Project Snapshot

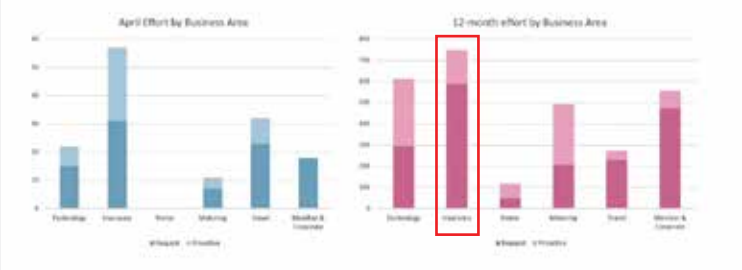
Product: Insurance Authentication & Payment

Timeline: 15 Sept - 14 Oct 2025 (25 working days)
Team: 2 UX Designers, 1 Product Manager, 4 Engineers, Content, Insights, Business Analyst, General Manager
Role: Lead UX Designer (me)
Scope: Reducing login friction and improving payment flexibility
Impact: Lower abandonment and higher conversion
Constraints: Auth0 limitations, legal approvals, legacy tech dependencies

Product & User Context

Business focus

The strong focus on insurance aligns with strategic priorities. Over the past 12 months, insurance requests have continued to grow, reaching more than 750 requests.



Drop rate

Key area for user drop off across home, motor, and landlord. Consistently 10% across products at payment stage.

Core driver for GWP growth:
For every 1% in online conversions = 2860 policies ($3.4m in GWP)

RAA

portfolio online link

Product & User Context

User's voice from journey map

"I want to pay with PayPal and other flexible payment options"

"The process is too long and includes too many questions"

"I want to edit details without returning to the summary page"

"I want fewer clicks to complete payment"

"Users are dropping off because they don't notice the additional IPSI confirmation screen and button"

portfolio online link

Business + Technical contraints

Business requirement

Increase in quote to buy conversion rate and completion rate

Minimising time for complete quote to buy process

Reduction in abandonment rate
Error rate minimised

PayPal is a highly requested option with strong potential usage. It may be applied soon, but is currently deprioritised due to platform and integration constraints.

Technical constraints

RAA uses Angular for the website and React (via Sitecore) for MyAccount, resulting in no unified platform control.

A foundational issue: fixing it will resolve multiple downstream payment journey friction points.

Problem Definition

“How might we make insurance payments simple and flexible, so members can pay quickly, in the way and at the time that works best for them, whether online or offline?”

RAA

portfolio online link

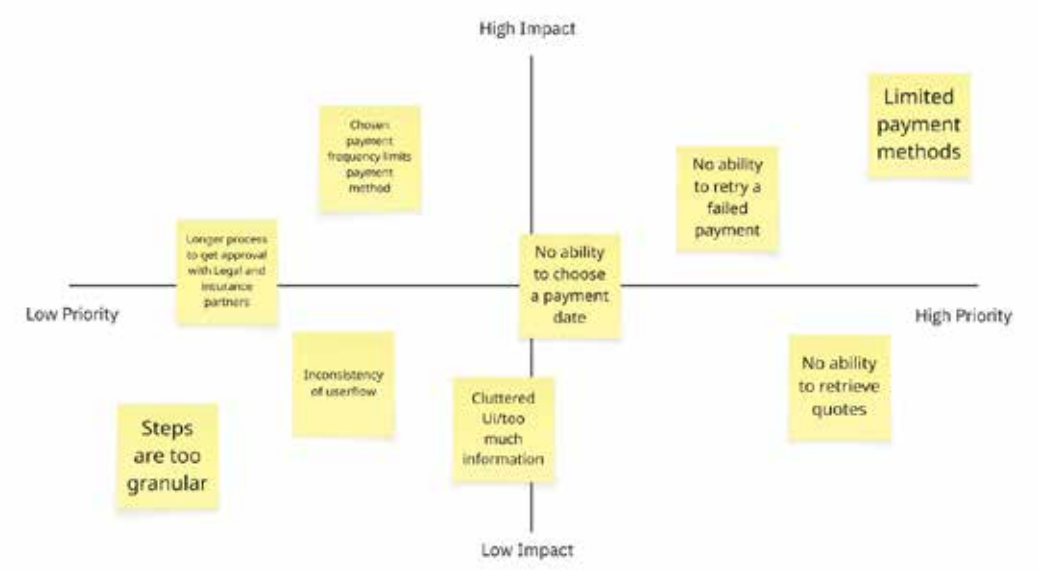
Reseach insights - Edge cases

After hours payent access	Deferred Payment / Pay Later	Save progress at payment	Security / Veritication Enhancements	Multiple Account Support
Enables members to make payments outside standard business hours	Allows members to choose a future date and enter details so a payment wll come out later, rather than manually paying later via offline methods	Reduces frictions by allowing them to save their progress at the payment stage	Focused on increasing member confidence during transactions	Allow members to manage payments from multiple bank accounts or credit cards

RAA

portfolio online link

Prioritisation Framework



Highest priority issues:
Limited payment methods
No ability to retry failed payments
No ability to retrieve quotes

Medium priority issues:
No ability to choose a payment date
Payment frequency limits payment method choice

Lower impact usability issues:
Cluttered UI / too much information
Inconsistent user flow
Steps are too granular

Operational challenge:

Longer approval process with legal and insurance partners

Key takeaway:

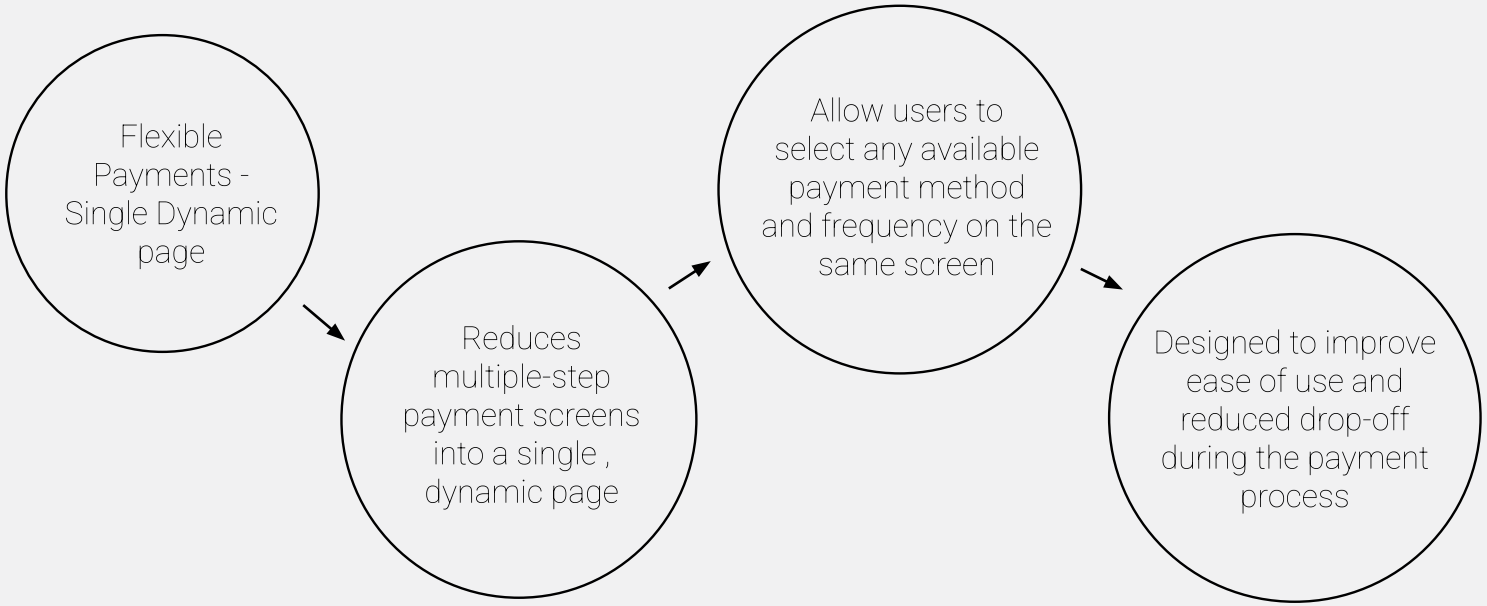
Focus first on improving payment flexibility, failed payment recovery, and quote retrieval experience.

RAA

portfolio online link

Opportunity Area

Decisons



Flexible payment options: A single dynamic payments page that combines all payment methods and frequency options. Users can pay via credit card, direct debit, or digital wallets, and choose monthly or annual payments schedules, all on one page

Opportunity Area

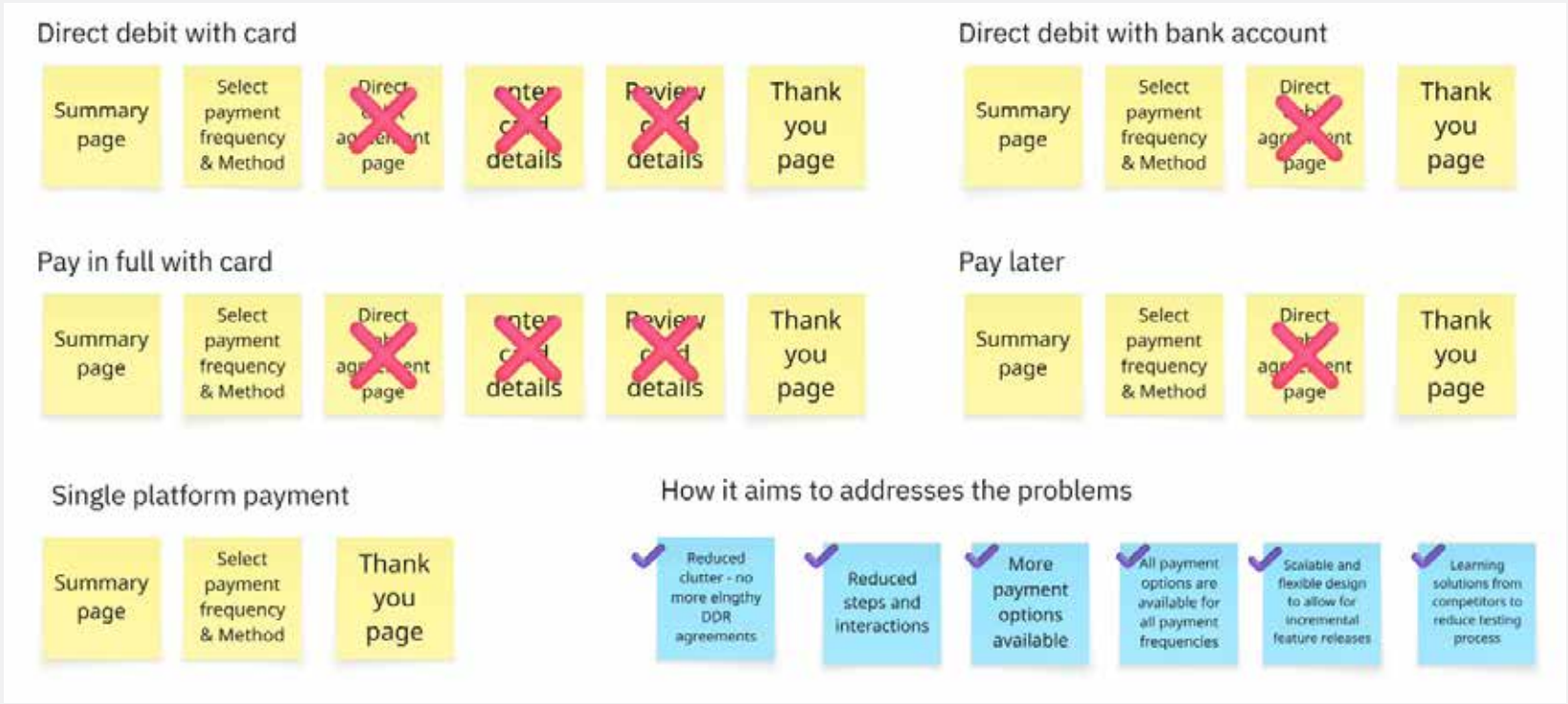
Current Userflow

Summary

Consolidate duplicated payment steps into a single streamlined experience to reduce cognitive load, minimise navigation, and improve checkout efficiency.

