

# Configuration Manual

MSc Research Project  
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**National College of Ireland**  
**MSc Project Submission Sheet**  
**School of Computing**



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**Programme:** .....Cyber Security..... **Year:** .....2021.....  
**Module:** ...MSc Research Project.....  
**Supervisor:** ..... Ross Spelman .....  
**Submission Due Date:** .....16/08/2021.....  
**Project Title:** ... Feature Based Selection Technique for Credit Card Fraud Detection System Using Machine Learning Algorithms.....  
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## **1 Introduction**

The configuration manual serves as a guide to reproduce the project proposed using machine learning algorithms to detect spear phishing emails in organizations. This manual also talks about the overall setup needed to install all tools required for the implementation of the project.

## **2 System Specification**

The configuration of the system used is:

- MacBook Pro (13-inch, M1, 2020)
- Memory: 8GB
- Hard Drive: 512GB

## **3 Software Tools**

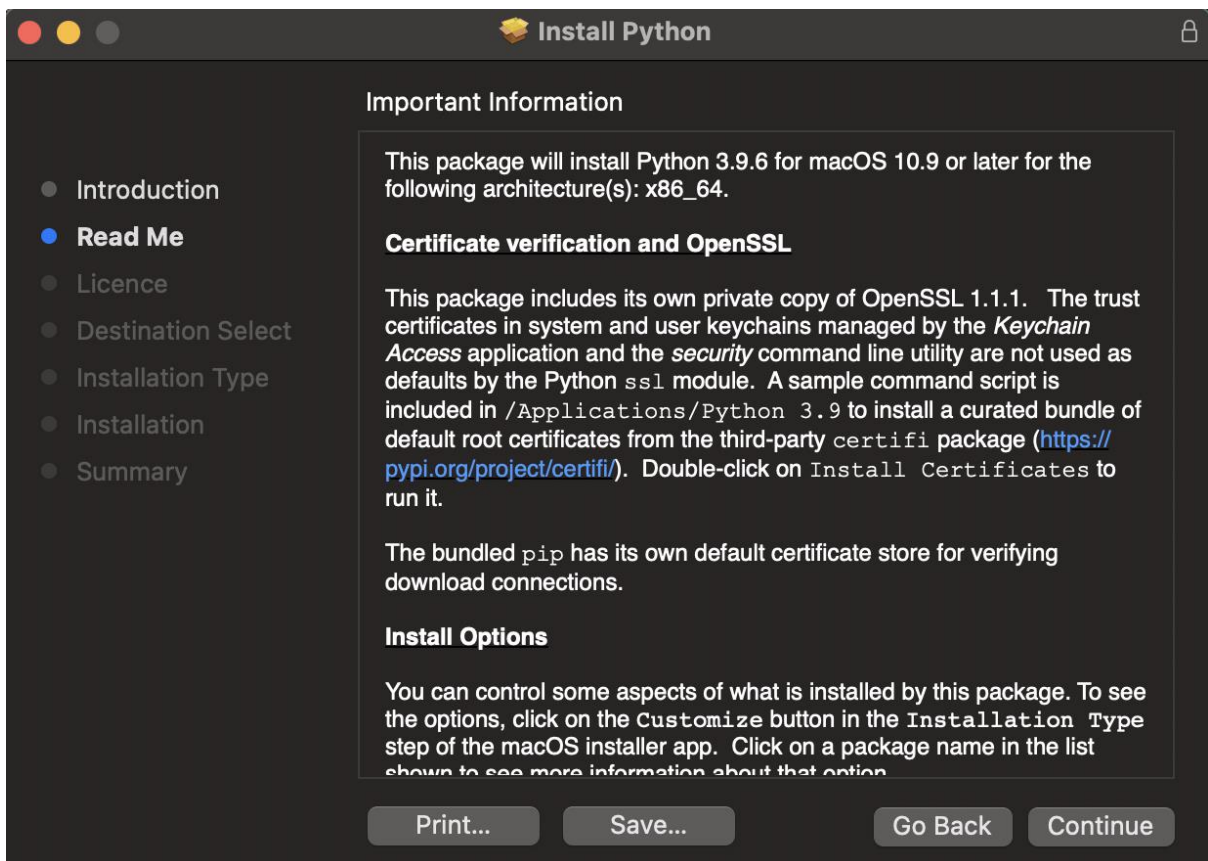
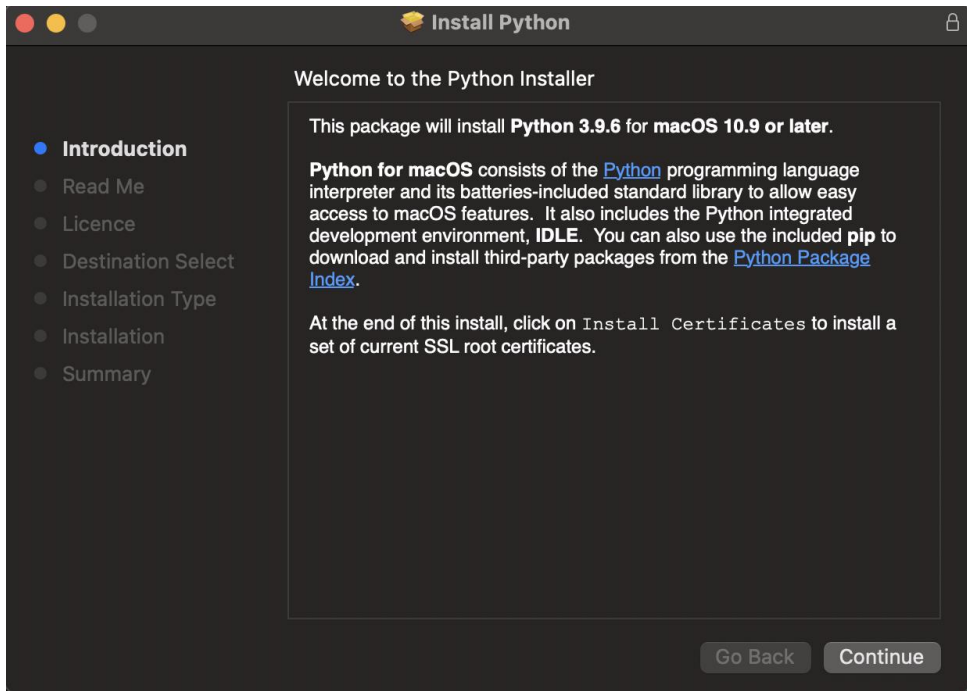
The tools used for this project are:

