

Michelle Kapnias

Product UX Design Leader

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[Portfolio](#)

Summary

Visionary, accomplished, and results-oriented executive leader with proven expertise in crafting forward-looking product strategies, establishing design roadmaps, delivering high-impact solutions, and driving integrated, user-centered digital experiences across diverse platforms. Repeated success in leading global design organizations, fostering innovation, and cultivating inclusive, high-performing teams. Adept at navigating complex enterprise governance, balancing operational constraints, and ensuring consistency, accessibility, and quality across digital products. Skilled in defining cohesive end-to-end user experiences, creating and evolving company-wide design systems, and elevating customer engagement through data-informed, continuous learning, & empathetic design thinking. Recognized for building scalable, next-generation products that strengthen market competitiveness, operational efficiency, and strategic growth.

Areas of Expertise:

- Enterprise Offerings and Solutions at Scale
- SMB/SME Lifecycle Products and Tools
- Integrated Payment Gateways
- Ad Creation, Testing and Measurement Platforms
- Data Analytics, Visualization & Actionable Insights
- Digital Commerce
- Banking, including POS, Integrated Payments, Cash-Flow Management & Business Dashboards
- Reporting and Accounting
- Developer and Admin Platforms and Tooling

Skills

- Design & UX Leadership: Design Lifecycle Management, Global UX Team Management, Accessibility & Inclusive Design, & Experimentation
- Product Strategy: Digital Product Innovation, Customer Experience Strategy, Enterprise-Level Product Delivery
- Platforms & Domains: Ads/Creative and Publisher Platforms, C2C & B2C Marketplace, SMB/SME Offerings & Payment Solutions, Data Analytics & Visualization, Measurement & Insights, among others
- Tools & Technologies: Figma, Framer, Adobe Firefly and XD Suite, Sketch, Balsamiq, Salesforce, InVision, Canva, AI Design Tools (multitude)
- Methodologies: Design Thinking, Agile, User-Centered Design, AI-Driven UX & Continuous learning
- Emerging Tech: AI Integration and Processes, Conversational, Digital Transformation, Brand Integration
- Leadership & Governance: Stakeholder Alignment, XFN Team Leadership, Enterprise Governance & Compliance

Professional Experience

Independent Consulting

September 2024 – Present

- Consulting Services overall: I offer consulting and advisory UX services focused on design innovation to accelerate crucial digital experiences across key platforms such as commerce, small business solutions, advertising and measurement, analytics, and payments, among others. I partner with key executives and collaborate across all organizational levels to position user experience as the tip of the spear for strategic innovation, while ensuring speed to market and user safety.
- Services include developing and workshopping overall product/design strategy, design organization and resource strategies, comprehensive research plans, and road-mapping of critical design initiatives.

- During Independent Consulting and throughout my career, I have helped craft intuitive, visually compelling solutions that deliver on all business metrics and objectives, while championing a culture of experimentation, continuous learning, and adaptability.

Clients have included:

- Family Law- Working with an AI powered platform for family lawyers, and individuals. Met the team at an AI start-up conference, where I was pitching a concept referred to as "Civilify", which is an AI powered communication tool to soften communication between contentious parties for better and more clear communication. Combined forces and have been consulting on UX Vision and Product/Design Strategy.
- Date Analytics - Developing Agentic Analytics Platform that empowers every decision with live, explainable AI insights in tools and workflows. For this engagement, I was able to leverage my data analytics, visualization, measurement, and developer tools background and experience.
- Sports - Working with this team to develop a new sports platform for connecting with athletes within immersive experiences.

Recent courses:

- Transforming the User Experience with Artificial Intelligence — Stanford School of Engineering
- Digital Transformation – AI & UX) — Stanford D-School
- Received certificate in Coaching: focused on conducting strategy/design workshops, team/individual development, team building, and digital modernization and integration of emerging technologies within the UX practice.

US Bank (Bancorp) | San Francisco, CA

April 2022 – August 2024

Head of Product Design (SVP), Business Banking & Payment Digital Products

Crafted a forward-looking strategic vision for integrated small business experiences and unified payment gateways, establishing a clear roadmap to drive innovation and market competitiveness. Directed a cross-functional team of product designers, content strategists, accessibility experts, and researchers to deliver high-impact releases such as Talech terminal & register, AI-powered cash flow analysis, deposits, and lending solutions. Drove consensus, streamlined priorities, and balanced operational constraints across business units by navigating enterprise-level governance and organizational frameworks.

