

CHRISTOPAUL

Product Designer — Fintech & Payments

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SUMMARY

Engineer-turned-Product Designer with 3+ years in fintech, currently working on the money transfer surface of a UAE salary-card and wallet app used by millions of migrant workers. Owns discovery through shipped UI in a PM-adjacent role across Product, Engineering and Compliance. Specialises in cross-border remittance, regulatory UX, and designing for low-literacy, multilingual users.

EXPERIENCE

Product Designer | Edenred (C3Pay) | Dubai, U.A.E | Jan 2026 – Present

- Led end-to-end design for **Aani**, the UAE Central Bank's national instant-payment rail — defined a deterministic silent-routing flow that resolves between two settlement paths without user decision-making, from problem framing through phased rollout. • Designed compliance experiences against CBUAE mandates, including a scroll-to-accept terms pattern built for low-literacy users, closing regulatory gaps without adding funnel friction.
- Ran mixed-methods churn research (15 moderated interviews, on-field testing, Databricks funnel analysis); surfaced an instrumentation defect that had been misreporting conversion and corrected the team's read on the funnel. • Shipped an in-app notification centre, marketing consent flow, and VPN-detection UX that turns a hard fraud block into a recoverable, explained state.

Junior Product Designer | Edenred (C3Pay) | Dubai, U.A.E | Jan 2025 – Jan 2026

- Redesigned the Bangladesh remittance corridor, lifting transaction conversion from **12.18% to 17.03%**. • Raised transaction success rate from **78.8% to 86.8%** (96.3% Nepal) via SMV API integration and UX audits of failure and error states. • Revamped the Money Transfer dashboard and launched Nepal/Pakistan corridors — MT penetration to **14.5%** (OKR hit), **5.2%** conversion lift, **12K MAU** added, **38.28%** referral uplift.
- Launched 'Spin the Wheel' gamification: **+1.4%** M3 retention and **AED 60k** monthly revenue.
- Delivered bilingual English/Arabic RTL flows; facilitated cross-functional workshops with Product, Tech and Field to pressure-test scope before build.

Product Design Intern → Associate | Edenred | Dubai, U.A.E | Jan 2024 – Dec 2024

- Reduced ILOE support inquiries by **90%**, card-blocking queries by **62%**, and overall support volume a further **14%** through proactive UI, automated reversal flows and improved credit visibility.
- Cut Nepal cash-pickup failures by **17%** by resolving corridor-method confusion in the send flow.

UI/UX Engineer | Fynext Innovations | Kerala, India | Nov 2022 – Dec 2023

- Shipped 4 major features with senior designers, contributing to **40%** product revenue growth in Q1; ran competitor and market research to prioritise opportunities.

SKILLS

Design: End-to-End Product Design, Product Thinking, Design Strategy, Information Architecture, Interaction Design, Wireframing, Prototyping, Design Systems, Design Tokens, Responsive Design, Localization & RTL (Arabic), Accessibility & Inclusive Design (WCAG 2.2), Low-Literacy UX

Research & Data: User Research, User Interviews, Usability Testing, On-Field Research, Journey Mapping, Tree Testing, A/B Testing, Funnel Analysis, Experimentation, Data-Driven Design

Domain: Cross-Border Remittance, Payment Rails, Digital Wallets, P2P Transfers, KYC & Onboarding, Compliance & Regulatory UX (CBUAE), Fraud & Risk UX, Growth & Retention Design

Collaboration: Cross-Functional Collaboration, Stakeholder Management, Workshop Facilitation, Agile, Design-to-Dev Handoff

Tools: Figma (Auto Layout, Variables, Dev Mode), Miro, Lottie, Clevertap, Databricks, Power BI, Jira, Claude (AI-assisted design), HTML/CSS

AWARDS & EDUCATION

- **Finalist, ETHGlobal 2025** — Cron Pay, blockchain payments MVP | **Winner, Hack@Arch** (GEC Thrissur, Baton Systems & IEEE) | **2nd Runner-Up, Design-a-thon** (KSUM × Canva)
- **B.Tech, Computer Science** — APJ Abdul Kalam Technological University, CGPA 7.88 | **Google UX Design Professional Certificate**, 2023