

#Machine Learning Capstone Project - Credit Card Fraud Detection

##Project Title: *Credit Card Fraud Detection*

##Problem Statement:

With the increasing prevalence of online transactions, ensuring the security of credit card transactions is very important. The objective of this project is to develop a robust machine learning model capable of accurately detecting fraudulent credit card transactions in real-time. Utilizing a dataset containing transaction details such as transaction amount, merchant category, cardholder information, transaction location, the aim is to build a predictive model that can effectively differentiate between legitimate and fraudulent transactions. By employing advanced machine learning algorithms and feature engineering techniques, the goal is to create a system that enhances fraud detection capabilities, thereby minimizing financial losses for both cardholders and financial institutions while maintaining a low false positive rate. Ultimately, this project seeks to contribute to the development of proactive measures for securing credit card transactions and safeguarding the financial interests of stakeholders in the digital economy.

##Dataset Download: https://raw.githubusercontent.com/ArchanaInsights/Datasets/refs/heads/main/credit_card_transactions.csv

```
[ ]: import pandas as pd

df = pd.read_csv('https://raw.githubusercontent.com/ArchanaInsights/Datasets/
↳refs/heads/main/credit_card_transactions.csv')
df.head()
```

```
[ ]: Transaction_ID      Card_Type Merchant_Category Transaction_Amount \
0      W963UK57      Mastercard      Utility bill      27214.0
1      V606KV56  American Express      Retail      83956.0
2      R531NU70      Visa      Transportation      193280.0
3      T783GF79      RuPay      Online Shopping      167381.0
4      K256ZN73      RuPay      Retail      81170.0

Transaction_DateTime Location Region Cardholder_Age Cardholder_Gender \
0  2020-01-01 09:43:17 Patna East 23.0 Female
1  2020-01-03 16:26:13 Surat West 49.0 Male
2  2020-01-04 03:40:49 Patna East NaN Male
3  2020-01-04 14:56:24 Surat West 52.0 Female
4  2020-01-04 17:26:47 Lucknow North 37.0 Female
```

	Cardholder_Monthly_Income	Cardholder_Average_Spend	Credit_Limit \
0	94632.0	36369.65	100000.0
1	148118.0	89179.12	150000.0
2	210921.0	106668.60	200000.0
3	148070.0	173155.52	200000.0
4	174470.0	52713.09	200000.0

	Device_Type	Day_of_Week	Is_Fraudulent
0	Unknown	Wednesday	No
1	Desktop	Friday	No
2	Desktop	Saturday	No
3	Desktop	Saturday	Yes
4	Mobile	Saturday	No

```
[ ]: df.tail()
```

	Transaction_ID	Card_Type	Merchant_Category	Transaction_Amount \
4995	N307EM82	RuPay	Education	36508.0
4996	J752EG45	American Express	Online Shopping	42920.0
4997	S4580S59	Visa	Healthcare	33788.0
4998	E863PD98	RuPay	Entertainment	38679.0
4999	D501WH15	Visa	Healthcare	34672.0

	Transaction_DateTime	Location	Region	Cardholder_Age	Cardholder_Gender \
4995	2023-12-29 09:22:23	Delhi	North	33.0	Female
4996	2023-12-29 19:59:13	Chennai	South	NaN	Female
4997	2023-12-30 07:06:38	Pune	West	56.0	Male
4998	2023-12-30 07:50:02	Chennai	South	60.0	Male
4999	2023-12-30 11:41:36	Jaipur	North	60.0	NaN

	Cardholder_Monthly_Income	Cardholder_Average_Spend	Credit_Limit \
4995	63015.0	34192.55	50000.0
4996	NaN	19680.39	100000.0
4997	60868.0	33876.96	50000.0
4998	66948.0	32988.22	50000.0
4999	58261.0	39412.26	50000.0

	Device_Type	Day_of_Week	Is_Fraudulent
4995	Contactless Payment Device	Friday	Yes
4996	Contactless Payment Device	Friday	No
4997	Desktop	Saturday	No
4998	Desktop	Saturday	No
4999	Mobile	Saturday	No

```
[ ]: df.shape
```

```
[ ]: (5000, 15)
```

```
[ ]: df.info()
```

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 5000 entries, 0 to 4999
Data columns (total 15 columns):
#   Column                                Non-Null Count  Dtype
---  -
0   Transaction_ID                        5000 non-null   object
1   Card_Type                            4983 non-null   object
2   Merchant_Category                    4978 non-null   object
3   Transaction_Amount                   4994 non-null   float64
4   Transaction_DateTime                 5000 non-null   object
5   Location                             5000 non-null   object
6   Region                              5000 non-null   object
7   Cardholder_Age                      4865 non-null   float64
8   Cardholder_Gender                   4911 non-null   object
9   Cardholder_Monthly_Income           4686 non-null   float64
10  Cardholder_Average_Spend             4792 non-null   float64
11  Credit_Limit                        4991 non-null   float64
12  Device_Type                         4960 non-null   object
13  Day_of_Week                         5000 non-null   object
14  Is_Fraudulent                       5000 non-null   object
dtypes: float64(5), object(10)
memory usage: 586.1+ KB
```

```
[ ]: df['Is_Fraudulent'].unique()
```

```
[ ]: array(['No', 'Yes'], dtype=object)
```

#Project Steps and Objectives:

#1) Exploratory Data Analysis (EDA):

a) Analyze the distribution of categorical features such as **Card_Type**, **Merchant_Category**, **Location**, etc.

```
[ ]: categorical_cols = df.select_dtypes('O').columns.to_list()
# Remove individual elements instead of a list
for col in ['Transaction_ID', 'Transaction_DateTime']:
    categorical_cols.remove(col)
print(categorical_cols)
print()
print(len(categorical_cols))
```

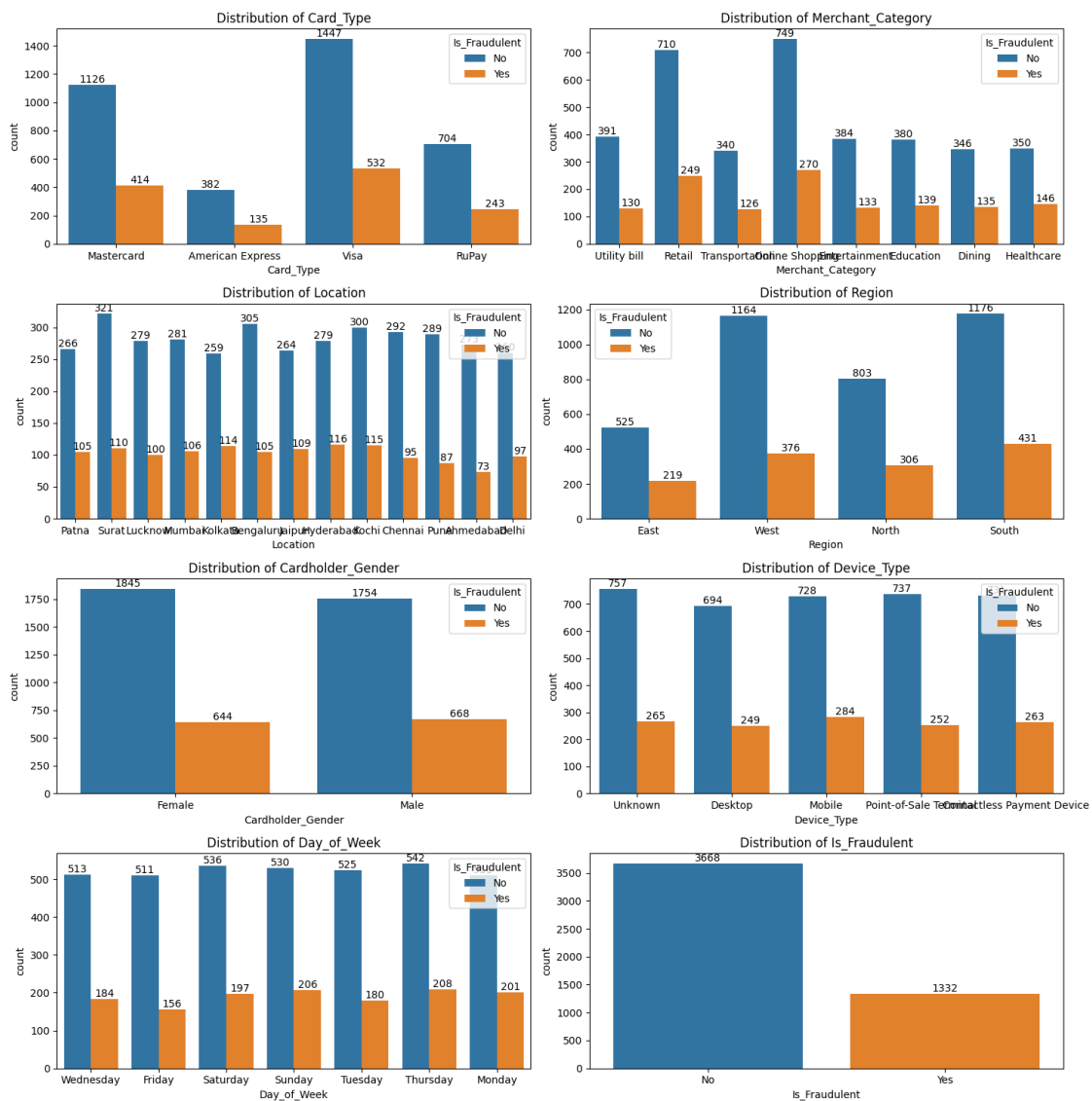
```
['Card_Type', 'Merchant_Category', 'Location', 'Region', 'Cardholder_Gender',
'Device_Type', 'Day_of_Week', 'Is_Fraudulent']
```

```
[ ]: import matplotlib.pyplot as plt
import seaborn as sns

fig, axes = plt.subplots(nrows=4, ncols=2, figsize=(15, 15)) # 4x2 = 8
axes = axes.flatten()

for i, col in enumerate(categorical_cols):
    sns.countplot(x=col, hue='Is_Fraudulent', data=df, ax=axes[i]).
    set_title(f'Distribution of {col}')
    for container in axes[i].containers:
        axes[i].bar_label(container)

plt.tight_layout()
plt.show()
```



b) Explore numerical features like **Transaction_Amount**, **Cardholder_Age**, **Cardholder_Monthly_Income**, and **Cardholder_Average_Spend**. Use descriptive statistics to understand their central tendency and spread.

