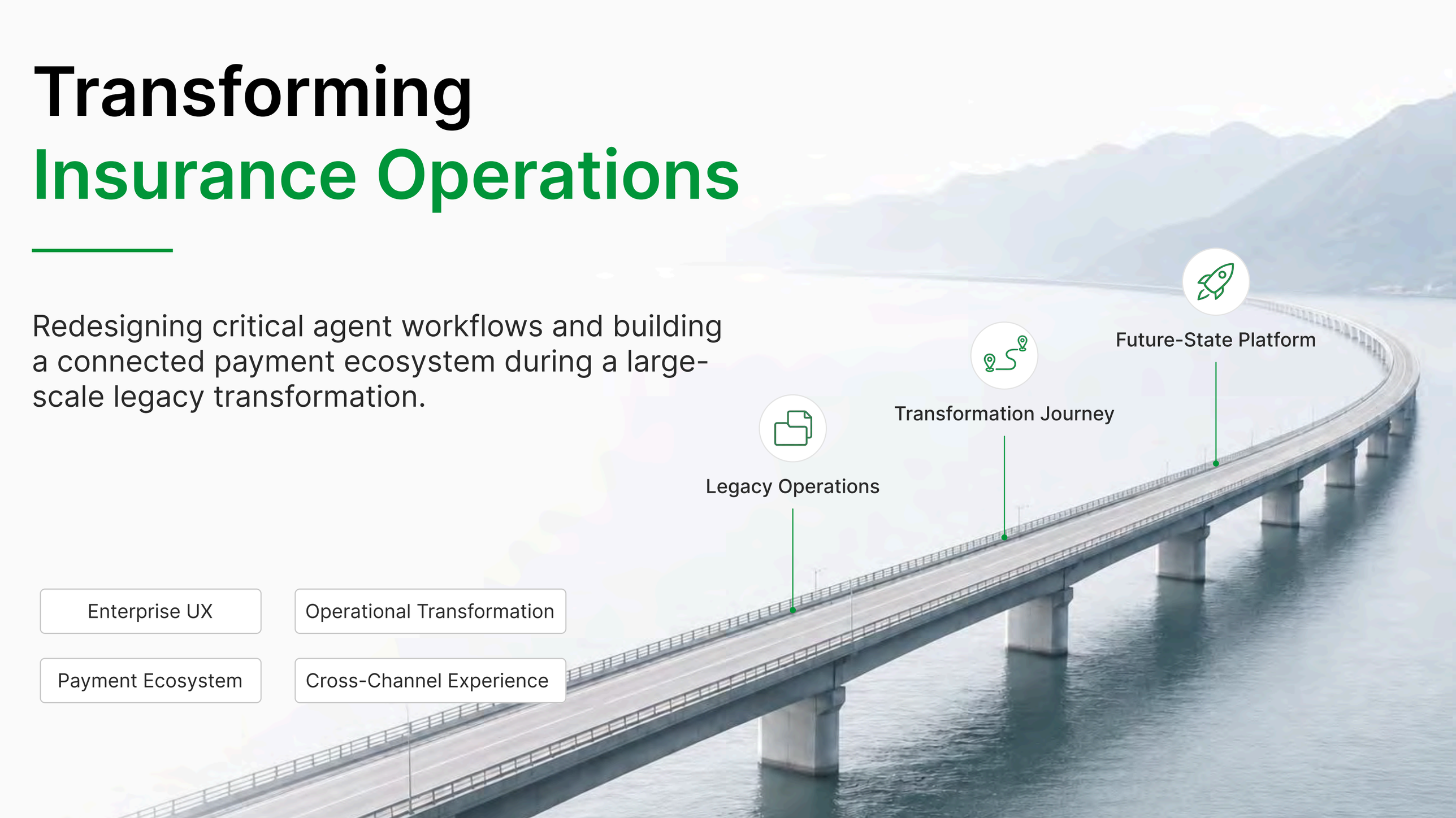
Transforming
Insurance Operations

Redesigning critical agent workflows and building a connected payment ecosystem during a large-scale legacy transformation.



- Enterprise UX
- Operational Transformation
- Payment Ecosystem
- Cross-Channel Experience

PROJECT OVERVIEW

RESO Garantiya initiated a large-scale migration from a legacy Citrix-based environment to a browser-based platform for insurance agents.

The transformation focused on modernizing core operational workflows while maintaining business continuity during active insurance operations.

MY CONTRIBUTION

- Redesigned critical insurance agent workflows
- Led payment ecosystem design across desktop and mobile
- Designed cross-channel payment journeys
- Improved operational visibility and follow-up flows

PROJECT SCOPE

> Enterprise UX transformation of a legacy insurance platform, covering workflow redesign, payment operations, and cross-channel journeys.

Phased migration

Product-by-product rollout with active operational support

1 year development

Platform development and phased implementation

Connected ecosystem

Integrated workflows across clients, policies, payments and invoices

Dual systems during migration

Citrix remained available as a fallback to ensure business continuity

LEGACY SYSTEM LIMITATIONS

Insurance agents relied on a Citrix-based operational environment built around desktop infrastructure and fragmented workflows.

