

Project Development Phase

Model Performance Test

Date	18 February 2026
Team ID	LTVIP2026TMIDS48224
Project Name	Online Payments Fraud Detection using Machine Learning
Maximum Marks	10 Marks

Model Performance Testing:

Project team shall fill the following information in model performance testing template.

Sl.No.	Parameter	Values	Screenshot																																																												
1.	Metrics	Classification Model: Confusion Matrix – Accuray Score- Classification Report -	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <pre> 1. RandomForest clasifier rfc=RandomForestClassifier() rfc.fit(x_train, y_train) y_test_predict=rfc.predict(x_test) test_accuracy=accuracy_score(y_test,y_test_predict) test_accuracy </pre> <p>0.999886661547614</p> <pre> y_train_predict=rfc.predict(x_train) train_accuracy=accuracy_score(y_train,y_train_predict) train_accuracy </pre> <p>1.0</p> <pre> pd.crosstab(y_test,y_test_predict) col_0_is Fraud not Fraud isFraud Is Fraud 807 336 is not Fraud 23 119763 [] print(classification_report(y_test,y_test_predict)) precision recall f1-score support </pre> <table border="1"> <thead> <tr> <th></th> <th>precision</th> <th>recall</th> <th>f1-score</th> <th>support</th> </tr> </thead> <tbody> <tr> <td>is Fraud</td> <td>0.97</td> <td>0.71</td> <td>0.82</td> <td>1143</td> </tr> <tr> <td>is not Fraud</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> <td>119768</td> </tr> <tr> <td>accuracy</td> <td></td> <td></td> <td>1.00</td> <td>1198529</td> </tr> <tr> <td>macro avg</td> <td>0.99</td> <td>0.85</td> <td>0.91</td> <td>1198529</td> </tr> <tr> <td>weighted avg</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> <td>1198529</td> </tr> </tbody> </table> </div> <div style="width: 45%;"> <pre> 2. Decision Tree classifier from sklearn.tree import DecisionTreeClassifier dtc=DecisionTreeClassifier() dtc.fit(x_train, y_train) y_test_predict=dtc.predict(x_test) test_accuracy=accuracy_score(y_test,y_test_predict) test_accuracy </pre> <p>0.996912882374978</p> <pre> y_train_predict=dtc.predict(x_train) train_accuracy=accuracy_score(y_train,y_train_predict) train_accuracy </pre> <p>1.0</p> <pre> pd.crosstab(y_test,y_test_predict) col_0_is Fraud not Fraud isFraud Is Fraud 1193 245 is not Fraud 204 1496519 [] print(classification_report(y_test,y_test_predict)) precision recall f1-score support </pre> <table border="1"> <thead> <tr> <th></th> <th>precision</th> <th>recall</th> <th>f1-score</th> <th>support</th> </tr> </thead> <tbody> <tr> <td>is Fraud</td> <td>0.85</td> <td>0.83</td> <td>0.84</td> <td>1438</td> </tr> <tr> <td>is not Fraud</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> <td>1496723</td> </tr> <tr> <td>accuracy</td> <td></td> <td></td> <td>1.00</td> <td>1498161</td> </tr> <tr> <td>macro avg</td> <td>0.93</td> <td>0.91</td> <td>0.92</td> <td>1498161</td> </tr> <tr> <td>weighted avg</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> <td>1498161</td> </tr> </tbody> </table> </div> </div>		precision	recall	f1-score	support	is Fraud	0.97	0.71	0.82	1143	is not Fraud	1.00	1.00	1.00	119768	accuracy			1.00	1198529	macro avg	0.99	0.85	0.91	1198529	weighted avg	1.00	1.00	1.00	1198529		precision	recall	f1-score	support	is Fraud	0.85	0.83	0.84	1438	is not Fraud	1.00	1.00	1.00	1496723	accuracy			1.00	1498161	macro avg	0.93	0.91	0.92	1498161	weighted avg	1.00	1.00	1.00	1498161
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			<pre>• 4 Xgboost Classifier</pre> <pre>[] import xgboost as xgb xgb1 = xgb.XGBClassifier() xgb1.fit(x_train,y_train) y_test_predict=xgb1.predict(x_test) test_accuracy=accuracy_score(y_test,y_test_predict) test_accuracy</pre> <pre>0.9997904481688998</pre> <pre>[] y_train_predict=xgb1.predict(x_train) train_accuracy=accuracy_score(y_train,y_train_predict) train_accuracy</pre> <pre>0.9998602933377643</pre> <pre>[] pd.crosstab(y_test,y_test_predict)</pre> <pre>col_0 0 1 row_0 0 642 172 1 32 972623</pre> <pre>[] print(classification_report(y_test,y_test_predict))</pre> <table border="1"> <thead> <tr> <th></th> <th>precision</th> <th>recall</th> <th>f1-score</th> <th>support</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>0.95</td> <td>0.79</td> <td>0.86</td> <td>814</td> </tr> <tr> <td>1</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> <td>972655</td> </tr> <tr> <td>accuracy</td> <td></td> <td></td> <td>1.00</td> <td>973469</td> </tr> <tr> <td>macro avg</td> <td>0.98</td> <td>0.89</td> <td>0.93</td> <td>973469</td> </tr> <tr> <td>weighted avg</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> <td>973469</td> </tr> </tbody> </table>		precision	recall	f1-score	support	0	0.95	0.79	0.86	814	1	1.00	1.00	1.00	972655	accuracy			1.00	973469	macro avg	0.98	0.89	0.93	973469	weighted avg	1.00	1.00	1.00	973469
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2.	Tune the Model	Hyperparameter Tuning -	The accuracy for the model is high without hyperparameter tunning and the type 2 error is also very low.																														