```
[ ]: numerical_cols = df.select_dtypes(exclude='O').columns.to_list()
numerical_cols.remove('Credit_Limit')
numerical_cols
print(numerical_cols)
print()
print(len(numerical_cols))
```

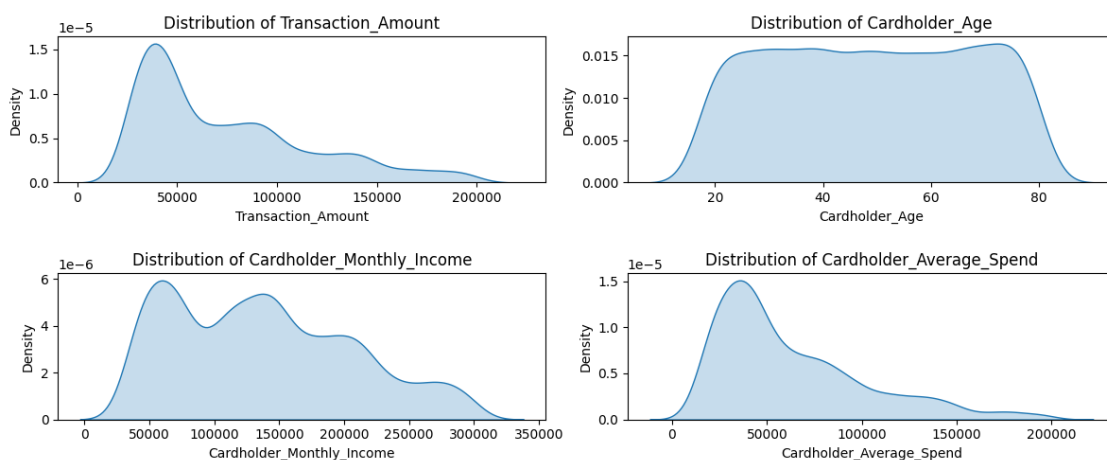
```
['Transaction_Amount', 'Cardholder_Age', 'Cardholder_Monthly_Income',
'Cardholder_Average_Spend']
```

4

```
[ ]: fig, axes = plt.subplots(nrows=2, ncols=2, figsize=(12, 5)) # 2x2 = 4
axes = axes.flatten()

for i, col in enumerate(numerical_cols):
    sns.kdeplot(data=df, x=col, ax=axes[i], fill=True).set_title(f'Distribution_
of {col}')

plt.tight_layout()
plt.show()
```



```
[ ]: df[numerical_cols].describe()
```

```
[ ]: Transaction_Amount  Cardholder_Age  Cardholder_Monthly_Income  \
count          4994.000000        4865.000000        4686.000000
mean          74667.995995         49.106680       137353.817542
std          43089.045623         18.398524        69471.623020
min          25008.000000         18.000000        35005.000000
25%          39742.500000         33.000000        73485.000000
50%          60922.000000         49.000000       131833.000000
75%          98373.500000         65.000000       189054.250000
max         199923.000000         80.000000       299907.000000

Cardholder_Average_Spend
count          4792.000000
mean          63058.343566
std          40056.989704
min          10282.410000
25%          33336.742500
50%          49547.945000
75%          83732.352500
max         199898.290000
```

```
[ ]: skewness = df[numerical_cols].skew()
skewness
```

```
[ ]: Transaction_Amount      0.968481
Cardholder_Age             -0.009025
Cardholder_Monthly_Income   0.428367
Cardholder_Average_Spend    1.155050
dtype: float64
```

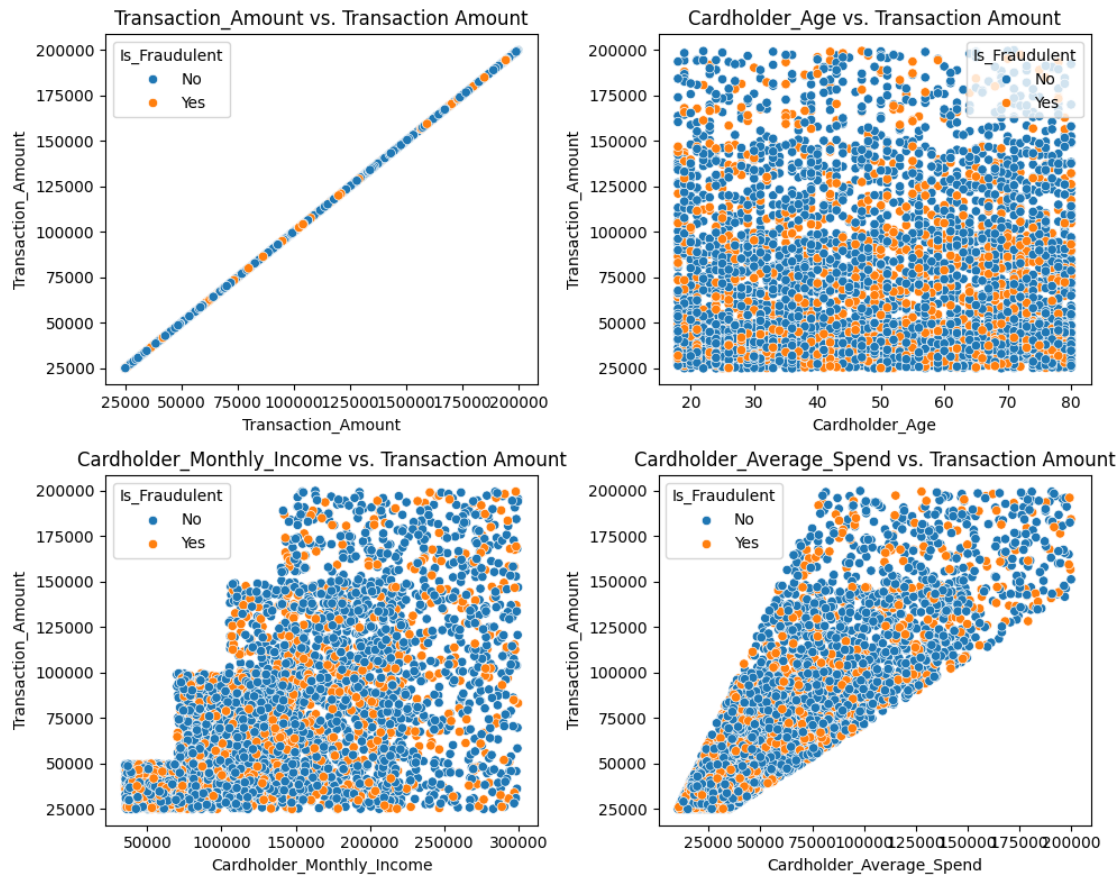
c) Conduct **bivariate and multivariate analysis** to identify potential relationships between the features as well as with the target variable (**Is_Fraudulent**).

Bivariate Analysis - Scatter Plot

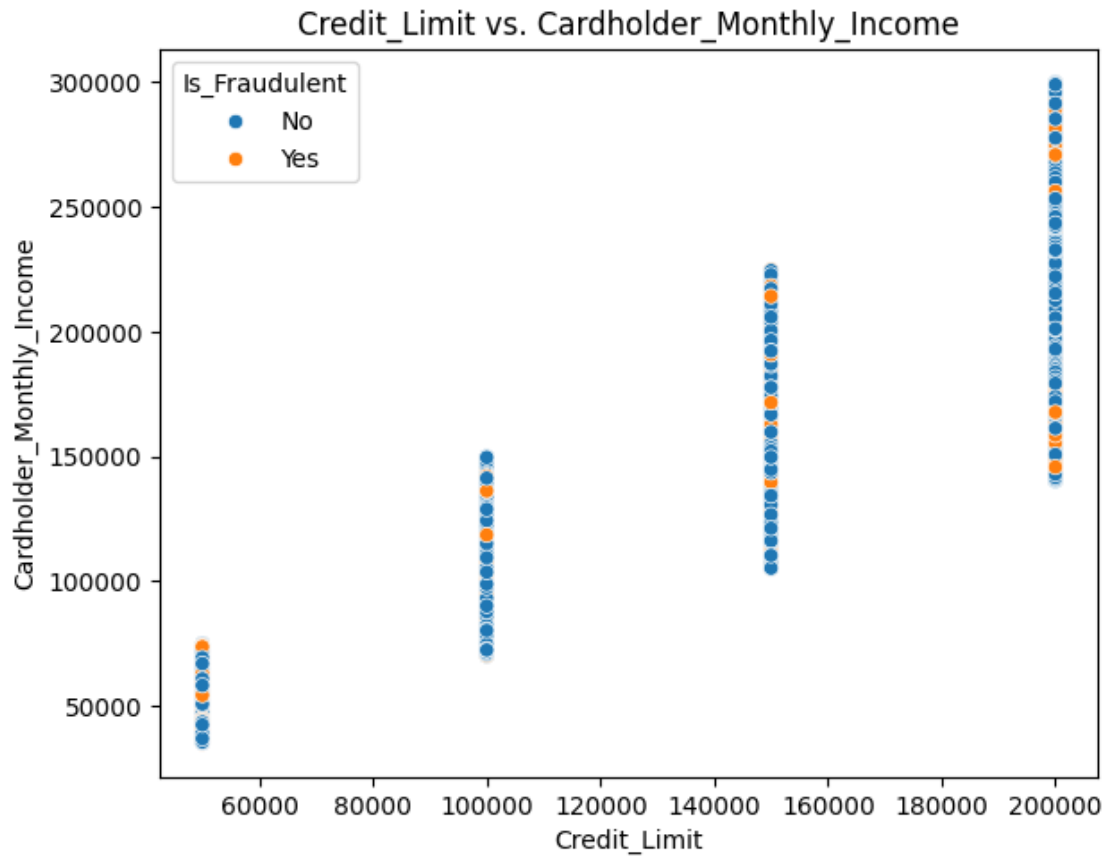
```
[ ]: fig, axes = plt.subplots(nrows=2, ncols=2, figsize=(10, 8))
axes = axes.flatten()

