Credit Application Rule Modeling Challenge – Corticon Solution 1
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Determine Private Suitability.ers

	Conditions	1	2	3	4	5
a	Is the applicant an existing customer?	F	T	T	T	T
b	What is the customer annual income?	-	>= 100000	-	-	other
c	What is the customer outstanding mortgage?	-	-	>= 300000	-	other
d	What is the customer savings and investments balance?	-	-	-	>= 100000	other
e						

	Actions					
	Post Message(s)					
A	Suitable		✓	✓	✓	
B	Not Suitable	✓				✓

Determine Student Suitability.ers

	Conditions	1	2	3
a	Is the applicant an existing customer?	F	T	T
b	What is the customer current account type?	-	'Student'	other

	Actions			
	Post Message(s)			
A	Student Suitability is	'Unsuitable'	'Suitable'	'Unsuitable'

Determine Demographic Suitability.ers

	Conditions	0	1	2	3	4	5
a	What is the applicant's age?		< 18	>= 18	>= 18	>= 18	>= 18
b	What type of card are they applying for?		-	{'Student', 'Private'}	'Private'	'Student'	other
c	Are they an existing customer?		-	F	T	T	-
d							

	Actions						
	Post Message(s)	✉	✉	✉	✉		
A	Age is determined as of today's date	✓					
B	Unsuitable		✓	✓			
C	Suitable						✓
D	Suitability is private suitability				✓		
E	Suitability is student suitability					✓	

Determine Applicant Credit Score.ers

	Conditions	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
a	How many defaults in the past 12 months?		1..3	4..6	> 6	0	-	-	-	-	-	-	-	-	-	-
b	Declared bankruptcy?		-	-	-	-	T	F	-	-	-	-	-	-	-	-
c	Years with current account?		-	-	-	-	-	-	< 1	1..3	> 3	-	-	-	-	-
d	Credit used percent?		-	-	-	-	-	-	-	-	-	0..24	25..49	50..74	75..100	> 100

	Actions															
	Post Message(s)															
A	Credit score starts at zero	☑														
B	Add this to the credit score		100	50	0	250	0	250	50	150	350	200	249	150	100	0

Determine Balance Transfer Eligibility.ers

	Conditions	1	2	3	4	5
a	What is the applicant annual income?	> 10000	<= 10000	-	-	-
b	What is the applicant residential status?	'UK Resident'	-	other	-	-
c	Has the applicant applied in the past six months?	F	-	-	T	-
d	How many years of address history does the applicant have?	>= 3	-	-	-	< 3

	Actions	1	2	3	4	5
	Post Message(s)					
A	Balance transfer eligibility is	'Eligible'	'Ineligible'	'Ineligible'	'Ineligible'	'Ineligible'

Determine Credit Card Eligibility.ers

	Conditions	1	2	3	4	5	6
a	Applicant card type	'Student'	'Student'	'Private'	'Private'	'Balance Transfer'	'Balance Transfer'
b	Applicant credit score	>= 500	< 500	>= 750	< 750	>= 750	< 750
c							

	Actions	1	2	3	4	5	6
	Post Message(s)						
A	Credit card eligibility is	'Eligible'	'Ineligible'	'Eligible'	'Ineligible'	app.eligibilityBalanceTransfer	'Ineligible'