Ideation Phase
Brainstorm & Idea Prioritization Template

Date	**2nd February 2026**
Team ID	**LTVIP2026TMIDS82036**
Project Name	**Online Payments Fraud Detection using ML**
Maximum Marks	4 Marks

Brainstorm & Idea Prioritization:

Brainstorming provides a free and open environment that encourages everyone within a team to participate in the creative thinking process that leads to problem solving. Prioritizing volume over value, out-of-the-box ideas are welcome and built upon, and all participants are encouraged to collaborate, helping each other develop a rich amount of creative solutions.
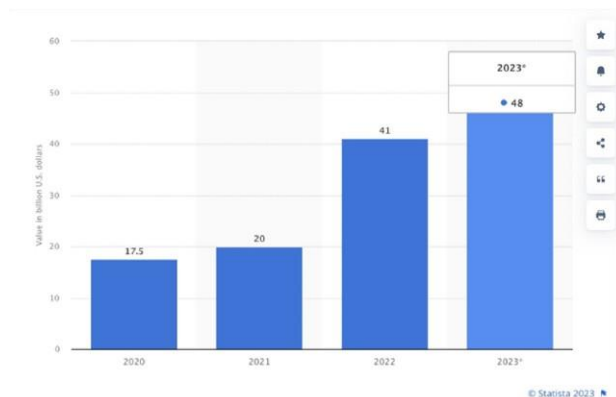
Step-1: Team Gathering, Collaboration and Select the Problem Statement

1

Define your problem statement

Online payment fraud is growing day by day. A problem that millions of customers and businesses worldwide are dealing with.
In recent years, there has been a gradual growth in payment fraud. Online fraud has increased by at least 30%, according to "Statista," resulting in approximately $31 billion USD in payment fraud. This applied to the years 2020–2022. By the end of 2023, it is predicted that the amount would have increased to $48 billion USD.

⏱ 5 minutes

PROBLEM

How might we develop an efficient and accurate method to detect and prevent online payment fraud while minimizing false positives and ensuring a seamless user experience?

Step-2: Brainstorm, Idea Listing and Grouping

2

Brainstorm

Write down any ideas that come to mind
that address your problem statement.

🕐 10 minutes

TIP 💡
You can select a sticky note
and hit the pencil [switch to
sketch] icon to start drawing!

Person 1

ML-based Web application for detection	User and Entity Behavior Analytics	Rule-Based Systems

Person 2

Collaboration and Data Sharing	AI application for detecting fraud	Behavior-based Authentication

Person 3

Data driven ML Application	Geographical Anomaly detection system	Employee training and awareness

Person 4

Network Analysis using pattern recognition	Application for Transaction Sequence Analysis	Geographical Anomaly detection system

Group ideas

Take turns sharing your ideas while clustering similar or related notes as you go. Once all sticky notes have been grouped, give each cluster a sentence-like label. If a cluster is bigger than six sticky notes, try and see if you and break it up into smaller sub-groups.

🕐 20 minutes

ML-based Web application for detection

Data driven ML Application

AI application for detecting fraud

Geographical Anomaly detection system

IP based detection system

User and Entity Behavior Analytics

Behavior-based Authentication

Step-3: Idea Prioritization

Prioritize

Your team should all be on the same page about what's important moving forward. Place your ideas on this grid to determine which ideas are important and which are feasible.

🕒 **20 minutes**

Importance

If each of these tasks could get done without any difficulty or cost, which would have the most positive impact?

ML-based Web application for detection

User and Entity Behavior Analytics

Geographical Anomaly detection system

Feasibility

Regardless of their importance, which tasks are more feasible than others? (Cost, time, effort, complexity, etc.)