```
from google.colab import drive
drive.mount('/content/drive')
 → Mounted at /content/drive
# upload json cert
# from google.colab import files
# files.upload()
# pending, bash change permissions
!pip install kaggle
 Requirement already satisfied: kaggle in /usr/local/lib/python3.10/dist-packages (1.6.14)
        Requirement already satisfied: six>=1.10 in /usr/local/lib/python3.10/dist-packages (from kaggle) (1.16.0)
        Requirement already satisfied: certifi>=2023.7.22 in /usr/local/lib/python3.10/dist-packages (from kaggle) (2024.6.2)
        Requirement already satisfied: python-dateutil in /usr/local/lib/python3.10/dist-packages (from kaggle) (2.8.2)
        Requirement already satisfied: requests in /usr/local/lib/python3.10/dist-packages (from kaggle) (2.31.0)
        Requirement already satisfied: tqdm in /usr/local/lib/python3.10/dist-packages (from kaggle) (4.66.4)
        Requirement already satisfied: python-slugify in /usr/local/lib/python3.10/dist-packages (from kaggle) (8.0.4)
        Requirement already satisfied: urllib3 in /usr/local/lib/python3.10/dist-packages (from kaggle) (2.0.7)
        Requirement already satisfied: bleach in /usr/local/lib/python3.10/dist-packages (from kaggle) (6.1.0)
        Requirement already satisfied: webencodings in /usr/local/lib/python3.10/dist-packages (from bleach->kaggle) (0.5.1)
        Requirement already satisfied: text-unidecode>=1.3 in /usr/local/lib/python3.10/dist-packages (from python-slugify->kaggle) (1.
        Requirement already satisfied: charset-normalizer<4,>=2 in /usr/local/lib/python3.10/dist-packages (from requests->kaggle) (3.3
        Requirement already satisfied: idna<4,>=2.5 in /usr/local/lib/python3.10/dist-packages (from requests->kaggle) (3.7)
!mkdir ~/.kaggle/
!cp /content/drive/MyDrive/kaggle.json ~/.kaggle/
→ mkdir: cannot create directory '/root/.kaggle/': File exists
!chmod 600 ~/.kaggle/kaggle.json
import kaggle
!kaggle datasets download -d mlg-ulb/creditcardfraud
#Downloading creditcardfraud.zip to /content
 Dataset URL: <a href="https://www.kaggle.com/datasets/mlg-ulb/creditcardfraud">https://www.kaggle.com/datasets/mlg-ulb/creditcardfraud</a>
        License(s): DbCL-1.0
        Downloading creditcardfraud.zip to /content
         62% 41.0M/66.0M [00:00<00:00, 116MB/s]
        100% 66.0M/66.0M [00:00<00:00, 146MB/s]
!unzip / content/drive/MyDrive/XAI/Projects/Data/creditCardfraud.zip - d / content/drive/MyDrive/XAI/Projects/Data/CreditCardfraudDbKa / content/drive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDrive/MyDri
      Archive: /content/drive/MyDrive/XAI/Projects/Data/creditcardfraud.zip
        replace /content/drive/MyDrive/XAI/Projects/Data/CreditCardFraudDbKaggle/creditcard.csv? [y]es, [n]o, [A]ll, [N]one, [r]ename:
import numpy as np # linear algebra
import pandas as pd # data processing, CSV file I/O (e.g. pd.read_csv)
# Input data files are available in the read-only "../input/" directory
# For example, running this (by clicking run or pressing Shift+Enter) will list all files under the input directory
import os
for dirname, _, filenames in os.walk('/content/drive/MyDrive/XAI/Projects/Data/CreditCardFraudDbKaggle/'):
      for filename in filenames:
             print(os.path.join(dirname, filename))
 /content/drive/MyDrive/XAI/Projects/Data/CreditCardFraudDbKaggle/creditcard.csv
        /content/drive/MyDrive/XAI/Projects/Data/CreditCardFraudDbKaggle/creditcardNew (1).csv
```

```
import pandas as pd
import numpy as np
import matplotlib.pyplot as plt
import seaborn as sns
%matplotlib inline
pd.set_option('display.max_columns', None)
#MODEL SELECTIONS
from sklearn.model_selection import train_test_split
from sklearn.linear_model import LogisticRegression
from \ sklearn.metrics \ import \ classification\_report, \ confusion\_matrix, \ accuracy\_score
from sklearn.preprocessing import StandardScaler
from sklearn.neighbors import KNeighborsClassifier
from sklearn.metrics import roc_auc_score
from sklearn.metrics import roc_curve
data=pd.read_csv('/content/drive/MyDrive/XAI/Projects/Data/CreditCardFraudDbKaggle/creditcard.csv')
data.head()
7
```

