CREDIT CARD DETECTOR

An Interpretive Model to Determine Credit Card Fraud

Presented By : James Baker

Schedule

■ The data the analytics team provided

■ Explain the model presented

■ Testing Model / Tableau Visualization

■ Conclusion / Main Takeaways

At First Glance

- Appears that Amount and Time might play a major role.

- Due to range of customers served in a given day. Many correlations were superficial.
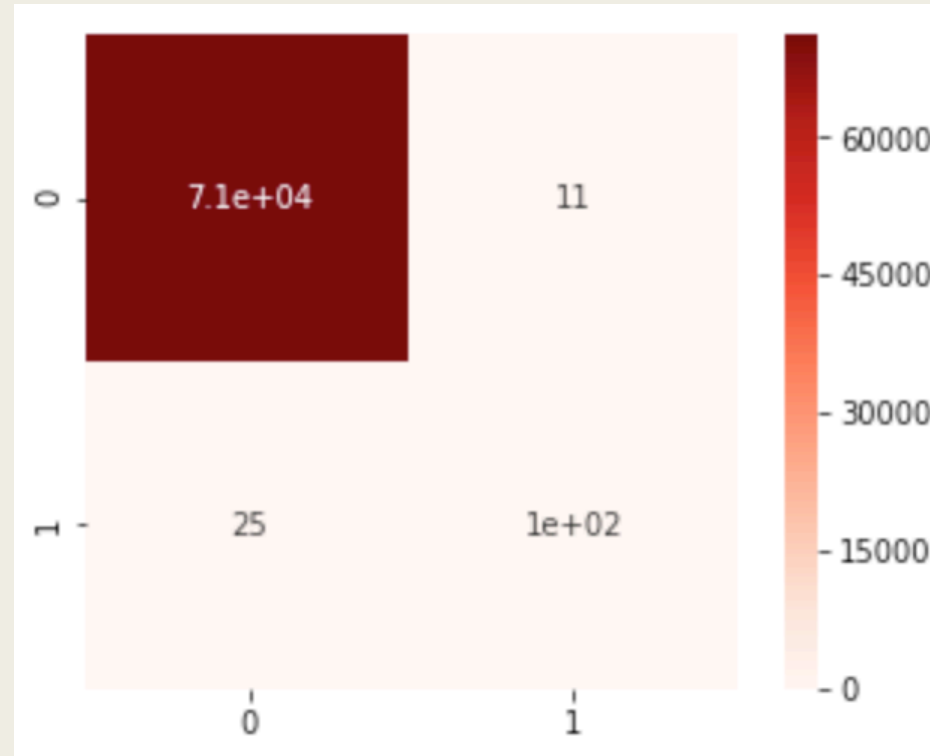
- Standardized Numbers

