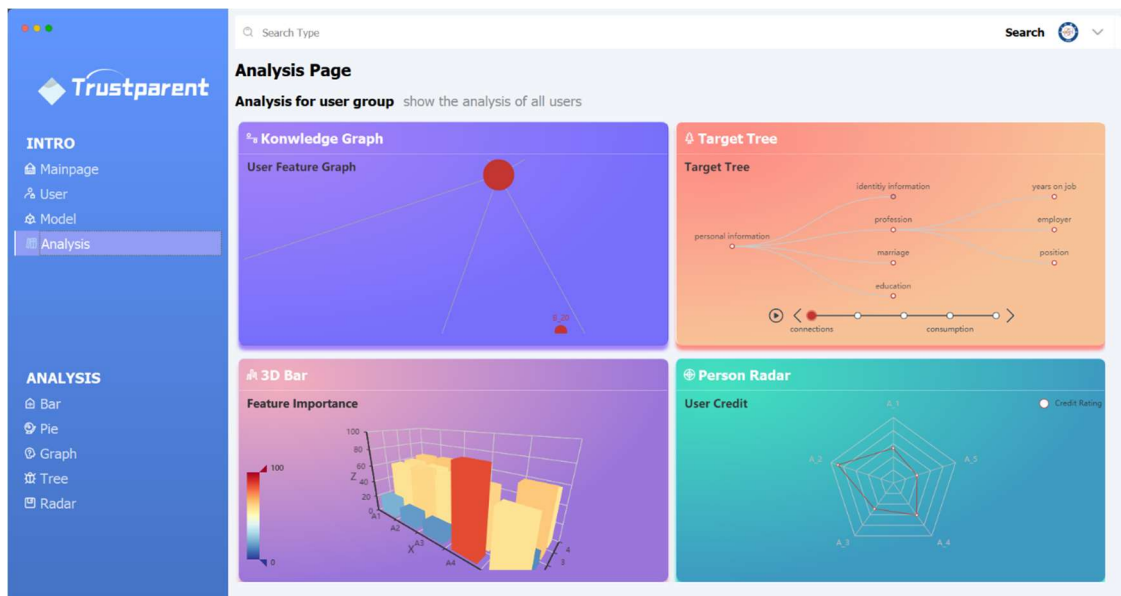
2.2. Main Page Instruction

Main Page gives you a brief insight about the system. You can choose **User Profile** to learn about your customers. On the right side, **Model Performance** reveal the statistics about your data and the performance on your data. And on the bottom, more **figures** and **structures** are used to help you understand more about your data, and just click the graph to gain further information.

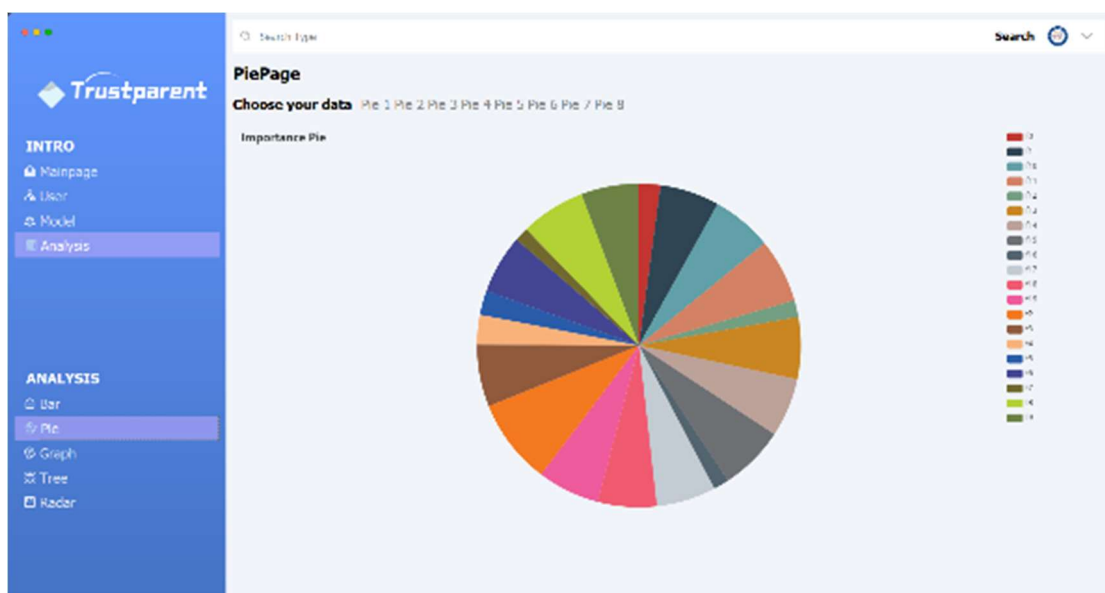


2.3. Customer Depiction

If you want to draw a picture of your customers, this function is for you. All you need to do is upload the data you want, and click the **Analyze** section. All information analyzed will be displayed in figures and images, user depictions as well as characteristics of the data. You can adjust the information to show in the form you want on the bottom left side of the system.