→*		Time	V1	V2	V3	V4	V5	V6	V7	
	0	0.0	-1.359807	-0.072781	2.536347	1.378155	-0.338321	0.462388	0.239599	0.098
	1	0.0	1.191857	0.266151	0.166480	0.448154	0.060018	-0.082361	-0.078803	0.085
	2	1.0	-1.358354	-1.340163	1.773209	0.379780	-0.503198	1.800499	0.791461	0.247
	3	1.0	-0.966272	-0.185226	1.792993	-0.863291	-0.010309	1.247203	0.237609	0.377
	4	2.0	-1.158233	0.877737	1.548718	0.403034	-0.407193	0.095921	0.592941	-0.270

data.columns

```
Index(['Time', 'V1', 'V2', 'V3', 'V4', 'V5', 'V6', 'V7', 'V8', 'V9', 'V10', 'V11', 'V12', 'V13', 'V14', 'V15', 'V16', 'V17', 'V18', 'V19', 'V20', 'V21', 'V22', 'V23', 'V24', 'V25', 'V26', 'V27', 'V28', 'Amount',
                   'Class'],
                 dtype='object')
!pip install shap
import xgboost
import shap
#To start with : fit this model to xboost
#model = xgboost.XGBRegressor().fit(data)
```

```
Requirement already satisfied: shap in /usr/local/lib/python3.10/dist-packages (0.45.1)
    Requirement already satisfied: numpy in /usr/local/lib/python3.10/dist-packages (from shap) (1.25.2)
    Requirement already satisfied: scipy in /usr/local/lib/python3.10/dist-packages (from shap) (1.11.4)
    Requirement already satisfied: scikit-learn in /usr/local/lib/python3.10/dist-packages (from shap) (1.2.2)
    Requirement already satisfied: pandas in /usr/local/lib/python3.10/dist-packages (from shap) (2.0.3)
    Requirement already satisfied: tqdm>=4.27.0 in /usr/local/lib/python3.10/dist-packages (from shap) (4.66.4)
    Requirement already satisfied: packaging>20.9 in /usr/local/lib/python3.10/dist-packages (from shap) (24.0)
    Requirement already satisfied: slicer==0.0.8 in /usr/local/lib/python3.10/dist-packages (from shap) (0.0.8)
    Requirement already satisfied: numba in /usr/local/lib/python3.10/dist-packages (from shap) (0.58.1)
    Requirement already satisfied: cloudpickle in /usr/local/lib/python3.10/dist-packages (from shap) (2.2.1)
    Requirement already satisfied: llvmlite<0.42,>=0.41.0dev0 in /usr/local/lib/python3.10/dist-packages (from numba->shap) (0.41.1
    Requirement already satisfied: python-dateutil>=2.8.2 in /usr/local/lib/python3.10/dist-packages (from pandas->shap) (2.8.2)
    Requirement already satisfied: pytz>=2020.1 in /usr/local/lib/python3.10/dist-packages (from pandas->shap) (2023.4)
    Requirement already satisfied: tzdata>=2022.1 in /usr/local/lib/python3.10/dist-packages (from pandas->shap) (2024.1)
    Requirement already satisfied: joblib>=1.1.1 in /usr/local/lib/python3.10/dist-packages (from scikit-learn->shap) (1.4.2)
    Requirement already satisfied: threadpoolctl>=2.0.0 in /usr/local/lib/python3.10/dist-packages (from scikit-learn->shap) (3.5.0 kg/s)
    Requirement already satisfied: six>=1.5 in /usr/local/lib/python3.10/dist-packages (from python-dateutil>=2.8.2->pandas->shap)
```

Double-click (or enter) to edit

```
x_dummy=data.drop(columns='Class', axis=1)
y=data['Class']
scaler=StandardScaler()
x=scaler.fit transform(x dummy)
```

```
data.shape

→ (284807, 31)
x\_train, \ x\_test, \ y\_train, \ y\_test=train\_test\_split(x,y, \ test\_size=0.11, \ random\_state=123)
\label{logic_regression} \mbox{def logic\_regression}(\mbox{x\_train, y\_train, x\_test}) \colon
  lr=LogisticRegression()
  lr.fit(x_train, y_train)
  y_train_pred=lr.predict(x_train)
  y_train_cl_report=classification_report(y_train, y_train_pred, target_names = ['No Fraud', 'Fraud'])
print("_"*100)
  print("TRAIN MODEL CLASSIFICATION REPORT")
print("_"*100)
  print(y_train_cl_report)
  y_test_pred=lr.predict(x_test)
  y_test_cl_report=classification_report(y_test, y_test_pred, target_names = ['No Fraud', 'Fraud'])
print("_"*100)
  print("TEST MODEL CLASSIFICATION REPORT")
  print("_"*100)
  print(y_test_cl_report)
print("_"*100)
  return y_test_pred, lr
x_test.shape
→ (31329, 30)
model = xgboost.XGBRegressor().fit(x_test, y_test,)
explainer = shap.Explainer(model)
shap_values = explainer(x_test)
```

shap\_values = explainer(x\_test)

# visualize the first prediction's explanation
shap.plots.waterfall(shap\_values[11])