for i, col in enumerate(numerical_cols[:4]): # Adjust the range if needed
    sns.scatterplot(data=df, x=col, y='Transaction_Amount',
                    hue='Is_Fraudulent', ax=axes[i])
    axes[i].set_title(f'{col} vs. Transaction Amount')

plt.tight_layout()
plt.show()
```

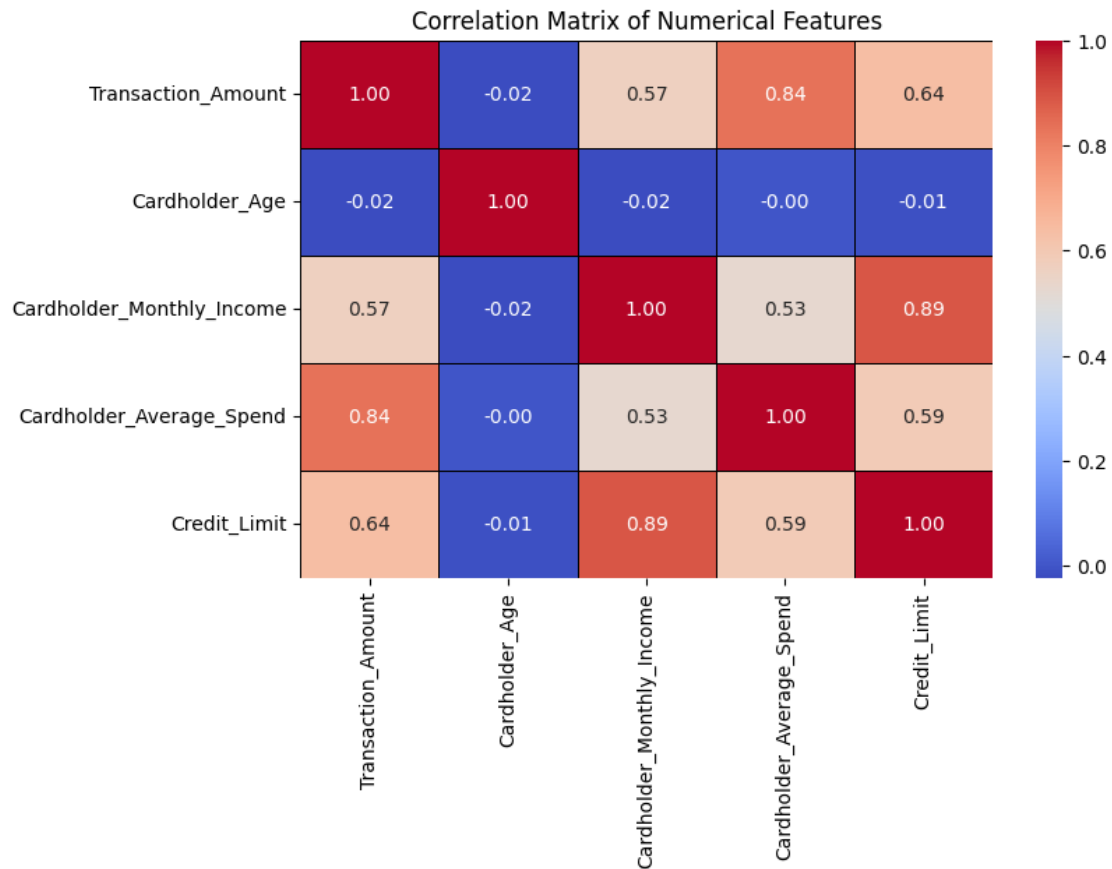


```
[ ]: sns.scatterplot(data=df, x='Credit_Limit', y='Cardholder_Monthly_Income',
                    hue='Is_Fraudulent')
plt.tight_layout()
plt.title('Credit_Limit vs. Cardholder_Monthly_Income')
plt.show()
```



Multivariate Analysis - Heatmap

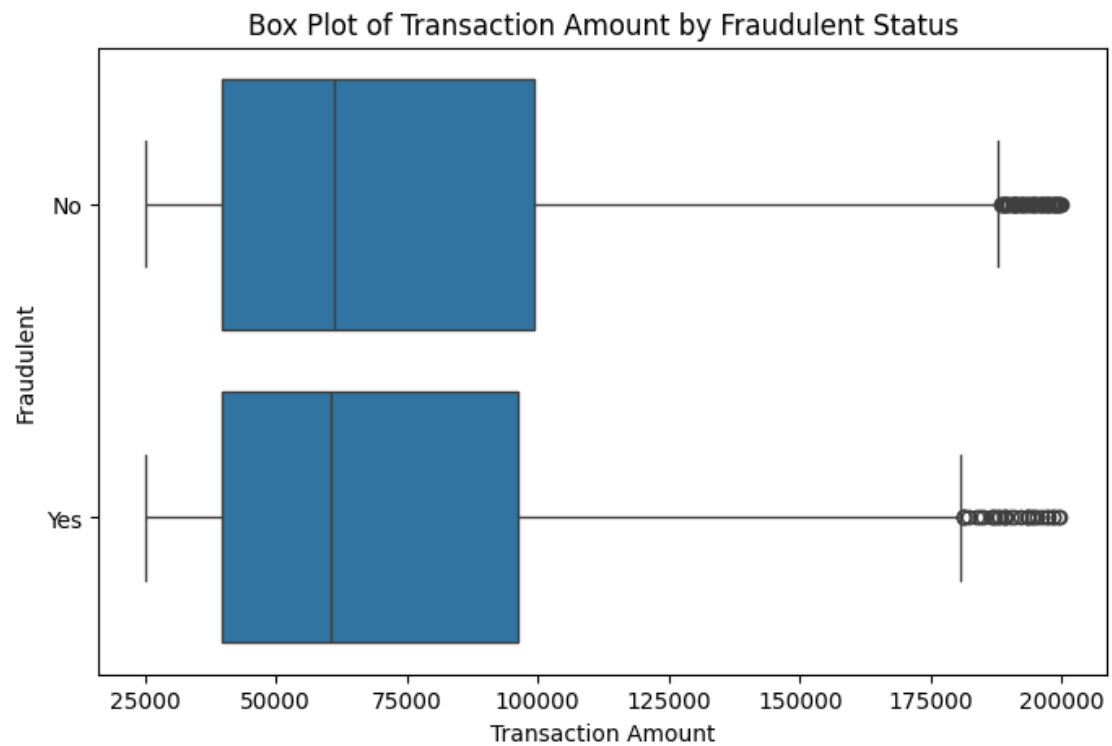
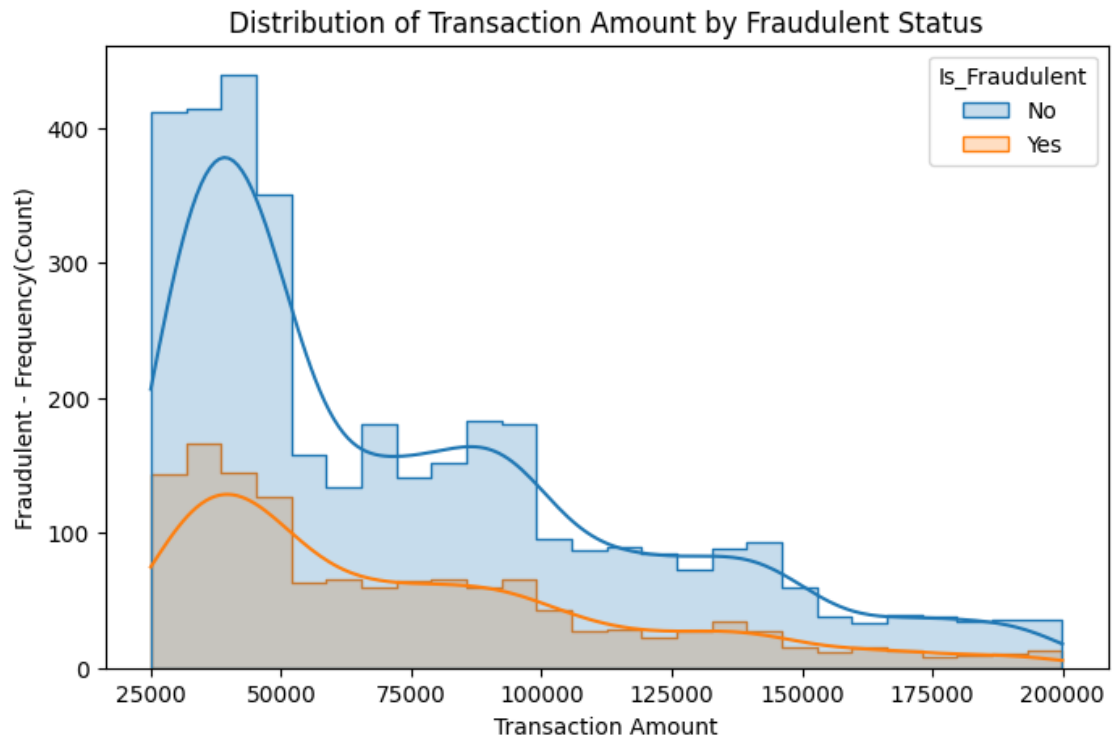
```
[ ]: correlation_matrix = df.corr(numeric_only=True) # Include only numerical
      ↳ features
plt.figure(figsize=(8, 5))
sns.heatmap(correlation_matrix, annot=True, cmap='coolwarm', fmt=".2f",
      ↳ linewidths=0.5, linecolor='black')
plt.title('Correlation Matrix of Numerical Features')
plt.show()
```

d) Visualize the distribution of **transaction amounts** for **fraudulent vs. non-fraudulent** transactions using **histograms or box plots**.

