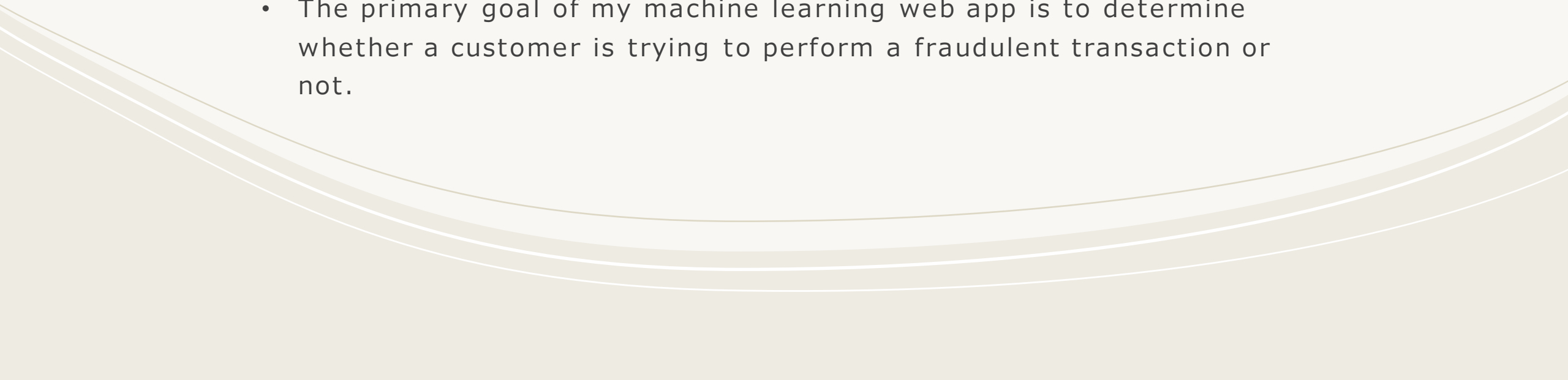


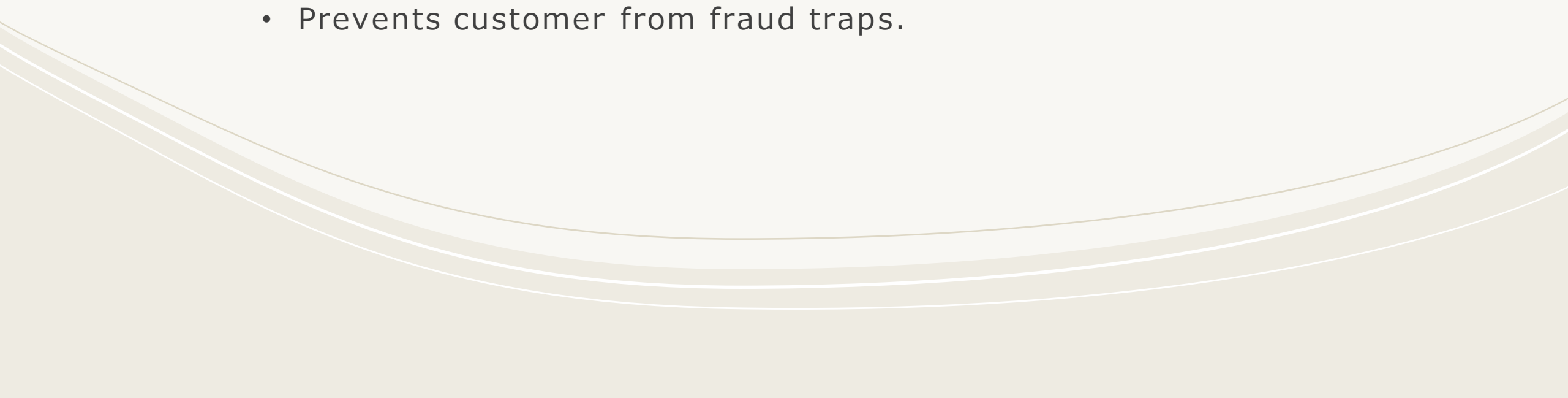
CREDIT CARD FRAUD DETECTION

- By Gourav Rishi

Objective:

- In today's world we are on the express train to a cashless society. Whenever we say cashless, credit card is one of the best way for transaction. But as many people are becoming the victim of fraud so it is important to notice this kind of fraud transactions through credit card details.
 - The primary goal of my machine learning web app is to determine whether a customer is trying to perform a fraudulent transaction or not.
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- The bottom of the slide features several overlapping, wavy, light beige lines that create a sense of motion and depth, extending across the entire width of the image.

