SHASA MICHAEL SMITH

SENIOR PRODUCT DESIGNER · PAYMENTS · ENTERPRISE FINTECH

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VALUE PROPOSITION

Senior Product Designer with 8 years owning complex payment and enterprise fintech products at scale. At Commonwealth Bank, I lead UX for two of Australia's most strategically significant payment programmes — the Dandelion cross-border rail integration and ISO 20022/SWIFT compliance — while simultaneously driving young adult payment innovation. I bring rare domain fluency across real-time payment rails, reconciliation flows, FX complexity, and financial data visualisation, combined with a track record of co-defining product vision with engineering and product partners, navigating regulatory complexity, and shipping measurable outcomes inside large, regulated, cross-functional organisations. I'm equally comfortable mentoring designers and building design practice as I am at the product surface.

- **Cross-border & reconciliation UX** — Dandelion (Euronet) integration across 200 countries, ISO 20022 migration, SWIFT compliance workflows
- **Enterprise B2B design at scale** — AI platform for 15,000 brokers; 100% support deflection to self-serve; 85% 'Excellent' satisfaction rating
- **Design systems & multi-pod operations** — CommBank component libraries, Moodle DS (300M+ users), cross-squad design coherence
- **Recognised for impact** — CBA Ultimate State Award 2024 · Good Design Award 2023 · Deloitte Innovation Award 2021

CORE COMPETENCIES

Domain B2B SaaS	Cross-border payments · reconciliation · FX flows · real-time rails · financial data visualisation ·
Design ops	Product strategy · interaction design · systems design · UX research · usability testing · design
Tools	Figma · Miro · Adobe Creative Suite
Methods prototyping	User interviews · journey mapping · service blueprinting · co-creation workshops · rapid
Delivery	Agile / Scrum · design-to-dev handoff · multi-squad coordination · design system contribution

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

  - **Ultimate State Award** · Commonwealth Bank of Australia, 2024
  - **Good Design Award — Green Tick** · 2023
  - **Innovation Award** · Deloitte Digital, 2021