Análisis: Casos de fraude

Julian Dias da Costa Lima

Desarrollo del proyecto

A partir de una base de datos de clientes de un banco, la cual con tiene poco más de 300.000 registros y 122 variables [Anexo 1], se busca identificar características de personas que cometen fraude, con fraude nos referimos a dificultades o incumplimientos al momento de realizar los pagos de préstamos. Dentro de esta base de datos podemos encontrar variables que tendrán una gran importancia, como sueldo, estado civil, cantidad de hijos, educación, mientras que habrá otras variables que son propias del cliente pero tienen menor significancia, por ejemplo, hora en la que pidió el préstamo, Además, el proyecto tiene un segundo objetivo que es realizar un modelo que pueda predecir el incumplimiento de los pagos a partir de una probabilidad y las variables dadas en el modelo.

Tanto como para el primer objetivo y el segundo, es necesario realizar una limpieza en el dataset, esto se realizó en diferentes pasos:

- Limpieza de variables: En este paso se quitaron las variables que intuí que no tendrían significancia en el modelo.
- Limpieza de valores nulos: En la mayoría de los casos se eliminaron los datos, ya que si consideré que 160.000 registros (luego de la limpieza) serían suficientes para en análisis y la predicción.
- Limpieza de outliers: Se quitaron los outliers, es decir valores que estaban por fuera del diagrama de caja.
- Arreglos de variables: En este punto algunas de las variables numéricas binarias se cambiaron en Si/No, o en el caso de género en Masculino y femenino para poder graficar. Luego fueron transformadas en variables dummy para la segunda parte del proyecto.

En la primera parte del proyecto además de realizar los procedimientos previamente mencionados, se hizo un análisis univariado, bivariado y multivariado, enfocándonos principalmente en diferenciar las características de aquellos que son más propensos a "defaultear" un préstamo y aquellos que no. Como se mencionó, las variables principales son educación, ingresos, cantidad de dinero solicitado, situación civil, vivienda y ciudad, etc.

En la segunda parte del proyecto, se utilizaron diferentes modelos para la predicción de la variable target, en este caso fraude o no fraude. Nuestra métrica de interés es el recall de la clase fraude, ya que queremos maximizar la cantidad de predicción de fraudes (falsos positivos) y a la vez reducir los falsos negativos, es decir la predicción de "no fraude" cuando si lo es. Los modelos utilizados fueron: Regresión Logistica, Decision Tree, Random Forest y dos modelos de boosting: CatBoost y LightBoost.

Uno de los problemas principales de la base de datos es que presenta un desbalanceo de clase, un 95% de los valores son "no fraude" y tan solo un 5% pertenece a fraude, al momento de utilizar los modelos, es necesario balancearla, ya sea por parametrización, oversampling, subsampling o la combinación de estos dos últimos, se optó por utilizar la combinación (SMOTE) Se utilizaron algunas herramientas para la optimización de los modelos como; Stratifield K-Folds, GridSearchCV, RandomizedSearchCV, Aunque también se pudieron haber utilizado otras como: Reducción de dimensionalidad, Optimización bayesiana, la cual esta última no se utilizó por el uso computacional requerido.

Conclusiones:

Creo que un dato como motivo del préstamo podría influir mucho en la detección de casos de fraude, aunque puede ser difícil que todos los clientes completen estos datos

Un dato que sería interesante de analizar sería la tasa de interés, ya que la integración del mismo podría aportar más datos al análisis, además, este dato permitiría entender como cubrirse de las personas que no pagan, la solución más acertada sería reducir el monto de los préstamos, pero tal vez reduciendo la tasa de ciertas clases de personas podrían reducir los casos de fraude

Las personas con menor educación tienden a pagar menos los préstamos

Los hombres tienen más tendencia a no pagar los préstamos

Se debe reducir el monto prestado a las categorías

- Masculinos, casados y educación secundaria

- Femenino, casado, educación secundaria

ya que son los que menos pagan y más piden dinero

Si bien el desbalanceo de clases puede ser tratado con SMOTE o diferentes técnicas, lo más óptimo es conseguir más muestras del tipo "no fraude" ya que de esa forma no se realizan modificaciones sobre los datos

Si bien no llegamos a un resultado deseado con los modelos y métricas, es posible optimizarlo aún más con optimización bayesiana, mejorar un modelo implica un uso elevado computacional y es bueno utilizar herramientas como reducción de dimensionalidad para realizar estos procesos en menores tiempos.'''

