

Credit Card Default Prediction

Model

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 blue print 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 colour 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.

The screenshot shows a web browser window with the title "Credit Card Defaulter Prediction". The URL bar shows "127.0.0.1:5000". The main content area has a light green background and is titled "Credit Card Defaulter Prediction" in a central box. Below this, there are two main sections: "Demographic data" and "Behavioral data".

Demographic data:

- Gender:** Radio buttons for Male and Female.
- Education:** Radio buttons for Graduate School, University, High School, Others, and Unknown.
- Marital Status:** Radio buttons for Married, Single, and Others.
- Age:** A text input field labeled "in years".
- Limit Balance:** A text input field labeled "Amount of given credit in dollar (includes individual and family/supplementary credit)" and "amount in dollar".

Behavioral data:

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

At the bottom of the form is a "Predict" button.

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 has to 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

Bill Amount of Apr, May,...September

Mention all Bill amount for past six months accordingly

Amount paid in Apr, May,...September

Mention all payments done by the customer for past six months accordingly

The screenshot shows a web browser window with the title "Credit Card Defaulter Prediction". The page has a light green background and a central form titled "Credit Card Defaulter Prediction". The form is divided into two main sections: "Demographic data:" and "Behavioral data:". The "Demographic data:" section includes fields for Gender (Male/Female), Education (Graduate School, University, High School, Others, Unknown), Marital Status (Married, Single, Others), Age (28), and Limit Balance (15000). The "Behavioral data:" section includes a Repayment Status dropdown, a table for Bill Amounts (April to September), and a table for Previous Payments (April to September). A "Predict" button is located at the bottom of the form.

Demographic data:	
Gender:	<input checked="" type="radio"/> Male <input type="radio"/> Female
Education:	<input checked="" type="radio"/> Graduate School <input type="radio"/> University <input type="radio"/> High School <input type="radio"/> Others <input type="radio"/> Unknown
Marital Status:	<input checked="" type="radio"/> Married <input type="radio"/> Single <input type="radio"/> Others
Age:	28
Limit Balance:	15000

Behavioral data:					
Repayment Status:	(-1=pay duly, 1=one month delay, 2=two months delay, ... 9=delay for nine months and above)				
April	May	June	July	August	September
1	-1	2	2	2	2
Bill Amounts: Amount of bill statements (in dollar)					
April	May	June	July	August	
954489	45644	12131	15515	151561	
September					
15153					
Previous Payments: Amount of previous payments (in dollar)					
April	May	June	July	August	
5155	31655	545454	151561	415485	
September					
4154					

Predict

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 centre for convenience.

