

York University School of Continuing Studies

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ML-1030 Capstone Project. Developed for KASI Insight.

Lending Environment Simulator & Lender Evaluation Tool. Web Service API

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Objective

This document highlights the Web service API provided by the back-end.

Specifications

Lending Environment Simulator Request

Type: **POST**

End-point: **.../simulator-model**

Format: {

"input":number[]

}

Where "input" is a **nine** element-long, numeric array. The input array must follow the convention highlighted below:

1. Column # 24 - Do you usually get repaid on time?
2. Column # 26 - Why do people usually lend money from you?
3. Column # 22 - Do you usually charge interest or lending fee?
4. Column # 18 - How many personal loans did you do during the last 3 months?

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5. Column #20 - Who did you lend the money to?
6. Column #23 - Are you able to request guarantees?
7. Column #19 - On average, how much did you lend?
8. Column #16 - Pick a location
9. Column #21 - How long can you usually lend money for?

Example:

```
{"input": [1, 1, 4, 3, 3, 1, 2, 2, 1]}
```

Lending Environment Simulator Response

Format: {

```
    "category": number
}
```

Example: {"category": 3}

Lender Evaluator Request

Type: **POST**

End-point: .../**evaluator-model**

Format: {

```
    "input": number[]
}
```

Where "input" is a **ten** element-long, numeric array. The input array must follow the convention highlighted below:

1. Column # 24 - Do you usually get repaid on time?

2. Column # 18 - How many personal loans did you do during the last 3 months?
3. Column # 22 - Do you usually charge interest or lending fee?
4. Column #23 - Are you able to request guarantees?
5. Column #20 - Who did you lend the money to?
6. Column # 26 - Why do people usually lend money from you?
7. Column #19 - On average, how much did you lend?
8. Column #25 - Assuming that you have lent money at least ten times, how often would you get your money repaid?
9. Column #16 - Pick a location
10. Column #21 - How long can you usually lend money for?

Example:

```
{"input":[1,1,4,3,3,1,2,6,5,4]}
```

Lender Evaluator Response

Format: {

"category":number

}

Example: {"category":3}