



PROJECT WIREFRAME DOCUMENT

Project Title	Credit Card Default Prediction
Technologies	Machine Learning Technology
Domain	Banking
Project Difficulties level	Intermediate
Submitted By	Atyab Hakeem

USER INTERFACE

The user interface consists of a simple frontend made using HTML. The home webpage allows the user to input the numerous features that are used to determine whether a customer is going to default on the next payment. The information that is to be entered consist of 'Demographic Data' including Gender, Education, Marital Status etc. and 'Behavioral Data' consisting of Repayment Status, Bill Amounts, and Previous Payments on a monthly basis. All the details are to mandatorily provided and failure to do so will result in an error

Credit Card Defaulter Prediction

Demographic Data:

Gender:

☐ Male ☐ Female

Education:

☐ Graduate School ☐ University ☐ High School ☐ Others ☐ Unknown

Marrital Status:

☐ Married ☐ Single ☐ Others

Age: in years

Limit Balance:
Amount of given credit in dollar (includes individual and family/supplementary credit)

amount in dollars

Behavioral ata:

Repayment Status:
(-1=pay duly, 1=one month delay, 2=two months delay, ... 9=delay for nine months and above)

April	May	June	July	August	September
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Bill Amounts: Amount of bill statements (in dollars)

April	May	June
<input type="text"/>	<input type="text"/>	<input type="text"/>
July	August	September
<input type="text"/>	<input type="text"/>	<input type="text"/>

Previous Payments: Amount of previous payments (in dollars)

April	May	June
<input type="text"/>	<input type="text"/>	<input type="text"/>
July	August	September
<input type="text"/>	<input type="text"/>	<input type="text"/>

Behavioral ata:

Repayment Status:
(-1=pay duly, 1=one month delay, 2=two months delay, ... 9=delay for nine months and above)

April	May	June	July	August	September
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Bill Amounts: Amount of bill statements (in dollars)

April	May	June
<input type="text"/>	<input type="text"/>	<input type="text"/>
July	August	September
<input type="text"/>	<input type="text"/>	<input type="text"/>

Previous Payments: Amount of previous payments (in dollars)

April	May	June
<input type="text"/>	<input type="text"/>	<input type="text"/>
July	August	September
<input type="text"/>	<input type="text"/>	<input type="text"/>

Demographic Data:

Gender:

☐ Male ☐ Female

Education:

☐ Graduate School ☐ University ☐ High School ☐ Others ☐ Unknown

Marrital Status:

☐ Married ☐ Single ☐ Others

Age: in years

Limit Balance:
Amount of given credit in dollar (includes individual and family/supplementary credit)

amount in dollars

Once all the details are provided, they will be sent to the backend where the chosen model will predict if the customer will default on the next month payment. Consequently the page also resets to allow further predictions.

Credit Card Defaulter Prediction

Demographic Data:

Gender:

☐ Male ☒ Female

Education:

☒ Graduate School ☐ University ☐ High School ☐ Others ☐ Unknown

Marrital Status:

☐ Married ☒ Single ☐ Others

Age:

22

Limit Balance:

Amount of given credit in dollar (includes individual and family/supplementary credit)

1000

Behavioral ata:

Repayment Status:

(-1=pay duly, 1=one month delay, 2=two months delay, ... 9=delay for nine months and above)

April	May	June	July	August	September
1	-2	1	-1	1	-1

Bill Amounts: Amount of bill statements (in dollars)

April	May	June
500	5000	6000
July	August	September
200	300	300

Previous Payments: Amount of previous payments (in dollars)

April	May	June
4000	2500	1000
July	August	September
405	309	201

Predict

Credit Card Defaulter Prediction

Demographic Data:

Gender:

☐ Male ☐ Female

Education:

☐ Graduate School ☐ University ☐ High School ☐ Others ☐ Unknown

Marrital Status:

☐ Married ☐ Single ☐ Others

Age:

In years

Limit Balance:

Amount of given credit in dollar (includes individual and family/supplementary credit)

amount in dollars

Behavioral ata:

Repayment Status:

(-1=pay duly, 1=one month delay, 2=two months delay, ... 9=delay for nine months and above)

April	May	June	July	August	September
0	0	0	0	0	0

Bill Amounts: Amount of bill statements (in dollars)

April	May	June
0	0	0
July	August	September
0	0	0

Previous Payments: Amount of previous payments (in dollars)

April	May	June
0	0	0
July	August	September
0	0	0

Predict

NO DEault: Credit Card holder will not default on next month payment