

Credit Card Default PredictionModel

Wireframe Document

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Wireframes

Design Wireframes

Wireframe is a basic visual interface guide that suggests the structure of an interface and the relationships between its pages. They serve as a blueprint that defines each Web page's structure, content and functionality. Wireframes are created before any design work is started so that the focus is on layout without the distraction of color and visual elements.

Gathering Requirements

Wireframes will often help to flush out new requirements and questions that may not have been considered by the project team. Wireframes often end up evolving into the requirements for a system. Wireframes can be created using a variety of software applications online or offline.

Functional Wireframes

This is another type of wireframe that is used in building web applications. It shows not only how each page is structured but information about each widget, button, field, each piece of content, and what page is rendered by an action. It provides a map of the entire page in the Web site, its function and features. Even the message that may be rendered by a behaviour can be included on this type of wireframe. I wanted to provide some background for this Web application process so that it would be clear what the wireframes represent. The purpose of the Web application is to provide a tool for users to create and maintain FAQs. Users can be either general users (who create and maintain their FAQs) or a system administrator who not only has the same authority to create and maintain FAQs but also maintains users (i.e., assigns new users or deletes existing users). The following screen captures are some of the general user wireframes.

Homepage

Front page has two sections – Top section has a header with logo and project name which acts as a hyperlink to home URL, bottom section has form to get input from the user. At the end we have submit button to execute the prediction, footer holds publish year and author information.

Credit Card Defaulter Prediction

Demographic of data:

Gender:

☐ Male ☐ Female

Education:

☐ Graduate School ☐ University ☐ High School ☐ Others ☐ Unknown

Marital Status:

☐ Married ☐ Single ☐ Others

Age: in years

Limit Balance:
Amount of given credit in dollar

Behavioral data:

Repayment Status:
(-2=2pay dully,-1=pay dully, 1=one month delay, 2=two months delay, ... 9=delay for nine months and above)

April May June July August September

Bill Amounts: Amount of bill statements (in dollar)

April May June July August

September

Previous Payments: Amount of previous payments (in dollar)

April May June July August

September

Predict

Input Fields

Limit Balance

Every Debit/Credit card has limit to purchase or withdraw amount from ATM depending on the type of card. Privileged customers will have more credit to perform transaction in a single day whereas basic customers will have limited usage power. User need to provide integer value matching their transaction limit.

Gender

Select appropriate gender from the drop-down option.

Age

Integer value is required.

Education

User must select generic education qualification from the options provided.

Marriage

User need to specify customers marriage status for precise prediction.

Payment History

This input field hold many options to select from to specify the customers previous payment practice whether the due has been paid on time or in delay.

Pending Bill Amount

Specify current outstanding bill amount to be paid by the customer.

Predict Page

We will receive input from the user in homepage and execute the prediction process on clicking submit button. The output result will be displayed in between two section aligned center for convenience.

The screenshot shows a web browser window with the address bar displaying "127.0.0.1:5000/predict". The page has a light blue header with the title "Credit Card Defaulter Prediction" in a dark blue box. The main content area is divided into two columns: "Demographic of data:" on the left (green background) and "Behavioral data:" on the right (light blue background).

Demographic of data:

- Gender:** Radio buttons for Male and Female.
- Education:** Radio buttons for Graduate School, University, High School, Others, and Unknown.
- Marrital Status:** Radio buttons for Married, Single, and Others.
- Age:** A text input field with the placeholder "in years".
- Limit Balance:** A text input field with the placeholder "amount in dollar".

Behavioral data:

- Repayment Status:** A text input field with the placeholder "0". Below it, a legend: "(-2=2pay dully,-1=pay dully, 1=one month delay, 2=two months delay, ... 9=delay for nine months and above)".
- Bill Amounts:** Amount of bill statements (in dollar). Input fields for April, May, June, July, and August, each with a placeholder "0".
- Previous Payments:** Amount of previous payments (in dollar). Input fields for April, May, June, July, and August, each with a placeholder "0".

Below the input fields is a "Predict" button. The result is displayed in a dark blue box at the bottom: "The credit card holder WILL BE DEFAULTER in the next month".

Predict Again

User can click on the project title in the header to load homepage again and make next prediction providing all the required information of the customer