Anexo 1

Row	Description
SK_ID_CURR	ID of loan in our sample
TARGET	Target variable (1 - client with payment difficulties: he/she had late payment more than X days on at least one of the first Y installments of the loan in our sample, 0 - all other cases)
NAME_CONTRACT_TYPE	Identification if loan is cash or revolving
CODE_GENDER	Gender of the client
FLAG_OWN_CAR	Flag if the client owns a car
FLAG_OWN_REALTY	Flag if client owns a house or flat
CNT_CHILDREN	Number of children the client has
AMT_INCOME_TOTAL	Income of the client
AMT_CREDIT	Credit amount of the loan
AMT_ANNUITY	Loan annuity
AMT_GOODS_PRICE	For consumer loans it is the price of the goods for which the loan is given
NAME_TYPE_SUITE	Who was accompanying client when he was applying for the loan
NAME_INCOME_TYPE	Clients income type (businessman, working, maternity leave,)
NAME_EDUCATION_TYPE	Level of highest education the client achieved
NAME_FAMILY_STATUS	Family status of the client
NAME_HOUSING_TYPE	What is the housing situation of the client (renting, living with parents, ...)
REGION_POPULATION_RELATIVE	Normalized population of region where client lives (higher number means the client lives in more populated region)
DAYS_BIRTH	Client's age in days at the time of application
DAYS_EMPLOYED	How many days before the application the person started current employment
DAYS_REGISTRATION	How many days before the application did client change his registration
DAYS_ID_PUBLISH	How many days before the application did client change the identity document with which he applied for the loan
OWN_CAR_AGE	Age of client's car
FLAG_MOBIL	Did client provide mobile phone (1=YES, 0=NO)
FLAG_EMP_PHONE	Did client provide work phone (1=YES, 0=NO)
FLAG_WORK_PHONE	Did client provide home phone (1=YES, 0=NO)
FLAG_CONT_MOBILE	Was mobile phone reachable (1=YES, 0=NO)
FLAG_PHONE	Did client provide home phone (1=YES, 0=NO)
FLAG_EMAIL	Did client provide email (1=YES, 0=NO)
OCCUPATION_TYPE	What kind of occupation does the client have
CNT_FAM_MEMBERS	How many family members does client have
REGION_RATING_CLIENT	Our rating of the region where client lives (1,2,3)

REGION_RATING_CLIENT_W_CITY	Our rating of the region where client lives with taking city into account (1,2,3)
WEEKDAY_APPR_PROCESS_START	On which day of the week did the client apply for the loan
HOUR_APPR_PROCESS_START	Approximately at what hour did the client apply for the loan
REG_REGION_NOT_LIVE_REGION	Flag if client's permanent address does not match contact address (1=different, 0=same, at region level)
REG_REGION_NOT_WORK_REGION	Flag if client's permanent address does not match work address (1=different, 0=same, at region level)
LIVE_REGION_NOT_WORK_REGION	Flag if client's contact address does not match work address (1=different, 0=same, at region level)
REG_CITY_NOT_LIVE_CITY	Flag if client's permanent address does not match contact address (1=different, 0=same, at city level)
REG_CITY_NOT_WORK_CITY	Flag if client's permanent address does not match work address (1=different, 0=same, at city level)
LIVE_CITY_NOT_WORK_CITY	Flag if client's contact address does not match work address (1=different, 0=same, at city level)
ORGANIZATION_TYPE	Type of organization where client works
EXT_SOURCE_1	Normalized score from external data source
EXT_SOURCE_2	Normalized score from external data source
EXT_SOURCE_3	Normalized score from external data source
APARTMENTS_AVG	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
BASEMENTAREA_AVG	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
YEARS_BEGINEXPLUATATION_AVG	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
YEARS_BUILD_AVG	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
COMMONAREA_AVG	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
ELEVATORS_AVG	Normalized information about building where the client lives, What is average (_AVG suffix), modus

