

Olga Kutnyakova

I untangle messy problems in products where trust is everything — money, health, the decisions people hesitate about. 10+ years across product and brand, 8 of them in financial services, turning dense requirements into experiences people act on with confidence. I move fast in ambiguous, high-output environments without losing craft, and AI (Claude Code, Cursor, Figma Make) is woven into my daily practice.

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Experience

Senior UX Designer • Discover Financial Services 05/22 - 11/25

Led end-to-end product design and owned the visual design language for the 5% Cashback Bonus® rewards program at a top-10 U.S. credit card issuer, defining how the experience behaved across mobile app, desktop, email, and OOH. Drove daily card usage, quarterly category activation, brand recall, and Net Promoter Score through high-craft, data-driven design decisions.

- Designed the activation-to-spend journey end to end — enrollment, in-app rewards surfaces, email, and confirmation flows — keeping UI states in sync across channels.
- Lifted program enrollment by up to 24.2% through audience-segmented activation design and continuous iteration across program quarters.
- Drove a 7% average lift in category spend for the rewards program by optimizing the mobile experience, email UX, and desktop pages.
- Created reusable creative assets and templates that supported fast, consistent iteration across channels.
- Contributed to 53,000 new cardmember acquisitions in 2024 during a four-month rotation on Discover's SEO/acquisition team, redesigning organic search product pages; an A/B test adding a testimonials component lifted credit card application conversion.

Designer II • Gesa Credit Union 10/16 - 2/22

Led product and visual design for a regional credit union's consumer financial suite — savings, checking, deposit, and lending products — working closely with cross-functional teams to design experiences that helped members navigate complex financial decisions with clarity and confidence.

- Designed a transparency-first lending intake and application flow where terms, pricing, and disclosures were surfaced clearly in context, so a nervous or first-time borrower could weigh options and commit with confidence; built as a reusable framework that scaled across loan products.
- Reimagined the mobile app dashboard and core member workflows in partnership with Product and Engineering, reducing friction and building member confidence across everyday high-stakes tasks, contributing to a ~15% reduction in customer support volume.
- Led design on an integrated multi-channel campaign that exceeded a \$10M deposit goal, using clear, trust building creative to communicate financial benefit with simplicity.

Digital Designer • Washington State University 02/15 - 10/16

Designed digital content and improved usability of web and mobile applications for the AgWeatherNet team, making complex weather data clear and actionable for non-technical users across Washington State.

- Increased emergency drought website visits by 200% by revitalizing the site and establishing it as a single trusted source of research-backed drought information for growers statewide.
- Made complex data intuitive for non-technical users by partnering with developers to improve accessibility and usability of web and mobile applications, defining navigation patterns and UX improvements.

Skills

Product/UX Design: End to end product design, vision & strategy, interaction design, prototyping, wireframing, content hierarchy, user flows, accessibility, AI-augmented workflows

Research & Strategy: A/B testing, journey mapping, competitive analysis, data-informed design, conversion optimization

Visual & Design Systems: Component design, UI craft, visual design, art direction, brand design, design systems, typography, motion design/animation, photography sourcing

Collaboration: Cross-functional partnership, stakeholder presentations & storytelling, project management, design mentorship

Tools

Figma, Claude Code, Cursor, Figma Make, Adobe Creative Cloud: Illustrator, Photoshop, After Effects, InDesign, Premiere Pro, Framer, Jitter, Nano Banana, Jira, Miro, Contentsquare

Education

Bachelor of Arts, Digital Technology & Culture, graduated cum laude, Washington State University, 2015

Bachelor of Arts, Media Studies & Sociology, The Evergreen State College, 2014