

## Ideation Phase

### Empathize & Discover

Date	25 January 2026
Team ID	LTVIP2026TMIDS90948
Project Name	Online Payments Fraud Detection using Machine Learning
Maximum Marks	4 Marks

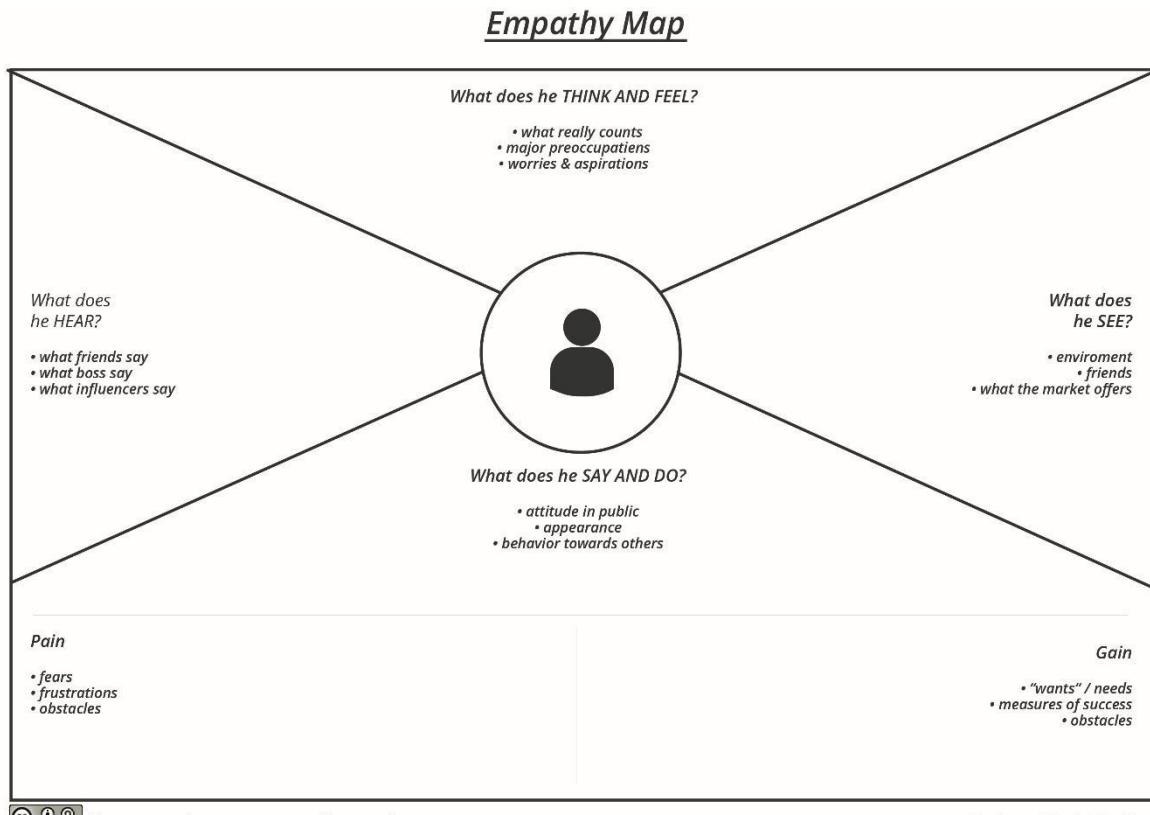
#### **Empathy Map Canvas:**

An empathy map is a simple, easy-to-digest visual that captures knowledge about a user's behaviours and attitudes.

It is a useful tool to help teams better understand their users.

Creating an effective solution requires understanding the true problem and the person who is experiencing it. The exercise of creating the map helps participants consider things from the user's perspective along with his or her goals and challenges.

#### **Example:**



Business Model Toolbox

Reference: <https://www.mural.co/templates/empathy-map-canvas>

## Example: Online Payments Fraud Detection using Machine Learning

Template

The empathy map for the credit/debit card fraud detection project captures the thoughts, feelings, actions, and influences shaping the behavior of the end users (consumers).

**Online Payments Fraud Detection Using ML**

The map reveals a nuanced understanding of their experiences, needs, and aspirations within the context of financial transactions and fraud prevention.

Originally created by Diane Riley at [UXPin](#).

Share template feedback

Need some inspiration? See a template project or download for free to get started and learn. [Open example](#)

**WHO are we empathizing with?**  
Who is the person we want to understand? What is the situation they are in? What is their role in this situation?

**What do they HEAR?**  
What are they hearing others say? What are they hearing from friends? What are they hearing from colleagues? What are they hearing second-hand?

**What do they SEE?**  
What do they see in their immediate environment? What do they see others saying and doing? What are they watching and reading?

**What do they SAY?**  
What have we heard them say? What can we imagine them saying?

**What do they DO?**  
What are they do today? What intentions do we observe? What can we imagine them doing?

**GOAL**  
We want people to understand that we are here to help them prevent fraud and protect their assets.

**PAINS**  
What are their fears, frustrations, and challenges?  
Fear of financial loss due to fraud.  
Frustration with false positives leading to extreme transactions.  
Worry about the security of their personal information.  
Anxious about the overall security of their financial information.

**GAINS**  
What are their wants, needs, hopes, and dreams?  
Feel a sense of relief when their transaction is flagged as safe.  
Hope for a reliable and trustworthy financial institution.  
Dream of a fraud-free future where their assets are protected.

**INFLUENCES**  
What other thoughts and feelings might influence their behavior?  
They might hear misleading news about financial incidents, as well as recommendations for various financial platforms.  
Dissipates any false information and reduces stress with fraud prevention measures, potentially enhancing peace of mind and security.  
How much negative news about fraud losses will affect their behavior, and whether they will become more paranoid if seeing their accounts.

**EMPATHY STATEMENTS**  
Engaging in honest transactions with no intent to harm others.  
Participate in secure and transparent financial transactions.  
No need to constantly check for updates or notifications.  
Want to feel safe and secure when making online purchases.  
Feel a sense of relief when their transaction is flagged as safe.  
Hope for a reliable and trustworthy financial institution.  
Dream of a fraud-free future where their assets are protected.  
Relaxing in a safe environment, feeling secure and comfortable, and able to trust the system for protecting their financial interests.  
My family depends on me to keep my financial information safe, so I want to make sure that my transactions are flagged as safe.

**WHAT DO THEY NEED TO DO?**  
What jobs do they want or need to get done? What are the steps they need to take to meet their goals? How well will they know they've accomplished it?  
Want to feel safe and secure when making online purchases.  
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