

# Jared Latimer

Principal Product Designer · Behavioral Design · Fintech & Enterprise

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## PROFILE

Principal product designer with 20 years of experience designing high-stakes financial and enterprise products. I work at the intersection of behavioral insight, systems thinking, and research — consistently focused on the moments where customer uncertainty is highest and where clear, confident design has the most measurable impact. Most usability problems are trust problems. That framing guides everything I do.

## EXPERIENCE

### **Principal Product Designer** — Capital One 2019 – Present

End-to-end design ownership across Consumer Bank's Pay & Move Money portfolio — complex, high-volume financial workflows where behavioral friction has a direct cost.

#### **Behavioral Design & Product Craft**

- Led 0→1 design of domestic wire transfers for native mobile platforms — the first time Capital One offered this capability natively, requiring trust-level design decisions for irreversible, high-value transactions
- Redesigned Remote Deposit Capture (RDC) experience by reframing the core problem: customers weren't just confused, they were uncertain. Targeted state communication, timeline transparency, and progressive confirmation
- Led discovery, rapid prototyping, and usability testing across complex regulated financial workflows
- Translated regulatory and technical constraints into intuitive, customer-facing solutions that maintained compliance without sacrificing clarity

#### **Research Systems & UX Measurement**

- Established portfolio-wide usability baseline using SUM (Single Usability Metric) methodology — enabling teams to quantify experience quality before and after changes
- Built a reusable, production-level testing prototype of the banking app for ongoing benchmarking and pre-release research
- Shifted product decision-making from subjective critique to data-informed UX performance tracking across 12 cross-functional squads
- Standardized qualitative research practices across Pay & Move Money, scaling research velocity across multiple teams

#### **Measurable Impact**

- RDC redesign: 20% reduction in call center volume, 5% increase in completion rates following release

### **UX Design Systems Lead & Manager** — Bloomberg BNA 2015 – 2019

Systems-level design leadership for flagship enterprise products serving regulatory and government customers.

- Directed redesign of Bloomberg BNA flagship platform — end-to-end UX for a complex enterprise product with regulatory constraints
- Built and implemented enterprise design library adopted across product teams, establishing visual and interaction standards for both Bloomberg BNA and Bloomberg Government

- Reduced design-to-engineering handoff time by 40% through system standardization and documentation rigor
- Developed scalable design system supporting two enterprise product lines simultaneously

**Founder / Product Strategist** — Latimerart LLC 2005 – Present

Product strategy and UX advisory practice alongside full-time roles.

- Deliver digital products from concept to launch across web and mobile platforms for startups and established organizations
- Facilitate product vision workshops, research synthesis, and experience strategy with founders and product teams
- Experiment with AI-assisted design and research workflows — applying these tools to active client discovery work

## EDUCATION

**MFA** Pratt Institute 2003

**BFA** Brigham Young University 2001