	(_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
ENTRANCES_AVG	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
FLOORSMAX_AVG	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
FLOORSMIN_AVG	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
LANDAREA_AVG	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
LIVINGAPARTMENTS_AVG	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
LIVINGAREA_AVG	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
NONLIVINGAPARTMENTS_AVG	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
NONLIVINGAREA_AVG	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of

	elevators, number of entrances, state of the building, number of floor
APARTMENTS_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
BASEMENTAREA_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
YEARS_BEGINEXPLUATATION_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
YEARS_BUILD_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
COMMONAREA_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
ELEVATORS_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
ENTRANCES_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
FLOORSMAX_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
FLOORSMIN_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size,

	common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
LANDAREA_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
LIVINGAPARTMENTS_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
LIVINGAREA_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
NONLIVINGAPARTMENTS_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
NONLIVINGAREA_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
APARTMENTS_MEDI	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
BASEMENTAREA_MEDI	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
YEARS_BEGINEXPLUATATION_MEDI	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
YEARS_BUILD_MEDI	Normalized information about building where the client lives, What is average (_AVG suffix), modus

	(_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
COMMONAREA_MEDI	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
ELEVATORS_MEDI	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
ENTRANCES_MEDI	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
FLOORSMAX_MEDI	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
FLOORSMIN_MEDI	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
LANDAREA_MEDI	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
LIVINGAPARTMENTS_MEDI	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
LIVINGAREA_MEDI	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor

NONLIVINGAPARTMENTS_MEDI	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
NONLIVINGAREA_MEDI	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
FONDKAPREMONT_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
HOUSETYPE_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
TOTALAREA_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
WALLSMATERIAL_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
EMERGENCYSTATE_MODE	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor
OBS_30_CNT_SOCIAL_CIRCLE	How many observation of client's social surroundings with observable 30 DPD (days past due) default
DEF_30_CNT_SOCIAL_CIRCLE	How many observation of client's social surroundings defaulted on 30 DPD (days past due)
OBS_60_CNT_SOCIAL_CIRCLE	How many observation of client's social surroundings with observable 60 DPD (days past due) default
DEF_60_CNT_SOCIAL_CIRCLE	How many observation of client's social surroundings defaulted on 60 (days past due) DPD
DAYS_LAST_PHONE_CHANGE	How many days before application did client change phone
FLAG_DOCUMENT_2	Did client provide document 2
FLAG_DOCUMENT_3	Did client provide document 3

FLAG_DOCUMENT_4	Did client provide document 4
FLAG_DOCUMENT_5	Did client provide document 5
FLAG_DOCUMENT_6	Did client provide document 6
FLAG_DOCUMENT_7	Did client provide document 7
FLAG_DOCUMENT_8	Did client provide document 8
FLAG_DOCUMENT_9	Did client provide document 9
FLAG_DOCUMENT_10	Did client provide document 10
FLAG_DOCUMENT_11	Did client provide document 11
FLAG_DOCUMENT_12	Did client provide document 12
FLAG_DOCUMENT_13	Did client provide document 13
FLAG_DOCUMENT_14	Did client provide document 14
FLAG_DOCUMENT_15	Did client provide document 15
FLAG_DOCUMENT_16	Did client provide document 16
FLAG_DOCUMENT_17	Did client provide document 17
FLAG_DOCUMENT_18	Did client provide document 18
FLAG_DOCUMENT_19	Did client provide document 19
FLAG_DOCUMENT_20	Did client provide document 20
FLAG_DOCUMENT_21	Did client provide document 21
AMT_REQ_CREDIT_BUREAU_HOUR	Number of enquiries to Credit Bureau about the client one hour before application
AMT_REQ_CREDIT_BUREAU_DAY	Number of enquiries to Credit Bureau about the client one day before application (excluding one hour before application)
AMT_REQ_CREDIT_BUREAU_WEEK	Number of enquiries to Credit Bureau about the client one week before application (excluding one day before application)
AMT_REQ_CREDIT_BUREAU_MON	Number of enquiries to Credit Bureau about the client one month before application (excluding one week before application)
AMT_REQ_CREDIT_BUREAU_QRT	Number of enquiries to Credit Bureau about the client 3 month before application (excluding one month before application)
AMT_REQ_CREDIT_BUREAU_YEAR	Number of enquiries to Credit Bureau about the client one day year (excluding last 3 months before application)