ANNOTATION

The thesis is completed on 54 sheets, it contains 2 add-ons and a list of references to used sources of 5 titles. The paper presents 8 figures and 2 tables.

The purpose of this thesis is to create a mathematical and software scoring system. In the framework of the thesis the following methods are considered, which allow to calculate the credit rating of a person or enterprise wishing to receive credit facilities of the institution providing the relevant services:

1. Application (scoring loan applications);

2. Fraud (scoring scams);

3. Pre-sale (pre-sale scoring);

4. Response (response scoring);

5. Behavioral (behavioral scoring);

6. Attrition (scoring content);

7. Collection (scoring charge).

Also developed is the method of automatic scoring system, which allows, after implementation of this method, to calculate with the help of the received software product a credit rating based on the input data that must be provided for calculations.

After analyzing the main points concerning the implementation of the scoring system, the report provides an appropriate algorithm that can form the basis of the service for using the scoring system based on the developed algorithm. As an example, the Moscowkredit web service was used, which allows using the scoring system for determining the credit rating on the basis of personal information online, when filling out the form, personal information is filtered through the answers to the questionnaire.

Consequently, having formed the necessary input for the system, results and suggestions were given regarding the scale of the institution providing the loans (for example, if the amount of ordered loans is small, it is better to apply to institutions specializing on small loans, which can be compared to the average wage in the country),

else. The term of the loan (for example, if you are a client of PrivatBank, having withdrawn money from the credit limit, you have the opportunity to drink these days during the drinking days to return these funds without paying for a loan), t al.

The paper analyzes existing solutions specified problem scoring methods that depending on the combination and order form model using a scoring system. A comparison of existing systems that are already operating. To solve the problem in the set several methods that create a mathematical model of a scoring system that underlies the implementation of software that can be used as a full application as a service and integrate services that require scoring system.

Tags: scoring, model, method, system evaluation scoring, cross-checking, production rules.