

SHASA SMITH

SENIOR PRODUCT DESIGNER · PAYMENTS · ENTERPRISE FINTECH

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SUMMARY

Senior Product Designer with 8 years designing complex digital products across payments, enterprise fintech, and regulated systems. At Commonwealth Bank, I lead work across cross-border payments, ISO 20022 migration, broker platforms, and AI-enabled self-service. I bring a strong mix of systems thinking, product strategy, and execution, with experience turning operational and regulatory complexity into experiences that feel clear, trustworthy, and usable at scale.

SUMMARY

- Cross-border payments and financial infrastructure: Dandelion integration, ISO 20022 migration, FX and reconciliation-heavy journeys
- Enterprise B2B platforms: broker tools, AI-assisted workflows, self-service design, and complex information architecture
- Design leadership: multi-squad collaboration, critique and ritual design, mentoring, and cross-functional alignment

EXPERIENCE

Senior Product Designer — Commonwealth Bank of Australia

Jan 2025 – Present

▶ Cross-Border Payments — Dandelion Integration & ISO 20022

- **Owned UX strategy and end-to-end product design** for CommBank's integration of Dandelion (Euronet Worldwide's global real-time payment network), delivering a native in-app experience that enables instant cross-border transfers to 200+ countries — a first-of-kind capability for one of Australia's largest banks.
- **Designed a real-time payment tracker** for complex multi-leg international transactions — taking a systems-level approach to one of cross-border payments' hardest UX problems: surfacing accurate, trustworthy status across fragmented settlement legs, reconciliation states, and corridor-specific edge cases. Iterative usability testing drove measurable improvements in task completion and a significant reduction in payment status support contacts.
- **Led UX design for CommBank's ISO 20022 migration** — partnering with the SWIFT integration workstream to translate global financial messaging standards into compliant, user-facing product experiences across international transfer flows.

▶ Smart & Social Payments — Young Adult Strategy

- **Defined and drove young adult payment innovation strategy** — leading discovery research, competitive analysis, and concept validation to identify high-value opportunities in how younger Australians manage, split, and move money socially.
- **Designed high-complexity Request Money flows** for CommBank and third-party users — resolving the tension between consumer simplicity and the underlying complexity of real-time rails, multi-party settlement, and edge-case reconciliation states.
- Set UX direction for peer-to-peer payment features across a multi-squad delivery model, maintaining design system coherence and shipping velocity simultaneously.

Product Designer – Commonwealth Bank of Australia

2021 – Jan 2025

- **Conceived and designed CommBank's first AI-powered desktop platform for 15,000 mortgage brokers** — a sophisticated B2B enterprise tool developed with the CBA AI working group that fundamentally transformed broker operations at national scale.
- **Led 'Your Applications'** — redirected 100% of broker support requests to a self-serve digital channel, achieving an 85% 'Excellent' satisfaction rating and eliminating a significant operational cost centre for the bank.
- **Delivered the end-to-end redesign of CommBroker** on a modern technology stack — rebuilding Australia's leading broker platform from the ground up, reimagining workflows for thousands of professional daily users.
- Mobilised the home loan application — translating a complex, multi-step process into a clean mobile experience enabling customers to apply in minutes from their device.
- **Established design rituals and review cadences** across a multi-squad pod model — mentoring mid-level designers, introducing structured critique processes, and lifting consistent output quality across concurrent delivery workstreams.

Product Designer – Moodle

Jan – Jul 2021

- **Directed global UX research** for Moodle LMS (300M+ users across 190+ countries) — synthesising cross-cultural qualitative and quantitative insights to directly inform strategic product priorities for the world's largest open-source learning platform.
- **Established Moodle's design system framework** — building the component library and contribution model that drove development consistency and design velocity across a large, distributed open-source product ecosystem.

Consultant — Customer Strategy & Design – Deloitte Digital

2019 – Jan 2021

- Delivered end-to-end digital product design for Australia's largest **financial services, healthcare, and public sector** organisations — navigating regulatory complexity, competing stakeholder priorities, and technical constraints to produce commercial outcomes.
- **Facilitated co-creation workshops and design sprints** that transformed ambiguous client mandates into delivery-ready concepts — producing journey maps and service blueprints that shaped flagship digital transformation programmes.
- **Designed and shipped the WA Government's COVID-19 public health application** at pace — managing QR code check-in and vaccine tracking for millions of West Australians during the 2020 pandemic response.

EDUCATION & RECOGNITION

Bachelor of Design – Curtin University

Google UX Design Professional Certificate – Coursera

RECOGNITION

- Ultimate State Award | Commonwealth Bank of Australia, 2024
- Good Design Award - Green Tick, 2023
- Deloitte Innovation Award, 2021

CORE SKILLS

Payments | Enterprise fintech | UX strategy | Interaction design | Systems design | UX research | Information architecture | Cross-functional collaboration | Figma