

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">AmountTransaction typeReceiver details	System analyzes transaction details <ul style="list-style-type: none">Form fieldsPayment confirmation screen	User sees: <ul style="list-style-type: none">"Transaction Successful""Fraud Detected - Transaction Blocked"	User continues using platform
Steps: <ul style="list-style-type: none">User wants to make an online payment (shopping, transfer, bill payment, etc.)	Interactions: <ul style="list-style-type: none">Form fieldsPayment confirmation screenUPI / Card / Net banking infer.	Goals & Motivation: <ul style="list-style-type: none">Help me complete payment quicklyInstant/ details (transaction details) > ₹	Goals & Motivation: <ul style="list-style-type: none">Help me detect fraud instantlyInstant confirmation preview	Goals & Motivation: <ul style="list-style-type: none">Help me trust this system long-term
Goals & Motivation: <ul style="list-style-type: none">Help me complete my payment safelyHelp me avoid fraud o" - y,₹ unatthoized transactions	Positive Moment: <ul style="list-style-type: none">Fast input & validationInstant confirmation preview	Positive Moment: <ul style="list-style-type: none">Fast input and validationInstant confirmation preview	Positive Moment: <ul style="list-style-type: none">Fraud detected and blockedSuspicious transaction flagged	Positive Moment: <ul style="list-style-type: none">Fraud detected and blockedSuspicious b transaction flagged
Positive Moment: <ul style="list-style-type: none">Smooth login experienceTrust in secure payment platform	Negative Moment: <ul style="list-style-type: none">Fast input and validationInstant confirmation preview	Negative Moment: <ul style="list-style-type: none">Anxiety before clicking "Pay"Fear of wrong amount or scam	Negative Moment: <ul style="list-style-type: none">False positive blocking genuine transactionAdd multi-layer fraud scoring	Area of Opportunity: <ul style="list-style-type: none">Add explanation system (Why flagged")Provide quick support option
Area of Opportunity: <ul style="list-style-type: none">Show visible security badgesProvide real-time fraud protection message	Positive Moment: <ul style="list-style-type: none">Fast input and validationInstant confirmation preview	Negative Moment: <ul style="list-style-type: none">Smart validation checksRisk detection before processing	Area of Opportunity: <ul style="list-style-type: none">Add explanation systemReduce false positivesAdd multi-layer fraud scoring	Area of Opportunity: <ul style="list-style-type: none">Personalized fraud alertsAI based learning from user behaviorReal-time adaptive security