Over time, operational inefficiencies increasingly affected daily work.

KEY CHALLENGE

Insurance operations could not stop during migration.

Legacy and new systems had to coexist to ensure uninterrupted agent workflows.

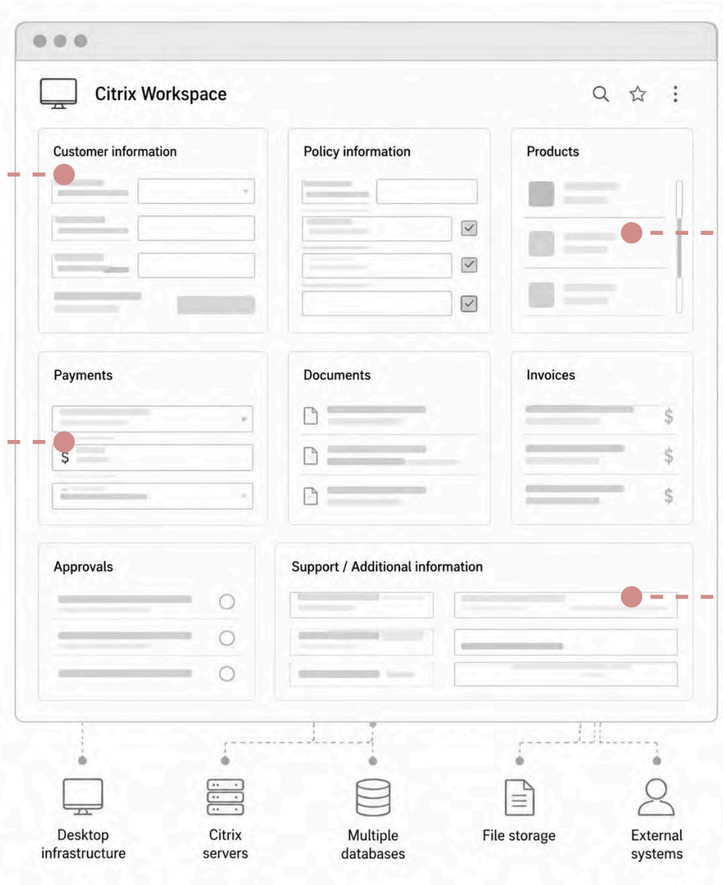
LEGACY ENVIRONMENT (CITRIX)

DESKTOP DEPENDENCY

Agents must work inside the Citrix environment

REPEATED INPUT

Same data entered in multiple places



LIMITED MOBILITY

Not optimized for remote or mobile work

FRAGMENTED WORKFLOWS

Information spread across many sections and screens

BUILDING TRUST

The challenge was not only technical.

Insurance agents had relied on Citrix for years to manage live customer transactions through familiar workflows.

Adopting the new platform required more than migration — it required trust in operational reliability.