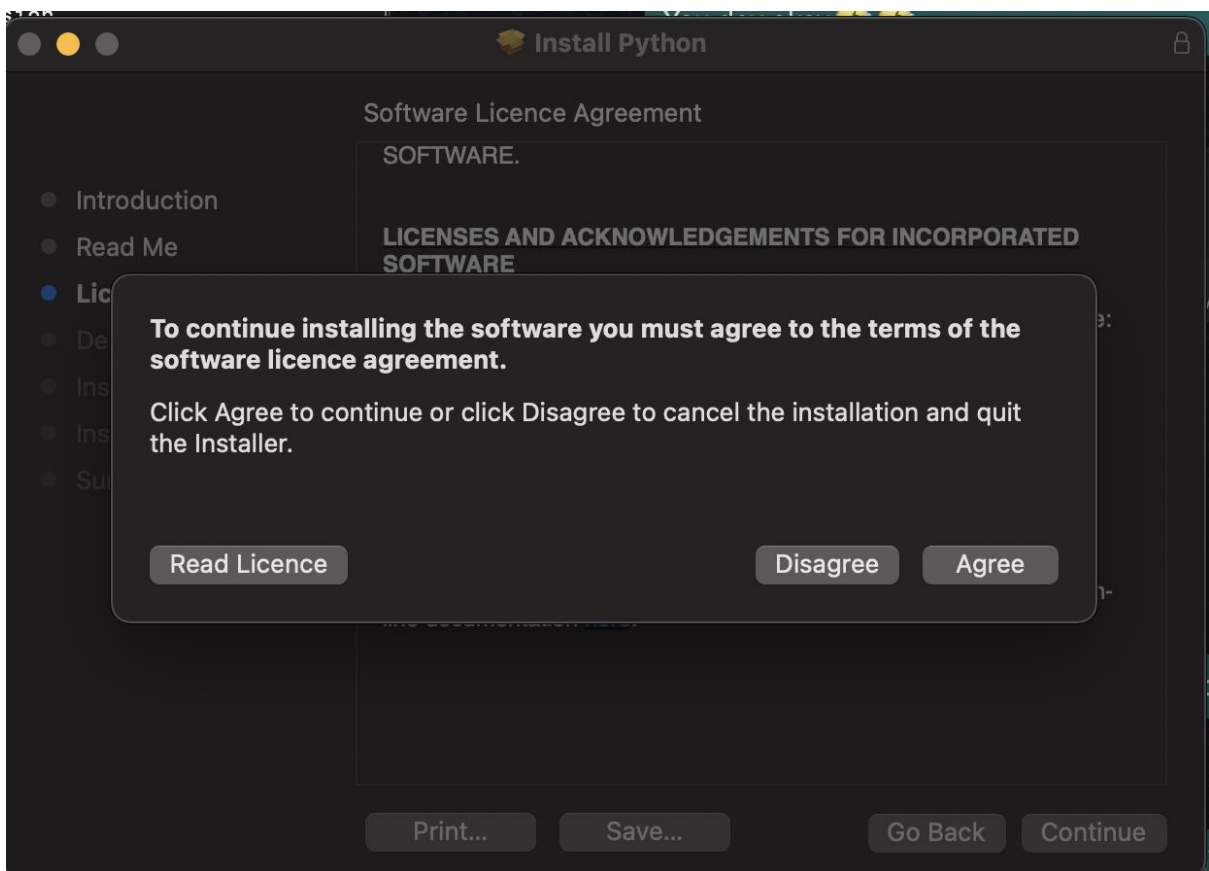
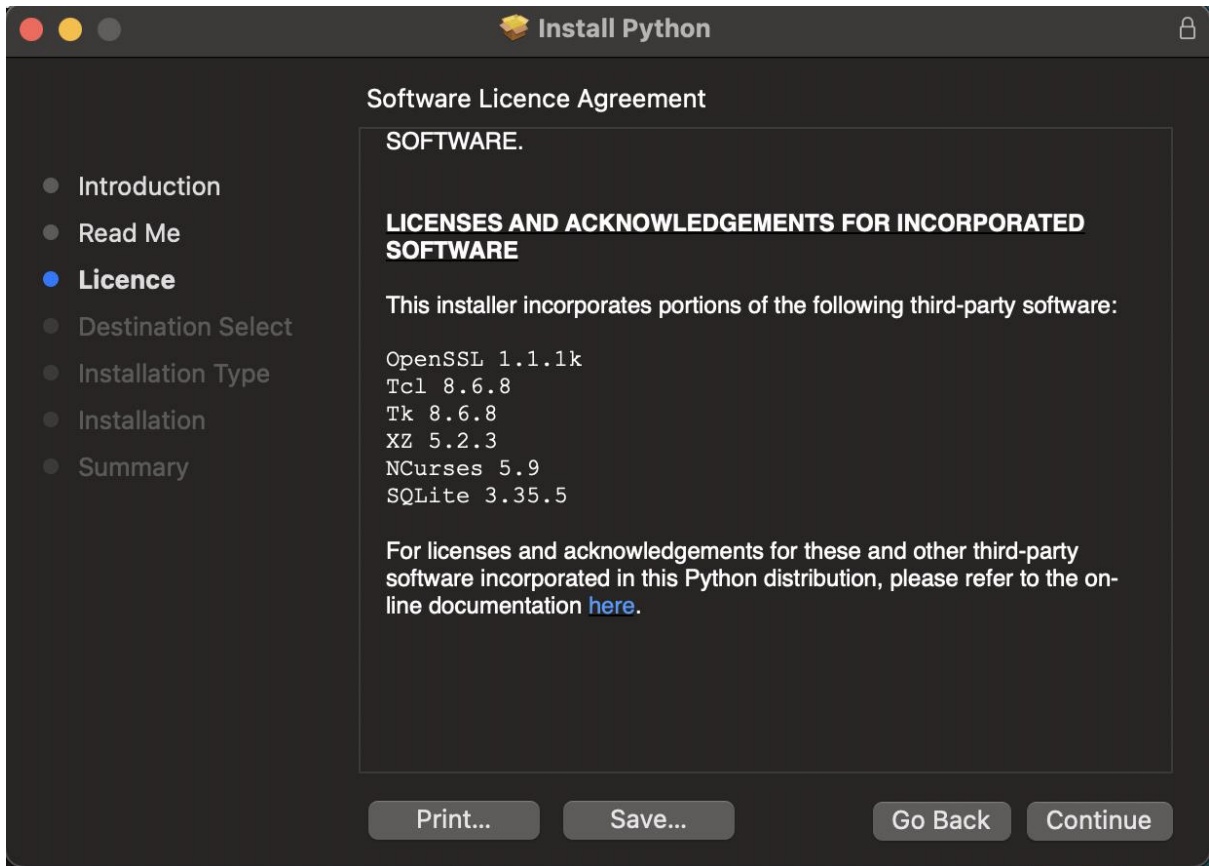
- Anaconda Navigator
- Python
- Jupyter Notebook