```
[ ]: # Visualize transaction amount distribution for fraudulent vs. non-fraudulent
      ↪ transactions
plt.figure(figsize=(8, 5))
sns.histplot(data=df, x='Transaction_Amount', hue='Is_Fraudulent', kde=True,
      ↪ element="step")
plt.title('Distribution of Transaction Amount by Fraudulent Status')
plt.xlabel('Transaction Amount')
plt.ylabel('Fraudulent - Frequency(Count)')
plt.show()

plt.figure(figsize=(8, 5))
sns.boxplot(data=df, x='Transaction_Amount', y='Is_Fraudulent')
plt.title('Box Plot of Transaction Amount by Fraudulent Status')
plt.xlabel('Transaction Amount')
plt.ylabel('Fraudulent')
plt.show()
```



e) Investigate whether certain features are more susceptible to fraud.

Based on the provided EDA, features showing potential susceptibility to fraud include:

- **Transaction Amount:** High transaction amounts appear to have a higher likelihood of being fraudulent, as seen in the distribution and box plots. Further analysis, perhaps using quantiles, could pinpoint specific thresholds.
- **Card Type, Merchant Category, and Location:** The countplots for these categorical features might reveal specific card types, merchant categories, or locations with disproportionately higher fraud rates. Analyzing the percentage of fraud within each category would be insightful.
- **Relationships between Numerical Features:** While the correlation matrix doesn't show strong linear relationships, the scatterplots of `Transaction_Amount` against other numerical features could reveal non-linear associations indicative of fraudulent patterns. For example, a specific range of `Cardholder_Age` combined with a certain `Transaction_Amount` might be a fraud indicator. Further investigation of these interactions is needed.
- **Cardholder_Monthly_Income and Credit_Limit:** The scatterplot of these features against each other shows some separation between fraudulent and non-fraudulent transactions, suggesting a possible link, though not a highly pronounced one. More detailed analysis is needed to determine the strength of this association.

#2) Data Preprocessing - Data Cleaning:

a) Handle missing values if any, using appropriate techniques such as `KNNImputer`; mean or median imputation for numerical features, and mode imputation for categorical features.

```
[ ]: df.isna().sum()
```

```
[ ]: Transaction_ID          0
      Card_Type             17
      Merchant_Category     22
      Transaction_Amount     6
      Transaction_DateTime   0
      Location              0
      Region                0
      Cardholder_Age        135
      Cardholder_Gender     89
      Cardholder_Monthly_Income 314
      Cardholder_Average_Spend 208
      Credit_Limit          9
      Device_Type           40
      Day_of_Week           0
      Is_Fraudulent         0
      dtype: int64
```

```
[ ]: categorical_null_counts=df[categorical_cols].isnull().sum()
      categorical_null_counts[categorical_null_counts > 0]
```

```
[ ]: Card_Type          17
      Merchant_Category 22
      Cardholder_Gender 89
      Device_Type       40
      dtype: int64
```

```
[ ]: for col in categorical_null_counts[categorical_null_counts > 0].index:
      print(f"{col}: \t {list(df[col].unique())}")
```

```
Card_Type:      ['Mastercard', 'American Express', 'Visa', 'RuPay', nan]
Merchant_Category: ['Utility bill', 'Retail', 'Transportation', 'Online Shopping', 'Entertainment', 'Education', 'Dining', 'Healthcare', nan]
Cardholder_Gender: ['Female', 'Male', nan]
Device_Type:      ['Unknown', 'Desktop', 'Mobile', 'Point-of-Sale Terminal', 'Contactless Payment Device', nan]
```

```
[ ]: for col in categorical_null_counts[categorical_null_counts > 0].index:
      df[col] = df[col].fillna(df[col].mode()[0]) # Mode Imputation for Categorical
      ↪ Columns
```

```
[ ]: df.isna().sum()
```

```
[ ]: Transaction_ID      0
      Card_Type          0
      Merchant_Category  0
      Transaction_Amount  6
      Transaction_DateTime 0
      Location           0
      Region            0
      Cardholder_Age     135
      Cardholder_Gender  0
      Cardholder_Monthly_Income 314
      Cardholder_Average_Spend 208
      Credit_Limit       9
      Device_Type        0
      Day_of_Week        0
      Is_Fraudulent      0
      dtype: int64
```

```
[ ]: numerical_cols=df.select_dtypes(exclude='O').columns
      df[numerical_cols].isna().sum()
```

```
[ ]: Transaction_Amount      6
      Cardholder_Age         135
      Cardholder_Monthly_Income 314
      Cardholder_Average_Spend 208
      Credit_Limit           9
```

dtype: int64

```
[ ]: for col in numerical_cols:  
      print(f"{col}: \t {list(df[col].unique())}")
```

Transaction_Amount: [27214.0, 83956.0, 193280.0, 167381.0, 81170.0, 131918.0, 139036.0, 49967.0, 44528.0, 29587.0, 63687.0, 184612.0, 33611.0, 50601.0, 41551.0, 88069.0, 40066.0, 48136.0, 28879.0, 36238.0, 142896.0, 49726.0, 131311.0, 55740.0, 49647.0, 65469.0, 48618.0, 51205.0, 124937.0, 186440.0, 60608.0, 40458.0, 31352.0, 44347.0, 82174.0, 118066.0, 37988.0, 95314.0, 97354.0, 31917.0, 74869.0, 126505.0, 50568.0, 126038.0, 67500.0, 38794.0, 99500.0, 65273.0, 40444.0, 142798.0, 51085.0, 129968.0, 69099.0, 40523.0, 34088.0, 112071.0, 50784.0, 84896.0, 81979.0, 94180.0, 77445.0, 34939.0, 95793.0, 78848.0, 87771.0, 87818.0, 50464.0, 50939.0, 83039.0, 34309.0, 75151.0, 29234.0, 98244.0, 30458.0, 42119.0, 49489.0, 47169.0, 115450.0, 89186.0, 31385.0, 52328.0, 88623.0, 49174.0, 68124.0, 101974.0, 28542.0, 44608.0, 46354.0, 34984.0, 49166.0, 109614.0, 190070.0, 164471.0, 107121.0, 63147.0, 26107.0, 36419.0, 27283.0, 34326.0, 96392.0, 42374.0, 31822.0, 197999.0, 86357.0, 37410.0, 33652.0, 104854.0, 32382.0, 90035.0, 29627.0, 53205.0, 133500.0, 111328.0, 128065.0, 33933.0, 169178.0, 46113.0, 141006.0, 102668.0, 149403.0, 73122.0, 36783.0, 64339.0, 149984.0, 192292.0, 63665.0, 42894.0, 50534.0, 194704.0, 44546.0, 36453.0, 43511.0, 89824.0, 143177.0, 27800.0, 26233.0, 97567.0, 49860.0, 88620.0, 43105.0, 28824.0, 55568.0, 182562.0, 36358.0, 40638.0, 42181.0, 29986.0, 56516.0, 143756.0, 56578.0, 33539.0, 37176.0, 136335.0, 158294.0, 34011.0, 175673.0, 105317.0, 47262.0, 34440.0, 143634.0, 40640.0, 85675.0, 50525.0, 93150.0, 32087.0, 53675.0, 141752.0, 34644.0, 40097.0, 78445.0, 89631.0, 63746.0, 47089.0, 144277.0, 94344.0, 31516.0, 197029.0, 59675.0, 134388.0, 55995.0, 146296.0, 33299.0, 145209.0, 27242.0, 42215.0, 42734.0, 173010.0, 49435.0, 35485.0, 61836.0, 90604.0, 118907.0, 137341.0, 36632.0, 91881.0, 85692.0, 62985.0, 104430.0, 30701.0, 41636.0, 130162.0, 28444.0, 77772.0, 108464.0, 32548.0, 111602.0, 45534.0, 40459.0, 141732.0, 39028.0, 196817.0, 106099.0, 133777.0, 47975.0, 38704.0, 28726.0, 39301.0, 32774.0, 48107.0, 96895.0, 74340.0, 136043.0, 40450.0, 111008.0, 32896.0, 70704.0, 47868.0, 66304.0, 45780.0, 47159.0, 41968.0, 44177.0, 28151.0, 64387.0, 89237.0, 42319.0, 37399.0, 67344.0, 49132.0, 37309.0, 190834.0, 61519.0, 47950.0, 33670.0, 97623.0, 96979.0, 37910.0, 48237.0, 41282.0, 136757.0, 42977.0, 84136.0, 125909.0, 59716.0, 137357.0, 41600.0, 152896.0, 68158.0, 31655.0, 175266.0, 112794.0, 47257.0, 99607.0, 37377.0, 27609.0, 48984.0, 97754.0, 27320.0, 35130.0, 174155.0, 107504.0, 71553.0, 133304.0, 199923.0, 33661.0, 136770.0, 108794.0, 90030.0, 168099.0, 26892.0, 74431.0, 55544.0, 80126.0, 46883.0, 120377.0, 26550.0, 138362.0, 79957.0, 101878.0, 117971.0, 43038.0, 197443.0, 58777.0, 98635.0, 46972.0, 114572.0, 32432.0, 56701.0, 59171.0, 88447.0, 67614.0, 38699.0, 31679.0, 32025.0, 27566.0, 32921.0, 124054.0, 30276.0, 77318.0, 71265.0, 66763.0, 27032.0, 44029.0, 37295.0, 87805.0, 49660.0, 28832.0, 35834.0, 43717.0, 134247.0, 34322.0, 33956.0, 39190.0, 132323.0, 43972.0, 27261.0, 30586.0, 44164.0, 77607.0, 91123.0, 37304.0, 198614.0, 58012.0, 40845.0, 27766.0,

36353.0, 46258.0, 75711.0, 100280.0, 100164.0, 56958.0, 30972.0, 166234.0,
157605.0, 48277.0, 30645.0, 36498.0, 176014.0, 36809.0, 26806.0, 97778.0,
107624.0, 29887.0, 47419.0, 83141.0, 44187.0, 72591.0, 70558.0, 69014.0,
171407.0, 45176.0, 32485.0, 39677.0, 121128.0, 41040.0, 34808.0, 115228.0,
29632.0, 100952.0, 137619.0, 37384.0, 45702.0, 47923.0, 87293.0, 53013.0,
197075.0, 31609.0, 34085.0, 59403.0, 39563.0, 25205.0, 143818.0, 193278.0,
77684.0, 44974.0, 80830.0, 46773.0, 63250.0, 37693.0, 43228.0, 98438.0,
134945.0, 38700.0, 53025.0, 40560.0, 26282.0, 181845.0, 45881.0, 48208.0,
75525.0, 61674.0, 60749.0, 183957.0, 63152.0, 45704.0, 104552.0, 147403.0,
27521.0, 64724.0, 40802.0, 73597.0, 95472.0, 45647.0, 125844.0, 38894.0,
122409.0, 29973.0, 86639.0, 61613.0, 35968.0, 108026.0, 131339.0, 28513.0,
42221.0, 118848.0, 49127.0, 133123.0, 147280.0, 28088.0, 184282.0, 77693.0,
46313.0, 42921.0, 40089.0, 86049.0, 46677.0, 108394.0, 108417.0, 193508.0,
29409.0, 39280.0, 93001.0, 34178.0, 83263.0, 32190.0, 48599.0, 68336.0,
152571.0, 103037.0, 33143.0, 44580.0, 30855.0, 89660.0, 56741.0, 27281.0,
145138.0, 79918.0, 52588.0, 43869.0, 27720.0, 96889.0, 25143.0, 91151.0,
112469.0, 75261.0, 25941.0, 138372.0, 167286.0, 113553.0, 156765.0, 46053.0,
81364.0, 99442.0, 33488.0, 34509.0, 133439.0, 144148.0, 73245.0, 118531.0,
37134.0, 72367.0, 39260.0, 42157.0, 46577.0, 133058.0, 70227.0, 41982.0,
79457.0, 69390.0, 26808.0, 88294.0, 101272.0, 52281.0, 120814.0, 36611.0,
85663.0, 33612.0, 72800.0, 108894.0, 27586.0, 35638.0, 113367.0, 187760.0,
68374.0, 25019.0, 87513.0, 84220.0, 90641.0, 55054.0, 62043.0, 121132.0,
48331.0, 49561.0, 86401.0, 165905.0, 46824.0, 59905.0, 69470.0, 94290.0,
97964.0, 77268.0, 95580.0, 31539.0, 96040.0, 59973.0, 159393.0, 138384.0,
73208.0, 85646.0, 61080.0, 186333.0, 103616.0, 28403.0, 47905.0, 156074.0,
153081.0, 178048.0, 80775.0, 109192.0, 81763.0, 35260.0, 121726.0, 94318.0,
34959.0, 181153.0, 90891.0, 105748.0, 66833.0, 50425.0, 33691.0, 74584.0,
137133.0, 48705.0, 49082.0, 35534.0, 26290.0, 93344.0, 31644.0, 114849.0,
158485.0, 119747.0, 74229.0, 26832.0, 25617.0, 51515.0, 39056.0, 39705.0,
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42920.0, 33788.0, 38679.0, 34672.0]

Cardholder_Age: [23.0, 49.0, nan, 52.0, 37.0, 80.0, 33.0, 46.0, 44.0,
77.0, 60.0, 79.0, 40.0, 61.0, 73.0, 34.0, 70.0, 18.0, 45.0, 39.0, 69.0, 47.0,
28.0, 30.0, 65.0, 31.0, 55.0, 62.0, 48.0, 26.0, 66.0, 57.0, 76.0, 20.0, 54.0,
35.0, 75.0, 53.0, 21.0, 27.0, 56.0, 19.0, 71.0, 29.0, 32.0, 63.0, 72.0, 41.0,
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42.0, 51.0, 67.0]

Cardholder_Monthly_Income: [94632.0, 148118.0, 210921.0, 148070.0,
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Credit_Limit: [100000.0, 150000.0, 200000.0, 50000.0, nan]