Familiarity Bias

Strong attachment to existing workflows

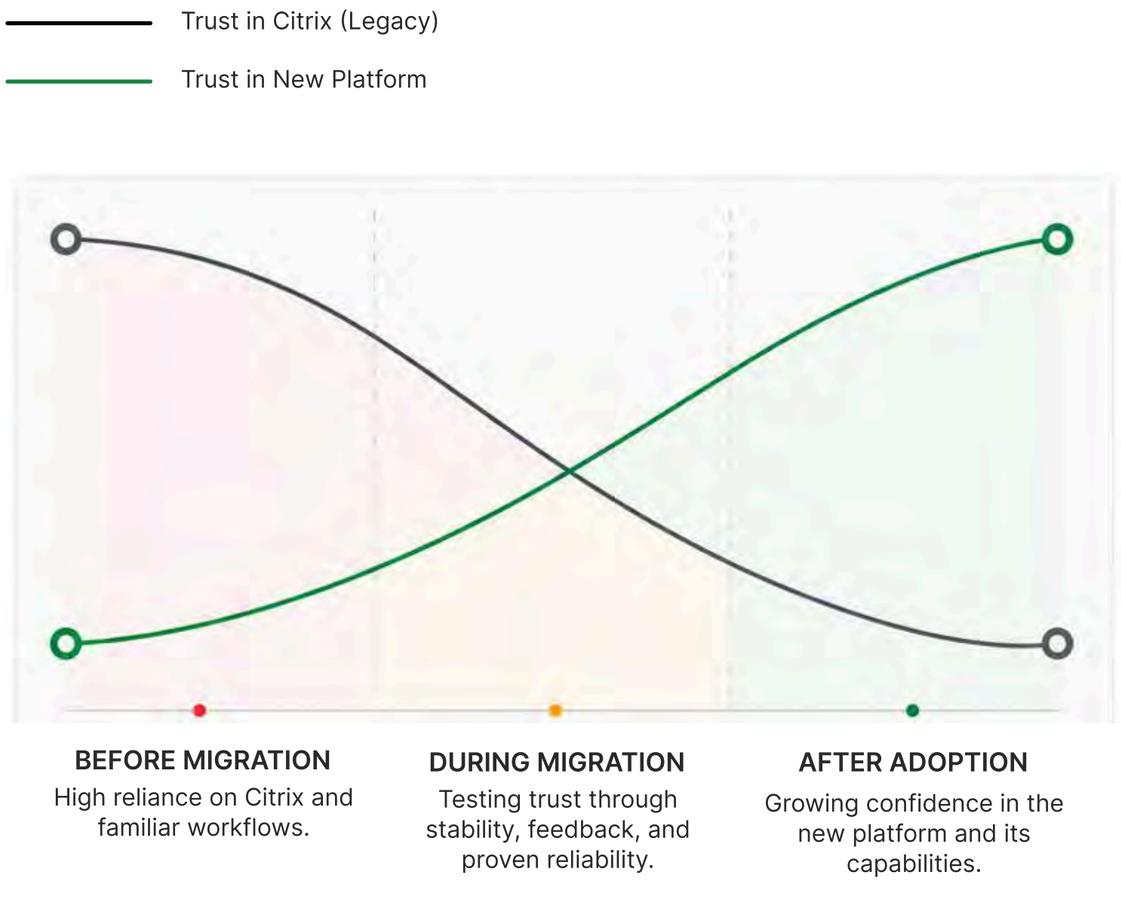
Trust Gap

New platform needed proven reliability

Risk Aversion

Fear of mistakes during live operations

TRUST SHIFT OVER TIME



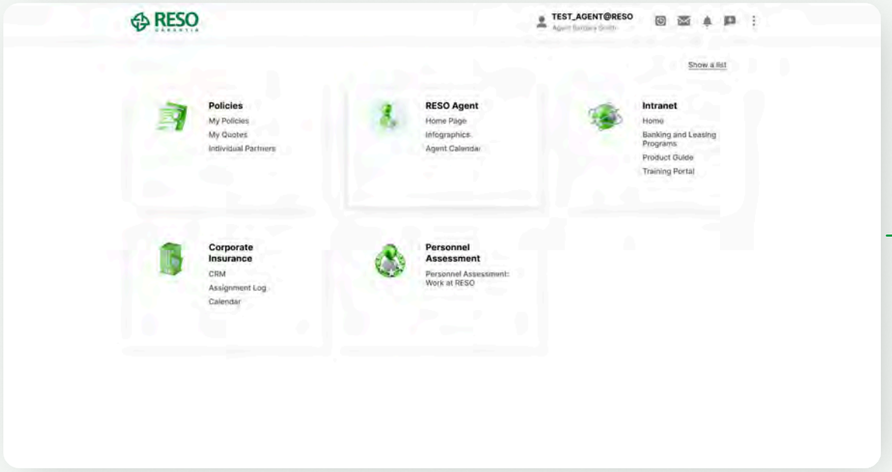
KEY INSIGHT

> Successful migration depended as much on trust-building as on technical implementation.

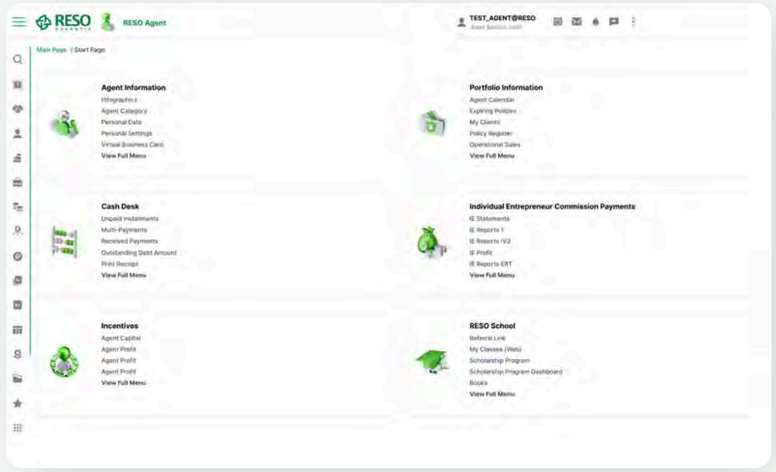
PAYMENT ECOSYSTEM DESIGN

I redesigned payment operations as an integrated ecosystem embedded into existing insurance workflows, enabling agents and customers to complete payments seamlessly across channels.