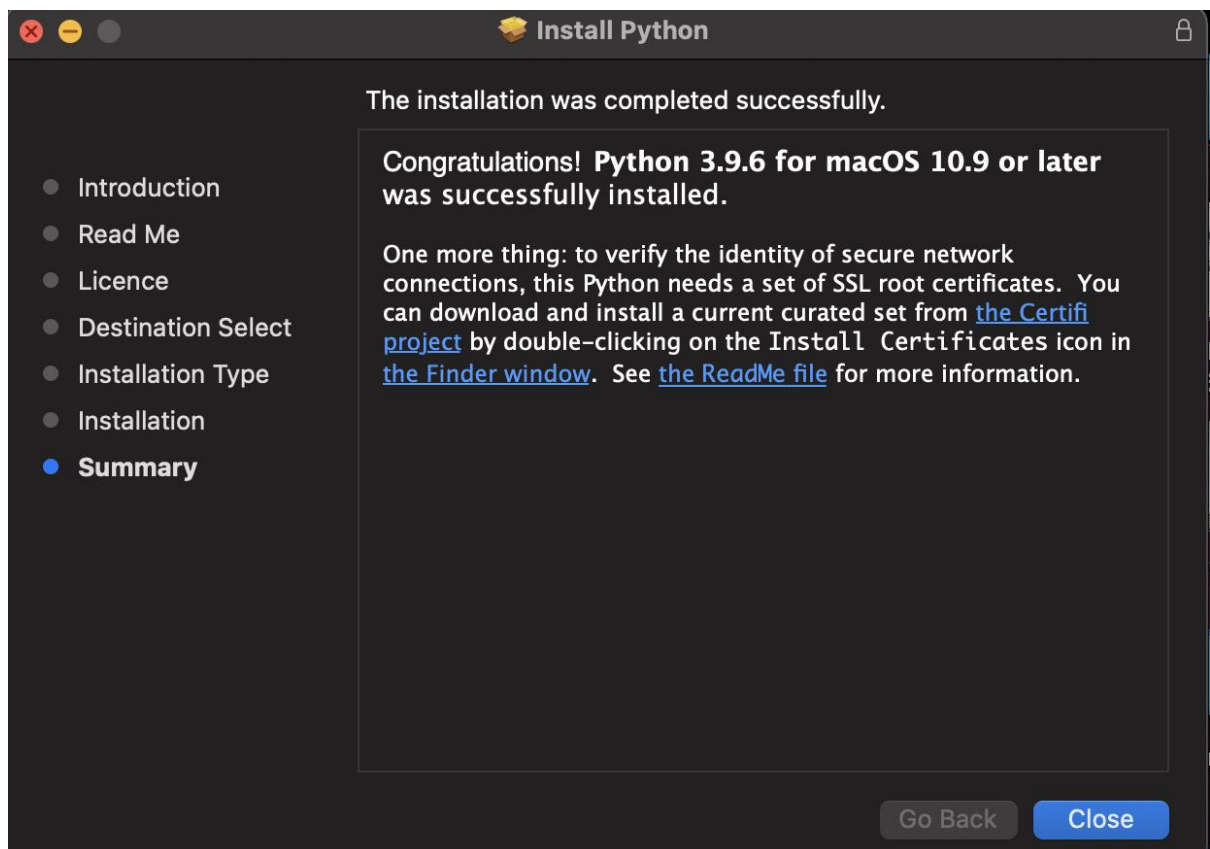
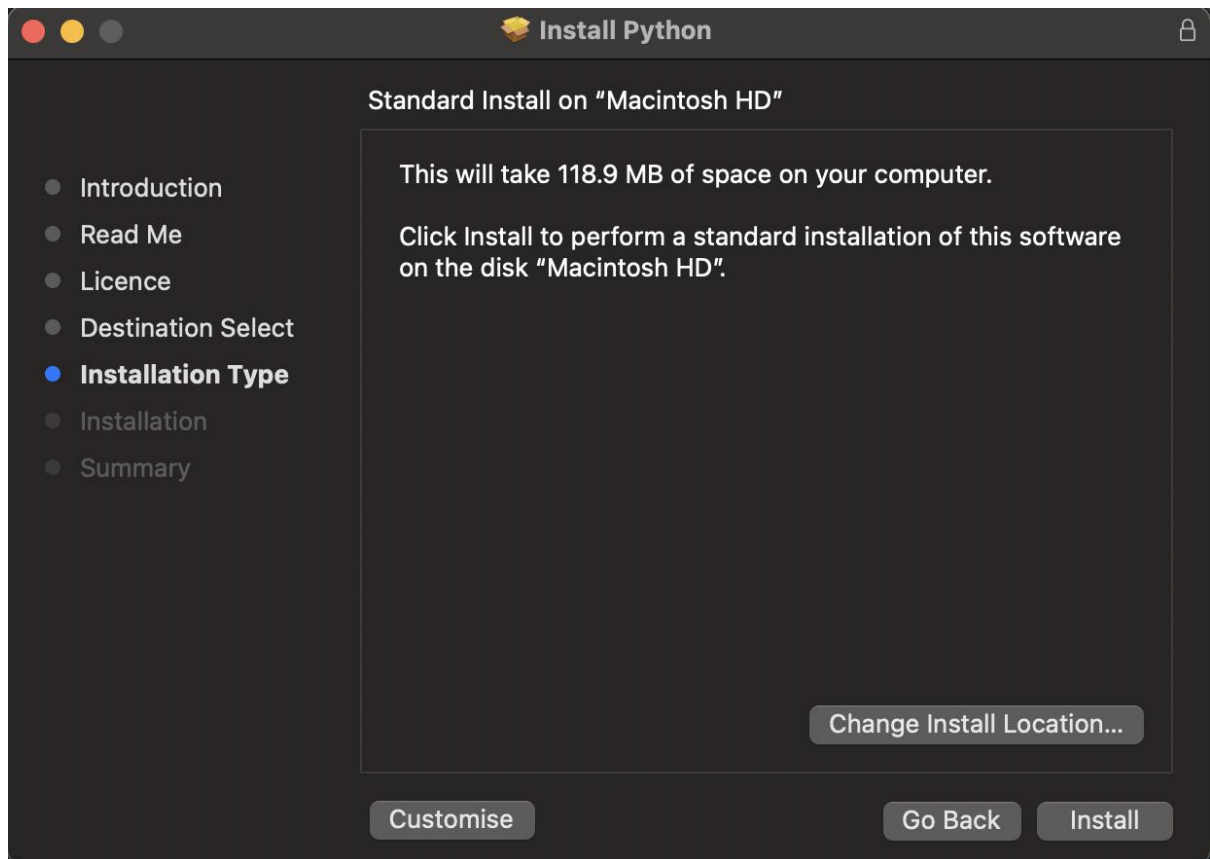
## **4 Software Installation**