Credit Card Fraud Detecting Model

- 7 Specific Variables

Variables
V4
V10
V11
V12
V14
V17
AMOUNT

Credit Card Fraud Detecting Mode

- 7 Specific Variables
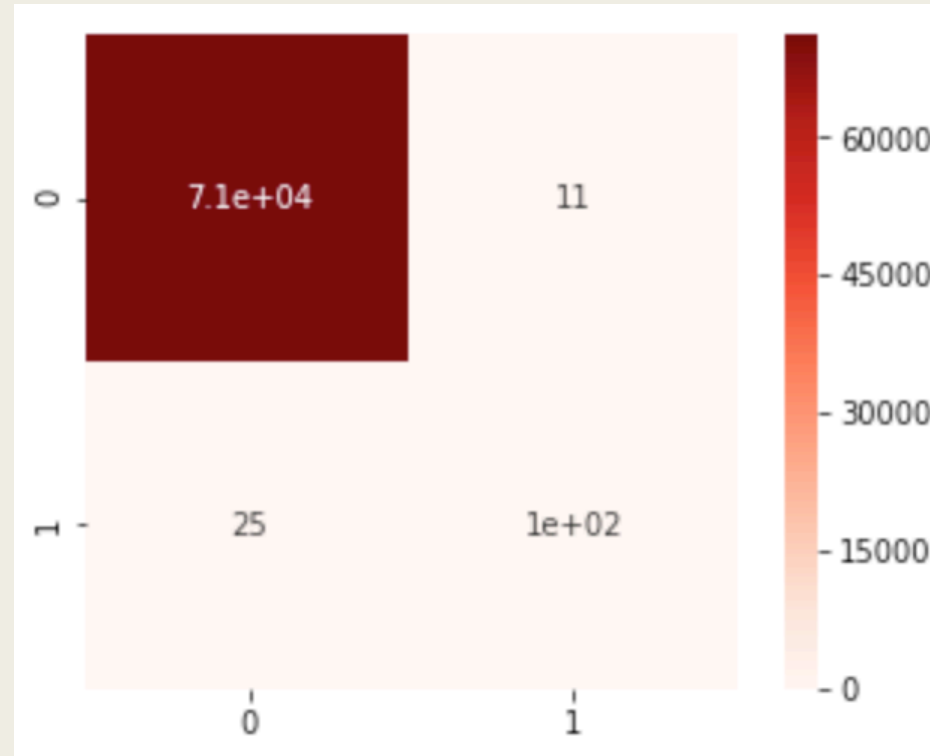
- 30% Weight

Legend

| 0 = Legitimate |
| 1 = Fraudulent |

Credit Card Fraud Detecting Mode

- 7 Specific Variables

- 30% Weight

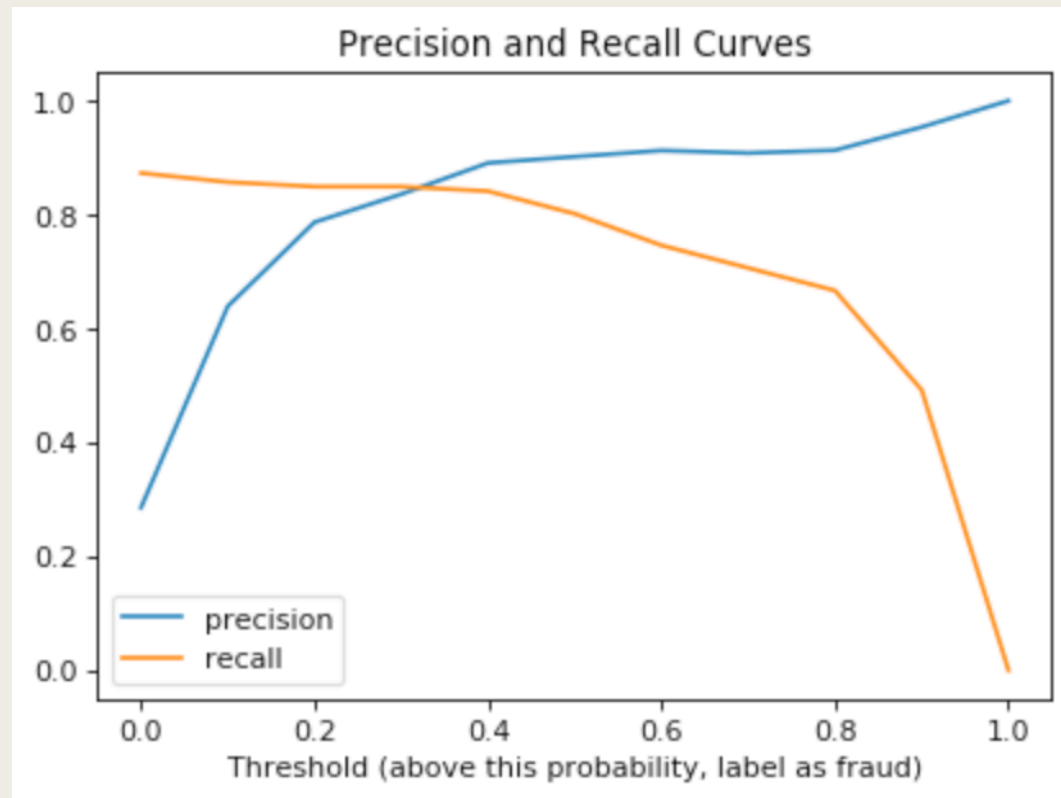- This not too low?