```
[ ]: for col in numerical_cols:
      df[col] = df[col].fillna(df[col].median()) # Median Imputation for Numerical
      ↪ Columns
```

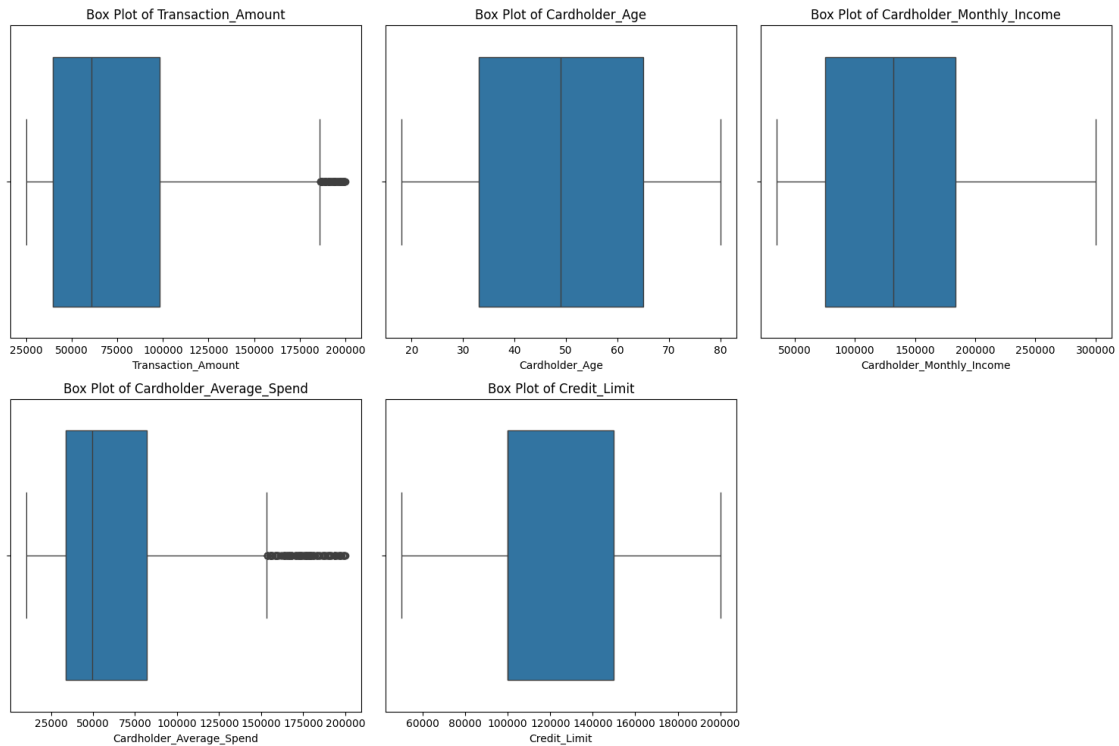
```
[ ]: df.isna().sum()
```

```
[ ]: Transaction_ID          0
    Card_Type               0
    Merchant_Category       0
    Transaction_Amount      0
    Transaction_DateTime    0
    Location                0
    Region                  0
    Cardholder_Age          0
    Cardholder_Gender       0
    Cardholder_Monthly_Income 0
    Cardholder_Average_Spend 0
    Credit_Limit            0
    Device_Type             0
    Day_of_Week             0
    Is_Fraudulent           0
    dtype: int64
```

b) Check for outliers in **numerical features** using statistical methods like **Z-score** or **IQR (Interquartile Range)** and remove them if necessary to ensure data quality.

Remove outliers in numerical features using IQR (Interquartile Range)

```
[ ]: # Create box plots for numerical columns
plt.figure(figsize=(15, 10))
for i, col in enumerate(numerical_cols):
    plt.subplot(2, 3, i + 1) # Adjust the layout as needed
    sns.boxplot(data=df, x=col)
    plt.title(f'Box Plot of {col}')
plt.tight_layout()
plt.show()
```



```
[ ]: df[['Transaction_Amount', 'Cardholder_Average_Spend']].describe()
```

```
[ ]:
      Transaction_Amount  Cardholder_Average_Spend
count              5000.000000              5000.000000
mean              74651.500800              62496.310986
std              43065.809224              39307.481909
min              25008.000000              10282.410000
25%              39747.000000              33936.937500
50%              60922.000000              49547.945000
75%              98348.750000              81810.222500
max              199923.000000              199898.290000
```

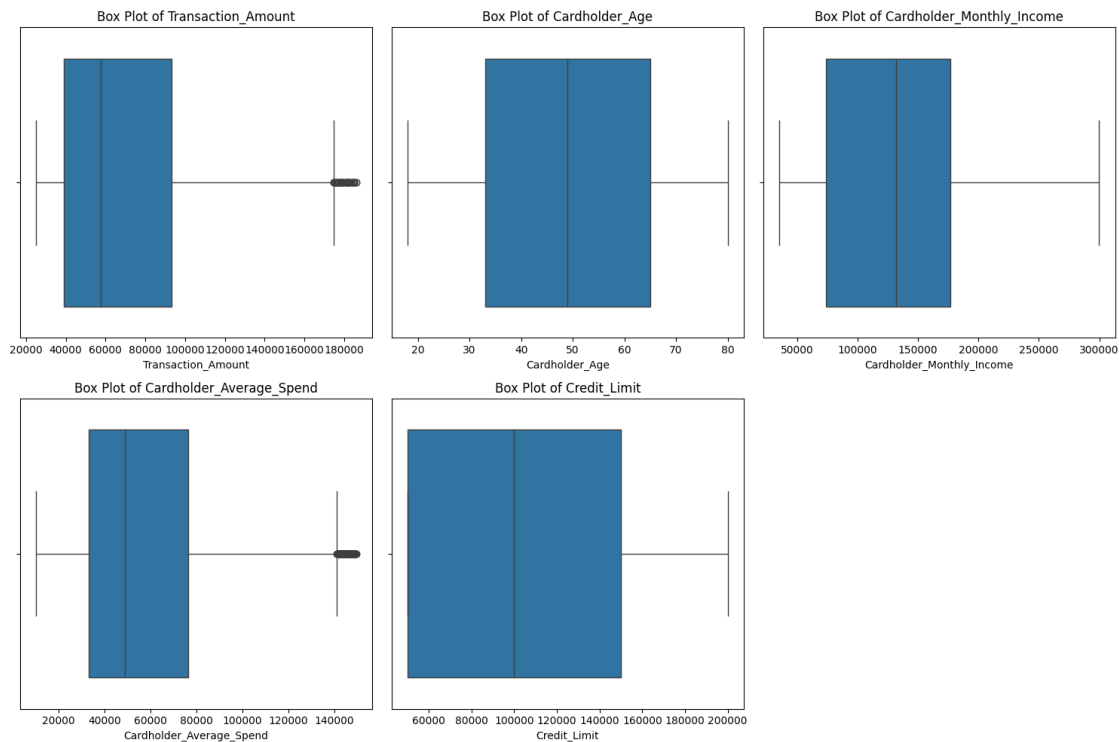
```
[ ]: def remove_outliers_iqr(df, col):
      Q1 = df[col].quantile(0.25)
      Q3 = df[col].quantile(0.75)
      IQR = Q3 - Q1
      lower_bound = Q1 - 1.5 * IQR
      upper_bound = Q3 + 1.5 * IQR
      df_filtered = df[(df[col] >= lower_bound) & (df[col] <= upper_bound)]
      return df_filtered

      for col in df[['Transaction_Amount', 'Cardholder_Average_Spend']]:
          df = remove_outliers_iqr(df, col)
```