This is the step-by-step process of the implementation phase

Download and install python 3.9.6 from (<https://www.python.org/downloads/macos/>)

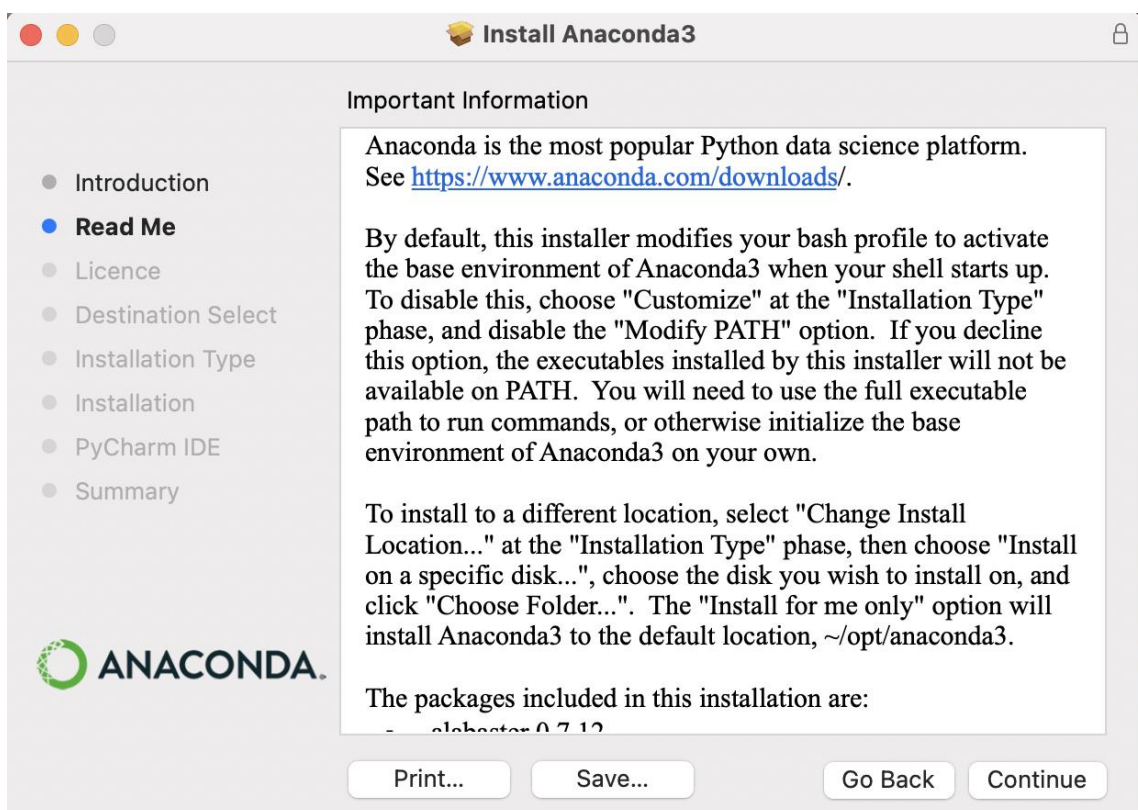
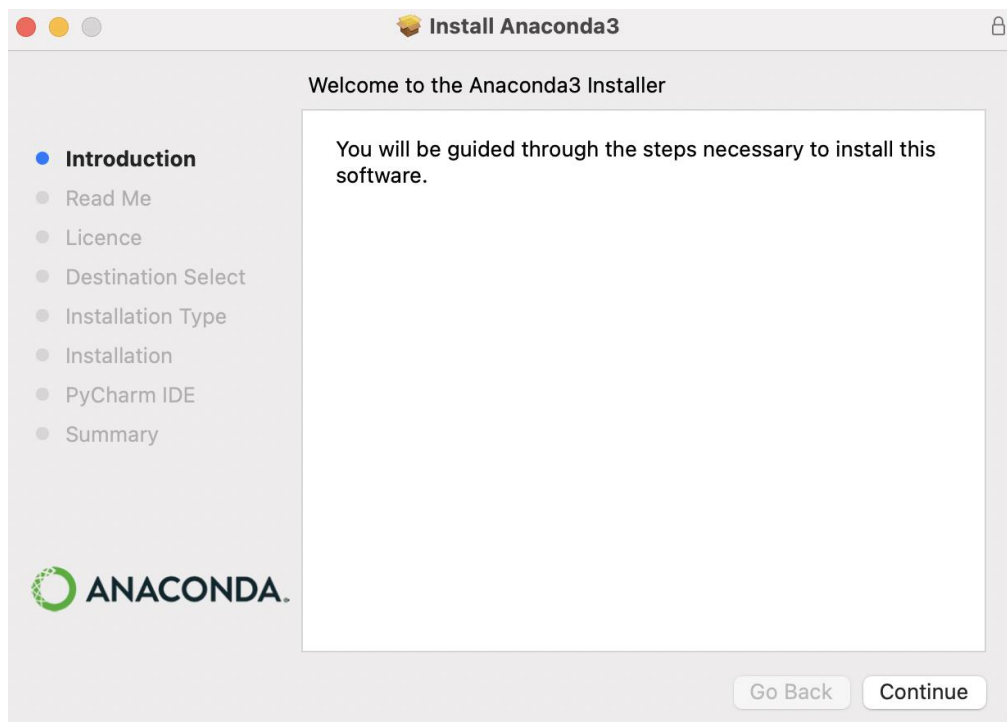


