Allstate case study

Payment History

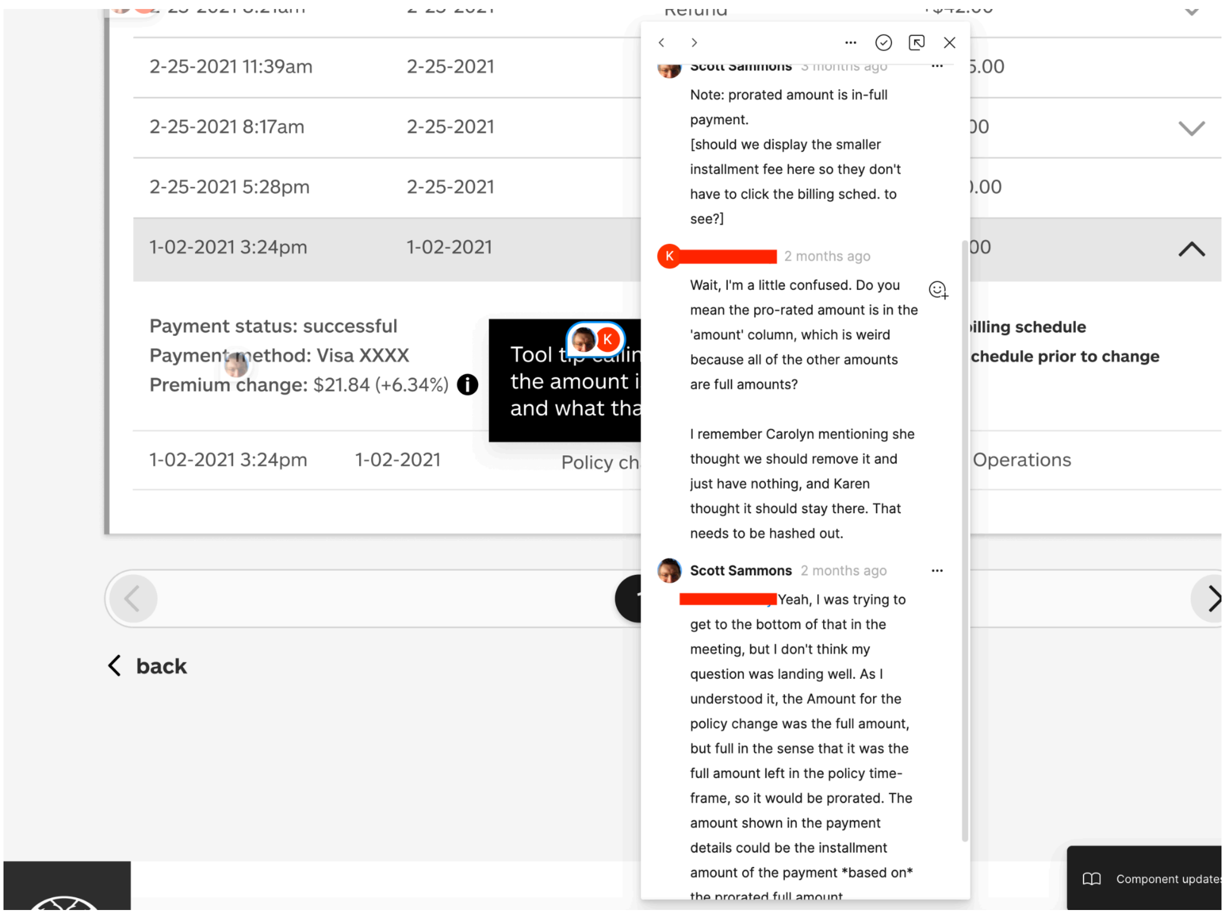
Problem - Provide more information in the Payment History screen for the customer and for the CSR (customer service representative).

Solution - Attempt to display back-end data in an expanded view of payment information. Nice to have: connect payments to policy history information, as one usually affects the other.

Outcome - We were only able to display some data. It was challenging to explain dollar amounts shown on the screen in a succinct way: policy total, prorated policy amount, prorated monthly payment amount. We weren't able to connect policy history data with payment history data.

