

# CUSTOMER JOURNEY MAP

## Scenario: Online Payment Fraud Detection System

Making an online payment and experiencing fraud detection & prevention

1 Entice	2 Enter	3 Engage	4 Exit	5 Extend
User wants to make an online payment, (Shopping, transfer, bill payment, etc.)	User fills: <ul style="list-style-type: none"><li>Amount</li><li>Transaction type</li><li>Receiver details</li></ul>	System analyzes transaction details <ul style="list-style-type: none"><li>Form fields</li><li>Payment confirmation screen</li></ul>	User sees: <ul style="list-style-type: none"><li>"Transaction Successful"</li><li>"Fraud Detected - Transaction Blocked"</li></ul>	User continues using platform
<b>Steps:</b> <ul style="list-style-type: none"><li>User wants to make an online payment (shopping, transfer, bill payment, etc.)</li></ul>	<b>Interactions:</b> <ul style="list-style-type: none"><li>Form fields</li><li>Payment confirmation screen</li><li>UPI / Card / Net banking infer.</li></ul>	<b>Goals &amp; Motivation:</b> <ul style="list-style-type: none"><li>Help me complete payment quickly</li><li>Instant/ (refrom details) &gt; c_4</li></ul>	<b>Goals &amp; Motivation:</b> <ul style="list-style-type: none"><li>Help me detect fraud instantly</li><li>Instant confirmation preview</li></ul>	<b>Goals &amp; Motivation:</b> <ul style="list-style-type: none"><li>Help me trust this system long-term</li></ul>
<b>Goals &amp; Motivation:</b> <ul style="list-style-type: none"><li>Help me complete my payment safely</li><li>Help me avoid "Fraud o" - y, of unauthorized transactions</li></ul>	<b>Positive Moment:</b> <ul style="list-style-type: none"><li>Fast input &amp; validation</li><li>Instant confirmation preview</li></ul>	<b>Positive Moment:</b> <ul style="list-style-type: none"><li>Fast input and validation</li><li>Instant confirmation preview</li></ul>	<b>Positive Moment:</b> <ul style="list-style-type: none"><li>Fraud detected and blocked</li><li>Suspicious transaction flagged</li></ul>	<b>Positive Moment:</b> <ul style="list-style-type: none"><li>Fraud detected and blocked</li><li>Suspicious transaction flagged</li></ul>
<b>Positive Moment:</b> <ul style="list-style-type: none"><li>Smooth login experience</li><li>Trust in secure payment platform</li></ul>	<b>Negative Moment:</b> <ul style="list-style-type: none"><li>Fast input and validation</li><li>Instant confirmation preview</li></ul>	<b>Negative Moment:</b> <ul style="list-style-type: none"><li>Anxiety before clicking "Pay"</li><li>Fear of wrong amount or scam</li></ul>	<b>Negative Moment:</b> <ul style="list-style-type: none"><li>False positive blocking genuine transaction</li><li>Add multi-layer fraud scoring</li></ul>	<b>Area of Opportunity:</b> <ul style="list-style-type: none"><li>Add explanation system ("Why flagged")</li><li>Provide quick support option</li></ul>
<b>Area of Opportunity:</b> <ul style="list-style-type: none"><li>Show visible security badges</li><li>Provide real-time fraud protection message</li></ul>	<b>Positive Moment:</b> <ul style="list-style-type: none"><li>Fast input and validation</li><li>Instant confirmation preview</li></ul>	<b>Negative Moment:</b> <ul style="list-style-type: none"><li>Smart validation checks</li><li>Risk detection before processing</li></ul>	<b>Area of Opportunity:</b> <ul style="list-style-type: none"><li>Add explanation system</li><li>Reduce false positives</li><li>Add multi-layer fraud scoring</li></ul>	<b>Area of Opportunity:</b> <ul style="list-style-type: none"><li>Personalized fraud alerts</li><li>AI based learning from user behavior</li><li>Real-time adaptive security</li></ul>