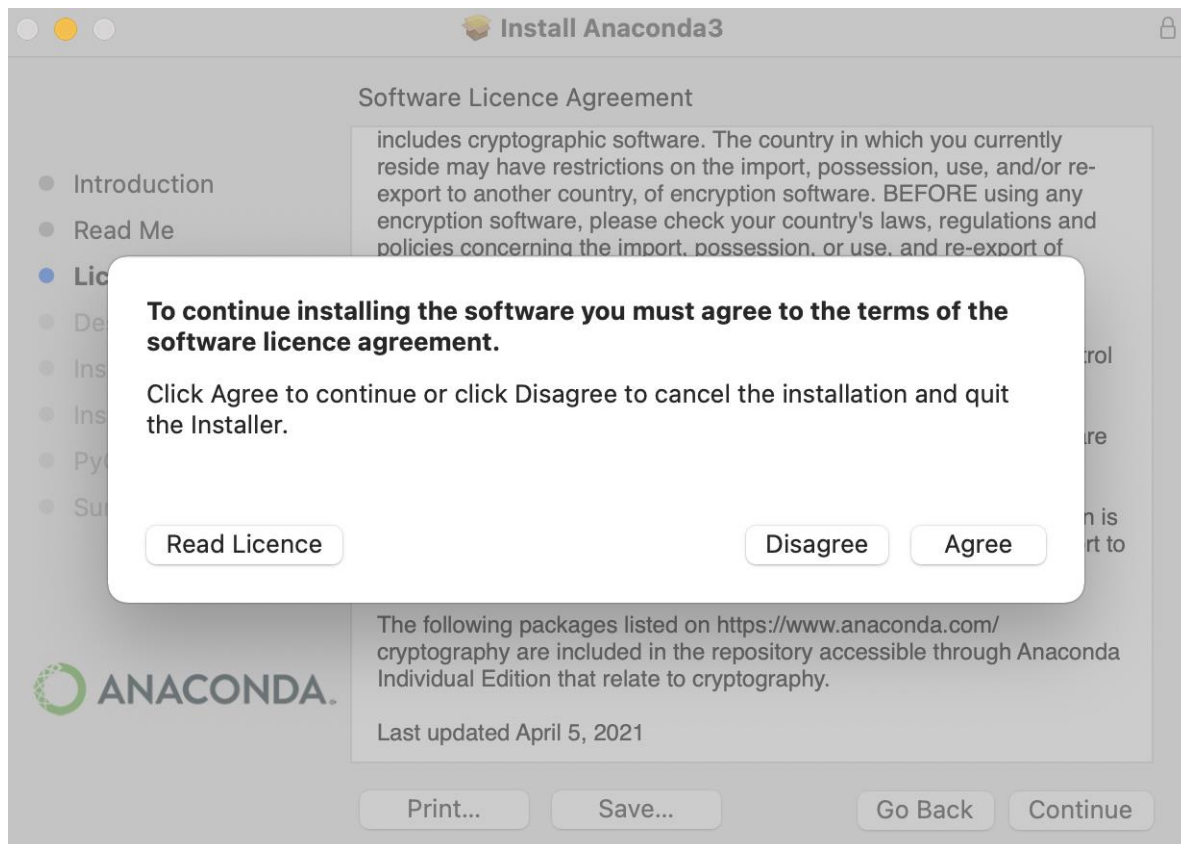
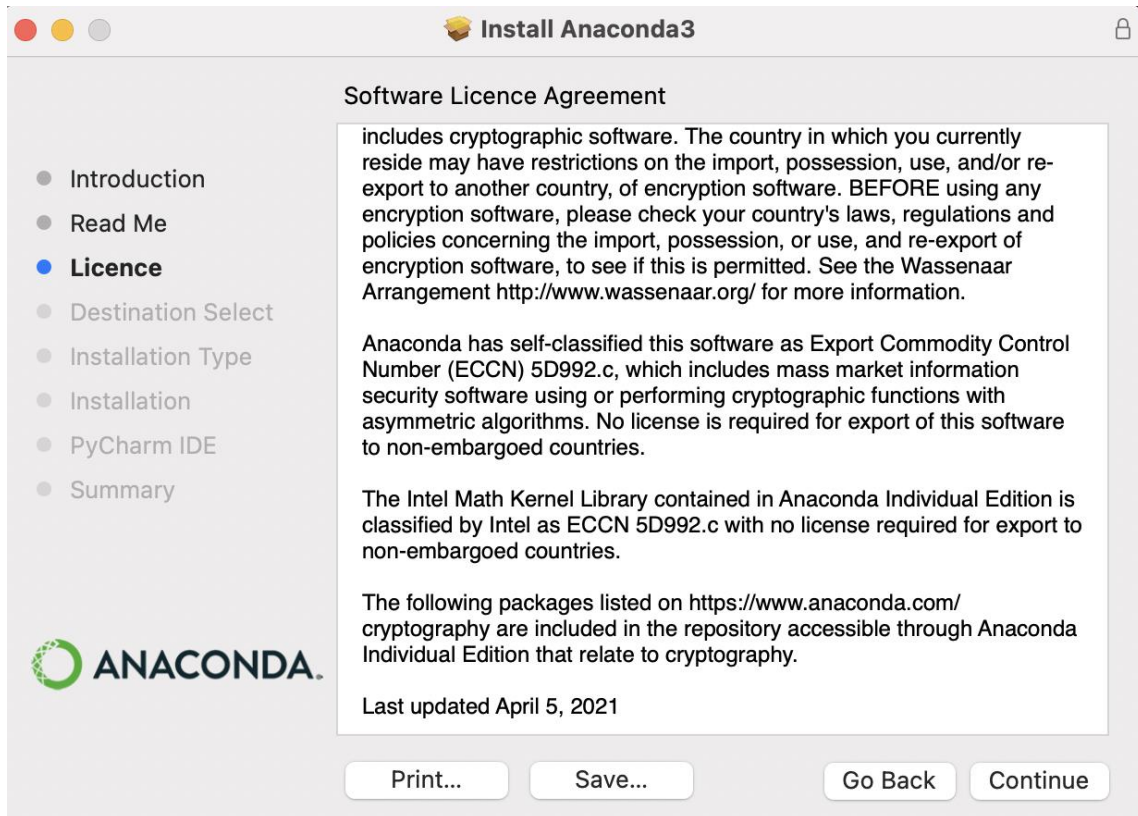




Download and install Anaconda from

(<https://www.anaconda.com/products/individual#macos>)








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- Installation
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- Installation Type
- Installation
- **PyCharm IDE**
- Summary



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## 5 Implementation

The packages and libraries used are:

- NumPy
- Pandas
- Matplotlib
- Seaborn
- Sklearn

The following steps were taken

1. Importing Python Libraries which was used to perform all the machine learning algorithm analysis, visualization and modelling.

```
import pandas as pd
import numpy as np
import seaborn as sns
from array import *
import matplotlib.pyplot as plt
%matplotlib inline
from sklearn.model_selection import train_test_split
from sklearn.ensemble import RandomForestClassifier
from sklearn.linear_model import LogisticRegression
import xgboost as xgb
from sklearn.metrics import f1_score
from sklearn.metrics import precision_score
from sklearn.metrics import recall_score
from itertools import cycle
from matplotlib import cm
from scipy.stats import norm
from sklearn.metrics import roc_curve, auc
from prettytable import PrettyTable

from keras.models import Model
from keras.layers import LSTM, Activation, Input, Embedding
from keras.optimizers import RMSprop, Adam
from keras.layers import Activation
from keras.models import Sequential
from keras.layers import Dense, Conv1D, Flatten, Dropout

from sklearn.preprocessing import StandardScaler
from keras.callbacks import ReduceLROnPlateau, EarlyStopping
from sklearn.metrics import confusion_matrix

from sklearn.feature_selection import VarianceThreshold
from sklearn.feature_selection import SelectKBest
from sklearn.feature_selection import chi2
from sklearn.feature_selection import f_classif
from sklearn.feature_selection import mutual_info_classif
from sklearn.svm import LinearSVC
from sklearn.feature_selection import SelectFromModel
from sklearn.ensemble import ExtraTreesClassifier

import warnings
warnings.filterwarnings("ignore")
```