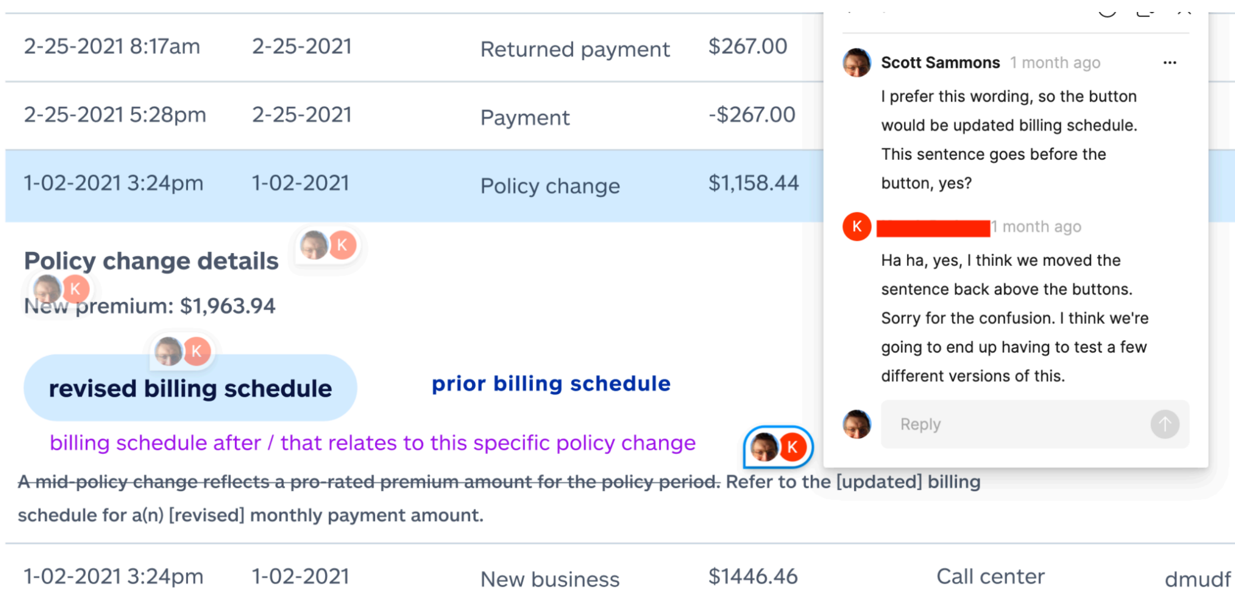
Explanation - The major part of the request from the product team was to "provide more options and details in the payment history screen," such as when the premium changes due to policy changes.

We added filtering by transaction type. This was new. Some of the transactions included payments, refunds, adjustments, policy changes. This led us (the UX team) to make the recommendation to change the section to "transaction history" instead of "payment history" since it now included much more than just payments. The product team wanted to check this decision up the management line.



Screen 1

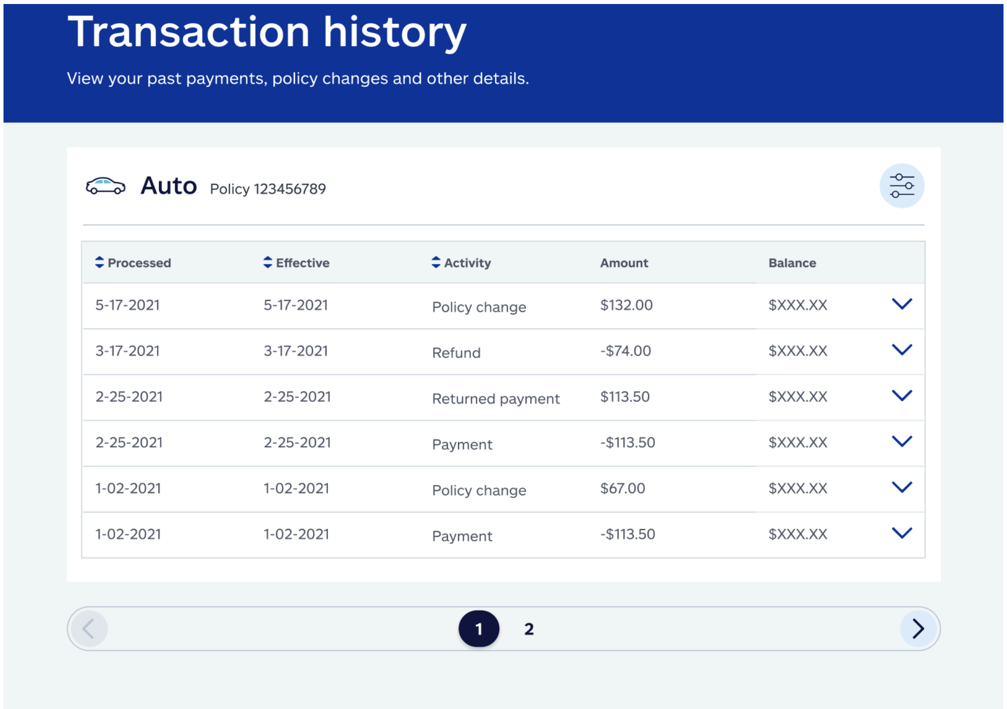
The first screen image shows some of the data that was available to include in the details, including payment status, payment method, premium change. We chose from a list of data points available from the back end data system. For some of these we implemented tool tips to explain what each dollar amount represented. The challenge for this part was to explain what was prorated, what was not, and what was the actual amount due for the next payment. We attempted this with tooltips. Similarly challenging was that the data program for the policy history didn't connect well (at all) with the transaction history data program, so there was no way to have policy history data display with the transaction history, as a way to explain and connect it all clearly.

