


Importing the Dependencies


```
import numpy as np
import pandas as pd
from sklearn.model_selection import train_test_split
from sklearn.linear_model import LogisticRegression
from sklearn.metrics import accuracy_score
```

```
credit_card_data = pd.read_csv('credit_data.csv')
```

```
credit_card_data.head()
```

	Time	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10	V11	V12	V13	V14	V15	V16
0	0.0	-1.359807	-0.072781	2.536347	1.378155	-0.338321	0.462388	0.239599	0.098698	0.363787	0.090794	-0.551600	-0.617801	-0.991390	-0.311169	1.468177	-0.470400
1	0.0	1.191857	0.266151	0.166480	0.448154	0.060018	-0.082361	-0.078803	0.085102	-0.255425	-0.166974	1.612727	1.065235	0.489095	-0.143772	0.635558	0.463900
2	1.0	-1.358354	-1.340163	1.773209	0.379780	-0.503198	1.800499	0.791461	0.247676	-1.514654	0.207643	0.624501	0.066084	0.717293	-0.165946	2.345865	-2.890000
3	1.0	-0.966272	-0.185226	1.792993	-0.863291	-0.010309	1.247203	0.237609	0.377436	-1.387024	-0.054952	-0.226487	0.178228	0.507757	-0.287924	-0.631418	-1.059600
4	2.0	-1.158233	0.877737	1.548718	0.403034	-0.407193	0.095921	0.592941	-0.270533	0.817739	0.753074	-0.822843	0.538196	1.345852	-1.119670	0.175121	-0.451400

```
credit_card_data.tail()
```

	Time	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10	V11	V12	V13	V14	V15	V16
284802	172786.0	-11.881118	10.071785	-9.834783	-2.066656	-5.364473	-2.606837	-4.918215	7.305334	1.914428	4.356170	-1.593105	2.711941	-0.689256	4.626942	-0.924450	1.164930
284803	172787.0	-0.732789	-0.055080	2.035030	-0.738589	0.868229	1.058415	0.024330	0.294869	0.584800	-0.975926	-0.150189	0.915802	1.214756	-0.675143	1.164930	1.164930
284804	172788.0	1.919565	-0.301254	-3.249640	-0.557828	2.630515	3.031260	-0.296827	0.708417	0.432454	-0.484782	0.411614	0.063119	-0.183699	-0.510602	1.329280	1.329280
284805	172788.0	-0.240440	0.530483	0.702510	0.689799	-0.377961	0.623708	-0.686180	0.679145	0.392087	-0.399126	-1.933849	-0.962886	-1.042082	0.449624	1.962560	1.962560
284806	172792.0	-0.533413	-0.189733	0.703337	-0.506271	-0.012546	-0.649617	1.577006	-0.414650	0.486180	-0.915427	-1.040458	-0.031513	-0.188093	-0.084316	0.041330	0.041330

credit_card_data.info()

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 284807 entries, 0 to 284806
Data columns (total 31 columns):
#   Column      Non-Null Count  Dtype
---  -
0    Time        284807 non-null  float64
1    V1          284807 non-null  float64
2    V2          284807 non-null  float64
3    V3          284807 non-null  float64
4    V4          284807 non-null  float64
5    V5          284807 non-null  float64
6    V6          284807 non-null  float64
7    V7          284807 non-null  float64
8    V8          284807 non-null  float64
9    V9          284807 non-null  float64
10   V10         284807 non-null  float64
11   V11         284807 non-null  float64
12   V12         284807 non-null  float64
13   V13         284807 non-null  float64
14   V14         284807 non-null  float64
15   V15         284807 non-null  float64
16   V16         284807 non-null  float64
17   V17         284807 non-null  float64
18   V18         284807 non-null  float64
19   V19         284807 non-null  float64
20   V20         284807 non-null  float64
21   V21         284807 non-null  float64
22   V22         284807 non-null  float64
23   V23         284807 non-null  float64
24   V24         284807 non-null  float64
25   V25         284807 non-null  float64
26   V26         284807 non-null  float64
27   V27         284807 non-null  float64
28   V28         284807 non-null  float64
29   Amount      284807 non-null  float64
30   Class       284807 non-null  int64
dtypes: float64(30), int64(1)
memory usage: 67.4 MB
```

credit_card_data.isnull().sum()

