

Credit Card Default Prediction Model

Wireframe Document

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Wireframes

Design Wireframes

Wireframe is a basic visual interface guide that suggests the structure of an interface and the relationships between its pages. They serve as a blue print that defines each Web page's structure, content and functionality. Wireframes are created before any design work is started so that the focus is on layout without the distraction of colour and visual elements.

Gathering Requirements

Wireframes will often help to flush out new requirements and questions that may not have been considered by the project team. Wireframes often end up evolving into the requirements for a system. Wireframes can be created using a variety of software applications online or offline.

Functional Wireframes

This is another type of wireframe that is used in building web applications. It shows not only how each page is structured but information about each widget, button, field, each piece of content, and what page is rendered by an action. It provides a map of the entire page in the Web site, its function and features. Even the message that may be rendered by a behaviour can be included on this type of wireframe. I wanted to provide some background for this Web application process so that it would be clear what the wireframes represent. The purpose of the Web application is to provide a tool for users to create and maintain FAQs. Users can be either general users (who create and maintain their FAQs) or a system administrator who not only has the same authority to create and maintain FAQs but also maintains users (i.e., assigns new users or deletes existing users). The following screen captures are some of the general user wireframes.

Homepage

Front page has two sections – Top section has a header with logo and project name which acts as a hyperlink to home URL, bottom section has form to get input from the user. At the end we have submit button to execute the prediction, footer holds publish year and author information.

Credit Card Defaulter Prediction

Demographic data:

Gender:

☐ Male ☐ Female

Education:

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

Marital Status:

☐ Married ☐ Single ☐ Others

Age: in years

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

amount in dollar

Behavioral data:

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 dollar)

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

Previous Payments: Amount of previous payments (in dollar)

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

Input Fields

Limit Balance

Every Debit/Credit card has limit to purchase or withdraw amount from ATM depending on the type of card. Privileged customers will have more credit to perform transaction in a single day whereas basic customers will have limited usage power. User need to provide integer value matching their transaction limit.

Gender

Select appropriate gender from the drop down option

Age

Integer value is required

User has to select generic education qualification from the options provided

User need to specify customers marriage status for precise prediction

This input field hold many options to select from to specify the customers previous payment practice whether the due has been paid on time or in delay

Specify current outstanding bill amount to be paid by the customer

Mention all Bill amount for past six months accordingly

Mention all payments done by the customer for past six months accordingly

Credit Card Defaulter Prediction

Demographic data:
Gender:
Male
Female
Education:
Graduate School
University
High School
Others
Unknown
Marital Status:
Married
Single
Others
Age: 28
Limit Balance:
Amount of given credit in dollar (includes individual and family/supplementary credit)
15000

Behavioral data:
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
-1
2
2
2
2
Bill Amounts: Amount of bill statements (in dollar)
April
May
June
July
August
054489
45644
12131
15615
161561
September
15163
Previous Payments: Amount of previous payments (in dollar)
April
May
June
July
August
5155
31055
545454
151561
415486
September
4154

Predict

Predict Page

We will receive input from the user in homepage and execute the prediction process on clicking submit button. The output result will be displayed in between two section aligned centre for convenience.

Credit Card Defaulter Prediction

Demographic data:
Gender:
☐ Male ☐ Female
Education:
☐ Graduate School ☐ University ☐ High School ☐ Others ☐ Unknown
Marital Status:
☐ Married ☐ Single ☐ Others
Age: in years

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

Behavioral data:
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
Bill Amounts: Amount of bill statements (in dollar)
April May June July August
September
Previous Payments: Amount of previous payments (in dollar)
April May June July August
September

[The credit card holder WILL BE DEFAULTER in the next month](#)

Predict Again

User can click on the project title in the header to load homepage again and make next prediction providing all the required information of the customer