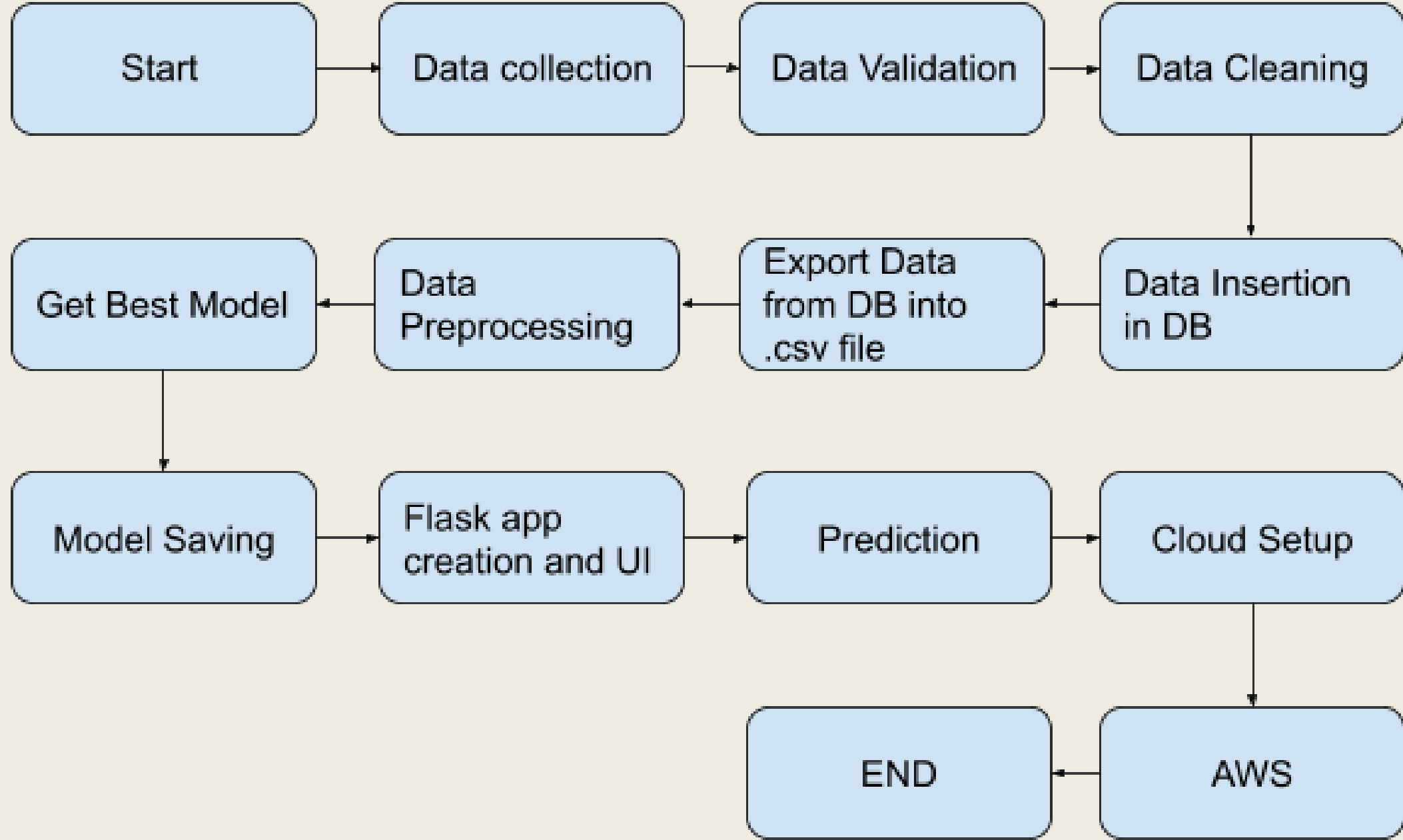
Benefits:

- Manual inspection if fraud is identified.
 - Detection of upcoming fraud.
 - Gives better insight of customer base.
 - Prevents customer from fraud traps.
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- The bottom of the slide features several overlapping, wavy lines in shades of beige and light brown, creating a modern, abstract design element.