```
⇒ Time      0
   V1       0
   V2       0
   V3       0
   V4       0
   V5       0
   V6       0
   V7       0
   V8       0
   V9       0
  V10       0
  V11       0
  V12       0
  V13       0
  V14       0
  V15       0
  V16       0
  V17       0
  V18       0
  V19       0
  V20       0
  V21       0
  V22       0
  V23       0
  V24       0
  V25       0
  V26       0
  V27       0
  V28       0
 Amount     0
  Class     0
dtype: int64
```

```
credit_card_data['Class'].value_counts()
```

```
⇒ 0    284315
   1     492
   Name: Class, dtype: int64
```

This Dataset is highly unblanced

0 --> Normal Transaction

1 --> fraudulent transaction

```
legit = credit_card_data[credit_card_data.Class == 0]
fraud = credit_card_data[credit_card_data.Class == 1]
```

```
print(legit.shape)
print(fraud.shape)
```

```
➡ (284315, 31)
   (492, 31)
```


```
legit.Amount.describe()
```

```
➡ count    284315.000000
   mean         88.291022
   std        250.105092
   min           0.000000
   25%          5.650000
   50%         22.000000
   75%         77.050000
   max       25691.160000
   Name: Amount, dtype: float64
```

```
fraud.Amount.describe()
```

```
➡ count     492.000000
   mean     122.211321
   std     256.683288
   min       0.000000
   25%       1.000000
   50%       9.250000
   75%     105.890000
   max     2125.870000
   Name: Amount, dtype: float64
```

```
credit_card_data.groupby('Class').mean()
```

	Time	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10	V11	V12	V13	V14	
Class																
0	94838.202258	0.008258	-0.006271	0.012171	-0.007860	0.005453	0.002419	0.009637	-0.000987	0.004467	0.009824	-0.006576	0.010832	0.000189	0.012064	0.000189
1	80746.806911	-4.771948	3.623778	-7.033281	4.542029	-3.151225	-1.397737	-5.568731	0.570636	-2.581123	-5.676883	3.800173	-6.259393	-0.109334	-6.971723	-0.092189

Under-Sampling

Build a sample dataset containing similar distribution of normal transactions and Fraudulent Transactions


Number of Fraudulent Transactions --> 492

```
legit_sample = legit.sample(n=492)
```


Concatenating two DataFrames

```
new_dataset = pd.concat([legit_sample, fraud], axis=0)
```


```
new_dataset.head()
```

	Time	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10	V11	V12	V13	V14	V15
203131	134666.0	-1.220220	-1.729458	-1.118957	-0.266099	0.823338	-0.098556	-0.407751	0.563010	-1.007790	0.261245	-0.841608	-0.041129	-0.628463	0.742288	-1.038836
95383	65279.0	-1.295124	0.157326	1.544771	-2.468209	-1.683113	-0.623764	-0.371798	0.505656	-2.243475	0.856381	-0.402158	-1.396842	-0.756093	0.014161	0.424519
99706	67246.0	-1.481168	1.226490	1.857550	2.980777	-0.672645	0.581449	-0.143172	0.302713	-0.624670	1.452271	0.940775	0.778863	0.423377	-0.291527	-0.439764
153895	100541.0	-0.181013	1.395877	1.204669	4.349279	1.330126	1.277520	1.568221	-0.633374	-0.860482	1.483849	-0.040592	-3.117997	2.814195	1.224039	0.074473
249976	154664.0	0.475977	-0.573662	0.480520	-2.524647	-0.616284	-0.361317	-0.347861	-0.108238	-1.876507	0.871271	-1.201188	-0.741241	1.189017	-0.811912	-0.605718