Redesign Main Screen



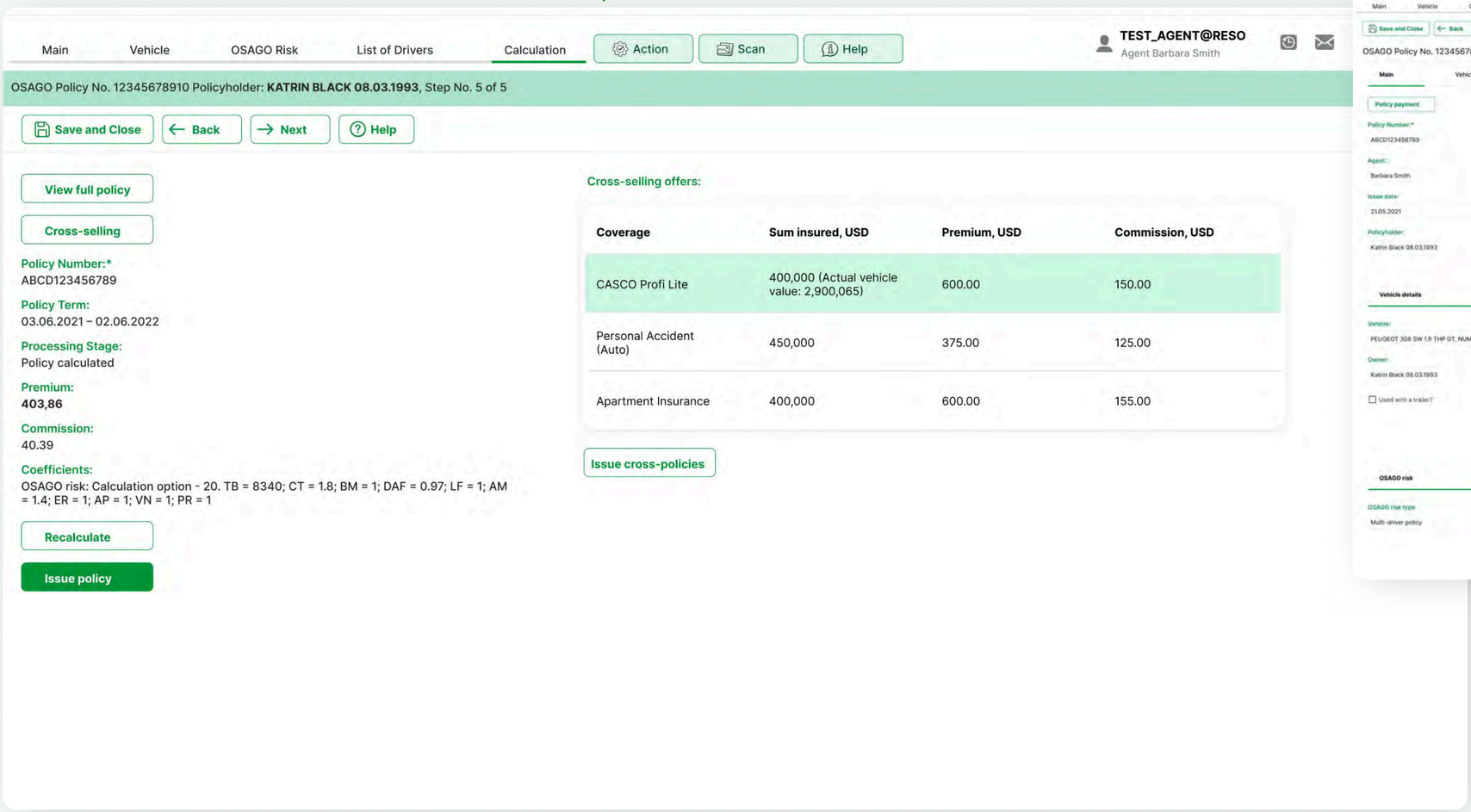
Integration with the Agent Hub



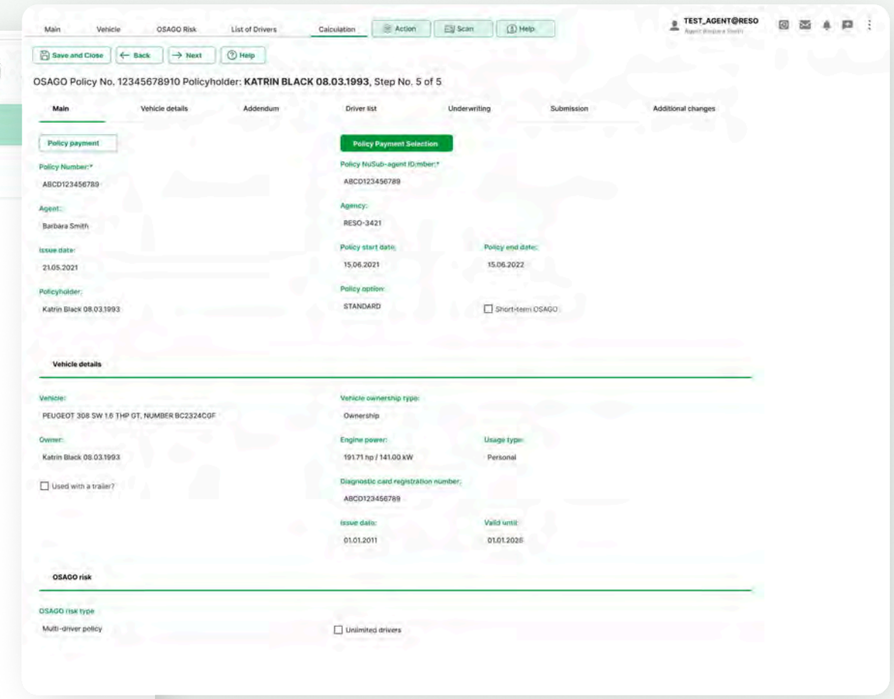
existing insurance workflow

! Integrate payment operations into the existing insurance workflow without disrupting policy issuance or agent processes.

