## Story Components

1. **Who is your consumer?**
   1. credit card company
2. **What is your customer’s business?**
   1. issue credit cards, making money from interest, fees charged to cardholders, and transaction fees
3. **What is the problem bothering your customer?**
   1. hard to detect applicants who will not pay back credit card debt
4. **Why is the problem important? How does it affect business?**
   1. lose revenue
5. **What is the target variable related to the problem?**
   1. whether applicants will pay back credit card debt
6. **What is the solution? How to deal with the target variable?**
   1. Credit Card Defaulter Predictor: predicting applicants who will not pay back credit card debt
7. **What is the metric? How does it relate to business value?**
   1. AUC-PRC. Reduce loss.
8. **What is the benchmark?**
   1. base rate 8.1%. AUC-PRC 0.081 with random guess.
9. **What are the tools and algorithms used in your solution?**
   1. logistic regression, SVM, Random Forest, XGBoost, One-class SVM, DBSCAN, naive Bayes, deep learning
10. **What is the metric score? How good is it compared to the benchmark?**
    1. not done
11. **What is the impact on business?**
    1. reduce loss

## Story

1. **Context:**
2. **Problem:**
3. **Solution:**
4. **Impact:**

## Experience for Resume

**Project Name**