Opportunity Area

After (Proposed userflow)

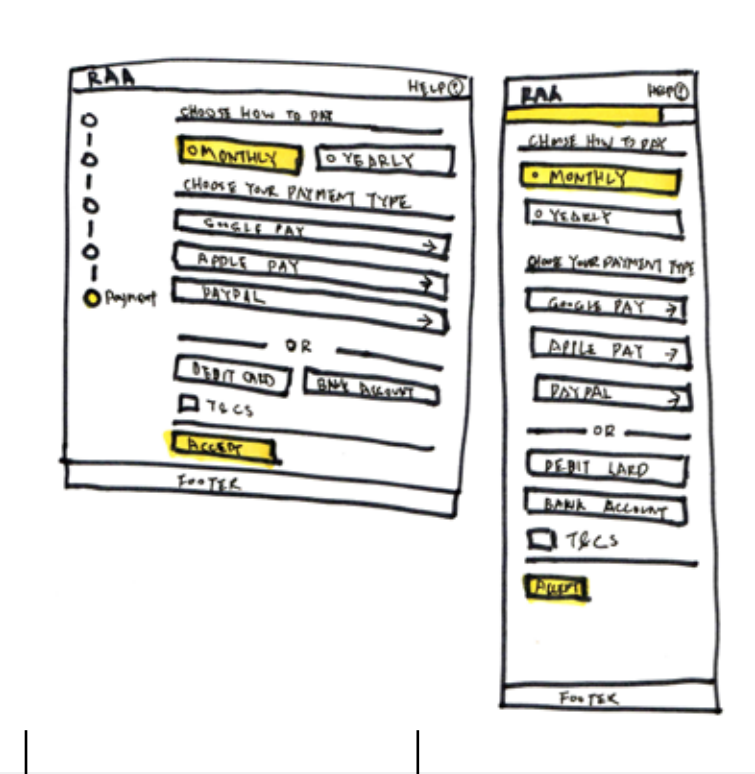


Summary

Streamline the payment journey by reducing clutter and unnecessary steps, while enabling flexible payment options and a scalable platform for future enhancements.

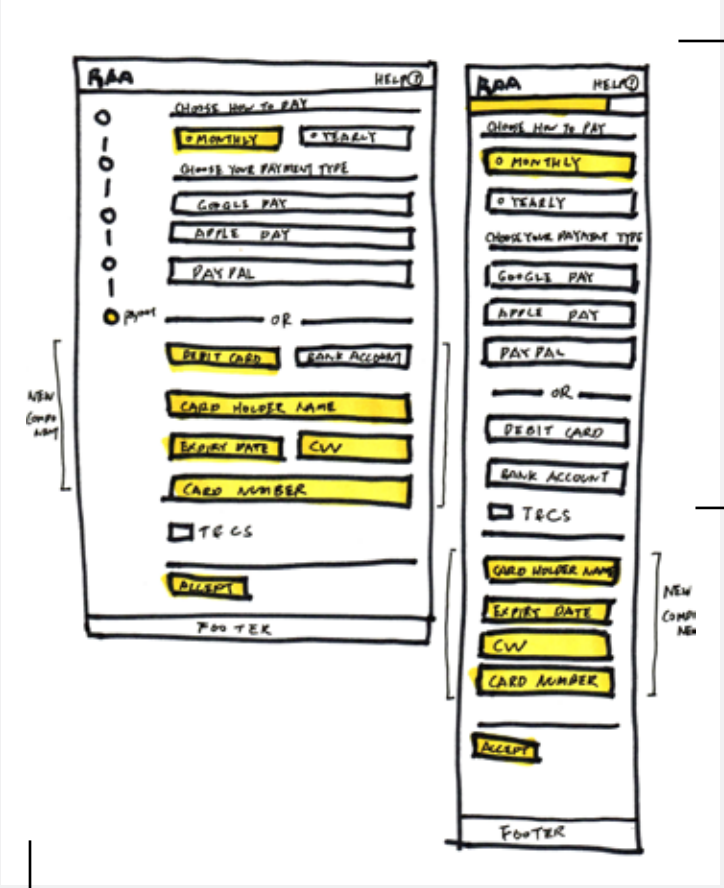
portfolio online link

Ideation & Exploration



Having multiple options for payments at home, landlord and motor insurance

All lined up in the same page and all QTB journeys goes to the single payment platform



