MICHAEL JACOB

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SENIOR PRODUCT DESIGNER

Financial Services • Investment Products • Complex Digital Experiences

PROFESSIONAL SUMMARY

Senior Product Designer with 14+ years of experience designing digital products, specializing in financial services, investments, and complex enterprise experiences. Expertise in end-to-end Product Design, including discovery, user research, information architecture, prototyping, usability testing, and delivery. Experience contributing to investment platforms, online banking, and financial advisor tools at companies such as Bradesco, Banco Fator, and IBM. Strong background in Design Systems, accessibility (WCAG), data-informed design, and cross-functional collaboration.

PROFESSIONAL EXPERIENCE

SENIOR PRODUCT DESIGNER

BRADESCO | 2021 – 2026

Working across digital investment products and journeys, leading initiatives from discovery and research through prototyping, validation, and delivery in partnership with Product, Engineering, and Business.

App Bradesco — Investimentos: Redesigned the investment experience to simplify how customers understand and track their portfolios, introducing 4 new portfolio analysis views, including composition, allocation, and performance. User research, usability testing, behavioral data, and customer feedback informed improvements that contributed to a 20% increase in investment viewing.

Internet Banking — Investimentos: Modernized the investment experience by replacing legacy flows with simpler journeys aligned with the app, continuously evolving functionality and privacy and security controls across channels.

Advisor Dashboard: Designed a centralized platform to consolidate information previously spread across 3 separate systems, enabling advisors to access client portfolio information faster and work more efficiently.

Goal-Based Investing *(Cofrinho)*: Designed an experience that translates financial products into personal goals, making investing easier to understand and more accessible to customers. Following launch, the total amount invested through the experience increased by 23%.

Design System: Collaborated on the creation and adaptation of components for investment products, improving consistency and scalability across journeys and channels.

UI/UX DESIGNER

BANCO FATOR | 2012 – 2021

Worked across multiple design disciplines, evolving from brand communication and digital experiences into digital product development in close collaboration with Product and Engineering.

Internet Banking: Redesigned the experience based on user interviews, simplifying navigation, access to information, and onboarding processes. Created a guided journey to streamline new customer onboarding and profile updates.

Tax Statements: Created a secure digital self-service experience for customers to access their tax statements, reducing dependency on customer support. Redesigned the document and developed a guide to make financial information easier to identify and understand.

Digital Ecosystem & Brand: Responsible for digital experiences and brand consistency across 4 Grupo Fator companies — **Banco Fator**, **Fator Corretora**, **FAR**, and **Seguradora** — including website redesigns, financial product campaigns, and digital communications.

DIRETOR DE ARTE

MFLOGIC | 2010 – 2012

Worked on digital products and campaigns for pharmaceutical companies including Pfizer, Merck, Zambon, and Bayer.

Designed digital experiences, responsive websites, applications, and e-learning solutions for medical and commercial teams, combining digital experience, communication, and visual identity.

WEB DESIGNER

IBM | 2008 – 2010

Worked in a global environment implementing and maintaining IBM's web ecosystem across EMEA, the United States, and Canada.

Developed and maintained digital experiences using HTML and CSS, performed QA, and applied WCAG accessibility guidelines to ensure consistency, quality, and accessibility.

CORE EXPERTISE

Product Design • UX Strategy · Product Discovery • User Research • Information Architecture • Interaction Design • Complex User Flows • Prototyping & Usability Testing • Design Systems • Accessibility (WCAG) • Data & Product Analytics • AI-Assisted Design • Stakeholder Management • Design Leadership • Cross-functional Collaboration

Data & Product Analytics: Analysis of user behavior, drop-off points, and customer feedback using Google Analytics, internal dashboards, and CSAT to inform product decisions and journey improvements.

AI-Assisted Design: Daily use of ChatGPT, Claude, Gemini, and Figma Make for discovery, benchmarking, market analysis, and exploring approaches and solutions for digital products and user journeys.

TOOLS & TECHNOLOGIES

Figma • FigJam • Figma Make • Miro • Google Analytics • ChatGPT • Claude • Gemini • Jira • Confluence • Adobe Creative Cloud • HTML/CSS

EDUCATION

HIGH-PERFORMANCE LEADERSHIP
(USP) - UNIVERSITY OF SÃO PAULO | 2026

UX STRATEGY & HUMAN-CENTERED DESIGN
BELAS ARTES | 2019

GRAPHIC DESIGN & VISUAL COMMUNICATION
PANAMERICANA DE ARTE | 2010

HOSPITALITY MANAGEMENT
ALEXANDRIA UNIVERSITY | 2003

IDIOMAS

PORTUGUESE — Fluent
ENGLISH — Fluent
ARABIC — Native