```
new_dataset.tail()
```

		Time	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10	V11	V12	V13	V14	V15
	279863	169142.0	-1.927883	1.125653	-4.518331	1.749293	-1.566487	-2.010494	-0.882850	0.697211	-2.064945	-5.587794	2.115795	-5.417424	-1.235123	-6.665177	0.401701
	280143	169347.0	1.378559	1.289381	-5.004247	1.411850	0.442581	-1.326536	-1.413170	0.248525	-1.127396	-3.232153	2.858466	-3.096915	-0.792532	-5.210141	-0.613803
	280149	169351.0	-0.676143	1.126366	-2.213700	0.468308	-1.120541	-0.003346	-2.234739	1.210158	-0.652250	-3.463891	1.794969	-2.775022	-0.418950	-4.057162	-0.712616
	281144	169966.0	-3.113832	0.585864	-5.399730	1.817092	-0.840618	-2.943548	-2.208002	1.058733	-1.632333	-5.245984	1.933520	-5.030465	-1.127455	-6.416628	0.141237
	281674	170348.0	1.991976	0.158476	-2.583441	0.408670	1.151147	-0.096695	0.223050	-0.068384	0.577829	-0.888722	0.491140	0.728903	0.380428	-1.948883	-0.832498

```
new_dataset['Class'].value_counts()
```

```
 1      492
0      492
Name: Class, dtype: int64
```


```
new_dataset.groupby('Class').mean()
```

		Time	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10	V11	V12	V13	V14	V15
	Class																
	0	96783.638211	-0.053037	0.055150	-0.036786	-0.046439	0.077614	-0.023218	-0.000703	-0.057620	-0.053438	0.006904	0.003593	-0.013208	0.020052	0.081527	-0.0448
	1	80746.806911	-4.771948	3.623778	-7.033281	4.542029	-3.151225	-1.397737	-5.568731	0.570636	-2.581123	-5.676883	3.800173	-6.259393	-0.109334	-6.971723	-0.0929

Splitting the data into Features & Targets

```
X = new_dataset.drop(columns='Class', axis=1)
Y = new_dataset['Class']
```

```
print(X)
```

```
      Time      V1      V2  ...      V27      V28  Amount
203131  134666.0 -1.220220 -1.729458  ...    0.173995 -0.023852   155.00
95383    65279.0 -1.295124  0.157326  ...    0.317321  0.105345    70.00
99706    67246.0 -1.481168  1.226490  ...   -0.546577  0.076538    40.14
```

```
153895 100541.0 -0.181013 1.395877 ... -0.229857 -0.329608 137.04
249976 154664.0 0.475977 -0.573662 ... 0.058961 0.012816 19.60
...
279863 169142.0 -1.927883 1.125653 ... 0.292680 0.147968 390.00
280143 169347.0 1.378559 1.289381 ... 0.389152 0.186637 0.76
280149 169351.0 -0.676143 1.126366 ... 0.385107 0.194361 77.89
281144 169966.0 -3.113832 0.585864 ... 0.884876 -0.253700 245.00
281674 170348.0 1.991976 0.158476 ... 0.002988 -0.015309 42.53
```

```
[984 rows x 30 columns]
```

```
print(Y)
```

```
↵ 203131 0
95383 0
99706 0
153895 0
249976 0
..
279863 1
280143 1
280149 1
281144 1
281674 1
Name: Class, Length: 984, dtype: int64
```

Split the data into Training data & Testing Data

```
X_train, X_test, Y_train, Y_test = train_test_split(X, Y, test_size=0.2, stratify=Y, random_state=2)
```

```
print(X.shape, X_train.shape, X_test.shape)
```

```
↵ (984, 30) (787, 30) (197, 30)
```

Model Training

Logistic Regression

```
model = LogisticRegression()
```

```
model.fit(X_train, Y_train)
```

```
➦ LogisticRegression(C=1.0, class_weight=None, dual=False, fit_intercept=True,
                    intercept_scaling=1, l1_ratio=None, max_iter=100,
                    multi_class='auto', n_jobs=None, penalty='l2',
                    random_state=None, solver='lbfgs', tol=0.0001, verbose=0,
                    warm_start=False)
```

Model Evaluation

Accuracy Score

```
X_train_prediction = model.predict(X_train)
training_data_accuracy = accuracy_score(X_train_prediction, Y_train)
```

```
print('Accuracy on Training data : ', training_data_accuracy)
```

```
➦ Accuracy on Training data :  0.9415501905972046
```

```
X_test_prediction = model.predict(X_test)
test_data_accuracy = accuracy_score(X_test_prediction, Y_test)
```

```
print('Accuracy score on Test Data : ', test_data_accuracy)
```

```
➦ Accuracy score on Test Data :  0.9390862944162437
```