Finalizing the existing user flow / Beginning of the payment journey



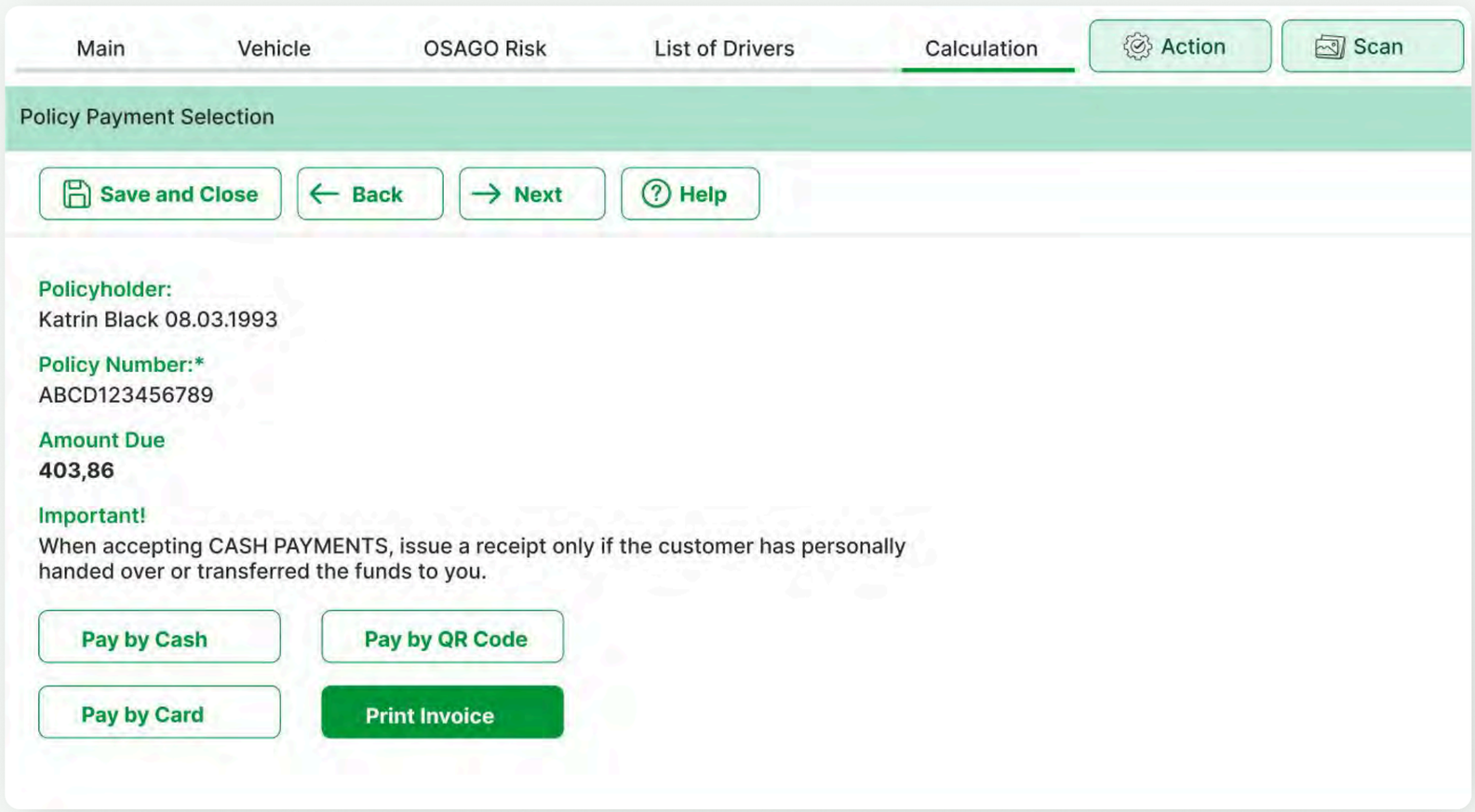
Payment entry point



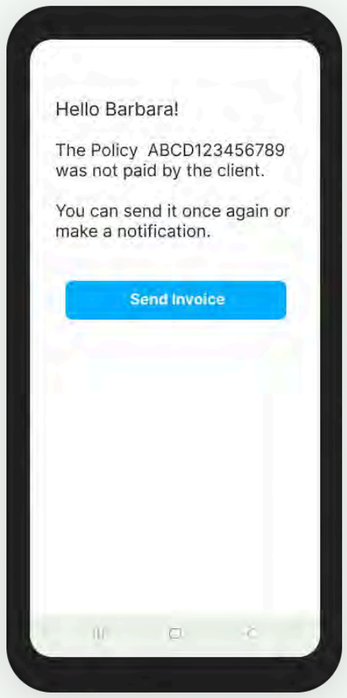
CROSS-CHANNEL ECOSYSTEM

I designed a cross-channel payment experience connecting agent workflows and customer interactions across desktop and mobile touchpoints. The payment experience was designed as a cross-channel journey — not a standalone feature.