Figure : Importing Libraries and packages

## 2. Loading the data

```
data = pd.read_csv(r"creditcard.csv")
```

Figure : Importing Dataset

### 3. Data analysis, visualization and preparation

5 top records of data

```
data.head(5)
```

	Time	V1	V2	V3	V4	V5	V6	V7	V8	V9	...	V21	V22	V23	V24	V25	V26	V27	V28	A
0	0.0	-1.359807	-0.072781	2.536347	1.378155	-0.338321	0.462388	0.239599	0.098698	0.363787	...	-0.018307	0.277838	-0.110474	0.066928	0.128539	-0.189115	0.133558	-0.021053	0
1	0.0	1.191857	0.266151	0.166480	0.448154	0.060018	-0.082361	-0.078803	0.085102	-0.255425	...	-0.225775	-0.638672	0.101288	-0.339846	0.167170	0.125895	-0.008983	0.014724	0
2	1.0	-1.358354	-1.340163	1.773209	0.379780	-0.503198	1.800499	0.791461	0.247676	-1.514654	...	0.247998	0.771679	0.909412	-0.689281	-0.327642	-0.139097	-0.055353	-0.059752	0
3	1.0	-0.966272	-0.185226	1.792993	-0.863291	-0.010309	1.247203	0.237609	0.377436	-1.387024	...	-0.108300	0.005274	-0.190321	-1.175575	0.647376	-0.221929	0.062723	0.061458	0
4	2.0	-1.158233	0.877737	1.548718	0.403034	-0.407193	0.095921	0.592941	-0.270533	0.817739	...	-0.009431	0.798278	-0.137458	0.141267	-0.206010	0.502292	0.219422	0.215153	0

5 rows x 31 columns

5 last records of data

```
data.tail(5)
```

	Time	V1	V2	V3	V4	V5	V6	V7	V8	V9	...	V21	V22	V23	V24	V25	V26	V27	A
284802	172786.0	-11.881118	10.071785	-9.834783	-2.066656	-5.364473	-2.606837	-4.918215	7.305334	1.914428	...	0.213454	0.111864	1.014480	-0.509348	1.436807	0.250034	0.943651	0
284803	172787.0	-0.732789	-0.055080	2.035030	-0.738589	0.868229	1.058415	0.024330	0.294869	0.584800	...	0.214205	0.924384	0.012463	-1.016226	-0.606624	-0.395255	0.068472	-0
284804	172788.0	1.919565	-0.301254	-3.249640	-0.557828	2.630515	3.031260	-0.296827	0.708417	0.432454	...	0.232045	0.578229	-0.037501	0.640134	0.265745	-0.087371	0.004455	-0
284805	172788.0	-0.240440	0.530483	0.702510	0.689799	-0.377961	0.623708	-0.686180	0.679145	0.392087	...	0.265245	0.800049	-0.163298	0.123205	-0.569159	0.546668	0.108821	0
284806	172792.0	-0.533413	-0.189733	0.703337	-0.506271	-0.012546	-0.649617	1.577006	-0.414650	0.486180	...	0.261057	0.643078	0.376777	0.008797	-0.473649	-0.818267	-0.002415	0

5 rows x 31 columns

## Coloumns/features in data

```
data.columns
```

```
Index(['Time', 'V1', 'V2', 'V3', 'V4', 'V5', 'V6', 'V7', 'V8', 'V9', 'V10',  
      'V11', 'V12', 'V13', 'V14', 'V15', 'V16', 'V17', 'V18', 'V19', 'V20',  
      'V21', 'V22', 'V23', 'V24', 'V25', 'V26', 'V27', 'V28', 'Amount',  
      'Class'],  
      dtype='object')
```

## Length of data

```
print('lenght of data is', len(data))
```

```
lenght of data is 284807
```

## Shape of data

```
data.shape
```

```
(284807, 31)
```

## Checking duplicate data

```
:  
current=len(data)  
print('Rows of data before Delecting ', current)
```

```
Rows of data before Delecting 284807
```

```
:  
data=data.drop_duplicates()
```

```
:  
now=len(data)  
print('Rows of data before Delecting ', now)
```

```
Rows of data before Delecting 283726
```

```
:  
diff=current-now  
print('Duplicated rows are ', diff)
```

```
Duplicated rows are 1081
```

## 4. Labelling fraudulent and legitimate card transaction

### Distribution of Time and Amount

```
fig, ax = plt.subplots(1, 2, figsize=(18,4))
amount_val = data['Amount'].values
time_val = data['Time'].values
sns.distplot(amount_val, ax=ax[0], color='r')
ax[0].set_title('Distribution of Transaction Amount', fontsize=14)
ax[0].set_xlim([min(amount_val), max(amount_val)])
sns.distplot(time_val, ax=ax[1], color='b')
ax[1].set_title('Distribution of Transaction Time', fontsize=14)
ax[1].set_xlim([min(time_val), max(time_val)])
plt.show()
```

Under Sampling with random sample and getting the class non-fraud 0 same as fraud 1

```
data = data.sample(frac=1)
f_data = data.loc[data['Class'] == 1]
non_f_data = data.loc[data['Class'] == 0][:473]
normal_d_data = pd.concat([f_data, non_f_data])
new_data = normal_d_data.sample(frac=1, random_state=42)
```

Distribution of Class Now

```
sns.countplot(data= new_data, x = "Class")
plt.title('Class Distributions \n (0: No Fraud || 1: Fraud)', fontsize=14)
```

### Correlation of data before undersampling and after undersampling

```
f, (ax1, ax2) = plt.subplots(2, 1, figsize=(24,20))
corr = data.corr()
sns.heatmap(corr, cmap='coolwarm_r', annot_kws={'size':20}, ax=ax1)
ax1.set_title("Before undersampling Correlation Matrix", fontsize=14)

sub_sample_corr = new_data.corr()
sns.heatmap(sub_sample_corr, cmap='coolwarm_r', annot_kws={'size':20}, ax=ax2)
ax2.set_title('After undersampling Correlation Matrix', fontsize=14)
plt.show()
```

## 5. Feature selection/extraction

## Splitting the input features and output/label separately

```
input_features=new_data.drop('Class',axis=1)
target=new_data['Class']
```

```
input_features
```