- Managed entire portfolio of SMB/SME digital banking solutions, including point-of-sale (Talech), payments (Elavon), BNPL / advance, business banking (US Bank), and spend management (Bento).
- Led launch of U.S. Bank's integrated cash flow solutions, including bill pay for business and embedded payroll in partnership with Gusto, to enhance small business visibility, operational efficiency, and liquidity management through a unified banking dashboard.
- Contributed to the design and launch of Business Essentials, an integrated business banking solution combining checking and payments, delivering streamlined digital tools, same-day funding, and intuitive onboarding.
- Drove measurable growth in merchant services activations and checking account production while enhancing the daily operational efficiency of business owners.

Meta, Inc. (Facebook, Inc.) | Menlo Park, CA

January 2019 – April 2022

Head of Product Design, FB Ads Manager, Analytics/Insights & Measurement

Supervised senior product design managers within Ads Business & Products (ABP) design organization to drive innovation and operational excellence. Managed the design of large-scale ad platforms, measurement, and analytics solutions supporting the global "family of apps." Introduced a "User Experience Excellence" framework integrating quantitative analysis, qualitative research, and empathy-driven insights to elevate customer experience, and cultivated a customer-obsessed culture across teams. Designed and implemented a mentorship initiative to support high-performing talent, strengthen retention, and develop future leadership pipelines.

- Led enterprise-wide response to iOS 14 signal loss, implementing resilient measurement strategies across all analytics products.

- Contributed as a member of inclusive and equitable design council to promote accessibility/fairness in product development.
- Achieved key performance targets consistently through delivery of next-generation product designs for Ads Manager, business insights, commerce insights, attribution, split testing, and lift testing.
- Built and launched first company-wide design system dedicated to standardized metrics usage while strengthening product consistency and data rigor and reliability.
- Sponsored ABP community circles, coaching circles, and product design onboarding initiatives to advance collaboration, engagement, and professional growth.

Move.com/Realtor.com | Sunnyvale, CA

March 2016 – February 2017

Director – Design, Core, & New Products

Aligned product strategy with cohesive, end-to-end user experiences in collaboration with brand, product, and engineering teams. Evaluated emerging design trends, tools, and technologies to continuously improve product offerings. Fostered a user-centered design culture to promote collaboration, inclusivity, and creativity across the organization.

- Crafted design vision and roadmap for core Realtor.com platforms to redefine next-generation digital real estate experiences.

Intuit Corp | Mountain View, CA

December 2013 – May 2016

Director – Design, QuickBooks Payments, Financing, & Self-Employed Products

Developed and delivered user experience strategy for QuickBooks Self-Employed, targeting lightweight accounting and collaboration tools for shared economy segment. Drove design thinking and innovation initiatives to promote experimentation, iteration, and improvement across product teams. Ensured accessibility and consistency of digital experiences across platforms and devices.

- Directed design for customer journeys across Intuit’s small business payment solutions and QuickBooks financing products.
- Managed design ownership for Intuit’s GoPayment mobile swiper to optimize usability and transaction efficiency.

eBay, Marketplaces | Campbell, CA

August 2011 – December 2013

Director, Design & User Experience - B2C/C2C, Catalogs

Conceptualized and executed multiple new product initiatives, including next-generation eBay stores, to enhance marketplace strategy for entrepreneurial SMBs. Designed and launched innovative products such as “Selling Unleashed,” enabling users to create listings from any web platform, and SMS mobile widget for eBay app distribution.

- Led global UX design programs across eBay’s B2C, SMB, C2C selling, and catalog business units to drive cohesive user experiences.
- Defined product vision and design strategy for end-to-end C2C listing experience, strengthening user engagement and elevating business performance across key metrics.

Additional Experience

- Vice President, Product Strategy, Content & Customer/UX Experience | LEVEL Studios – San Jose, CA
- Vice President, Global Product Management & User Experience | GlobalEnglish Corp – Brisbane, CA
- Sr. Director, UX Design, Mobile Advertiser Products & Business Development | Yahoo! Inc. – Sunnyvale, CA
- Senior Manager, User Experience Design & Web Production | IBM, Rational Software Division – Cupertino, CA

Education

BA, Political Science – Emphasis in Geo-Political and Socioeconomic Studies, Law and Political Administration - Colorado State University at Fort Collins, Colorado