React Web App – Decisioning Dashboard

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Level 4 Software Development

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# Glossary of Acronyms

Below is a series of Acronyms and terminology definitions that will be useful for understanding concepts throughout the project

## Acronyms

|  |  |  |
| --- | --- | --- |
| **Acronym** | **Name** | **Meaning** |
| MI | Management Information |  |
| UAT | User Acceptance Testing |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

## Terminology

|  |  |
| --- | --- |
| **Term** | **Description** |
| Raw Data |  |
| Scorecard |  |
| Summary Data |  |
|  |  |
|  |  |
|  |  |

# Introduction & Requirements

With my team being responsible for developing and maintaining our Credit Decisioning system, we require various kinds of Management Information (MI) and views of the data used by the platform (both in the aggregate and within individual applications). This is also important for monitoring the performance of the platform.

Today, we use various tools to monitor and report on the performance of the system e.g.:

* Ad-Hoc analysis done via querying a SQL Database
* Summarised Microsoft Excel Reports
* Microsoft Power BI reports
* Manually extracting and reviewing raw data (typically via SQL)

All these tools are useful for their specific purposes but what they don’t do is give us a presentable view of the low-level data used in making a decision on an application. We could license other software for this purpose e.g. the Credit Bureau providers Experian, TransUnion and Equifax all provide software to present the data they hold on an applicant. These however require software licenses to be purchased. I believe we could use the React Framework to build a similar tool that would be more bespoke to our business needs.

## Project Description

Using the React Javascript Framework, design and develop a simple Web Application to:

1. Leverage the Java Decisioning Application I developed in a previous project & it’s logged output (Link: [GitHub - Java Credit Decisioning Program](https://github.com/btr6566/qam1_java_decisioning_app))
2. Display a list of recent applications made to the Credit Decisioning system
3. Allow a user to click on a specific application to view the data used for it in more detail
4. Provide reference material for the data definitions of the data used (i.e. a Data Dictionary function)
5. Provide some high level dashboards on applications volumes

## Acceptance Criteria

1. Wireframe of the design of the website is provided
2. Final product aligns to the wireframe
3. Intuitive user interface created & evidenced via feedback from technical & non-technical stakeholders
4. The web app is able to query a database where logs from the Decisioning program/software are retained
5. Low level detail of the data used in the application, including:
   1. Data used for running Scorecards + their results
   2. Summary data on an applicants Credit file
   3. Raw data used to create the above summary data

# Summary of Stakeholders Involved

Below is a summary of the Stakeholders I engaged for support and feedback as I developed the project, along with the communication methods involved:

* **F** = Face to Face
* **IM** = Instant Messaging via Microsoft Teams
* **C** = Call via Microsoft Teams
* **E** = Email

|  |  |  |
| --- | --- | --- |
| **Stakeholder** | **Methods** | **Input** |
| Credit Systems | **F, IM, C** | * Sign-off for project with Line Manager |
| Credit Risk Strategy |  | * Details on what views exist in other tools today |
| IT Test Team | **E, IM** | * Consulted for advice on how to go about testing the application   + Asked for volunteers to help conduct UAT Testing |
|  | **IM** |  |

# Design

To give myself a starting point, I referred to the Software Development Life Cycle, which as “design” as a key starting point for build a piece of software (Amazon AWS, 2024).

I needed a design to work towards before starting the coding of my web app. To do this, I started with a draft wireframe and then expanded upon it with a 2nd iteration.

## Initial Draft for page template

To keep a simple process to start, I drew a basic template on a white board for that I had in mind for a “home” page:

A white board with a drawing on it

Description automatically generated

Figure 1- Initial draft Wireframe drawn on Whiteboard

Doing this simple approach gave me a way to get a starting point for what I wanted the layout of my application to look like, without having to decide on specific details (like styling).

## Wireframe

# Implementation / Development

## Initial setup of the React application

## Setting up Dependencies

* React-Router-dom

A screen shot of a computer

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* MSSQL

A computer screen with white text

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Missing:

A computer screen shot of a black screen

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Fixed via (Stack Overflow, 2024).

## NPM Audit – Addressing Dependency vulnerabilities

A screenshot of a computer program

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Figure 2- Output of npm audit command, showing a list of known vulnerabilities which could compromise the application

A screenshot of a computer program

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Figure 3 - Output of npm audit fix command, showing that breaking changes would be needed to fix the identified vulnerabilities

## Setup a Node.JS backend for SQL Access

To be able to connect to the Azure SQL Server project …

### Debugging Compile Errors (MSSQL)

Initially I tried importing the “mssql” package directly into the React component. When doing that however, I faced 26 compiler errors in react. These came about purely from importing the library for use:

A screenshot of a computer program

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Figure 4- Importing "mssql" into a React Component called "Home.jsx"

A screenshot of a computer program

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Figure 5- Compile error from importing the "mssql" library

One thing I didn’t understand was what this “Polyfill” concept the error messages referred to. That felt like the 1st step to resolving the error, so I did some quick research. I found that Polyfills are pieces of code to provide modern functionality to older browsers, at the expense of functionality and performance (Mozilla, 2024). From the contect of the error message, I can see that this means that the “crypo” module mentioned in the error message is no longer automatically included, so creating a polyfill is necessary to resolve.

Looking into this did not resolve my issue however. After much research I found that I was approaching this the wrong way; I needed a full back end to be able to make use of this package.

### Backend Set up in Node.js

The “mssql” module I need to connect my React application to an Azure SQL Database is a Node.js module, so I needed to create a Node backend to be able to make use of this. I follows I guide from (Barger, R, 2021) to do this.

For this to work, I required the “express” module, so used npm to ensure that was available:

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### Starting both services

A screen shot of a computer program

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## Personal Data (PII) Protection

~~This access management configuration can also be used for another purpose: protecting Personal Data (PII). Credit Decisioning Systems like this must collect personal data to be able to conduct a credit search on a person e.g. Experian’s DelphiSelect API requires at least:~~

* ~~Full name of the person in question~~
* ~~Date of Birth~~
* ~~At least the current address of the person in question~~
* ~~Previous addresses are also often needed if the person in question has resided at their current address for less than 3 years~~

~~(Experian, 2024)~~

~~Each of these Data Points are protected under the UK's Data Protection Act 2018, which also codifies the GDPR into UK Law (Data Protection Act, 2018). The program is currently collecting the Full Name of the user as a starting point to allow a full API integration in future. This means the program must be mindful of Data Protection/GDPR requirements.~~

~~Using a SQL databases within the program creates the risk of SQL Injection, where malicious input into the program can lead to arbitrary execution e.g. a user passes in a SQL command instead of a name (W3Schools, 2024). This is where the SELECT and INSERT permissions assigned above come into effect. The Full Name collected in the application is only saved to the “dbo.JavaDecisioningHistory” , which the integration user only has INSERT permissions on. This prevents a malicious user from entering a query to retrieve data from this table, as the database permissions will result in the query being rejected.~~

~~The only other permission the Integration User has been granted is the SELECT permission on the “Delphi.VW\_DelphiPremiumValueData” and the “Delphi.VW\_DelphiSummaryData” views. These are the only other views required by the program, so by limiting the access like this the possibility of risk incurred by SQL Injection is minimised and therefore acts as a control to protect Personal Data.~~

# Deployment

## Hosting in Azure Static Web App

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A screenshot of a web application

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A screenshot of a computer

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A screen shot of a computer

Description automatically generated

## Confirming accessA screenshot of a chat Description automatically generated

# Testing

## UAT – Gathering user feedback

## Review with Employer

# Conclusions

## Project Outcome

## Future Additions

# References

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