## Removing the features with low Variance

```
def get_low_var_cols(df, thres=80):
    low_var_cols = []
    for col in df.columns:
        percent_count = df[col].value_counts()/len(df)*100
        if percent_count.max() > thres:
            low_var_cols.append(col)
    return low_var_cols
```

```
# Identify columns that has same data across 90% of the rows
variance_thres = 80
low_var_cols = get_low_var_cols(X, variance_thres)
print('{} \n\n are columns with same data across 80% of the rows'.format(
    str(low_var_cols)[1:-1]))
```

are columns with same data across 80% of the rows

```
# Drop the low variance columns
drop_cols = low_var_cols
X = X.drop(drop_cols, axis=1)
```

```
X.head()
```

## Univariate feature selection

- using `mutual_info_classif` technique to extract the most useful features from the data

```
MiC_M= SelectKBest(mutual_info_classif, k=20)
MiC_M.fit(X, y)
MiC_features = MiC_M.transform(X)
```

```
feature_names = list(X.columns[MiC_M.get_support(indices=True)])
MiC_features=pd.DataFrame(MiC_features)
MiC_features.columns=feature_names
MiC_features.head()
```

## Univariate feature selection

- using `f_classif` technique to extract the most useful features from the data

```
FCF_M= SelectKBest(f_classif, k=20)
FCF_M.fit(X, y)
FCF_features = FCF_M.transform(X)
```

```
feature_names = list(X.columns[FCF_M.get_support(indices=True)])
FCF_features=pd.DataFrame(FCF_features)
FCF_features.columns=feature_names
FCF_features.head()
```

## Feature selection using `SelectFromModel`

- L1-based feature selection

```
#by using the SVM L1 based features, we selected most useful features
L_svc = LinearSVC(C=0.01, penalty="l1", dual=False).fit(X, y)
L_svc = SelectFromModel(L_svc, prefit=True)
L_svc_Features = L_svc.transform(X)
```

```
feature_names = list(X.columns[L_svc.get_support(indices=True)])
L_svc_Features=pd.DataFrame(L_svc_Features)
L_svc_Features.columns=feature_names
L_svc_Features.head()
```

## Feature selection using SelectFromModel

- Tree-based feature selection

```
ETC_M = ExtraTreesClassifier(n_estimators=40)
ETC_M.fit(X, y)
ETC_M = SelectFromModel(ETC_M, prefit=True)
ETC_M_Features = ETC_M.transform(X)
```

```
feature_names = list(X.columns[ETC_M.get_support(indices=True)])
ETC_M_Features=pd.DataFrame(ETC_M_Features)
ETC_M_Features.columns=feature_names
ETC_M_Features.head()
```

## Hybrid Feature selection

```
Hybrid_Features=pd.concat([MiC_features, FCF_features, L_svc_Features, ETC_M_Features], axis=1)
#drop all those features
Hybrid_Features = Hybrid_Features.loc[:,~Hybrid_Features.columns.duplicated()]
```

```
Hybrid_Features.shape[1] #Features count
```

## Splitting Dataset into 70% Training and 30% Testing

```
X_train, X_test, y_train, y_test = train_test_split(Hybrid_Features, target, test_size=0.30)
```

```
X_train.shape
```

```
(662, 24)
```

```
y_train.shape
```

```
(662,)
```

```
X_train.shape
```

```
(662, 24)
```

```
y_test.shape
```

```
(284,)
```



## 6. Machine learning Algorithm

# Random Forest Model

```
RF=RandomForestClassifier(n_estimators=300, random_state=52)
RF= RF.fit(X_train , y_train)
RF
```

```
: RandomForestClassifier(n_estimators=300, random_state=52)
```

## Accuracy

```
y_pred = RF.predict(X_test)
RF_1=RF.score(X_test, y_test)
print('Accuracy= {:.3f}'.format(RF.score(X_test, y_test)))
```

```
Accuracy= 0.954
```

## Precision

```
: print('Precision',round(f1_score(y_test, y_pred),2),'%')
```

```
Precision 0.95 %
```

## Recall

```
: print('Recall',round(recall_score(y_test, y_pred),2),'%')
```

```
Recall 0.92 %
```

## F1

```
: rf_f1=round(f1_score(y_test, y_pred),3)
print('F1',round(f1_score(y_test, y_pred),2),'%')
```

```
F1 0.95 %
```

## AUC-ROC curve

```
y_pred1 = RF.predict_proba(X_test)
fpr = {}
tpr = {}
n_classes = 2
roc_auc = {}
for i in range(n_classes):
    fpr[i], tpr[i], roc_auc[i] = roc_curve(y_test, y_pred1[:,i], pos_label=i)
    roc_auc[i] = auc(fpr[i], tpr[i])
colors = cycle(['blue', 'red'])
for i, color in zip(range(n_classes), colors):
    plt.plot(fpr[i], tpr[i], color=color, lw=1.5,
             label='AUC curve of class {0} (area = {1:0.2f})'
             ''.format(i, roc_auc[i]))

plt.plot([0, 1], [0, 1], 'k--', lw=1.5)
plt.xlim([-0.05, 1.0])
plt.ylim([0.0, 1.05])
plt.xlabel('False Positive Rate')
plt.ylabel('True Positive Rate')
plt.title('AUC of Multi Class')
plt.legend(loc="lower right")
plt.show()
```

# Logistic Regression Model

```
|: LR=LogisticRegression()  
LR= LR.fit(X_train , y_train)  
LR
```

```
|: LogisticRegression()
```

## Accuracy

```
|: y_pred = LR.predict(X_test)  
LR_1=LR.score(X_test, y_test)  
print('Accuracy= {:.3f}'.format(RF.score(X_test, y_test)))
```

Accuracy= 0.954

## Precision

```
|: print('Precision',round(f1_score(y_test, y_pred),2),'%')
```

Precision 0.93 %

## Recall

```
|: print('Recall',round(recall_score(y_test, y_pred),2),'%')
```

Recall 0.91 %

## F1

```
lr_f1=round(f1_score(y_test, y_pred),3)
print('F1',round(f1_score(y_test, y_pred),2),'%')
```

F1 0.93 %

## AUC-ROC curve

```
y_pred1 = LR.predict_proba(X_test)
fpr = {}
tpr = {}
n_classes = 2
roc_auc = {}
for i in range(n_classes):
    fpr[i], tpr[i], roc_auc[i] = roc_curve(y_test, y_pred1[:,i], pos_label=i)
    roc_auc[i] = auc(fpr[i], tpr[i])
colors = cycle(['blue', 'red'])
for i, color in zip(range(n_classes), colors):
    plt.plot(fpr[i], tpr[i], color=color, lw=1.5,
             label='AUC curve of class {0} (area = {1:0.2f})'
             ''.format(i, roc_auc[i]))

plt.plot([0, 1], [0, 1], 'k--', lw=1.5)
plt.xlim([-0.05, 1.0])
plt.ylim([0.0, 1.05])
plt.xlabel('False Positive Rate')
plt.ylabel('True Positive Rate')
plt.title('AUC of Multi Class')
plt.legend(loc="lower right")
plt.show()
```

