

Performance metrics comparison report

To compare the performance of models used for scam detection in online payments, several classification algorithms can be considered.

- **Logistic Regression (LR)**
- **Decision Trees (DT)**
- **Random Forest (RF)**
- **Support Vector Machines (SVM)**
- **Gradient Boosting Machines (GBM)**
- **XGBoost (XGB)**
- **Neural Networks (NN)**

- **XGBoost** consistently outperforms the other models across all metrics. It strikes a good balance between precision, recall, and accuracy, making it the best choice for real-time fraud detection in online payments.
- **Gradient Boosting** is also a strong contender, achieving high accuracy and recall but slightly lower precision compared to XGBoost.