```
[ ]: df.shape
```

```
[ ]: (4746, 15)
```

```
[ ]: plt.figure(figsize=(15, 10))
for i, col in enumerate(numerical_cols):
    plt.subplot(2, 3, i + 1) # Adjust the layout as needed
    sns.boxplot(data=df, x=col)
    plt.title(f'Box Plot of {col}')
plt.tight_layout()
plt.show()
```



```
[ ]: import plotly.figure_factory as ff

hist_data = [df['Transaction_Amount'], df['Cardholder_Average_Spend']]
group_labels = ['Transaction_Amount', 'Cardholder_Average_Spend']

fig = ff.create_distplot(hist_data, group_labels, show_hist=False)
fig.show()
```

c) Assess skewness in numerical features by calculating the skewness score. If any features are highly skewed, consider applying transformations such as **square root or log transformation** to improve their distribution before scaling, if needed.

Square root transformation to treat the skewed data

```
[ ]: print('Skewness Score (after outlier removal)\n')
skewness_series = df[['Transaction_Amount', 'Cardholder_Average_Spend']].skew()
skewness_series.rename('Skewness_Score', inplace=True) # Rename the series
skewness_series
```

Skewness Score (after outlier removal)

```
[ ]: Transaction_Amount      0.935180
Cardholder_Average_Spend    0.950315
Name: Skewness_Score, dtype: float64
```

```
[ ]: hist_data = [df['Transaction_Amount'].apply(lambda x: x**0.5).tolist(),
                  df['Cardholder_Average_Spend'].apply(lambda x: x**0.5).tolist()]
group_labels = ['Transaction_Amount', 'Cardholder_Average_Spend']

fig = ff.create_distplot(hist_data, group_labels, show_hist=False)
fig.show()
```

```
[ ]: from scipy.stats import skew

# Calculate skewness for the transformed data
skewness_transformed = pd.Series(skew(hist_data[0]),
                                index=['Transaction_Amount'])
# Use pandas.concat instead of append
skewness_transformed = pd.concat([skewness_transformed, pd.
                                Series(skew(hist_data[1]), index=['Cardholder_Average_Spend'])])

print("Skewness after square root transformation:\n")

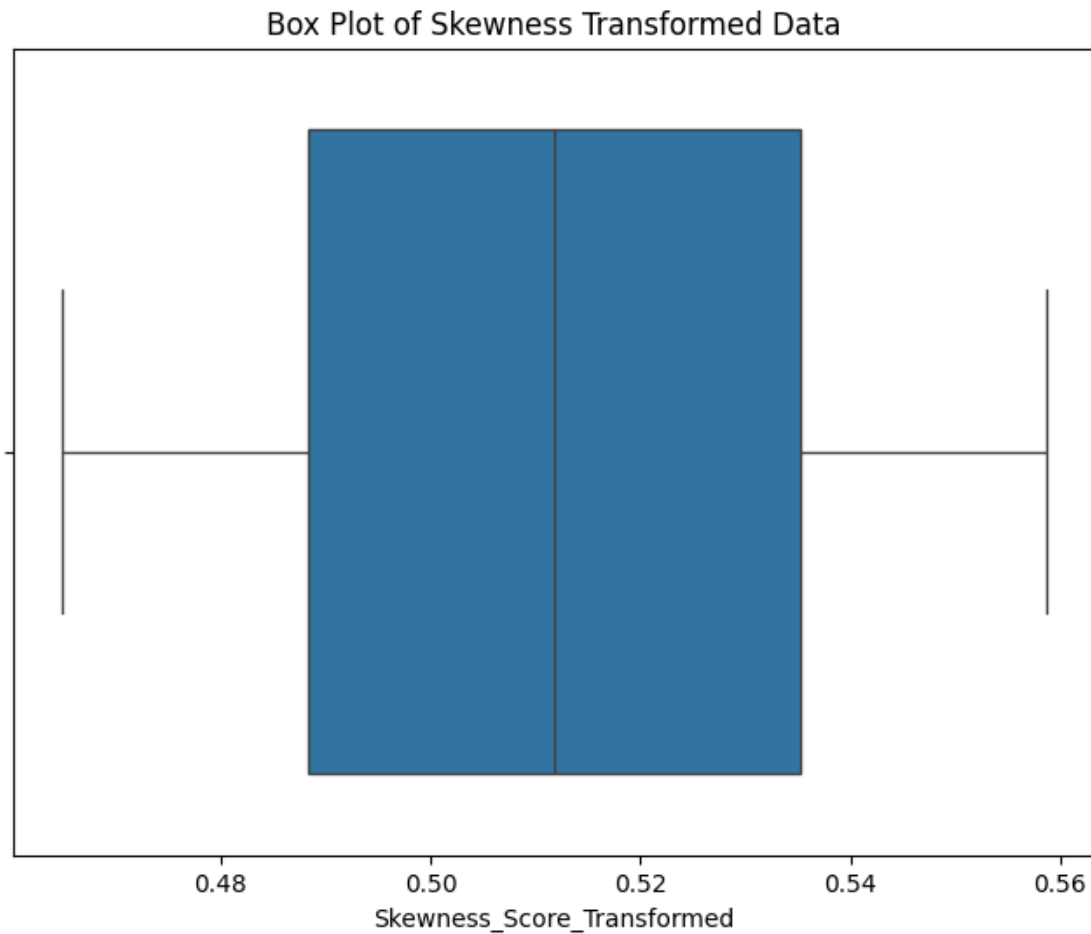
# Create a DataFrame from the skewness_transformed Series
skewness_df = pd.DataFrame(skewness_transformed,
                            columns=['Skewness_Score_Transformed'])
skewness_df
```

Skewness after square root transformation:

```
[ ]: Skewness_Score_Transformed
Transaction_Amount      0.558661
Cardholder_Average_Spend 0.464879
```

```
[ ]: plt.figure(figsize=(8, 6))
sns.boxplot(x=skewness_transformed)
plt.title('Box Plot of Skewness Transformed Data')
plt.xlabel('Skewness_Score_Transformed')
```

```
plt.show()
```



#3) Feature Engineering: a) Identify the categorical features in the dataset.

```
[ ]: df[categorical_cols].info() # the categorical features in the dataset.
```

```
<class 'pandas.core.frame.DataFrame'>
Index: 4746 entries, 0 to 4999
Data columns (total 8 columns):
#   Column                Non-Null Count  Dtype
---  -
0   Card_Type              4746 non-null   object
1   Merchant_Category     4746 non-null   object
2   Location               4746 non-null   object
3   Region                4746 non-null   object
4   Cardholder_Gender     4746 non-null   object
5   Device_Type           4746 non-null   object
6   Day_of_Week           4746 non-null   object
```

```

7   Is_Fraudulent      4746 non-null   object
dtypes: object(8)
memory usage: 333.7+ KB

```

b) Encode categorical features to numerical using techniques like one-hot encoding or label encoding techniques to prepare the data for machine learning algorithms.

Label Encoding Technique

```

[ ]: from sklearn.preprocessing import LabelEncoder

# Instantiate the LabelEncoder
label_encoders = {col: LabelEncoder() for col in categorical_cols}

# Apply label encoding to each categorical column
for col in categorical_cols:
    df[col] = label_encoders[col].fit_transform(df[col])

df.head()

```

```

[ ]: Transaction_ID  Card_Type  Merchant_Category  Transaction_Amount  \
0      W963UK57      1      7      27214.0
1      V606KV56      0      5      83956.0
4      K256ZN73      2      5      81170.0
5      I812SG19      2      2     131918.0
6      Y182U040      3      5     139036.0

Transaction_DateTime  Location  Region  Cardholder_Age  Cardholder_Gender  \
0  2020-01-01 09:43:17      10      0      23.0      0
1  2020-01-03 16:26:13      12      3      49.0      1
4  2020-01-04 17:26:47      8      1      37.0      0
5  2020-01-04 19:55:12      9      3      80.0      1
6  2020-01-05 16:33:10     12      3      33.0      1

Cardholder_Monthly_Income  Cardholder_Average_Spend  Credit_Limit  \
0      94632.0      36369.65     100000.0
1     148118.0      89179.12     150000.0
4     174470.0      52713.09     200000.0
5     166671.0      80393.44     150000.0
6     171991.0      84215.74     150000.0

Device_Type  Day_of_Week  Is_Fraudulent
0      4      6      0
1      1      0      0
4      2      2      0
5      3      2      0
6      1      3      1

```

#4) Feature Selection: a) Select relevant features that have the most impact on predicting

fraudulent transactions.

