

# Wireframe documentation

Credit risk assessment using South German credit data

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Chapter 1

Homepage

## 1.1 Description

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Credit risk assessment solution's user interface is constructed as a web page, which has the following structure.

**Credit risk assessment**

<b>Status of checking account with the bank</b> <input type="text" value="1 : no checking accou"/>	<b>Employment duration with current employer</b> <input type="text" value="1 : unemployed"/>	<b>Installment plans from other providers</b> <input type="text" value="1 : bank"/>	<b>Number of financially dependent persons</b> <input type="text" value="1 : 3 or more"/>
<b>Years lived in the present residence</b> <input type="text" value="1 : &lt; 1 yr"/>	<b>Credit installments (as % of disposable income)</b> <input type="text" value="1 : &gt;= 35"/>	<b>Number of credits at the bank (including the current one)</b> <input type="text" value="1 : 1"/>	<b>Telephone registered on the applicant's name</b> <input type="text" value="1 : no"/>
<b>Credit history</b> <input type="text" value="1 : delay in paying off"/>	<b>Sex and marital status</b> <input type="text" value="1 : male : divorced/se"/>	<b>Age</b> <input type="text"/>	<b>Foreign worker applicant</b> <input type="text" value="1 : yes"/>
<b>Credit purpose</b> <input type="text" value="1 : others"/>	<b>Another debtor or a guarantor</b> <input type="text" value="1 : none"/>	<b>Type of housing</b> <input type="text" value="1 : for free"/>	<b>Applicant's savings</b> <input type="text" value="1 : unknown/no saving"/>
<b>Credit amount (in DM)</b> <input type="text"/>	<b>Credit duration (in months)</b> <input type="text"/>	<b>Quality of job</b> <input type="text" value="1 : unemployed/unskill"/>	<b>The most valuable property</b> <input type="text" value="1 : unknown / no prop"/>
<input type="button" value="Assess"/>			

Next a user needs to fill all the fields in the picture above as shown below.

**Credit risk assessment**

<b>Status of checking account with the bank</b> <input type="text" value="1 : no checking accou"/>	<b>Employment duration with current employer</b> <input type="text" value="1 : unemployed"/>	<b>Installment plans from other providers</b> <input type="text" value="1 : bank"/>	<b>Number of financially dependent persons</b> <input type="text" value="1 : 3 or more"/>
<b>Years lived in the present residence</b> <input type="text" value="1 : &lt; 1 yr"/>	<b>Credit installments (as % of disposable income)</b> <input type="text" value="1 : &gt;= 35"/>	<b>Number of credits at the bank (including the current one)</b> <input type="text" value="1 : 1"/>	<b>Telephone registered on the applicant's name</b> <input type="text" value="1 : no"/>
<b>Credit history</b> <input type="text" value="1 : delay in paying off"/>	<b>Sex and marital status</b> <input type="text" value="1 : male : divorced/se"/>	<b>Age</b> <input type="text" value="25"/>	<b>Foreign worker applicant</b> <input type="text" value="1 : yes"/>
<b>Credit purpose</b> <input type="text" value="1 : others"/>	<b>Another debtor or a guarantor</b> <input type="text" value="1 : none"/>	<b>Type of housing</b> <input type="text" value="1 : for free"/>	<b>Applicant's savings</b> <input type="text" value="1 : unknown/no savin"/>
<b>Credit amount (in DM)</b> <input type="text" value="1200"/>	<b>Credit duration (in months)</b> <input type="text" value="12"/>	<b>Quality of job</b> <input type="text" value="1 : unemployed/unsk"/>	<b>The most valuable property</b> <input type="text" value="1 : unknown / no prop"/>
<input type="button" value="Assess"/>			

After the step above a user should push the "Assess" button as shown below.

Credit risk assessment			
<b>Status of checking account with the bank</b> 1 : no checking accot ▼ <b>Years lived in the present residence</b> 1 : < 1 yr ▼ <b>Credit history</b> 1 : delay in paying off ▼ <b>Credit purpose</b> 1 : others ▼ <b>Credit amount (in DM)</b> 1200 Assess	<b>Employment duration with current employer</b> 1 : unemployed ▼ <b>Credit installments (as % of disposable income)</b> 1 : >= 35 ▼ <b>Sex and marital status</b> 1 : male : divorced/se ▼ <b>Another debtor or a guarantor</b> 1 : none ▼ <b>Credit duration (in months)</b> 12	<b>Installment plans from other providers</b> 1 : bank ▼ <b>Number of credits at the bank (including the current one)</b> 1 : 1 ▼ <b>Age</b> 25 <b>Type of housing</b> 1 : for free ▼ <b>Quality of job</b> 1 : unemployed/unsk ▼	<b>Number of financially dependent persons</b> 1 : 3 or more ▼ <b>Telephone registered on the applicant's name</b> 1 : no ▼ <b>Foreign worker applicant</b> 1 : yes ▼ <b>Applicant's savings</b> 1 : unknown/no savin ▼ <b>The most valuable property</b> 1 : unknown / no prop ▼

Then the interface shows an output which looks like the following way.

Credit risk assessment			
<b>Status of checking account with the bank</b> 1 : no checking accot ▼ <b>Years lived in the present residence</b> 1 : < 1 yr ▼ <b>Credit history</b> 1 : delay in paying off ▼ <b>Credit purpose</b> 1 : others ▼ <b>Credit amount (in DM)</b>  Assess	<b>Employment duration with current employer</b> 1 : unemployed ▼ <b>Credit installments (as % of disposable income)</b> 1 : >= 35 ▼ <b>Sex and marital status</b> 1 : male : divorced/se ▼ <b>Another debtor or a guarantor</b> 1 : none ▼ <b>Credit duration (in months)</b>  Refuse: probability of default is 52.84 %.	<b>Installment plans from other providers</b> 1 : bank ▼ <b>Number of credits at the bank (including the current one)</b> 1 : 1 ▼ <b>Age</b>  <b>Type of housing</b> 1 : for free ▼ <b>Quality of job</b> 1 : unemployed/unsk ▼	<b>Number of financially dependent persons</b> 1 : 3 or more ▼ <b>Telephone registered on the applicant's name</b> 1 : no ▼ <b>Foreign worker applicant</b> 1 : yes ▼ <b>Applicant's savings</b> 1 : unknown/no savin ▼ <b>The most valuable property</b> 1 : unknown / no prop ▼