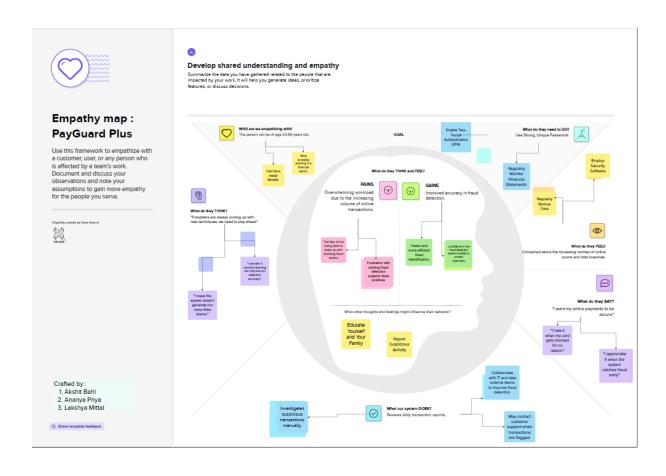
Ideation Phase Empathy Map

Date	18 October 2023
Team ID	593197
Project Name	PayGuard Plus – An Online Payments Fraud
	Detector
Maximum Marks	4 Marks
Team Size	3
Member 1 – Team Lead	Akshit Bahl (21BIT0012)
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To create an empathy map for preventing online payments fraud, it's important to understand the actions and perspectives of individuals who are actively taking measures to protect themselves from fraud. Here's an empathy map for this scenario:

1. **User Persona**:

- Role: Online Shopper
- Demographics: Varied (age, gender, etc.)
- Background: Regular online shoppers who use various payment methods.

2. **Says**:

- "I always check my bank statements for any unauthorized transactions."
 - "I never share my card details over unsecured websites."
 - "I try to use two-factor authentication wherever possible."

3. **Thinks**:

- "I wonder if this website is safe before making a payment."
- "Are there any new scams or techniques I need to be aware of?"
- "I hope my financial information is secure when I shop online."

4. **Feels**:

- Concerned about the increasing number of online scams and data breaches.
 - Relieved when they successfully protect themselves from fraud.
- Anxious about the safety of their personal and financial information.

5. **Does**:

- Researches websites and sellers before making online purchases.
- Keeps software and antivirus programs up to date.
- Monitors emails and messages for phishing attempts.

6. **Pain Points**:

- The constant need to be vigilant when shopping online.
- Worry about falling victim to scams.
- Annoyance with the inconvenience of frequent security measures.

7. **Gains**:

- Confidence in their ability to protect themselves from fraud.
- Peace of mind when shopping online.
- A sense of control over their online financial transactions.

8. **User Persona**:

- Role: Small Business Owner
- Demographics: Varied (age, gender, etc.)
- Background: Individuals running e-commerce or online businesses.

9. **Says**:

- "I implement strict security measures for my online store."
- "I regularly educate my employees about potential fraud risks."
- "I'm willing to invest in fraud prevention tools."

10. **Thinks**:

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- "How can I balance security with a seamless customer experience?"
 - "Are there any emerging threats that I need to prepare for?"
 - "I hope my business can thrive without falling victim to fraud."

11. **Feels**:

- The responsibility of safeguarding their customers' data and payments.
- Frustration when dealing with fraudulent chargebacks and disputes.
 - Determined to keep their online business secure.

12. **Does**:

- Uses secure payment gateways and regularly updates security protocols.
 - Trains employees to recognize and respond to fraud attempts.
 - Stays informed about the latest fraud prevention techniques.

13. **Pain Points**:

- Balancing security measures with a smooth customer experience.
- Financial losses due to fraudulent transactions.
- The stress of constantly adapting to evolving fraud tactics.

14. **Gains**:

- A successful online business that builds trust with customers.
- Reduced financial losses from fraud.
- A sense of security and confidence in their business's future.

Understanding the actions and concerns of online shoppers and small business owners in the context of online payments fraud prevention is essential for developing effective fraud prevention measures and systems that cater to their needs and expectations.