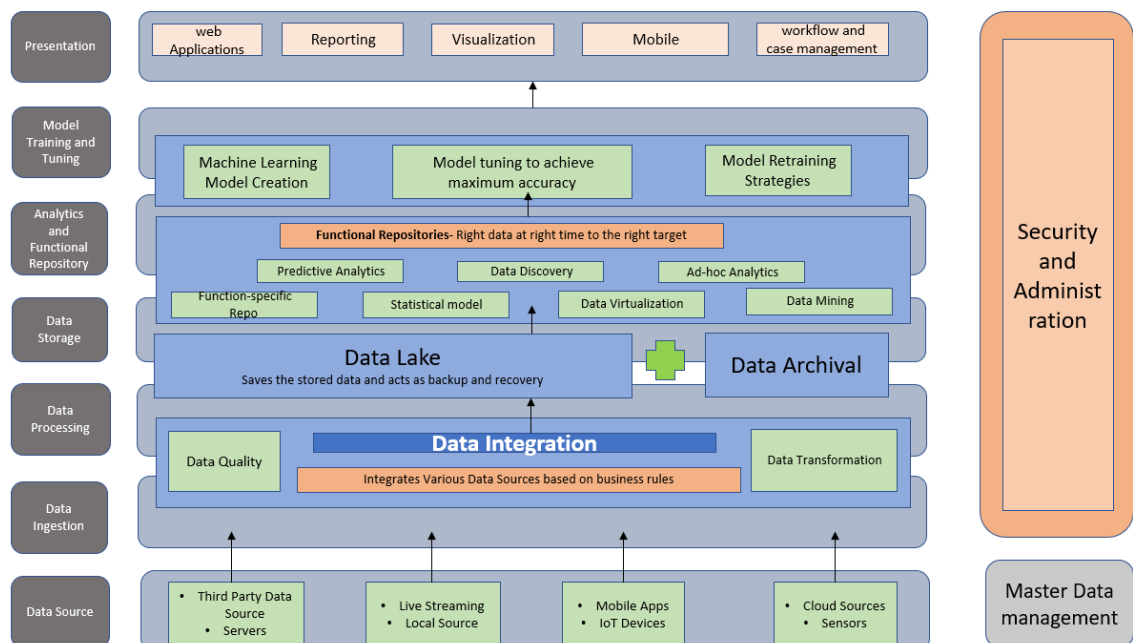# Credit Card Default Prediction

1. Problem Statement:

To build a classification methodology to determine whether a person defaults the credit card payment for the next month. The solution proposed here is an CCDP based classification model that can be implemented to perform above mention use cases. If the probability of default is very high then bank will take some action on the customer or try to avoid giving credits to those customers.

2. Architecture Diagrams:

2.1 Functional Architecture

2.2 Technical Stack

Presentation	**web API** Flask, Django, Falcon / **Reporting** Splunk, Zoho / **Visualization** Tableau, MSBI, Qlik / Mobile / **workflow and case management** Zoho, Oracle Primavera	**Security and Administration** ARGUS, Nagios, Splunk
Model Training and Tuning	**Machine Learning** In-Built Python Libraries, Scikit-Learn, Deep Learning Libraries, Model Retraining	
Analytics and Functional Repository	**Function Specific data** RapidMiner, Apache Mahout, Informatica, IBM Cloud Computing	
Data Storage	**Data Lake** Podium Data, Snowflake / **Data Archival** Microsoft StorSimple Netweaver (SAP)	
Data Processing		
Data Ingestion	**ETL Applications** AWS Glue, Talend, Informatica Power Center, Oracle Data Integrator	**MDM** SAP Master Data Governance, Oracle MDM
Data Source	• Third Party Data Source • Servers / • Live Streaming • Local Source / • Mobile Apps • IoT Devices / • Cloud Sources • Sensors	