```
[ ]: # Feature Importance using Random Forest
from sklearn.ensemble import RandomForestClassifier

# Separate features (X) and target variable (y)
X = df.drop(['Transaction_ID', 'Transaction_DateTime', 'Is_Fraudulent'], axis=1)
y = df['Is_Fraudulent']

# Initialize and train a RandomForestClassifier
rf_classifier = RandomForestClassifier(random_state=42)
rf_classifier.fit(X, y)

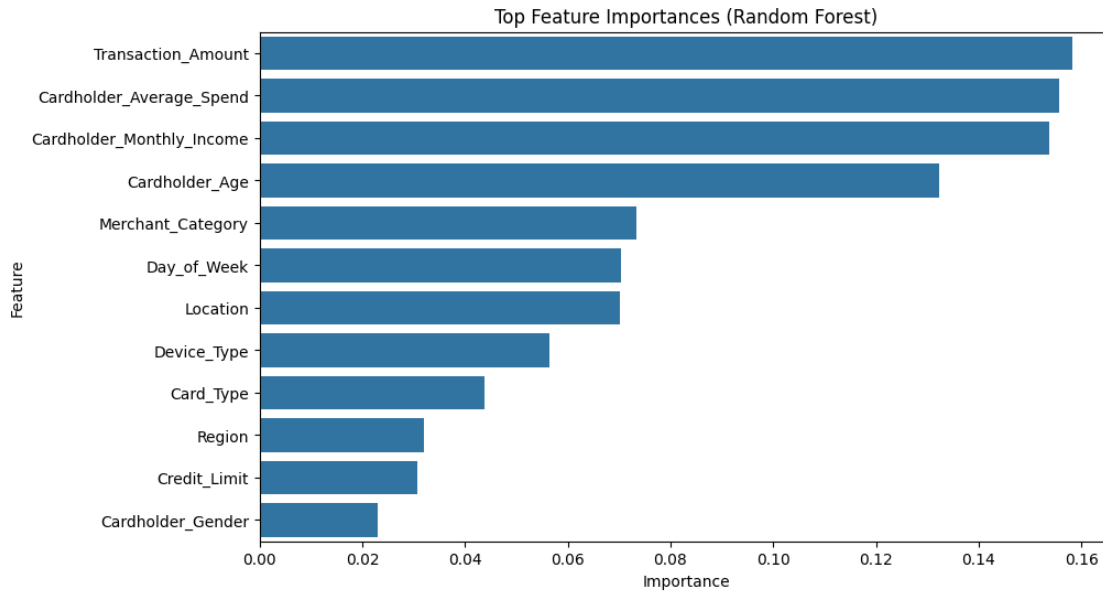
# Get feature importances
feature_importances = rf_classifier.feature_importances_

# Create a DataFrame for better visualization
feature_importance_df = pd.DataFrame({'Feature': X.columns, 'Importance':
    ↪feature_importances})
feature_importance_df = feature_importance_df.sort_values(by='Importance',
    ↪ascending=False)

# Display the top N important features
N = 12
print(feature_importance_df.head(N))

# Visualize feature importances
plt.figure(figsize=(10, 6))
sns.barplot(x='Importance', y='Feature', data=feature_importance_df.head(N))
plt.title('Top Feature Importances (Random Forest)')
plt.xlabel('Importance')
plt.ylabel('Feature')
plt.show()
```

	Feature	Importance
2	Transaction_Amount	0.158237
8	Cardholder_Average_Spend	0.155698
7	Cardholder_Monthly_Income	0.153762
5	Cardholder_Age	0.132412
1	Merchant_Category	0.073389
11	Day_of_Week	0.070344
3	Location	0.070056
10	Device_Type	0.056362
0	Card_Type	0.043883
4	Region	0.031984
9	Credit_Limit	0.030787
6	Cardholder_Gender	0.023085



b) Identify and remove redundant or irrelevant features that do not contribute significantly to the prediction task.

```
[ ]: X.columns # These are my Features X
```

```
[ ]: Index(['Card_Type', 'Merchant_Category', 'Transaction_Amount', 'Location',
          'Region', 'Cardholder_Age', 'Cardholder_Gender',
          'Cardholder_Monthly_Income', 'Cardholder_Average_Spend', 'Credit_Limit',
          'Device_Type', 'Day_of_Week'],
          dtype='object')
```

By carefully identifying ‘Transaction_ID’, ‘Transaction_DateTime’ are the irrelevant features that do not contribute significantly to the prediction task - ‘Is_Fraudulent’ (Target - y)

#5) Split data into training and testing:

a) Divide the dataset into training and testing sets to evaluate the model’s performance.

```
[ ]: from sklearn.model_selection import train_test_split

# Split data into training and testing sets
X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2,
↪random_state=42) # 80% training and 20% test
```

b) Ensure that both sets maintain the same distribution of fraudulent and non-fraudulent transactions to avoid data leakage.

```
[ ]: # Check the distribution of the target variable in the original dataset
print(df['Is_Fraudulent'].value_counts(normalize=True))

# Use stratify parameter in train_test_split
#X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2,
↳ random_state=42, stratify=y)

# Verify the distribution in the training and testing sets
print("\nTraining set distribution:")
print(y_train.value_counts(normalize=True))
print("\nTesting set distribution:")
print(y_test.value_counts(normalize=True))
```

```
Is_Fraudulent
0    0.733881
1    0.266119
Name: proportion, dtype: float64
```

```
Training set distribution:
Is_Fraudulent
0    0.732086
1    0.267914
Name: proportion, dtype: float64
```

```
Testing set distribution:
Is_Fraudulent
0    0.741053
1    0.258947
Name: proportion, dtype: float64
```

#6) Feature Scaling:

a) Scale numerical features to ensure that they have the same magnitude, preventing some features from dominating others during model training.

b) Common scaling techniques include Min-Max scaling or Standardization (Z-score normalization).

Scaling Techniques - Standardization (Z-score normalization)

```
[ ]: df[numerical_cols].head()
```

```
[ ]:   Transaction_Amount  Cardholder_Age  Cardholder_Monthly_Income  \
0           27214.0         23.0           94632.0
1           83956.0         49.0          148118.0
4           81170.0         37.0          174470.0
5          131918.0         80.0          166671.0
6          139036.0         33.0          171991.0
```

```
Cardholder_Average_Spend  Credit_Limit
```

0	36369.65	100000.0
1	89179.12	150000.0
4	52713.09	200000.0
5	80393.44	150000.0
6	84215.74	150000.0

```
[ ]: from sklearn.preprocessing import StandardScaler

# Assuming 'numerical_cols' contains the names of your numerical features
numerical_cols_to_scale = numerical_cols

# Initialize the scaler
scaler = StandardScaler()

# Fit and transform the training data
X_train[numerical_cols_to_scale] = scaler.
    ↪fit_transform(X_train[numerical_cols_to_scale])

# Transform the testing data (using the same scaler fitted on the training data)
X_test[numerical_cols_to_scale] = scaler.
    ↪transform(X_test[numerical_cols_to_scale])
```

```
[ ]: X_train[numerical_cols_to_scale].head()
```

```
[ ]:      Transaction_Amount  Cardholder_Age  Cardholder_Monthly_Income  \
2105          -0.459998          -1.559788              0.042006
1580          -0.366975          -1.504834              0.000709
2914           0.494112           1.132954              1.688955
1428           0.759832          -1.669696             -0.564622
1963          -1.033621          -1.614742              1.487629

      Cardholder_Average_Spend  Credit_Limit
2105          -0.131028           0.539524
1580           0.322019          -0.384262
2914           0.312686           1.463310
1428           0.620271          -0.384262
1963          -1.031694           1.463310
```

```
[ ]: X_test[numerical_cols_to_scale].head()
```

```
[ ]:      Transaction_Amount  Cardholder_Age  Cardholder_Monthly_Income  \
1653           0.449958          -0.021078              1.006224
3327          -0.674770          -0.955295             -0.096662
572           1.167473          -0.350802              1.268662
2769          -0.792629           0.033876             -0.787539
4653           2.369690          -0.350802              2.499697
```

	Cardholder_Average_Spend	Credit_Limit
1653	-0.240105	1.463310
3327	-0.001338	-0.384262
572	-0.240105	1.463310
2769	-0.719636	-0.384262
4653	2.162279	1.463310

#7) Build the Machine Learning Model:

a) Import the necessary modules and libraries for building and evaluating machine learning models.

```
[ ]: from sklearn.linear_model import LogisticRegression
from sklearn.naive_bayes import GaussianNB
from sklearn.tree import DecisionTreeClassifier
from sklearn.ensemble import RandomForestClassifier
from sklearn.neighbors import KNeighborsClassifier
from sklearn.svm import SVC
from sklearn.metrics import accuracy_score, f1_score, confusion_matrix, \
    classification_report, roc_curve, auc

import warnings

warnings.filterwarnings("ignore")
```

b) Define a list or dictionary of classifiers to be evaluated; including **Logistic Regression**, **Naive Bayes**, **Decision Tree**, **Random Forest**, **K-Nearest Neighbors**, and **SVM**. Then, compute the **accuracy score** and **F1-score** for each classifier.

```
[ ]: # Dictionary of classifiers
classifiers = {
    'Logistic Regression': LogisticRegression(),
    'Gaussian Naive Bayes': GaussianNB(),
    'Decision Tree': DecisionTreeClassifier(),
    'Random Forest': RandomForestClassifier(),
    'K-Nearest Neighbors': KNeighborsClassifier(),
    'Support Vector Classifier': SVC()
}

# Initialize an empty dictionary to store the results
results = {}

# Iterate through classifiers
for name, clf in classifiers.items():
    clf.fit(X_train, y_train)
    y_pred = clf.predict(X_test)
    # Calculate metrics
    accuracy = accuracy_score(y_test, y_pred)
    f1 = f1_score(y_test, y_pred)
```

```

# Store the results
results[name] = {'Accuracy': accuracy, 'F1 Score': f1}

# Convert the results dictionary to a DataFrame
results_df = pd.DataFrame(results).T
results_df

```

```

[ ]:

```

	Accuracy	F1 Score
Logistic Regression	0.741053	0.000000
Gaussian Naive Bayes	0.741053	0.000000
Decision Tree	0.597895	0.253906
Random Forest	0.736842	0.015748
K-Nearest Neighbors	0.680000	0.182796
Support Vector Classifier	0.741053	0.000000

```

[ ]: # Find the classifier with the highest accuracy
best_classifier_accuracy = results_df['Accuracy'].idxmax()
print(f"The best classifier based on accuracy is: {best_classifier_accuracy}
      ↳with the highest accuracy is {round(results_df.loc[best_classifier_accuracy,
      ↳'Accuracy'], 6)}")

# Find the classifier with the highest F1-score
best_classifier = results_df['F1 Score'].idxmax()
print(f"\nThe best classifier based on F1-score is: {best_classifier} with the
      ↳highest F1-score is {round(results_df.loc[best_classifier, 'F1 Score'], 6)}")

```

The best classifier based on accuracy is: Logistic Regression with the highest accuracy is 0.741053

The best classifier based on F1-score is: Decision Tree with the highest F1-score is 0.253906

c) Select a machine learning algorithm for binary classification with the highest accuracy or F1-score from the above step.

Binary Classification - Logistic Regression with the highest accuracy

```

[ ]: clf = LogisticRegression(max_iter=500)
      clf.fit(X_train, y_train)

      y_pred = clf.predict(X_test)

```

d) Train the selected model using the training dataset and evaluate its performance using appropriate metrics like **confusion matrix**, **accuracy**, **precision**, **recall**, and **F1-score**.