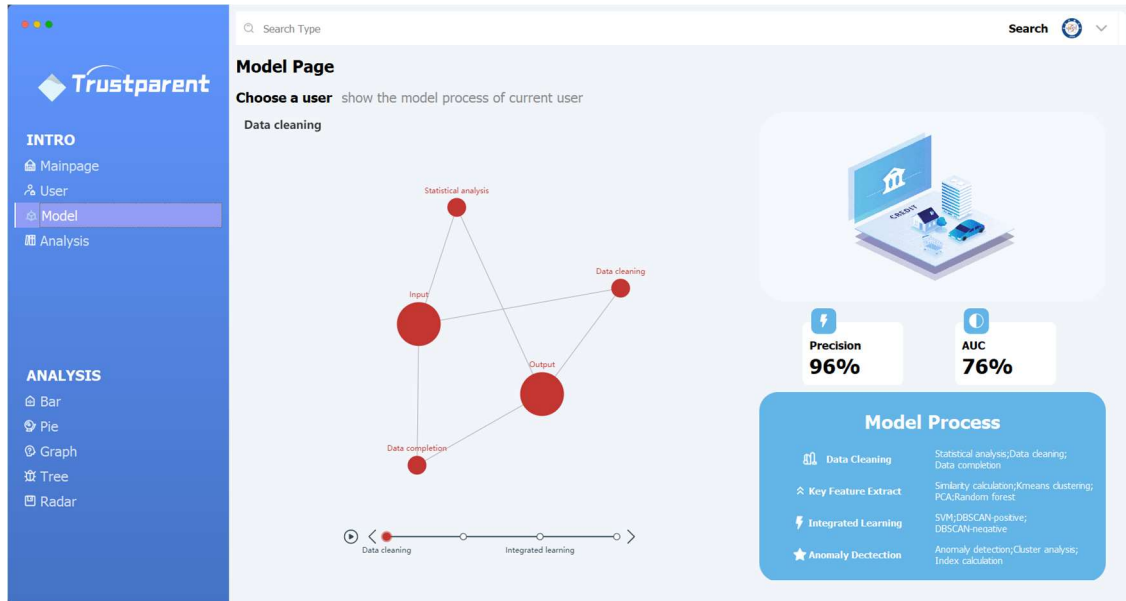


Examples of analyzed data



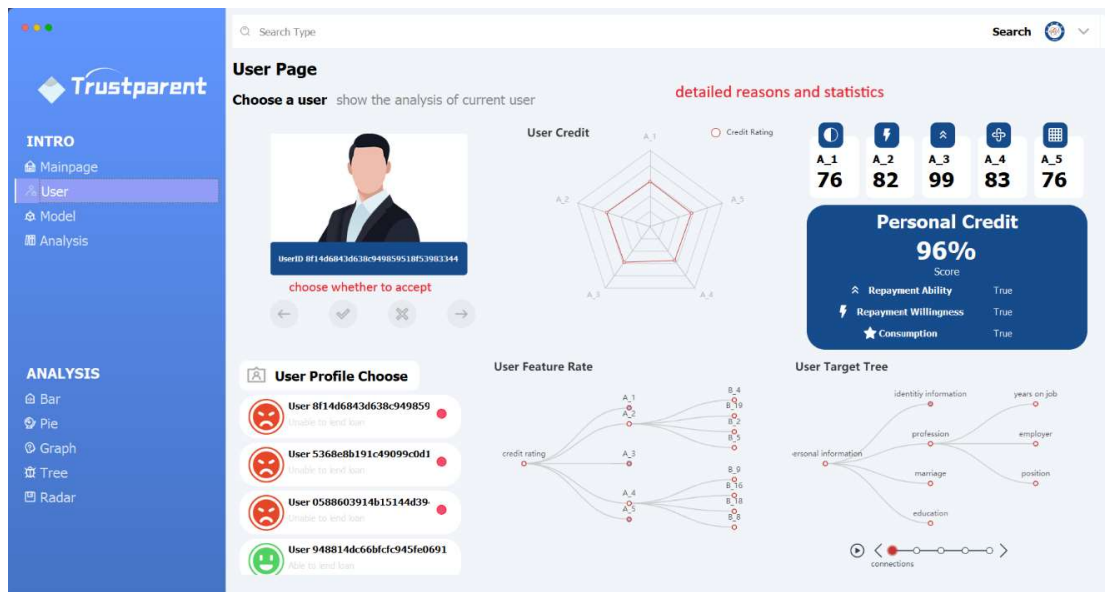
2.4. Modeling Visualization

This function will show you how the model inside *Trustparent* works, which can give more details to decision-makers to make further choices, as well as model engineers to optimize their models. You just need to click the **model** button to see how the model works on your data and learn about figures during calculation. Note that the bottom bar in the Model Page can switch the process of the model.



2.5. Decision Interpretation

This function not only will assess the default risk of borrowers and decide whether loan, but also provide detailed reasons and weight ratios as well as statistics based on big data of the customer to explain why (not) to loan, which gives the decision-makers a more convincing result and better understanding. When you need to make a decision, just turn to the **User** section, applications and suggestions with detailed statistics will be given to you. You can click the figures to get more information, or click the buttons to choose whether to accept the application.



3. Questions, Suggestions and Error Report

If you have any questions or suggestions, or if you meet any system bugs. You can login to our website: [and click **help**](#) to send your questions/suggestions/report, or send your message to shi.haodong@foxmail.com. **Your efforts will help us become better.**