## XGBoost Model

```
XGB=xgb.XGBClassifier()
XGB= XGB.fit(X_train , y_train)
XGB
```

[15:00:52] WARNING: C:/Users/Administrator/workspace/xgboost-win64\_release\_1.4.0/src/learner.cc:1095: Starting in XGBoost 1.3.0, the default evaluation metric used with the objective 'binary:logistic' was changed from 'error' to 'logloss'. Explicitly set eval\_metric if you'd like to restore the old behavior.

```
XGBClassifier(base_score=0.5, booster='gbtree', colsample_bylevel=1,
              colsample_bynode=1, colsample_bytree=1, gamma=0, gpu_id=-1,
              importance_type='gain', interaction_constraints='',
              learning_rate=0.300000012, max_delta_step=0, max_depth=6,
              min_child_weight=1, missing=nan, monotone_constraints='{}',
              n_estimators=100, n_jobs=4, num_parallel_tree=1, random_state=0,
              reg_alpha=0, reg_lambda=1, scale_pos_weight=1, subsample=1,
              tree_method='exact', validate_parameters=1, verbosity=None)
```

## Accuracy

```
y_pred = XGB.predict(X_test)
XGB_l=XGB.score(X_test, y_test)
print('Accuracy= {:.3f}'.format(XGB.score(X_test, y_test)))
```

Accuracy= 0.937

## Precision

```
print('Precision',round(f1_score(y_test, y_pred),2),'%')
```

Precision 0.94 %

## Recall

```
print('Recall',round(recall_score(y_test, y_pred),2),'%')
```

Recall 0.92 %

## F1

```
xgb_f1=round(f1_score(y_test, y_pred),3)
print('F1',round(f1_score(y_test, y_pred),2),'%')
```

F1 0.94 %

## AUC-ROC curve

```
y_predl = XGB.predict_proba(X_test)
fpr = {}
tpr = {}
n_classes = 2
roc_auc = {}
for i in range(n_classes):
    fpr[i], tpr[i], roc_auc[i] = roc_curve(y_test, y_predl[:,i], pos_label=i)
    roc_auc[i] = auc(fpr[i], tpr[i])
colors = cycle(['blue', 'red'])
for i, color in zip(range(n_classes), colors):
    plt.plot(fpr[i], tpr[i], color=color, lw=1.5,
             label='AUC curve of class {0} (area = {1:0.2f})'
             ''.format(i, roc_auc[i]))

plt.plot([0, 1], [0, 1], 'k--', lw=1.5)
plt.xlim([-0.05, 1.0])
plt.ylim([0.0, 1.05])
plt.xlabel('False Positive Rate')
plt.ylabel('True Positive Rate')
plt.title('AUC of Multi Class')
plt.legend(loc="lower right")
plt.show()
```

## Preparing the dataset for ANN model

```
data = pd.read_csv("creditcard.csv")
data.drop("Time", axis=1, inplace=True)
limit = int(0.9*len(data))
train = data.loc[:limit]
val_test = data.loc[limit:]
val_test.reset_index(drop=True, inplace=True)
val_test_limit = int(0.5*len(val_test))
val = val_test.loc[:val_test_limit]
test = val_test.loc[val_test_limit:]

train_positive = train[train["Class"] == 1]
train_positive = pd.concat([train_positive] * int(len(train) / len(train_positive)), ignore_index=True)
noise = np.random.uniform(0.9, 1.1, train_positive.shape)
train_positive = train_positive.multiply(noise)
train_positive["Class"] = 1
train_extended = train.append(train_positive, ignore_index=True)
train_shuffled = train_extended.sample(frac=1, random_state=0).reset_index(drop=True)

X_train = train_shuffled.drop(labels=["Class"], axis=1)
Y_train = train_shuffled["Class"]
X_val = val.drop(labels=["Class"], axis=1)
Y_val = val["Class"]
X_test = test.drop(labels=["Class"], axis=1)
Y_test = test["Class"]

scaler = StandardScaler()
X_train[X_train.columns] = scaler.fit_transform(X_train)
X_val[X_val.columns] = scaler.transform(X_val)
X_test[X_test.columns] = scaler.transform(X_test)
```

## ANN model preparation

### ANN Model

```
def ANN_model():
    model = Sequential()
    model.add(Dense(64, activation="relu", input_dim=(X_train.shape[1])))
    model.add(Dense(32, activation="relu"))
    model.add(Dense(16, activation="relu"))
    model.add(Dense(8, activation="relu"))
    model.add(Dense(4, activation="relu"))
    model.add(Dense(2, activation="relu"))
    model.add(Dense(1, activation="sigmoid"))
    return model
```

#### Accuracy

```
test_results = model.evaluate(X_test, Y_test)
y_pred = model.predict_classes(X_test)
print("Accuracy= {}".format(test_results[1]))
```

```
446/446 [=====] - 0s 841us/step - loss: 0.0568 - accuracy: 0.9992
WARNING:tensorflow:From <ipython-input-83-d48417203ab5>:2: Sequential.predict_classes (from tensorflow.python.keras.engine.sequential) is deprecated and will be removed
after 2021-01-01.
Instructions for updating:
Please use instead: * np.argmax(model.predict(x), axis=-1), if your model does multi-class classification (e.g. if it uses a 'softmax' last-layer activation). * `(m
odel.predict(x) > 0.5).astype("int32")`, if your model does binary classification (e.g. if it uses a 'sigmoid' last-layer activation).
Accuracy= 0.9991573691368103.
```

#### Precision

```
print('Precision',round(f1_score(Y_test, y_pred, average='micro'),3),'%')
```

```
Precision 0.999 %
```

#### Recall

```
print('Recall',round(recall_score(Y_test, y_pred, average='micro'),3),'%')
```

```
Recall 0.999 %
```

#### F1

```
ann_f1=round(f1_score(Y_test, y_pred, average='micro'),3)
print('F1',round(f1_score(Y_test, y_pred, average='micro'),3),'%')
```

```
F1 0.999 %
```

## 7. Result and Evaluation

# Comparison of all Models

```
] :
x = PrettyTable()
print('\n')
print("Comparison of ANN model with")
print("above tradional ML algorithms on F1 score as required")
x.field_names = ["Model", "Accuracy"]
x.add_row(["Random Forest Algorithm", rf_f1])
x.add_row(["Logistic Regression Algorithm", lr_f1])
x.add_row(["XGboost Algorithm", xgb_f1])
x.add_row(["ANN Model", ann_f1])
print(x)
print('\n')
```