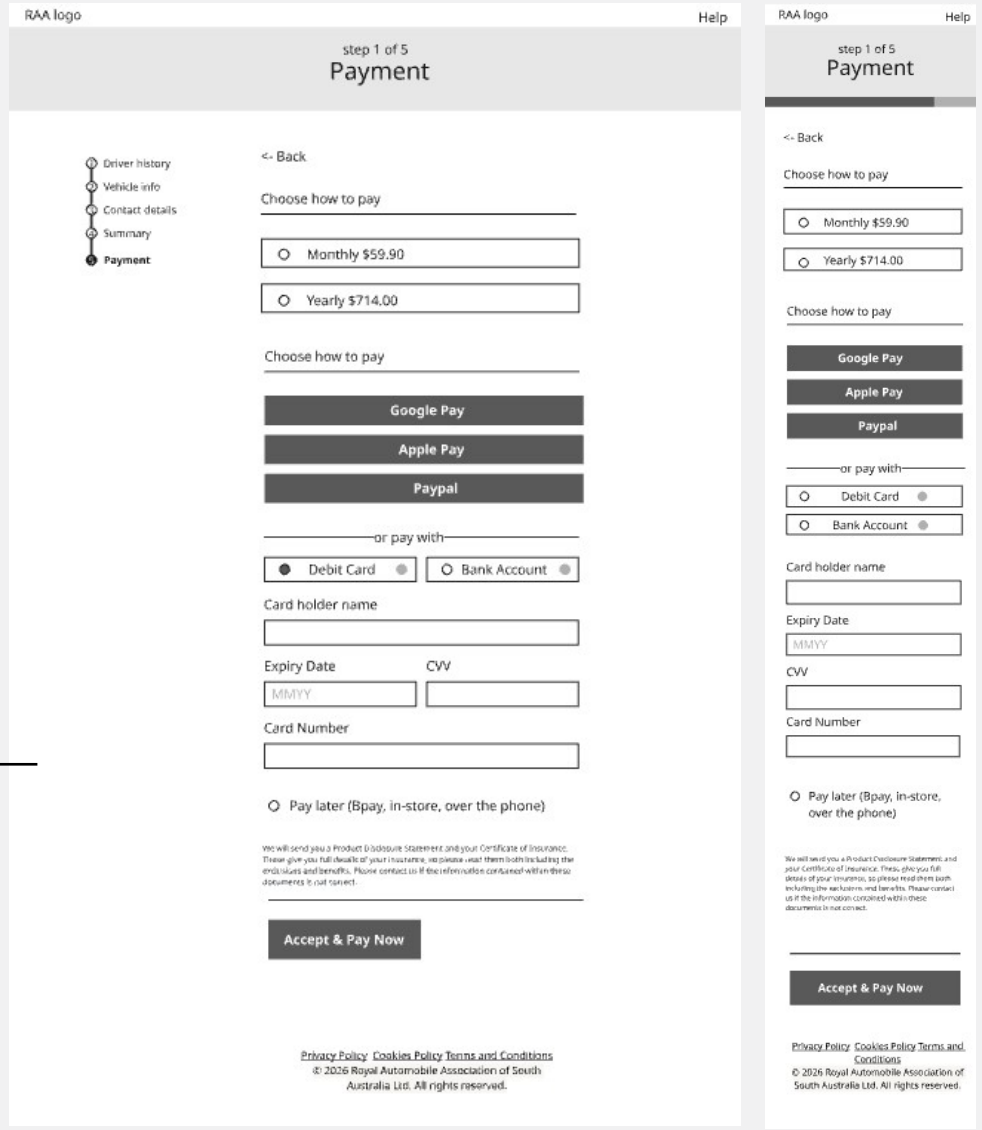
Make sure users pick one option and turn off other options as user progress the payment

Both desktop and mobile have the same functionalities as well as screen reader users and keyboard users

This component pops up when user clicked either debit or credit card

[portfolio online link]

Lo-Fi Concepts

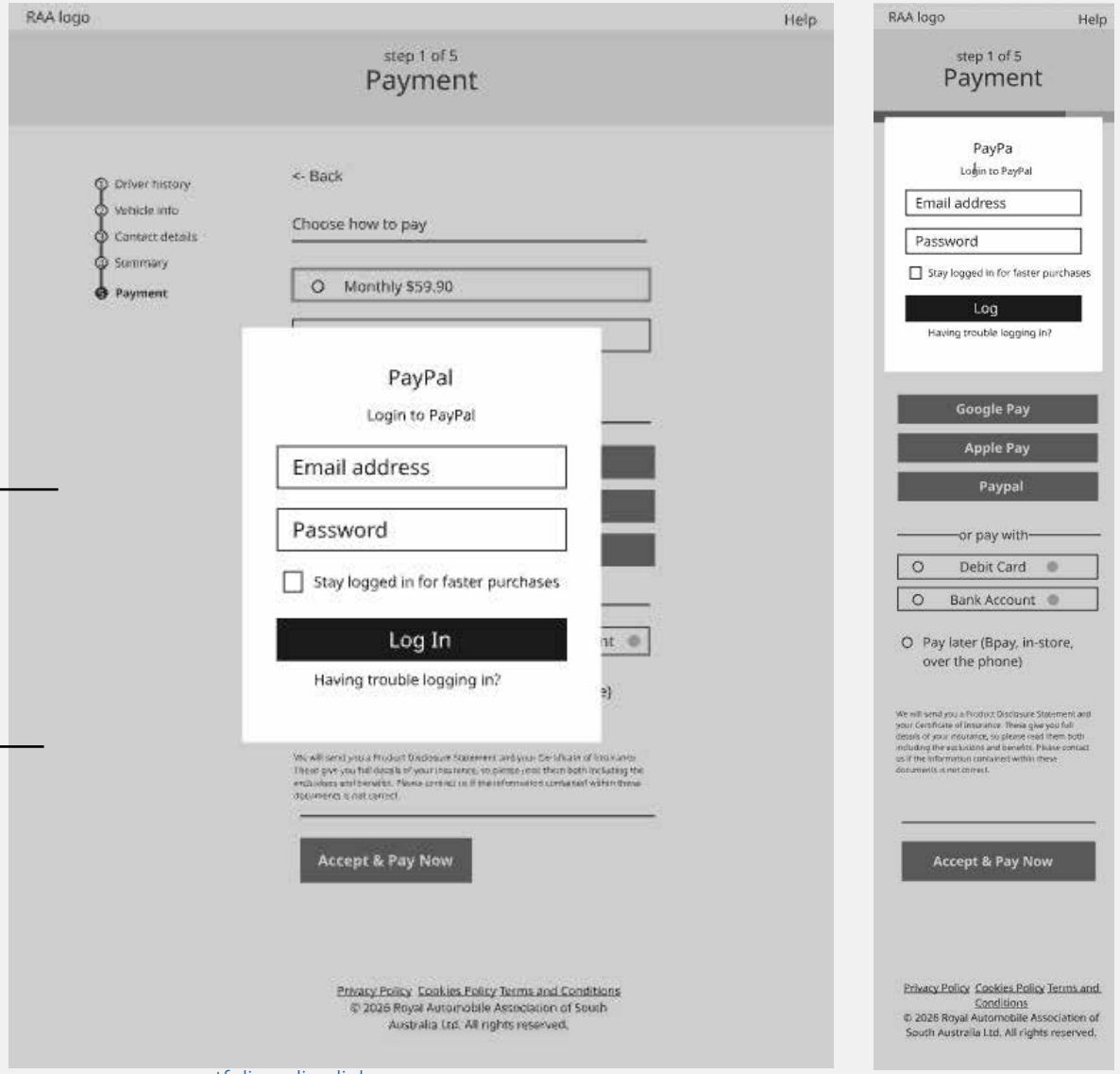


Lo-fi designs were created in Miro for team collaboration and user testing purposes. Both desktop and mobile experiences were reviewed and mapped out

This demonstrates what users will see after clicking either the “Debit Card” or “Bank Account” button, which triggers a new component to appear

