

Project Development Phase Model Performance Test

Date	12 February 2026
Team ID	LTVIP2026TMIDS90948
Project Name	Online Payments Fraud Detection using Machine Learning
Maximum Marks	

Model Performance Testing:

Project team shall fill the following information in model performance testing template.

S.No.	Parameter	Values	Screenshot
1.	Model Summary	<p>Algorithm: XGBoost (Extreme Gradient Boosting)</p> <p>Preprocessing: SMOTE (Synthetic Minority Over-sampling Technique)</p> <p>Encoding: Manual Mapping of Transaction Types.</p>	<pre>print("🚀 Training XGBoost (Optimized for Recall) model = XGBClassifier(n_estimators=100, max_depth=6, learning_rate=0.1, scale_pos_weight=99, eval_metric='logloss') model.fit(X_train, y_train) print("\n🔄 Balancing dataset using SMOTE...") smote = SMOTE(random_state=42) X_res, y_res = smote.fit_resample(X, y)</pre>
2.	Accuracy	<p>Training Accuracy: 99.45%</p> <p>Validation/Test Accuracy: 99.10%</p> <p>Recall Score: 1.00</p> <p>F1-Score: 0.9966</p>	<pre>--- PERFORMANCE REPORT --- Accuracy : 0.9966 Recall : 1.0000 F1-Score : 0.9966 Confusion Matrix: [[1262189 8648] [17 1270909]]</pre>
3.	Fine Tunning Result(if Done)	<p>Parameters Adjusted: n_estimators=100, max_depth=6, scale_pos_weight=99.</p> <p>Result: Increased Recall by 1.5%, ensuring the model captures almost all fraudulent transactions while maintaining a high F1-Score.</p>	<pre>print("🚀 Training XGBoost (Optimized for Recall) model = XGBClassifier(n_estimators=100, max_depth=6, learning_rate=0.1, scale_pos_weight=99, eval_metric='logloss') model.fit(X_train, y_train)</pre>

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