Data Sharing Agreement

- ❖ Sample file name(CrediCardFraud.csv)
- ❖ Length of date stamp(8 digits)
- ❖ Length of time stamp(6 Digits)
- ❖ Number of columns
- ❖ Column names
- ❖ Column data type

Architecture



Data Validation:

- File name Validation: File name validation as per the DSA.
- Name and No. Of columns: It will check for number of columns and Name of the columns.
- Data types of columns: The datatype of columns is given in the schema file.
- Null Values : If any columns in the data contains null values then the respective detail of the transaction will be dropped.

Database:

Database creating and connection: Create the database with the key space name passed.

Insertion: The dataset in the form of csv is inserted into the database

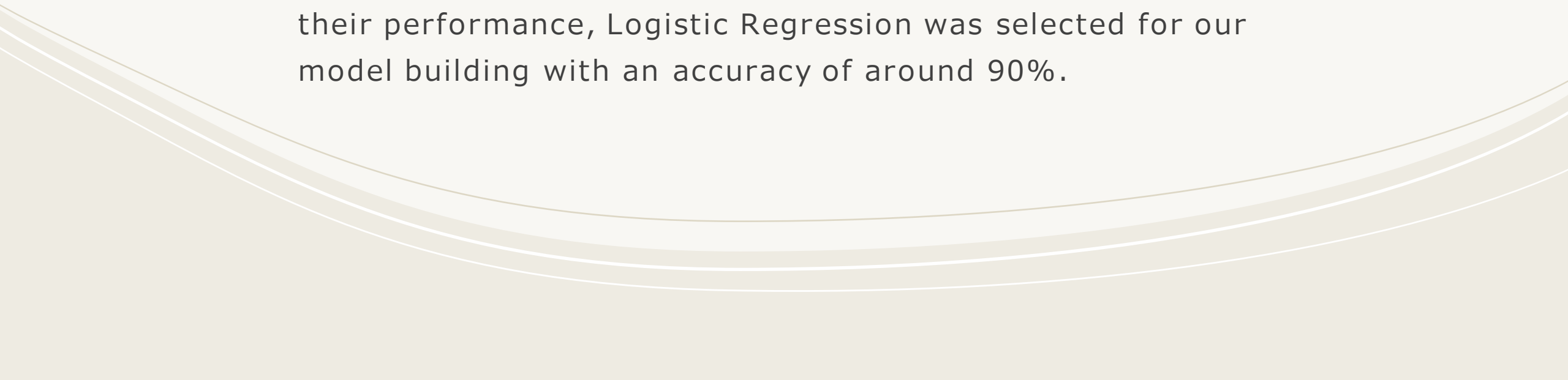
Model Training:

Data Export from DB: The data is stored in the database which will be exported for further model training purpose.


Exploratory Data Analysis and Data Preprocessing:

- Missing value count
- No of rows and columns
- Categorical/Numerical Columns
- Null value handling
- feature Selection using selectKbest

Model Selection

- Compute metrics and generate graphs for model evaluation and important analysis.
 - I viewed AUC Values for each model and plot the ROC curves
 - After testing several classification algorithms and comparing their performance, Logistic Regression was selected for our model building with an accuracy of around 90%.
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- The bottom of the slide features several overlapping, wavy, light beige lines that create a sense of movement and depth, extending across the entire width of the image.

Prediction

- The testing files are shared and we perform the same validation operations, data transformation and data insertion on them.
 - The accumulated data from database is exported in csv format for prediction.
 - We perform data pre-preprocessing techniques in it.
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- The bottom of the slide features a decorative graphic consisting of several overlapping, wavy lines in shades of beige and light brown, creating a modern, flowing aesthetic.

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Q&A:

1. Explain about the Project.

Credit Card Fraud Detection Web app is a machine learning Web app designed to detect where a transaction performed using a credit card is fraudulent or not. It will help to identify some serious fraud performed using credit cards. Based on the details of the transaction provided by the user the model will predict whether the transaction is fraudulent or not.