[portfolio online link]

Lo-Fi Concepts

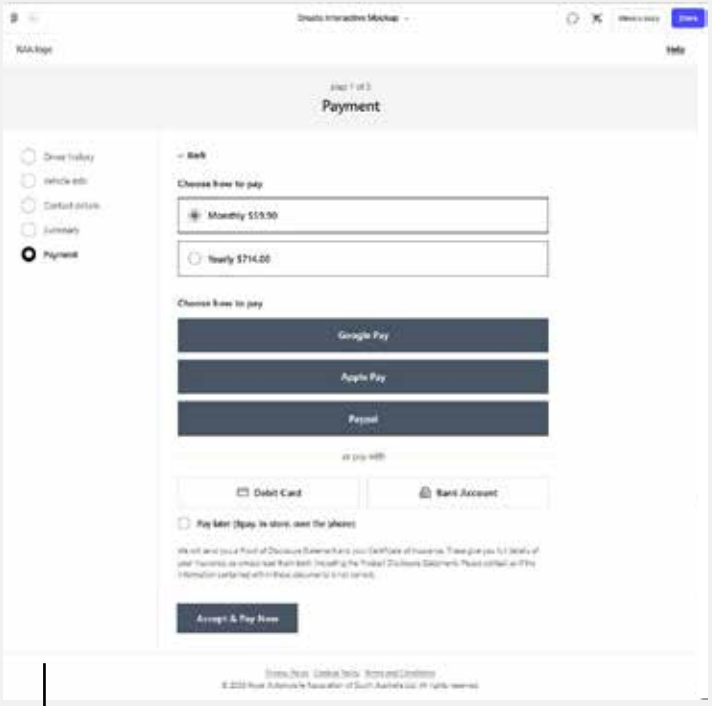


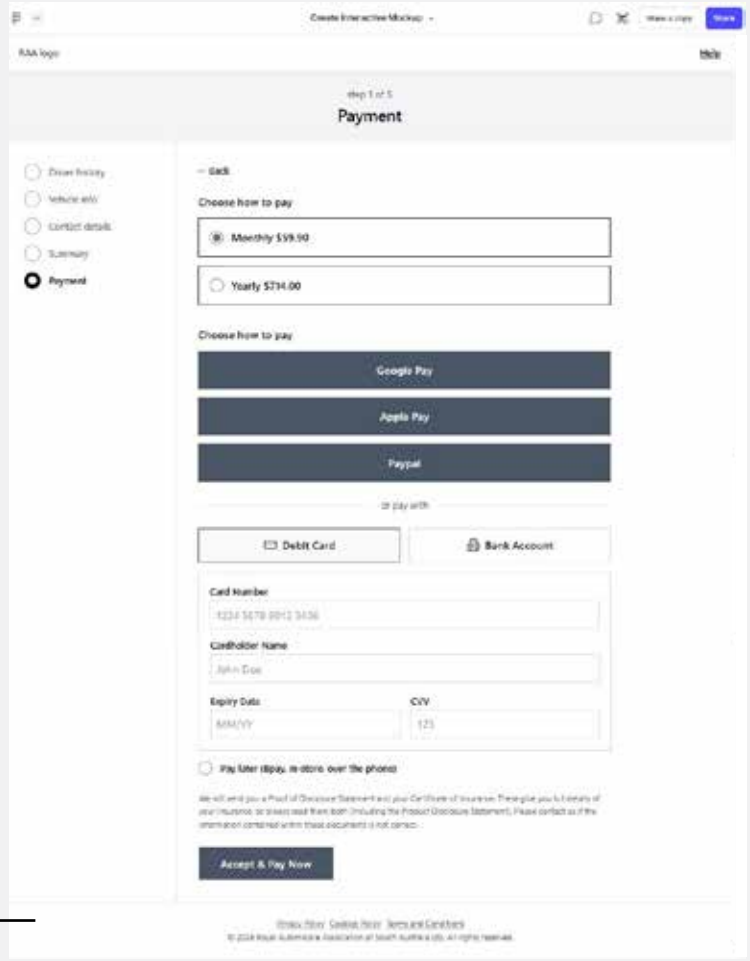
The concept introduces multiple payment options to provide users with greater flexibility and choice. In this scenario, the user selects a familiar online payment method such as PayPal

Users remain on the same page throughout the process, while the external payment page opens in a new tab. Once the payment is successfully completed, the experience redirects users back to the success page

[portfolio online link]

AI Generated Prototype





Lo-fi concepts were initially generated using AI through Figma Make to rapidly create prototypes for impression testing during user testing sessions

The designs were then further refined by incorporating credit card input fields and developing a dedicated success page to support the end-to-end payment flow

[portfolio online link]

Testing + Validation

Aim

Uncover usability issues

- Uncover & understand pain points
- Find opportunities for improvement
- Validate or invalidate our ideas andhypotheses

Method

Unmoderated usability testing:

- Users interact with a prototype to complete the task of paying online fortheir car insurance
- Participants think aloud while interactingand the sessions are recorded so we canobserve what they say and do
- Participants respond to a post-testquestionnaire related to the task

Analysis

Affinity mapping/theming:

- The UX team turned the recordings, transcript and responses into notes
- The notes were organised by theme
- These themes highlight to us what wentwell, what didn't go so well, and whereour focus should be for the next iteration

RAA

portfolio online link

Testing + Validation

Overall, the proposed payment flow performed well and requires only minor optimisations

What worked?

The payment process meets user expectations and performs comparably to market leaders

Users found the flow intuitive and straightforward with minimal friction
The varied payment methods exceeded user expectations giving more flexibility
The process was clear, and users were confident when making payment

Minor enhancements:

The pay later language could be clearer to avoid buy-now-pay-later confusion

There was some appetite for other payment frequencies such as quarterly payments

How does this impact earn out?

