PROBLEM – SOLUTION FIT CANVAS

Online Payments Fraud Detection Using Machine Learning

Customer Segments	Jobs / Problems	Triggers
Banks, FinTech companies, E-commerce platforms, Digital payment users.	Detect fraud quickly, prevent unauthorized payments, ensure secure transactions.	Increase in cyber fraud, customer complaints, growth of digital transactions.
Emotions (Before / After)	**Available Solutions**	**Constraints**
Before: Fear of loss, low trust. After: Confidence and secure usage.	Rule-based detection, manual verification, traditional monitoring.	Huge data volume, real-time need, limited manpower.
Behaviour	**Channels**	**Root Cause**
Manual monitoring, reactive fraud blocking, static rules.	Online banking systems, payment gateways, fraud dashboards.	Traditional systems cannot learn new fraud patterns.
Your Solution	**Value Proposition**	**Expected Impact**
Machine Learning model (Random Forest) analyzes transactions and predicts fraud in real time.	Intelligent automated fraud detection for secure digital payments.	Reduced fraud loss, faster detection, scalable banking solution.