

Russell Webb | *Real-World Messiness of Product Design*



A Portfolio of Reality

Messy | Unclear | Complex Problems | Constraints

Defining a real-world business problem, in the most complex Payment journeys, I was able to use UX tools to uncover pain points to inform an initiative UX wireframe flow that in turn, informed the final UI.

From Discovery to Design and Solution

The senior user group face significant barriers to mobile adoption and task completion, especially for the complexities of a Payment flow.

Obstacles identified are fear of fraud, high cognitive load, and digital literacy gaps.

The design challenge is to create a simplified, intuitive user experience while simultaneously incorporating the robust security and multi-step processes required to meet stringent regulatory standards.

Current flows result in high transaction abandonment and increased financial stress for seniors.

01 Problem Statement: Create a user-friendly and simplified mobile journey that helps seniors mitigate their fraud anxiety, meet financial regulatory standards and ultimately manage their finances i.e. improve their financial wellness.

This was further expanded with the study into;

- **Low-anxiety mobile payment** – Seniors face challenges with mobile payments due to fear of fraud, cognitive load, and digital literacy. Designing a system that addresses these concerns while maintaining security is crucial.
- **Business problem | Design challenge** – The challenge is balancing a simplified flow with a robust, secure multi-step flow to mitigate fraud anxiety and meet industry standards.

02 Segmentation: Identify distinct segments within the aging parent demographic. Target a segment that can most benefit from the UK Payment process. Accessibility, personalisation, security, and financial wellness are key considerations.

03 Research & Strategy: Use quantitative data with qualitative insights to inform a Customer Journey Map. Visualise the financial and emotional challenges faced by each segment, across a given scenario.

I prioritised accessibility and task-oriented patterns. Personalised guidance, and minimising cognitive load were also key considerations..

04 Wire framing Design Decisions:



Making trade-offs and delivering a justified UX solution. Simplified to the “What”, the “Who” and “How Much” before a final check then execution. I limited one screen to have one single, clear primary action. Components were dual functioning for Existing Beneficiary and New Beneficiary reducing two mini journeys to one.

05 Conclusion & Outcomes: How my decision’s successfully translate a complex real-world business problem into an initiative UX wireframe and Final UI flow.

Key highlight

- Key stakeholders audience established 2-months before proposed Sprint through workshopping and client relationships.
- Pain points highlighted early, including CoP, Secondary payment reference and scope (i.e Feed and FX was descoped)
- Cross platform UX and UI for Alpha release delivered and demo’d in 3-months
- Developer and BA handover, Design System integration scheduled early for estimation and to provide clarity
- Design System integrated and UX Copy Check signed-off
- No deadlines missed 😊



To respect confidentiality agreements, the branding and specific naming have been modified. This product is currently live and serving 10K plus HNW users.

More info: <https://russellwebbdesign.co.uk/solving-complex-user-problems/>

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