

# Case Study: Locked Price Orders & Credit Card Support

## GBI Retail Platform — Product Case Study

### Executive Summary

We transitioned our retail precious metals trading platform from *indicative* (estimated) pricing to *locked* pricing at checkout — enabling credit card payments, reducing business risk, improving user trust, and unblocking the launch of our new modern platform. I participated in product discovery, led UX design, and worked cross-functionally with engineering, finance, operations, and leadership, to ship the new experience on time with measurable improvements in customer satisfaction and operational simplicity.

### Goals

#### Business Goals

- Reduce GBI's exposure to market risk on customer orders
- Unlock support for credit/debit card payments
- Simplify manual operations related to order reconciliation
- Support launch of the modern white-label platform

#### User Goals

- Make pricing clear and final at checkout
- Enable faster purchases, including same-day buys with credit/debit
- Reduce confusion over estimated prices and trade adjustments

#### Non-Goals

- Changes to our dealer marketplace trade mechanism
- Major changes to the pricing engine or pricing models

## User Stories

- *As a retail investor*, I want to see a clear, final price at checkout so I know exactly what I'll be charged.
- *As a new customer*, I want to be able to purchase metals with a credit card on the same day I register.
- *As an ops team member*, I want fewer edge cases to manually reconcile due to payment failures or price discrepancies.

## Solution

We implemented a **locked pricing model** at checkout, ensuring customers see and confirm the final price before placing the order. Orders are only traded on the dealer marketplace *after* payment authorization succeeds, eliminating market exposure.

Key updates:

- New pricing logic to lock the price at time of confirmation
- Integrated checkout flow that authorizes payment before trade execution
- Simplified UI and messaging — eliminated fine print around estimated prices
- Updated confirmation emails and trade receipts
- Built dashboards to monitor locked price usage and profitability
- Created internal documentation to align teams on new order and price calculations

I created interactive mockups to illustrate the simplified UX, error scenarios, and line-item calculations. I worked with engineering to ensure accuracy in line-item totals, and with marketing to ensure all copy aligned with the new model.

## Discovery & Analysis





- **Data Analysis:** I worked with leadership to analyze variance between indicative and final prices. Our analysis showed that charging indicative prices would *increase* profitability due to small average price differences.
- **Customer Research:** Partnered with marketing to survey customers. Many didn't understand they were seeing estimated prices, and the majority preferred knowing their final cost upfront.

- **Engineering & Ops Collaboration:** Collaborated with tech leads and operations to scope both models. Locked pricing would reduce edge cases, simplify ops, and allow for faster delivery.

## Execution

- Led two international scrum teams:
  - Team A: Implemented locked pricing
  - Team B: Built credit/debit card support in parallel
- Facilitated product vision sessions and backlog refinements to align teams on goals and edge cases
- Used velocity metrics to estimate delivery and keep stakeholders informed (service, legal, UAT coordination)
- Managed brand-specific requirements to allow for phased rollout — prioritized one high-risk brand with interim support, while planning for follow-up support of remaining brands

## Outcome

-  **Shipped on time**, enabling GBI to sunset legacy systems and launch the modern white-label platform
-  **Reduced operational load** due to fewer failed payments and manual order corrections
-  **Improved user satisfaction** with a clearer checkout experience and faster access to purchases
-  **Increased conversion** from registration to purchase due to same-day card support

## Artifacts

- Mockups and prototypes for new checkout flow and error handling
- Spec and line-item pricing documentation shared across engineering
- Reporting to monitor locked price orders
- Customer survey results and feedback synthesis

## Key Learnings

- Cross-functional collaboration with ops and finance early on avoids costly surprises later
- Shipping something less risky *faster* can unlock broader business wins

## **Why It Matters**

This feature fundamentally shifted how customers interacted with the platform: from “place a bet and wait” to “buy with confidence.” It also gave GBI stronger financial control, simplified ops, and let us move faster on modernizing legacy systems — all while improving the customer experience.