```

[ ]: # Confusion Matrix
cm = confusion_matrix(y_test, y_pred)
print("Confusion Matrix:\n", cm)

```

```

labels = ['Non_Fraudulent', 'Fraudulent']
sns.heatmap(cm, annot=True, fmt='d', xticklabels=labels, yticklabels=labels)
plt.xlabel('Predicted')
plt.ylabel('Actual')
plt.show()

# Classification Report (includes accuracy, precision, recall, F1-score)
print("\nClassification Report:\n", classification_report(y_test, y_pred))

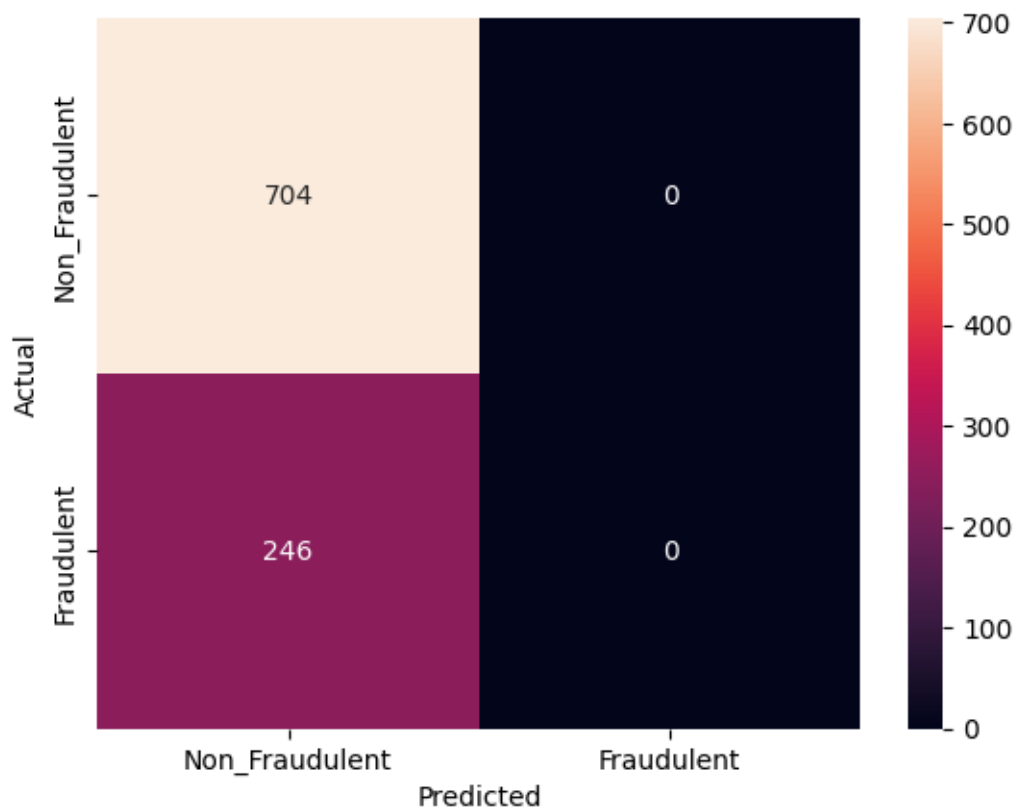
```

Confusion Matrix:

```

[[704  0]
 [246  0]]

```



Classification Report:

	precision	recall	f1-score	support
0	0.74	1.00	0.85	704
1	0.00	0.00	0.00	246
accuracy			0.74	950

macro avg	0.37	0.50	0.43	950
weighted avg	0.55	0.74	0.63	950

```
[ ]: from sklearn.model_selection import KFold, cross_val_score

# K-fold cross-validation
k = 5 # Number of folds
kf = KFold(n_splits=k, shuffle=True, random_state=4)

# Print header
print(f"{'Classifier':<25} {'Mean Accuracy':<20} {'Mean F1 Score':<20}\n")

# Iterate through classifiers and perform cross-validation
for name, clf in classifiers.items():
    accuracy_scores = cross_val_score(clf, X, y, cv=kf, scoring='accuracy')
    f1_scores = cross_val_score(clf, X, y, cv=kf, scoring='f1_weighted')
    print(f"{'name':<25} {'accuracy_scores.mean():<20.4f} {'f1_scores.mean():<20.4f}")
```

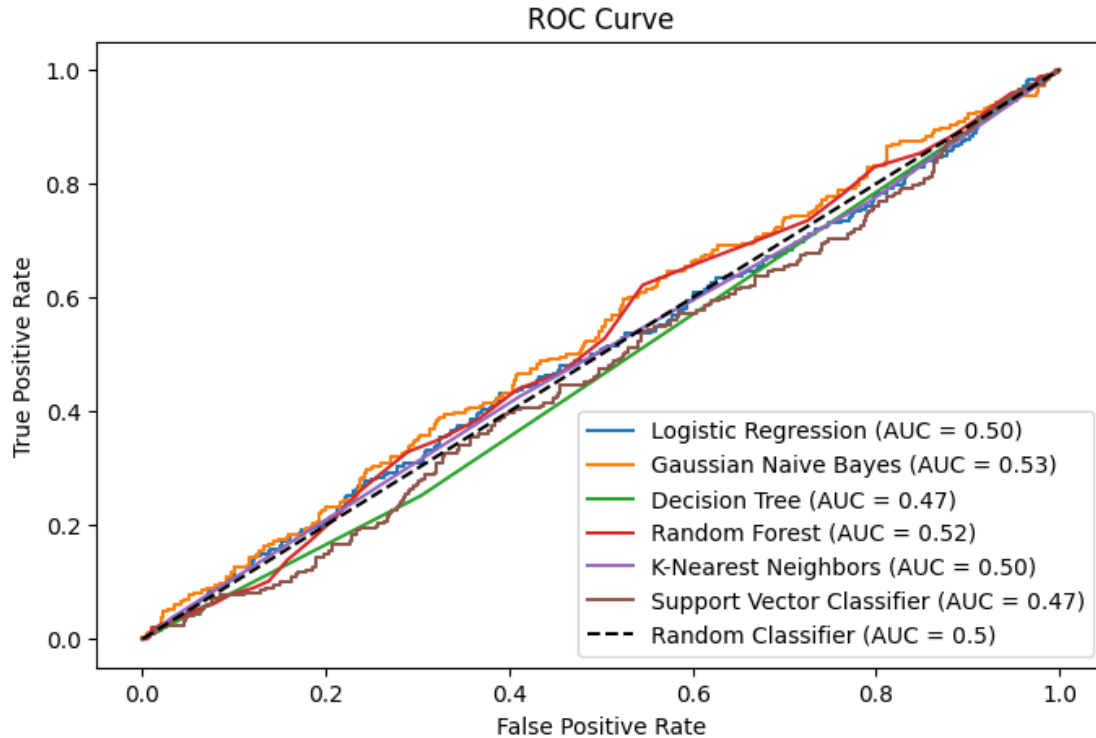
Classifier	Mean Accuracy	Mean F1 Score
Logistic Regression	0.7339	0.6213
Gaussian Naive Bayes	0.7339	0.6213
Decision Tree	0.5995	0.6076
Random Forest	0.7318	0.6237
K-Nearest Neighbors	0.6810	0.6344
Support Vector Classifier	0.7339	0.6213

e) Validate the model's performance on the testing dataset and interpret the results to assess its effectiveness in detecting fraudulent transactions.

```
[ ]: plt.figure(figsize=(8, 5))

for name, clf in classifiers.items():
    clf.fit(X_train, y_train)
    y_probs = clf.predict_proba(X_test)[: , 1] if hasattr(clf, "predict_proba")
    else clf.decision_function(X_test)
    fpr, tpr, _ = roc_curve(y_test, y_probs)
    plt.plot(fpr, tpr, label=f'{name} (AUC = {auc(fpr, tpr):.2f})')

plt.plot([0, 1], [0, 1], linestyle='--', color='black', label='Random
Classifier (AUC = 0.5)') # Plot diagonal line (random model)
plt.title('ROC Curve')
plt.xlabel('False Positive Rate')
plt.ylabel('True Positive Rate')
plt.legend(loc='lower right')
plt.show()
```

#Model Performance Analysis: Credit Card Fraud Detection

0.1 1. Performance Overview

0.1.1 Accuracy:

- Accuracy values (e.g., **73.39% for Logistic Regression, Random Forest**) show the proportion of total correct predictions.
- **Limitation:** In imbalanced datasets, accuracy is unreliable because the majority class (non-fraudulent) dominates predictions.

0.1.2 F1-Score:

- Most models have **F1-scores close to 0** (e.g., **0 for Logistic Regression and Support Vector Classifier**), indicating that the models fail to balance precision and recall for fraudulent transactions.

0.1.3 Confusion Matrix:

- **Non-Fraudulent Transactions (704):** Perfectly classified (all true positives).
- **Fraudulent Transactions (246):** Completely missed (all false negatives).

0.1.4 Classification Report:

- **Precision for Fraudulent Class (1): 0.00** — Models fail to correctly predict any fraudulent transactions.
- **Recall for Fraudulent Class (1): 0.00** — None of the actual fraud cases are detected.
- **Macro Average F1-Score (0.43)** and **Weighted Average F1-Score (0.63)** reflect severe imbalances in prediction.

0.1.5 AUC-ROC:

- AUC scores for most classifiers hover around **0.5**, which is equivalent to random guessing. This confirms that the models are ineffective at distinguishing fraud from non-fraud cases.
-

0.2 2. Key Observations

1. Class Imbalance Problem:

- The models are biased towards the majority class (non-fraudulent) and fail to generalize for the minority class (fraudulent).
- Fraudulent transactions have low support (246 cases), leading to poor detection.

2. Precision-Recall Trade-Off:

- Classifiers prioritize maximizing accuracy by predicting the majority class, neglecting the minority class.
- **F1-score of 0** indicates that none of the models achieve a balance between precision and recall for fraud detection.

3. Model Limitation:

- Without addressing class imbalance and tuning decision thresholds, the models' performance remains inadequate.