Legend

0 = Legitimate

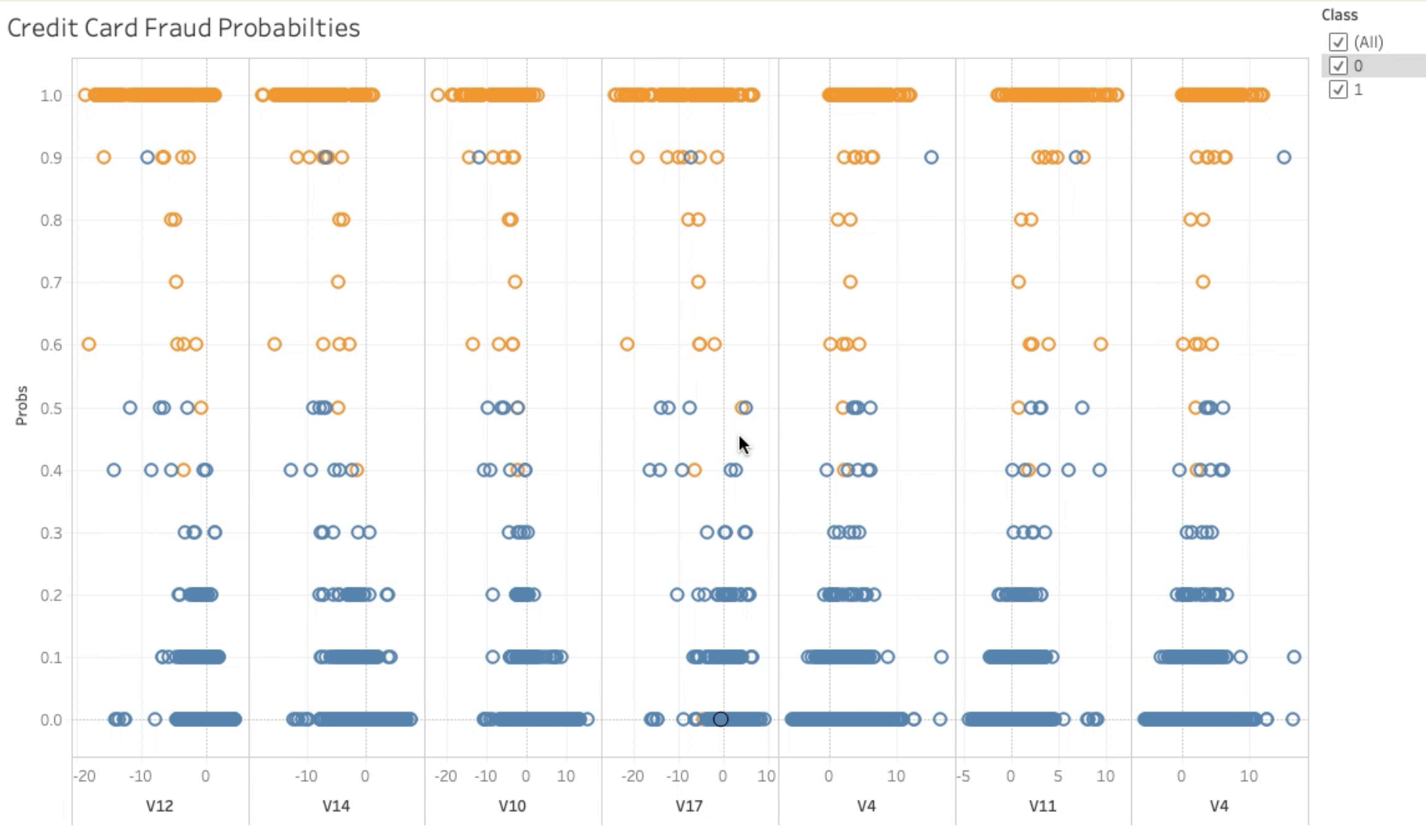1 = Fraudulent

Credit Card Fraud Detecting Mode

- 7 Specific Variables

- 30% Weight

- This not too low?

- High Precision

- High Recall

90.1% Precision
80.1%Recall

Precision and Recall Tradeoff

Credit Card Fraud Probabilties

Conclusion / Takeaways

■ New and improved model

■ Some features are more important than others

■ Fraud interpretations have been improved and about 1% are false positives or false negatives

■ Expectation: Time detecting fraud and cost of fraud will be reduced

Questions?