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Abstract
Credit cards have become one of the most popular tools when consumers pay the bills with the convenience and rapid development of credit cards. In the situation, the cases of defalcating credit cards increase rapidly. How to detect the abnormality at once has become one of the important problems that the Center of Credit Card has to think carefully when consumers use credit cards. In the study, the mining information is form the consumers' deal. Each information includes the product items they purchased. The credit cards which consumers always use are mining target. We take mining techniques to detect whether the use of credit card is abnormality or not. According to the relativity and plurality of product items which consumers purchase, we mentione two steps for mining method to judge whether the use of credit card is abnormality or not. In the first step, we map the product items which use the credit card to purchase and the deal information of the credit card holder. If it adapts minimum support of transaction, we will judge that the consumption of the credit card is abnormality. If it doesn't adapt minimum support of transaction, we will take the second step. In the second step, we take Classification to find out that those product items affect the will of using credit cards to purchase. We define that these products are related factors. Then from the deal information of credit card holders, we judge whether the related factors appear in deal information. If they are in it, the consumption of the credit card is normality. Otherwise, it is abnormality.
The mining information is taken form the consumers' deal. Each information includes the product items they purchased. The credit cards which consumers always use are mining target. We take mining techniques to detect whether the use of credit card is abnormality or not. According to the relativity and plurality of product items which consumers purchase, we mention two steps for mining method to judge whether the use of credit card is abnormality or not. In the first step, we map the product items which use the credit card to purchase and the deal information of the credit card holder. If it adapts minimum support of transaction, we will judge that the consumption of the credit card is abnormality. If it doesn't adapt minimum support of transaction, we will take the second step. In the second step, we will administer the products one by one. According to the Decision Tree built by ID3 Operation, we can find out which factors will affect the will of purchasing. We define that these factors are related factors and count the proportion of related factors in the deal information. If it adapts minimum relation of single item, it will show that the consumption of the credit card is abnormality. In the same reason, we take the same method to administer other product items that he

purchased and then count each single item. It will show the proportion of normality. If it adapts minimum relation of single item, it will show that the consumption of the credit card is normality. Otherwise, it is abnormality.
According to the methods we mention, we can design and establish a detective system of credit cards. The mining result can provide the Center of Credit Card very useful information to supervise whether the consumption of the credit card is abnormality or not.
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