Ideation Phase
Empathy Map

Date	31 January 2026
Team ID	LTVIP2026TMIDS55701
Project Name	Online Payment Fraud Detection using Machine Learning
Maximum Marks	2 Marks

Empathy Map:

An Empathy Map is a collaborative visualization used to articulate what we know about a particular type of user. It externalizes knowledge about users in order to create a shared understanding, and to aid in decision making. For this project, the primary user is a Financial Institution or Payment Gateway Operator trying to secure digital transactions using an automated fraud detection system.

SAYS	**THINKS**
• "We need faster, automated fraud alerts." • "Rule-based systems are generating too many false positives." • "We lose customer trust every time a fraud slips through." • "Our manual review team is overwhelmed."	• An ML model could identify patterns humans miss. • Real-time detection would reduce chargebacks significantly. • Regulatory pressure is increasing; we must act now. • A predictive model trained on our data would outperform generic tools.
DOES	**FEELS**
• Manually reviews flagged transactions daily. • Adjusts rule thresholds reactively after fraud incidents. • Spends significant resources on fraud chargeback resolution. • Integrates basic threshold-based fraud filters in payment pipeline.	• **Before:** Frustrated with reactive, slow detection; anxious about regulatory fines. • **After (with ML system):** Confident in real-time protection; relieved by reduced false positives and automated alerts.