**3.1 High Level Description of FinTech Firm**

Sarunas'FinTech firm is a peer-to-peer financial service company, including lending money to individuals.

This company use a big dataset, such as data from Kaggle, that recorded people's information of loans that has defaulted or paid.

Use that data and build a logistic regression model in Jupyter Lab. The data will be divided into 3sets: 1. Training set:this group is for run through the losistic regression model and train the machine generalise important pattern of those data. 2.Validation set: this group is to see if the machine picked up right characristics and see if needed any adjust. 3.Testing set: this group is to see how this model works comparing with other models if necessary. This is a process of mechine learning, the regression model will run repeatedly on different ways that eventually give us outcomes: characteristic and situation that effect on the default or pay back.

The four structural parts of company works like this:

Users log in and fill their application that creat a new data. This is the User Interface part.Could be on the phone, on the web or both. Then this new collected information will be stored on Postgres. Fast API is to build a API,and send information between these parts. Data is sent between these different parts in JSON format, which is an abstract of information that data commonly pakaged and passed easy and quickly. Through API, we've got analysis from the past data using machine learning that I mentioned above.Use that well trained machine to decide wheather it is to accept or rejesct. Then pass the decision back through API again.