

## Ideation Phase

### Brainstorm & Idea Prioritization Template

Date	18 February 2026
Team ID	LTVIP2026TMIDS65699
Project Name	Online Payments Fraud Detection using Machine Learning
Maximum Marks	4 Marks

#### Brainstorm & Idea Prioritization Template:

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.

Use this template in your own brainstorming sessions so your team can unleash their imagination and start shaping concepts even if you're not sitting in the same room.

Reference: <https://www.mural.co/templates/brainstorm-and-idea-prioritization>

#### Step-1: Team Gathering, Collaboration and Select the Problem Statement

The screenshot shows the first step of the template, titled "Step-1 Define your problem statement". It includes a timer icon indicating 5 minutes, a "PROBLEM" section with a lightbulb icon, a "Problem Explanation" section with a list of bullet points, and a "Key rules of brainstorming" section with a list of bullet points. The "Project Name" field at the bottom contains "Online Payments Fraud Detection using Machine Learning".

**1 Step-1**

Define your problem statement

⌚ 5 minutes

**PROBLEM**

How might we detect fraudulent online payment transactions in real-time using machine learning to reduce financial loss and improve digital transaction security?

**Problem Explanation**

With the rapid growth of digital payment systems, online transactions have increased significantly. However, this has also led to a rise in fraudulent transactions, causing major financial losses to individuals and businesses.

Traditional rule-based systems:

- Are slow
- Cannot detect complex fraud patterns
- Fail to adapt to new fraud techniques

There is a need for an intelligent system that:

- Automatically analyzes transaction data
- Identifies suspicious patterns
- Predicts fraud in real-time
- Provides accurate & scalable detection

**Key rules of brainstorming**

- Stay on topic.
- Defer judgment.
- Go for volume.
- Encourage wild ideas.
- Listen to others.
- If possible, be visual.

**Project Name**

Online Payments Fraud Detection using Machine Learning

## Step-2: Brainstorm, Idea Listing and Grouping

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### Brainstorm

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

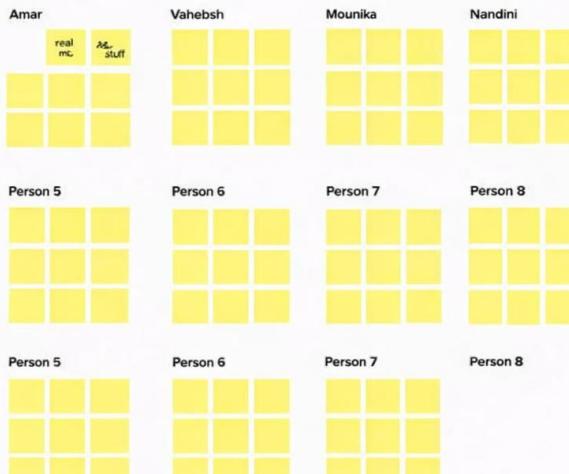
⌚ 10 minutes

3

### Group Ideas

Take turns sharing your ideas while clustering similar or related notes as you go. In the last 10 minutes, give each cluster a sentence label. If a cluster is bigger than six sticky notes, try and see if you can break it up into smaller sub-groups.

⌚ 20 minutes



Mounika    Nandini    Sravani    Rekha

TIP  
Add a sentence label to identify note clusters. When a cluster grows too big, see if you can break it down into sub-groups.

## Step-3: Idea Prioritization

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### 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