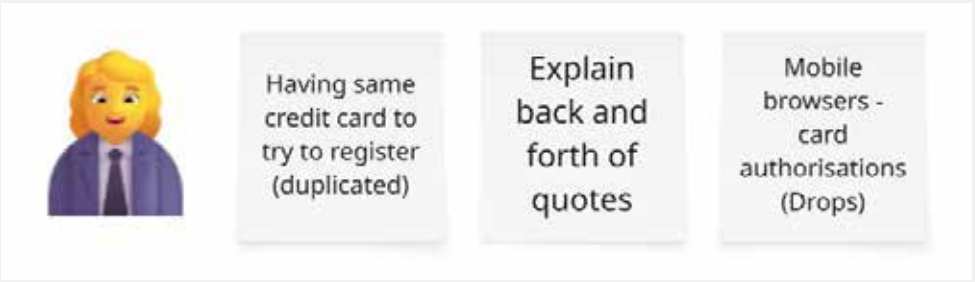
Less friction and more clarity should reduce payment drop offs = more paid policies

Flexible payment methods provide users with more choice, so they can pay in the way that suits them

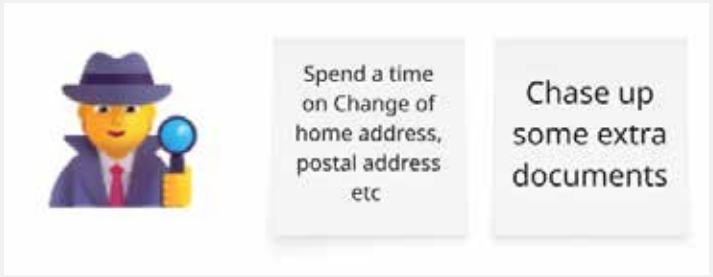
portfolio online link

Cross-Functional Collaboration

RCC (Call centre)

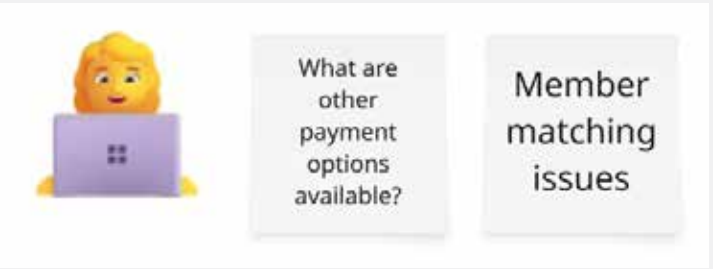


Claims Dept



Executive Team

Digital Team



Conflicts

Cross-functional challenges included balancing scalable technical solutions with operational support needs, differing team priorities, and limited documentation impacting traceability and alignment.

→

How I aligned?

Alignment was supported by maintaining the design system and detailed design specifications for future scalability, providing demonstrations to RCC staff to improve operational readiness, and documenting decisions in Confluence to ensure traceability and future reference.

RAA

portfolio online link

How AI Supported This Project

AI-Assisted Rapid Prototyping

Rapidly transform lo-fi screenshots into interactive prototypes, significantly reducing prototyping time and accelerating stakeholder feedback cycles.

Standardised Research Templates for User Testing

With reusable templates to generate screener questions and user testing scripts, increasing research preparation speed and consistency across studies.

AI-Powered User Testing Synthesis

Summarise user testing results and streamline synthesis, improving efficiency and reducing analysis time while maintaining key insights.

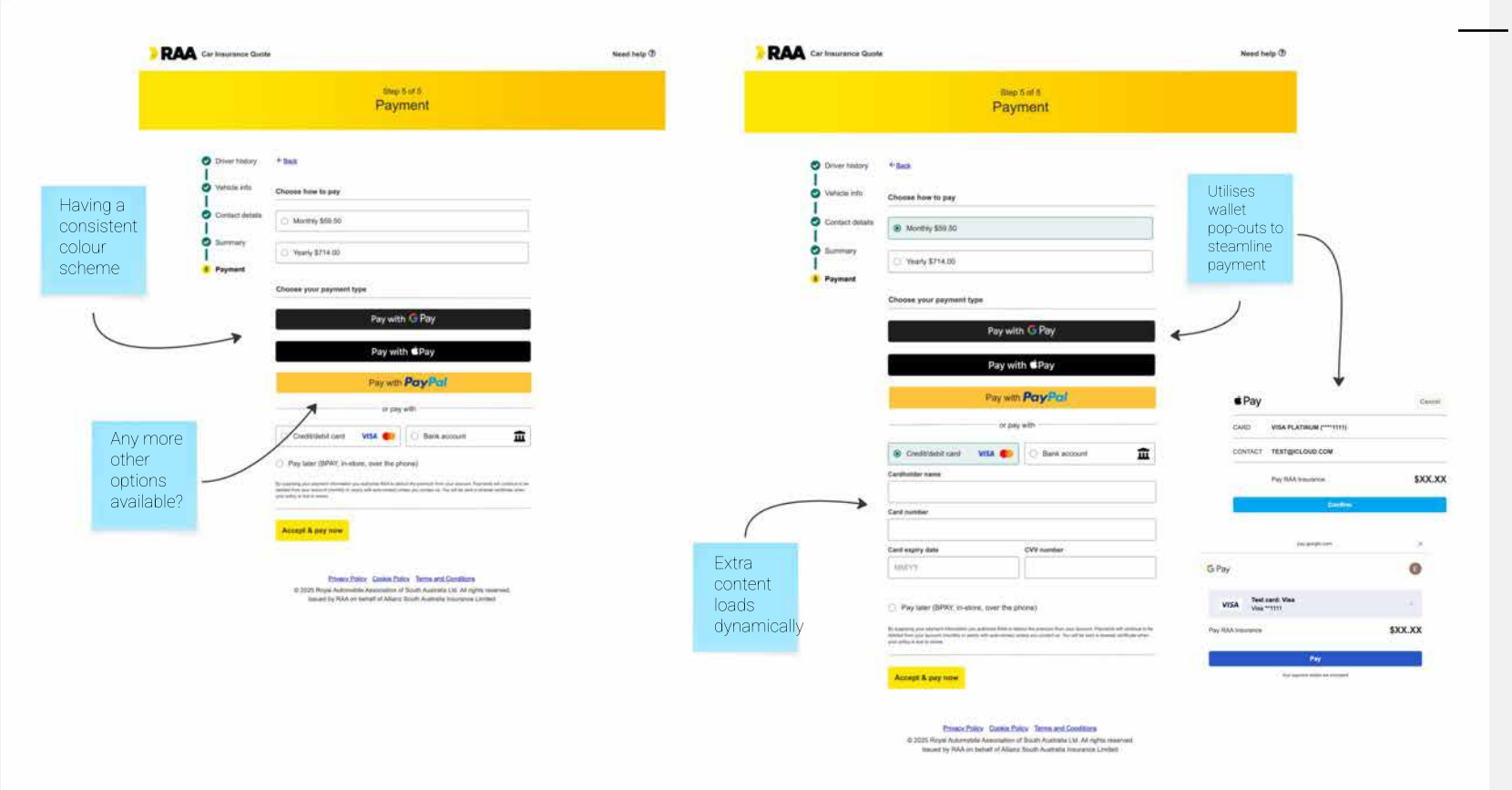
UX Knowledge Base Summary Page

Created a summary page in Confluence to centralise documentation, with plans for further development to support broader UX team needs and collaboration.