Payment Selection

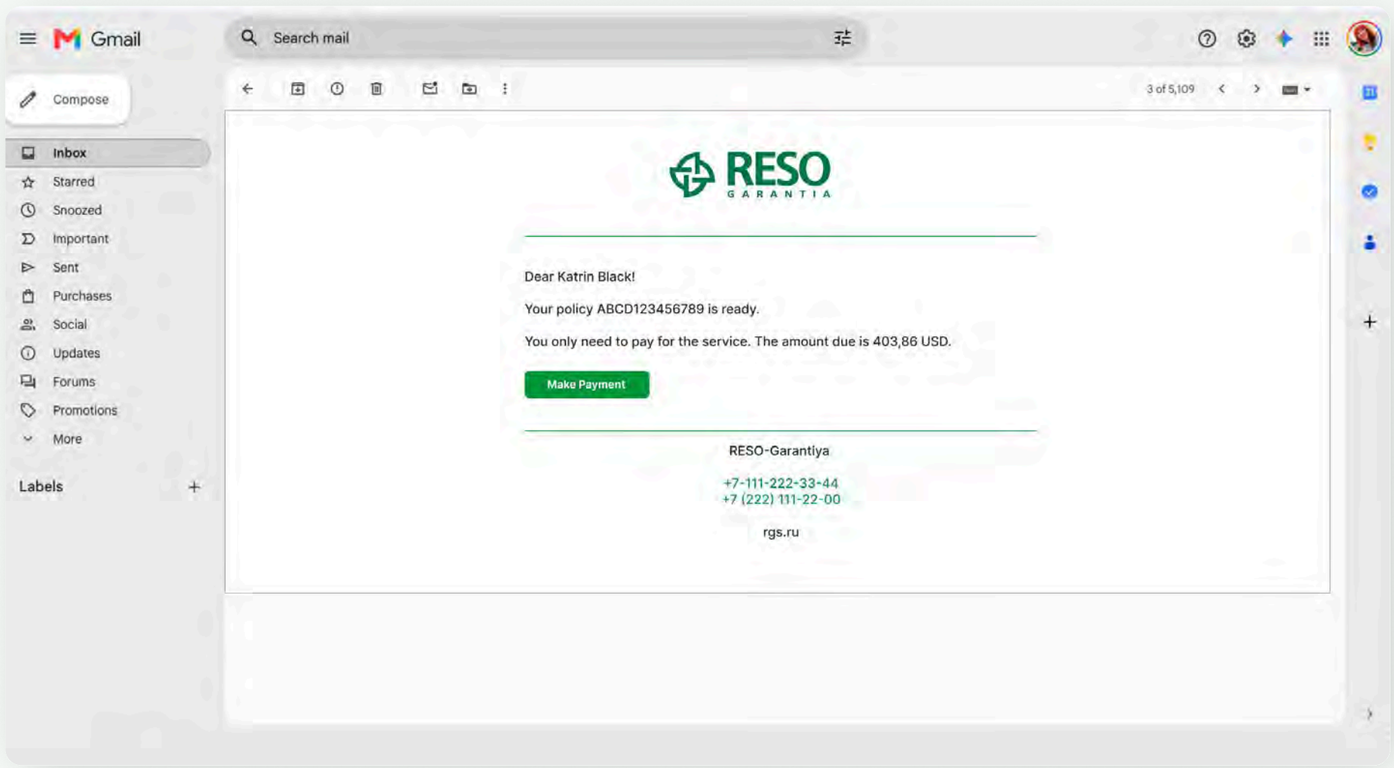


Agent Notification / Mobile Follow-up

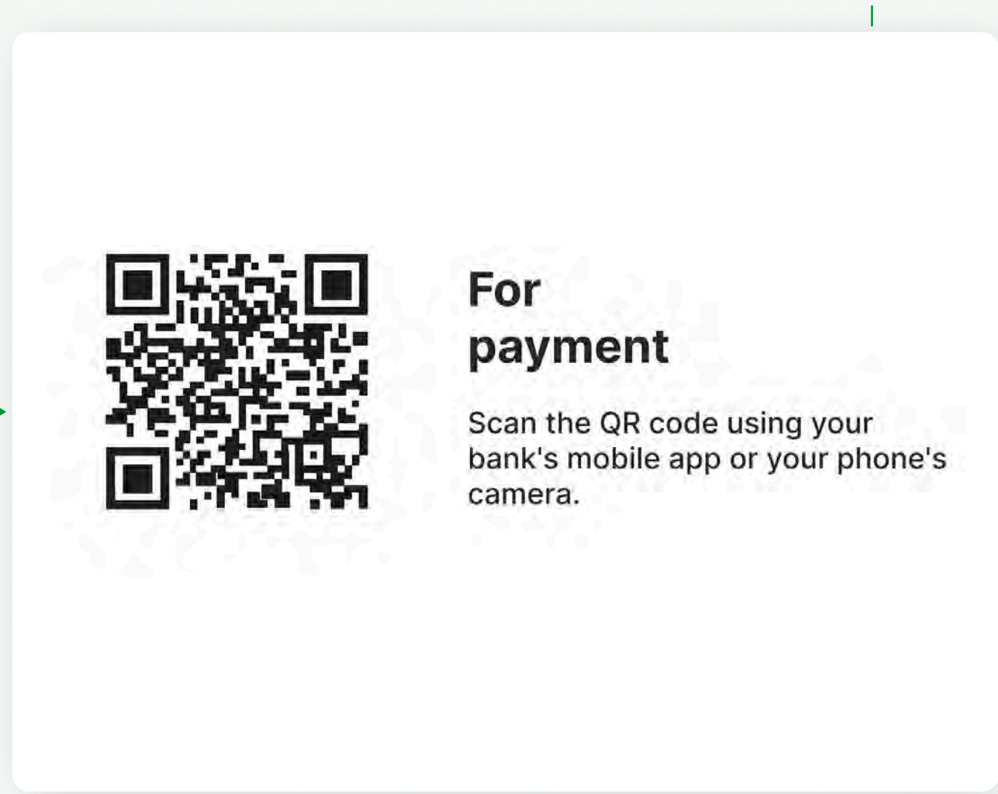


Agent follow-up →

E-Mail with a Link / Clients Journey starts

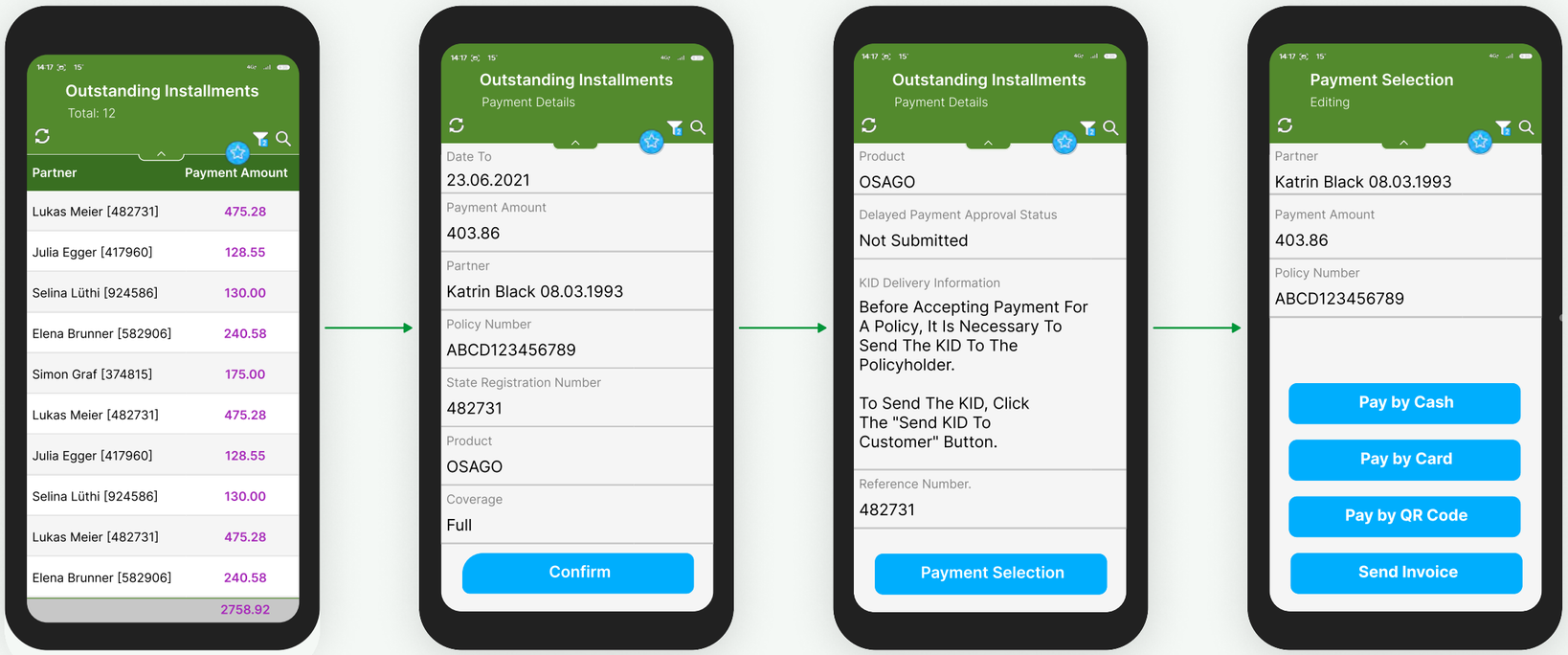


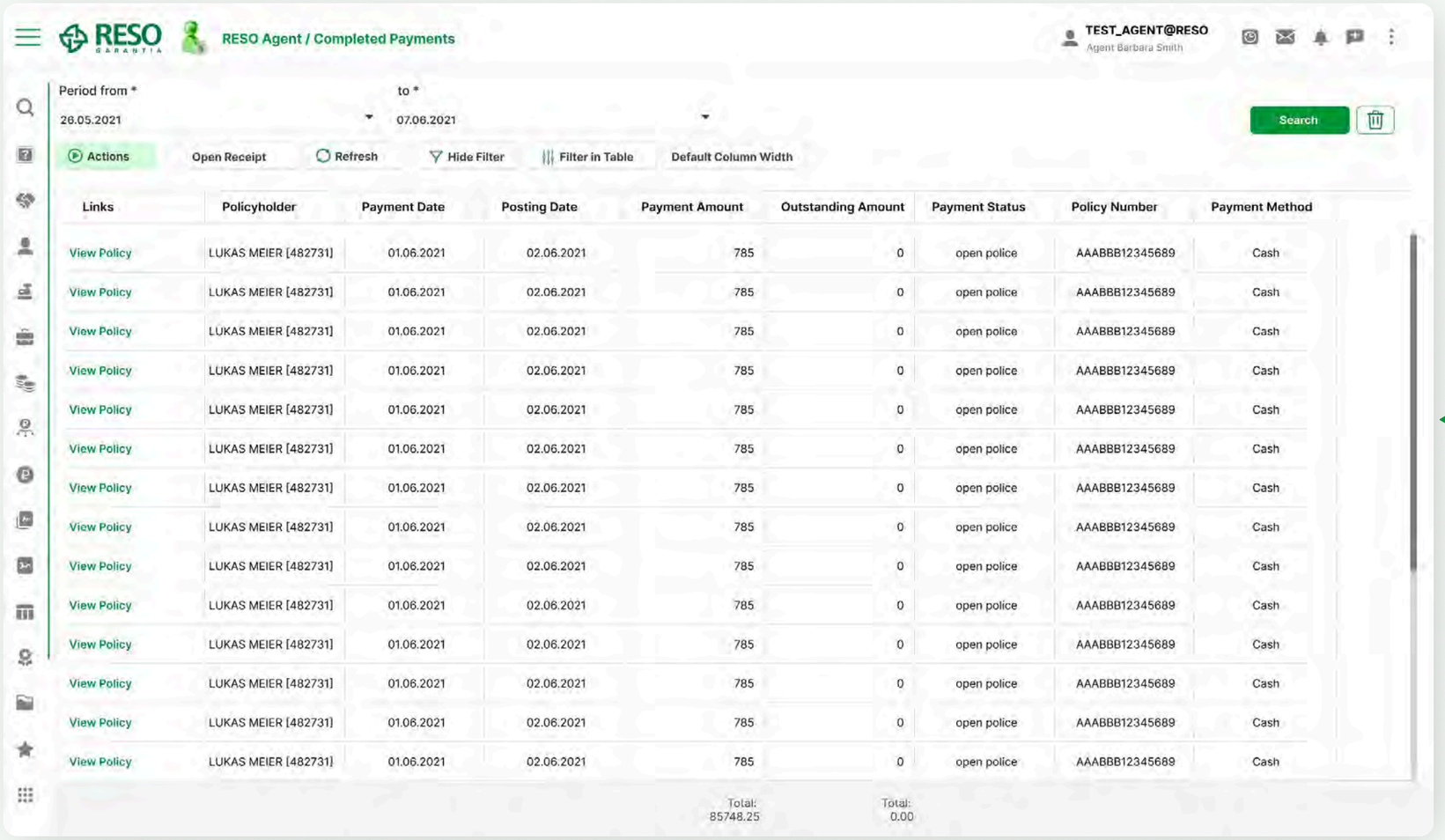
Deep-link with QR-Code



OPERATIONAL FOLLOW-UP

Payment status and policy information remained synchronized across mobile and desktop environments, enabling agents to monitor outstanding payments and continue customer follow-up





Agents could track payment status, resend invoices, and continue customer follow-up without leaving the operational ecosystem.

IMPACT & KEY CONTRIBUTION

From fragmented workflows
to a connected insurance ecosystem.

The new platform unified core insurance workflows, introduced a connected payment ecosystem, improved agent productivity, and created a scalable foundation for future growth.

Integrated Payment Ecosystem

Connected desktop and mobile payment journeys across channels

Improved Agent Efficiency

Faster workflows and less manual effort.

Reduced Operational Friction

Integrated payments and streamlined processes.

Scalable Foundation For Growth

A flexible platform ready for new services.

KEY CONTRIBUTION

My biggest contribution was not only modernizing workflows, but designing a connected payment ecosystem that improved operational efficiency across the insurance journey.

BEFORE		AFTER
Legacy Environment		**Connected ecosystem**
X Desktop-only workflows		✓ Browser + mobile accessibility
X Fragmented operations	→	✓ Connected ecosystem
X Manual payment handling		✓ Integrated payment workflows
X Limited visibility		✓ Operational transparency

THANK YOU!

Enterprise transformation is not just about systems —
it is about designing trust, continuity, and operational clarity.

