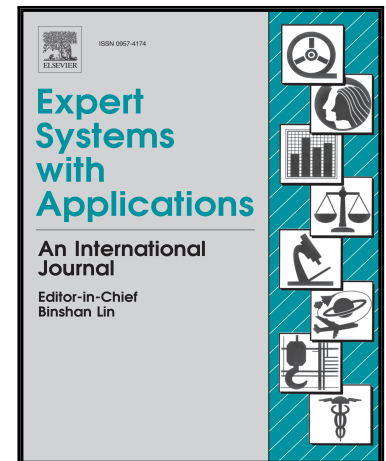


## Accepted Manuscript

A Framework for Data Transformation in Credit Behavioral Scoring Applications Based on Model Driven Development

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**Highlights**

- A framework to systemize the data transformation in KDD projects is proposed.
- The framework reduces the time of transformation with automatic code generation.
- The framework improves the discriminant power of data mining techniques.
- The framework outperforms the two main frameworks in terms of accuracy.
- The framework is evaluated using a public database and a private database.

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