RAA

portfolio online link

Iteration Process



Collaborated with the team to iterate on the design based on user testing insights and internal feedback. We identified potential risks and areas for improvement.

Key suggestions included simplifying the experience by conditionally hiding unnecessary components—for example, hiding credit card input fields when a user selects Apple Pay.

Accessibility & Edge Cases

We also conducted an accessibility review aligned with WCAG guidelines, referencing Vision Australia (Australia's largest not-for-profit organisation and registered charity). RAA is committed to delivering products and services that meet AA+ accessibility standards.

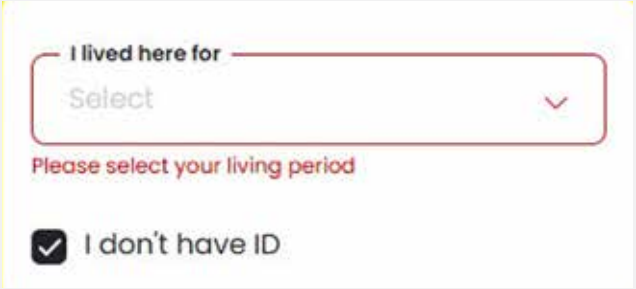
Below are some key findings:

Error messages are not consistently announced or properly associated with their corresponding input fields, which can make it unclear for users—especially those using assistive technologies—what needs to be corrected.

WCAG 2.1 Success Criterion 3.3.1 (Error Identification):
"For each input field that collects user data, an error message is provided that identifies the item in error and describes the error in text in a way that is perceivable by assistive technologies."

We also observed that CTA buttons are not fully operable via keyboard or screen readers, and focus states are not always clearly indicated. This can prevent some users from successfully completing key tasks.

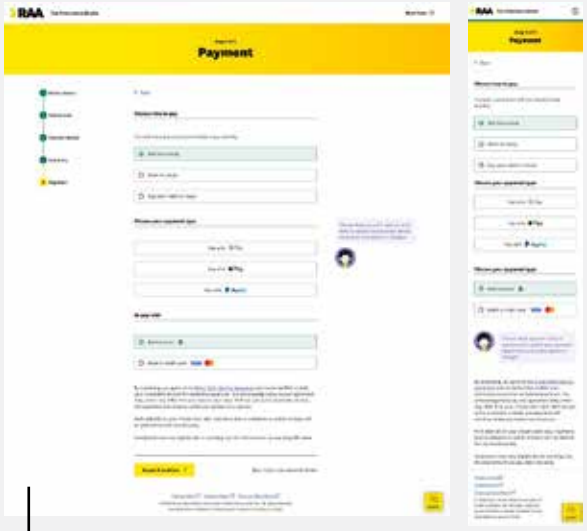
WCAG 2.1 Success Criterion 2.1.1 (Keyboard):
"All functionality of the content is operable through a keyboard interface without requiring specific timings for individual keystrokes."



