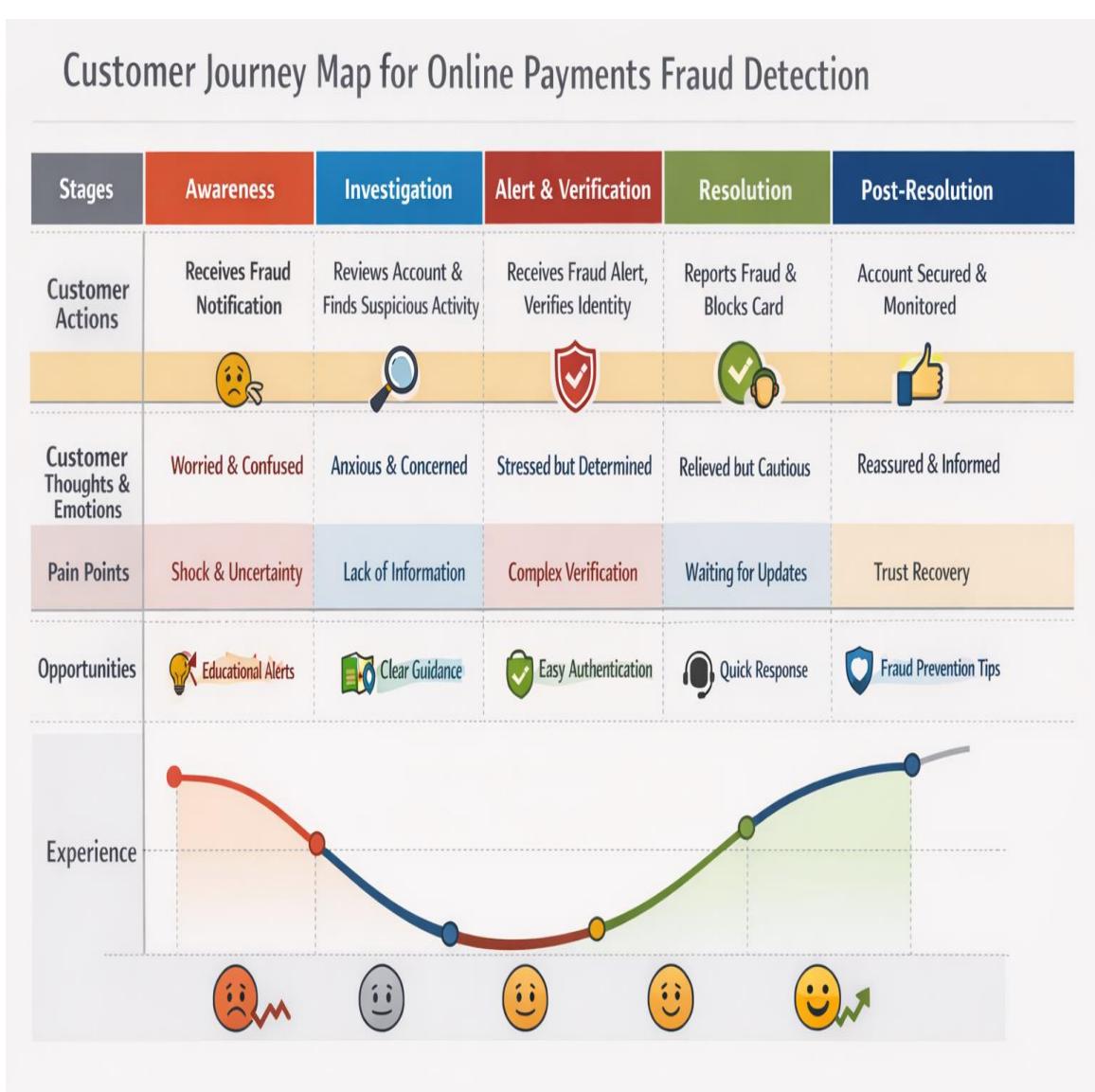


Requirements Analysis

Customer Journey Map Report

Date	14 February 2026
Team ID	LTVIP2026TMIDS54062
Project Name	Online Payments Fraud Detection using Machine Learning



Customer Persona: Digital Banking Customer / Online Payment User

 Customer Journey in Fraud Response				
Awareness	Consideration	Decision	Action	Post-Action
Customer Goal: Identify suspicious transaction or receive fraud alert  <ul style="list-style-type: none"> ● SMS Alerts ● Email Notification ● Banking App Alert Touchpoints: <ul style="list-style-type: none"> ● SMS Alerts ● Email Notification ● Banking App Alert Experience: <ul style="list-style-type: none"> ● Shocked & Worried Pain Point: <ul style="list-style-type: none"> ● Fear of financial loss 	Customer Goal: Understand if transaction is fraudulent  <ul style="list-style-type: none"> ● Mobile Banking App ● Customer Support Chat ● Transaction History Touchpoints: <ul style="list-style-type: none"> ● Mobile Banking App ● Customer Support Chat ● Transaction History Experience: <ul style="list-style-type: none"> ● Confused & Checking Details Pain Point: <ul style="list-style-type: none"> ● AI-Based Explanation 	Customer Goal: Decide whether to block card / report fraud  <ul style="list-style-type: none"> ● Fraud Confirmation ● OTP Verification ● Customer Care Call Touchpoints: <ul style="list-style-type: none"> ● Fraud Confirmation ● OTP Verification ● Customer Care Call Experience: <ul style="list-style-type: none"> ● Stressed & Taking Action Pain Point: <ul style="list-style-type: none"> ● One-Click Reporting 	Customer Goal: Secure account and prevent further loss  <ul style="list-style-type: none"> ● Card Block Option ● Refund Request Form ● ID Verification Touchpoints: <ul style="list-style-type: none"> ● Card Block Option ● Refund Request Form ● ID Verification Experience: <ul style="list-style-type: none"> ● Complex Steps Pain Point: <ul style="list-style-type: none"> ● One-Click & Fast Refund 	Customer Goal: Regain trust and monitor account safety  <ul style="list-style-type: none"> ● Confirmation Message ● Refund Credit Alert ● Fraud Summary Report Touchpoints: <ul style="list-style-type: none"> ● Confirmation Message ● Refund Credit Alert ● Fraud Summary Report Experience: <ul style="list-style-type: none"> ● Reassured & Cautious Pain Point: <ul style="list-style-type: none"> ● Fraud Tips & Security Advice

Key Insights:

- Customers expect **real-time fraud detection and instant alerts**.
- Simple and clear communication reduces panic during fraud incidents.
- Easy verification processes increase customer trust.
- Faster refund processing improves overall customer satisfaction.
- Continuous monitoring and fraud education build long-term loyalty.