Manjula (Mac) Pattinikutti

Principal Product Designer

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PROFILE

Principal-level Product Designer with 10+ years leading design end-to-end across complex fintech and enterprise platforms - from zero-to-one concepts through production-ready systems. Deep expertise in AI-assisted workflows, design systems at organizational scale, and translating complex technical and regulatory requirements into intuitive, accessible experiences. Known for driving measurable outcomes ($7-10M revenue lift, 35-57% conversion gains) through structured problem framing, systems thinking, and close partnership with product and engineering.

CORE SKILLS

AI & Intelligent Systems AI-assisted workflow design, human-in-the-loop interface patterns, automation surfaces, data-driven recommendation UI - Claude, ChatGPT, Figma AI

Design Execution End-to-end product design, zero-to-one and iteration, complex flow and state design, edge cases and error handling, responsive and mobile-first, accessibility (WCAG / Section 508), plain language

Design Systems Design system evolution and governance, component libraries, Figma variables and tokens, cross-product pattern alignment, engineering handoff

Research & Facilitation Research planning and synthesis, user interviews, usability testing, workshop facilitation, insight synthesis, roadmap influence

Strategy & Leadership Cross-functional leadership, product strategy partnership, executive communication and storytelling, design mentorship and critique, roadmap influence

Tooling Figma, FigJam, Framer, Miro, Mural, Dovetail, UserTesting, Jira, Confluence, Google Analytics, DataDog, Coda

EXPERIENCE

Senior Product Designer - Caribou Financial - Denver, CO (Remote) *Oct 2023 - Jan 2026*

Sole designer across consumer auto refinance and internal operational tooling - regulated flows, AI-assisted workflows, and zero-to-one product development in a high-stakes fintech environment.

- Led design for AI-assisted document verification and intelligent automation workflows - defined verification architecture across three confidence states, human-override controls, and agent decision surfaces to support accuracy and trust in a regulated, high-stakes environment.
- Shipped an optimized consumer refinance flow from research through delivery - rebuilt the information architecture, streamlined the end-to-end application experience, and increased submitted loan applications by 57%, generating $7-10M in incremental annual revenue.
- Served as the sole design voice across product, engineering, compliance, and operations - facilitated alignment sessions, shaped roadmap prioritization, and translated complex regulatory constraints into clear, usable product experiences.
- Evolved the design system from the ground up - introduced Figma variables, extensible component patterns, and cross-viewport scalability across consumer and internal surfaces.
- Applied WCAG accessibility standards and plain language principles throughout document-heavy and multi-state interfaces, improving comprehension for borrowers navigating high-stakes financial decisions.

Senior Product Designer - Oportun Financial - San Carlos, CA (Remote) *Nov 2020 - Feb 2023*

Design lead across consumer lending and internal agent tooling - responsive web, native iOS and Android, regulated environment serving 2M+ members.

- Directed a modular, mobile-first redesign of Oportun.com - led research, rebuilt complex multi-step application flows, and shipped a 35% increase in loan applications within three months of launch.

- Led zero-to-one design of the company's first native iOS and Android applications - established interaction patterns, accessibility standards, and design system extensions; 4,725 beta users processed $3.37M in payments within the first 12 months.
- Rebuilt a fragmented design system in under three months - established component libraries, tokens, usage governance, and engineering handoff protocols, increasing design output consistency by 50% across a 2M+ member platform.
- Designed AI-enhanced internal tools for collections and loan relief agents - complex workflow visualization, real-time data surfaces, and regulated decision interfaces for high-stakes servicing environments.
- Mentored junior designers through structured critique and review rhythms - established quality standards and design rationale documentation for a growing team.

Interaction Designer - Live Axle LLC - Portland, OR*Apr 2016 - Aug 2020*

One of two designers working with Fortune 500 clients - Qualcomm, NBCUniversal, Molson Coors, Sony, Disney - on complex enterprise and B2B platforms.

- Re-architected Qualcomm's Developer Network portal across a 16-month phased rollout - restructured navigation, search, and content hierarchy to match how engineers and procurement teams actually worked, growing monthly traffic from 50K to 150K visitors in 8 months.
- Established NBCUniversal's NBCUView as their global B2B sales and content preview platform - designed the end-to-end iOS and web experience adopted as the organization's primary international promotional tool.
- Transformed Molson Coors' Building with Beer into a nationwide sales tool - designed permission-tiered iOS dashboards with real-time data views for sales reps, managers, and regional leads to identify distribution opportunities across the country.
- Built shared component libraries and design systems as the team's foundation - reduced production inconsistencies by 40%, cut handoff cycles by 75%, and improved design team turnaround by 50% on repeat pattern work.

UI/UX Designer - ModXdigital LLC - Portland, OR*Jul 2015 - Apr 2016*

- Led discovery-driven UX and visual design for government, healthcare, and higher-education clients - delivering accessible, usable web experiences contributing to $400K+ in client revenue.

Lead Graphic Designer - University of Oregon - Eugene, OR*May 2013 - Apr 2015*

- Designed accessible, responsive digital platforms for student-facing services - hired and mentored student designers, secured a $60K grant for a student app concept, and led campaigns contributing $2.3M+ toward a $65M campus renovation.

EDUCATION

Computer Science and Information Technologies - National Institute of Business Management (NIBM)