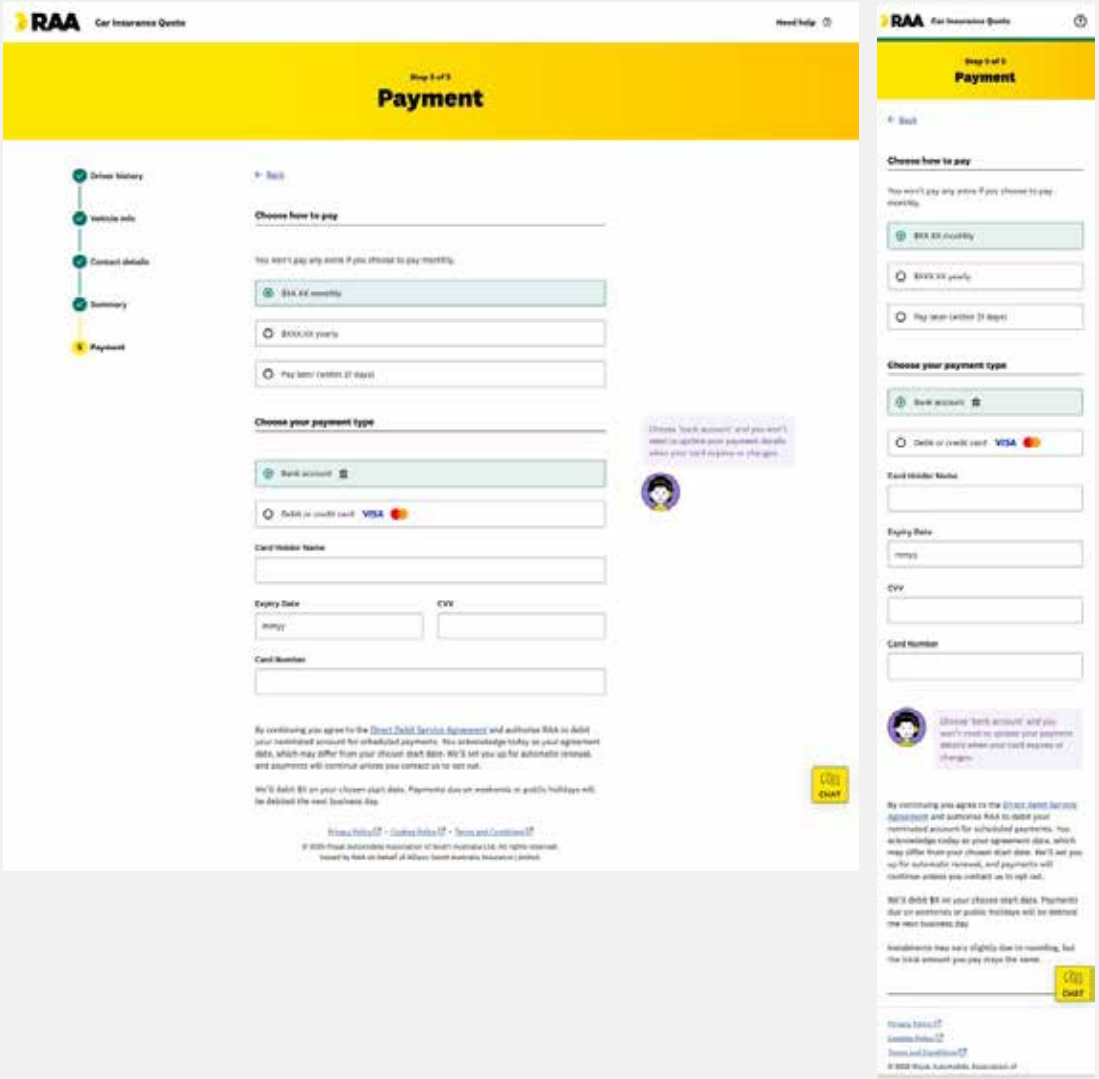
RAA

portfolio online link

Final Solution



We have developed this page and implemented it across the Home, Landlord, and Motor insurance payment journeys to ensure a consistent experience across all key product areas.



portfolio online link

Outcomes and Impact

Reduced payment abandonment decreased from an average of 10.0% to 9.2% across Motor, Home, and Landlord insurance journeys between November 2025 and April 2026. This improvement led to higher transaction completion rates, with an estimated uplift of 2,631 additional policies and AUD $3.12M in annual revenue (forecast).

Other Achievements

- Reduced friction in the payment stage across insurance quote-to-buy journeys, improving overall user flow efficiency
- Streamlined a complex 5-step payment process into a single, dynamic page experience
- Expanded payment flexibility across multiple methods, including monthly, yearly, fortnightly, direct debit, card, and digital wallet options
- Improved accessibility compliance aligned with WCAG 2.1 standards, covering keyboard navigation, zoom responsiveness, and mobile interactions
- Reduced user confusion and reliance on support by improving validation, payment selection, and confirmation flows
- Established a scalable foundation for future releases through reusable payment patterns and well-documented design decisions
- Supported key insurance initiatives aligned with broader strategic business priorities
- Delivered within a 2-month timeframe despite legal, technical, and platform constraints across Angular, React, and Sitecore systems

Outcomes and Impact

Why it was hard?

Balancing a simplified user experience with complex legal, insurance, and Direct Debit (DDR) compliance requirements

Aligning priorities, feedback, and delivery expectations across 11+ cross-functional stakeholders and teams

Navigating technical constraints and inconsistencies across Angular, React, and Sitecore platforms

Consolidating multiple payment methods into a single, intuitive, low-friction experience without reducing flexibility

Ensuring full WCAG 2.1 accessibility compliance across keyboard navigation, zoom behaviour, and responsive mobile interactions

Maintaining clear documentation and decision traceability to support future scalability and ongoing development

Managing shifting team capacity during delivery, including UX resource transition and handover responsibilities within a tight timeline

Trade-Offs

Additional demonstrations and stakeholder alignment sessions were required to support RCC teams through significant design and process changes and ensure shared understanding

Dependencies across shared components, payment services, and backend systems increased implementation complexity and introduced additional release risk

Tight delivery timelines limited opportunities for large-scale refactoring, requiring pragmatic decisions to balance speed, scalability, and system stability

RAA

portfolio online link

Reflection & Next Steps

Monitor post-release payment conversion and abandonment rates to validate impact, particularly at the ~10% drop-off stage

Analyse funnel performance by payment method (card, direct debit, wallet) and payment frequency (monthly vs yearly) to identify optimisation opportunities

Review error logs and failed payment reasons to uncover hidden friction points and systemic issues

Conduct follow-up usability testing on the single dynamic payment page, with a focus on mobile and accessibility users

Gather feedback from RCC and support teams on payment-related enquiries and resolution times to identify operational impacts

Assess performance implications of dynamic loading and multi-state payment logic to ensure stability and responsiveness

Prioritise deferred enhancements such as PayPal integration and preferred payment date selection based on user demand and business value

Refine error messaging and confirmation flows based on observed user confusion and behavioural data

Optimise mobile CTA placement and touch target behaviour using analytics-driven insights

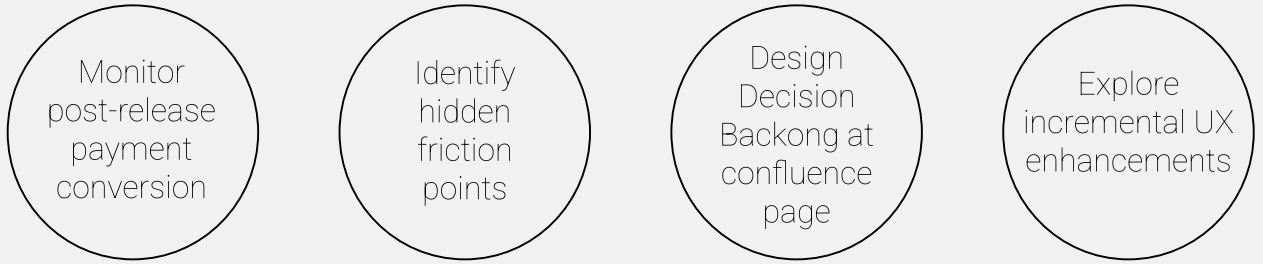
Develop a roadmap for scaling reusable payment patterns across other insurance products (Home, Motor, Landlord)

Document key learnings, decisions, and design rationale in a centralised design system or Confluence repository

Define clear long-term KPIs, including conversion rate, completion time, support ticket volume, and error rates

Explore incremental UX improvements to support cross-sell and upsell opportunities without increasing payment friction

4 Key focus areas



RAA

portfolio online link