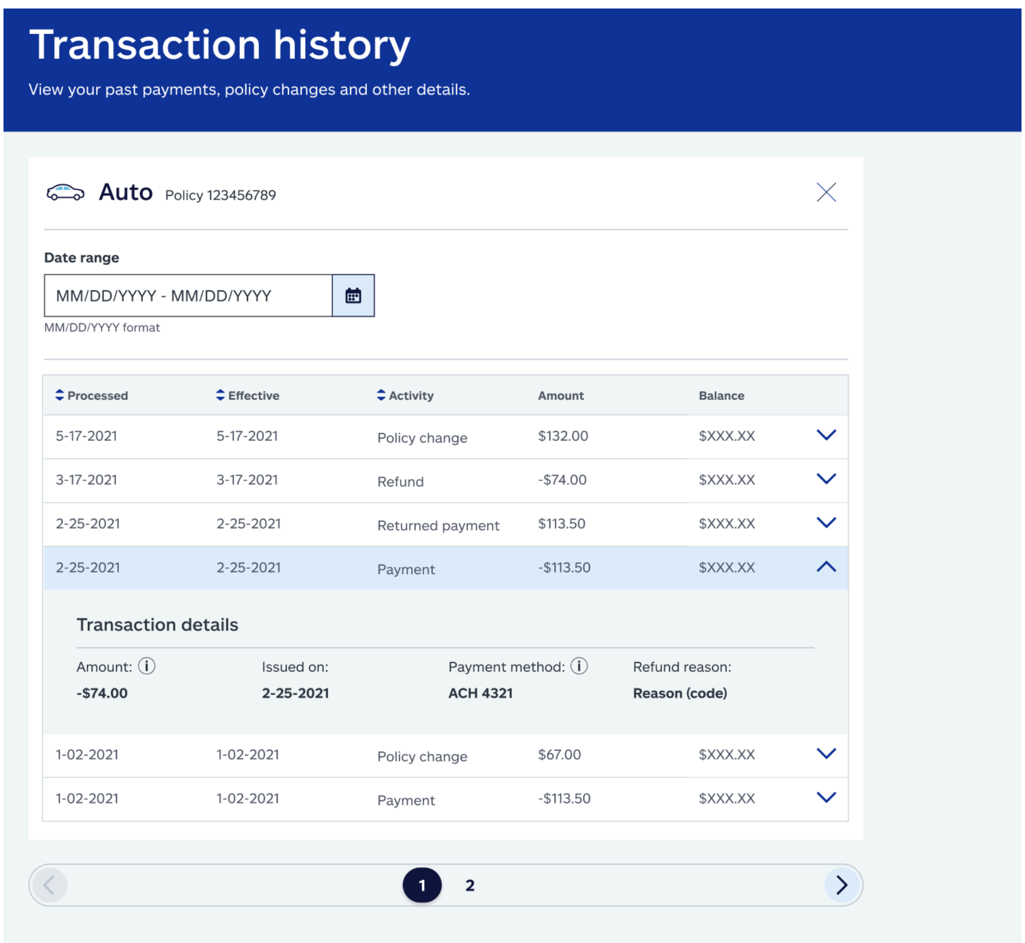


Screen 2

The second screen image captures a discussion in the comments of another challenge: a pre-existing separate page that showed a billing schedule for upcoming months, including an option for “prior billing schedule.” Ultimately, we deemed this page and information no longer useful, and most likely very confusing to a customer, as it would require too much explaining. For instance, the billing schedule would change with each policy adjustment, so the current prior billing schedule would become the older-than-prior billing schedule immediately. And, if we were adding more transactions to the payment history page (beyond just payments) then the billing schedule would become obsolete.

Unfortunately, my contract ended for budgetary reasons as we were wrapping up this work. It was delivered and I was able to view it upon returning to work there. Below are the finished live screens.


Transaction history
View your past payments, policy changes and other details.
Auto Policy 123456789
Processed Effective Activity Amount Balance
5-17-2021 5-17-2021 Policy change $132.00 $XXX.XX
3-17-2021 3-17-2021 Refund -$74.00 $XXX.XX
2-25-2021 2-25-2021 Returned payment $113.50 $XXX.XX
2-25-2021 2-25-2021 Payment -$113.50 $XXX.XX
1-02-2021 1-02-2021 Policy change $67.00 $XXX.XX
1-02-2021 1-02-2021 Payment -$113.50 $XXX.XX
1 2


Transaction history
View your past payments, policy changes and other details.
Auto Policy 123456789
Date range
MM/DD/YYYY - MM/DD/YYYY
MM/DD/YYYY format
Processed Effective Activity Amount Balance
5-17-2021 5-17-2021 Policy change $132.00 $XXX.XX
3-17-2021 3-17-2021 Refund -$74.00 $XXX.XX
2-25-2021 2-25-2021 Returned payment $113.50 $XXX.XX
2-25-2021 2-25-2021 Payment -$113.50 $XXX.XX
Transaction details
Amount: -$74.00
Issued on: 2-25-2021
Payment method: ACH 4321
Refund reason: Reason (code)
1-02-2021 1-02-2021 Policy change $67.00 $XXX.XX
1-02-2021 1-02-2021 Payment -$113.50 $XXX.XX
1 2