

# Fin-AI System

## Product Back Log

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Y3 Group Project

Group 11

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Implement Fin-AI System Web and an App, implement (prediction) Fin-AI engine, Implement Database model.

### 1. Fin-AI App basic features

Features	Functions/Details
Register/Login of the client	Email and/or Social media login option and accounts.
Record details of the loan officer	I.e. who is dealing with the loan application.
Record details of financial institution (bank or broker)	
Payment of broker premium (if a financial broker is being used)	
House specification	Detailed forms capturing the information required by the Fin-AI Engine.
Financial History	Detailed forms capturing the information required by the Fin-AI Engine.
Fin-AI Engine Interface	Based on client profile, Fin-AI may be called determining client's loan suitability.
Request professional	Ability to call the loan officer, from within the app.
Support	Forms to contact the bank.
Ratings & reviews	Capability of rating the app and leaving reviews of the app's performance.

### 2. Fin-AI Web basic features

Features	Functions/Details
Registration/Login	For banking professionals or brokers using email and/or social media login.
Access Restrictions	Professionals should only be able to see the details of their own clients
Fin-AI Engine	Allows professionals view their clients' ability to purchase and the type of houses being considered
User Profiling	Should enable professionals to run reports establishing levels of risk for all categories
Aggregation of new patient data	Using new patient information, the administrator should have an option to create and export new datasets by extending those used by the Fin-AI Engine.

### 3. Fin-AI Engine basic features

Simple API linking Fin-AI Engine backend with the client Fin-Ai app and Fin-Ai Web applications.
A model, using a publicly available dataset, which determines loan suitability given the client's financial profile.
A model, using a publicly available dataset, which determines the type of house the client can purchase.
Reporting which displays the accuracy of the loan suitability and house type models.
A chatbot which provides automated customer support on the Fin-AI Web.

Each project group should also incorporate a custom feature which is unique to the group. This custom feature should be implemented in one (or more) of the key components of the project i.e. the Fin-AI App, Fin-AI Web or Fin-AI Engine.

As this is a prototype system, it will be developed using the publicly available Kings County dataset which predicts the prices of property in the Seattle area. Loan suitability is determined using the US loan prediction problem dataset available on Kaggle. On successful completion of the prototype, it is envisaged that Fin-AI will be developed for each state within the US by applying datasets unique to these areas.