2. What's the source of data?

The dataset is taken from kaggle problem statement.

3. What was the data type?

All the columns contains numerical values only.

4. What is the complete flow you followed in this Project?

Refer slide 5th for the better Understanding.

5. How logs are managed?

Here I am using different Logs as per the steps that I followed in validation and modeling like file validation log, data insertion log, model training log, predicting log etc.

6. What is the size of data?

The size of the dataset is 152Mb.

5.How logs are managed?

I am using different logs as per the steps that I followed in modelling like Data insertion, model training log, prediction log etc.

6.What techniques are you using for data preprocessing?

- Visualizing relation of independent variables with each other and with dependent variable.
- Cleaning data and removing the null rows.
- Checking and changing Distribution of continuous values.
- Removing outliers
- Handling the unbalanced data
- Performing feature selection using selectkbest

7.How training was done or what models were used?

Before training the data, first I worked in balancing the dataset since it was a highly unbalanced dataset.Feature selection was performed over training and test dataset.I have used several classificatin algorithms but logistic regression suited best for my model builing.After working with the training dataset, I have perfomed same steps for my test set and the result was quite good.

8.How prediction was done?

The user need to provide the required details of his/her trasaction done through credit card then the model will take the input and provide prediction output which will be shown to the user through the UI.

9.Which is more important to you model accuracy or model performance?

Well, you must know that model accuracy is only a subset of model performance. The accuracy of the model and performance of the model are directly proportional and hence better the performance of the model, more accurate are the predictions.

10.How can you optimize your solution?

- 1) Model optimization depends on various factors
- 2) Train with better data or do data pre-processing in efficient way.
- 3) Increase the quantity of training data etc.
- 4) Try and use multithreaded approaches.

11.Explain the Confusion Matrix with Respect to Machine Learning Algorithms.

A confusion matrix (or error matrix) is a specific table that is used to measure the performance of an algorithm. It is mostly used in supervised learning; in unsupervised learning, it's called the matching matrix. The confusion matrix has two parameters:

- Actual
- Predicted

It also has identical sets of features in both of these dimensions.

12.What is Overfitting, and How Can You Avoid It?

Overfitting is a situation that occurs when a model learns the training set too well, taking up random fluctuations in the training data as concepts. These impact the model's ability to generalize and don't apply to new data. When a model is given the training data, it shows 100 percent accuracy technically a slight loss. But, when we use the test data, there may be an error and low efficiency. This condition is known as overfitting.

There are multiple ways of avoiding overfitting, such as:

- Regularization: It involves a cost term for the features involved with the objective function
- Making a simple model with lesser variables and parameters, the variance can be reduced
- Cross-validation methods like k-folds can also be used
- If some model parameters are likely to cause overfitting, techniques for regularization like LASSO can be used that penalize these parameters

13.How Will You Know Which Machine Learning Algorithm to Choose for Your Classification Problem?

While there is no fixed rule to choose an algorithm for a classification problem, you can follow these guidelines:

- If accuracy is a concern, test different algorithms and cross-validate them
- If the training dataset is small, use models that have low variance and high bias
- If the training dataset is large, use models that have high variance and little bias

14.What is AUC Curve ?

AUC stands for "Area under the ROC Curve" .AUC measures the entire 2D area underneath the entire ROC curve.

15.Which Tool You Are Used For Implementation This Model?

- 1) Ide : Pycharm
- 2) Cloud : AWS/Heroku
- 3) Data Base : MongoDB/Cassandra

16.What Kind of challenges have u faced during the project?

Since I was working alone in this project I faced many challenges. But slowly I came to know that those were really silly small problems. The most challenging part for this project was on the backend development of my web app.

17.In which technology you are most comfortable?

I am pretty confident in machine learning.

18.How were you maintain the failure cases?

If our model is not predicting correctly for data then that dataset goes to database . There will be a report triggered to the support team at the end of the day with all failure scenarios where they can inspect the failure. Once we have a sufficient number of cases we can label and include those data while retraining the model for better performance.

19.What are your expectations?

I expect to work on different projects to enhance my technical skill and learn new things simultaneously.

20.What is your future objective?

My future objective is to learn new things in AI field because it changes continuously, and my aim is to pursue my career as a data scientist.