ED GUTMAN

Product Designer

About Ed

Seasoned **product designer** with a rich history of bringing intuitive, user-focused solutions to a diverse array of industries, including fintech, SaaS, e-commerce, transportation, and education.

My career is defined by a deep commitment to understanding and solving complex challenges, transforming them into accessible and impactful user experiences.

I'm currently focused on working with brands, adapting their UX and interfaces for modern AI LLM focused experiences.

Brands I've worked with:

Table of Contents

Case Studies

One Pagers
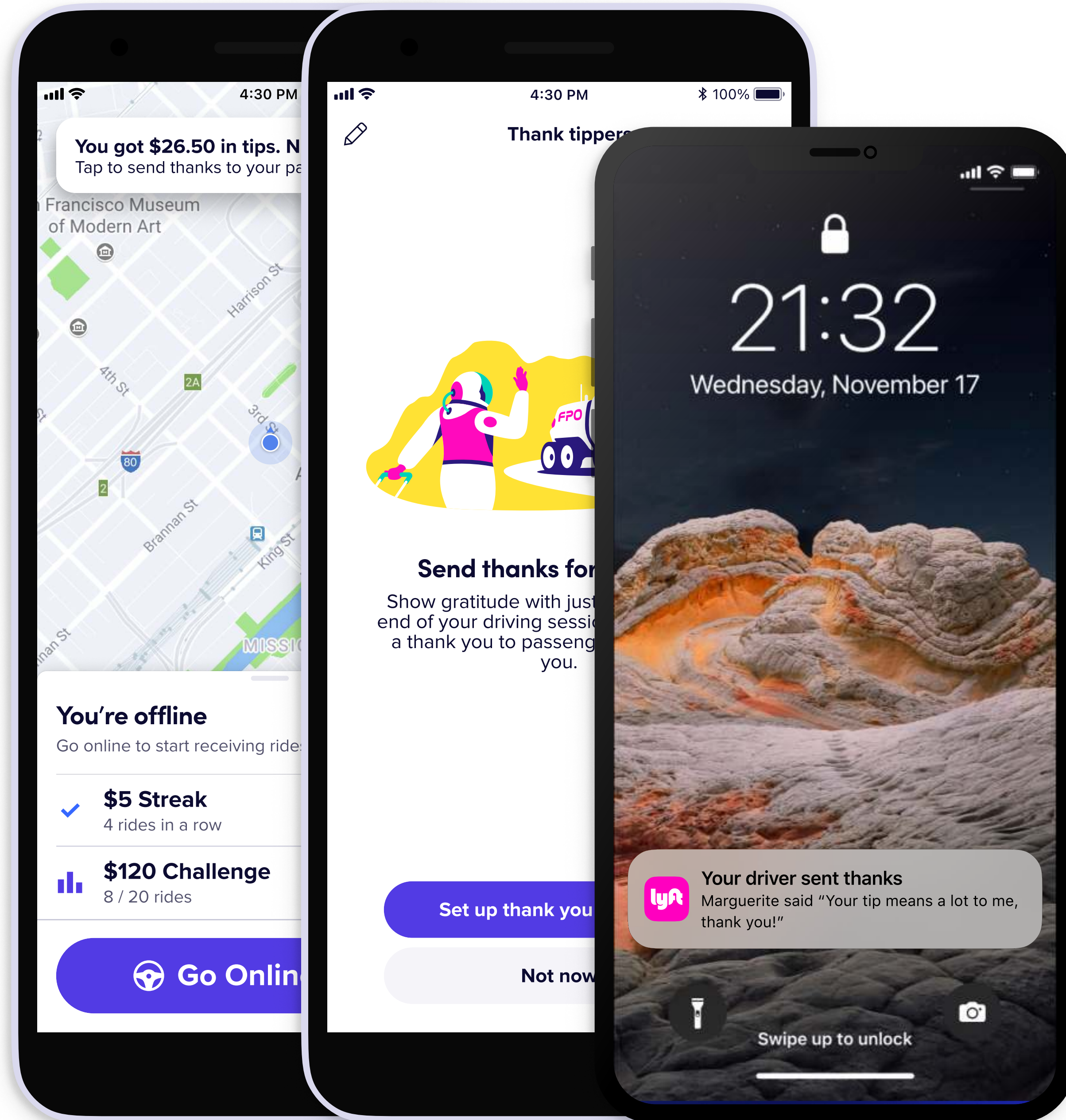
Driver Tip Gratitude

RIDESHARE CONSUMER MOBILE

IOS ANDROID

Summary
Bringing more human connection to the Lyft experience by enabling an exchange of gratitude between Lyft riders and drivers.

Text visible within phone screens:

You got $26.50 in tips. N...
Tap to send thanks to your pa...

You're offline
Go online to start receiving rides

✓ **$5 Streak**
4 rides in a row

$120 Challenge
8 / 20 rides

Go Online

Thank tippers

Send thanks for
Show gratitude with just...
end of your driving sessio...
a thank you to passeng...
you.

Set up thank you

Not now

21:32
Wednesday, November 17

Your driver sent thanks
Marguerite said "Your tip means a lot to me, thank you!"

Swipe up to unlock

The Challenge

One of the key components missing from the Lyft experience were more touches of human connection. Since the beginning of the pandemic in 2020, drivers had noted an increase in offensive behavior from riders and subsequent decline in tip amounts.

Hypothesis: Based on discussions with drivers, we believed we could help riders understand and get to know their drivers better through empathy-focused features. As a side benefit, increasing community could also increase a rider's propensity to tip.

The Team

Ed Gutman
Senior Product Design

David Wu
Product Design

Jenny Jin
Product Management

Marguerite Castaneda
Content Design

Sabrina Papazian
Research

Alex Ogorek
Engineering

Sylvain Galand
Engineering

George Xiao
Data Science

Conor Buckley
Illustration

User Feedback Highlights

On receiving personal thank yous:

"...gave me a heartwarming feeling; showed driver was appreciative and seems grateful..."
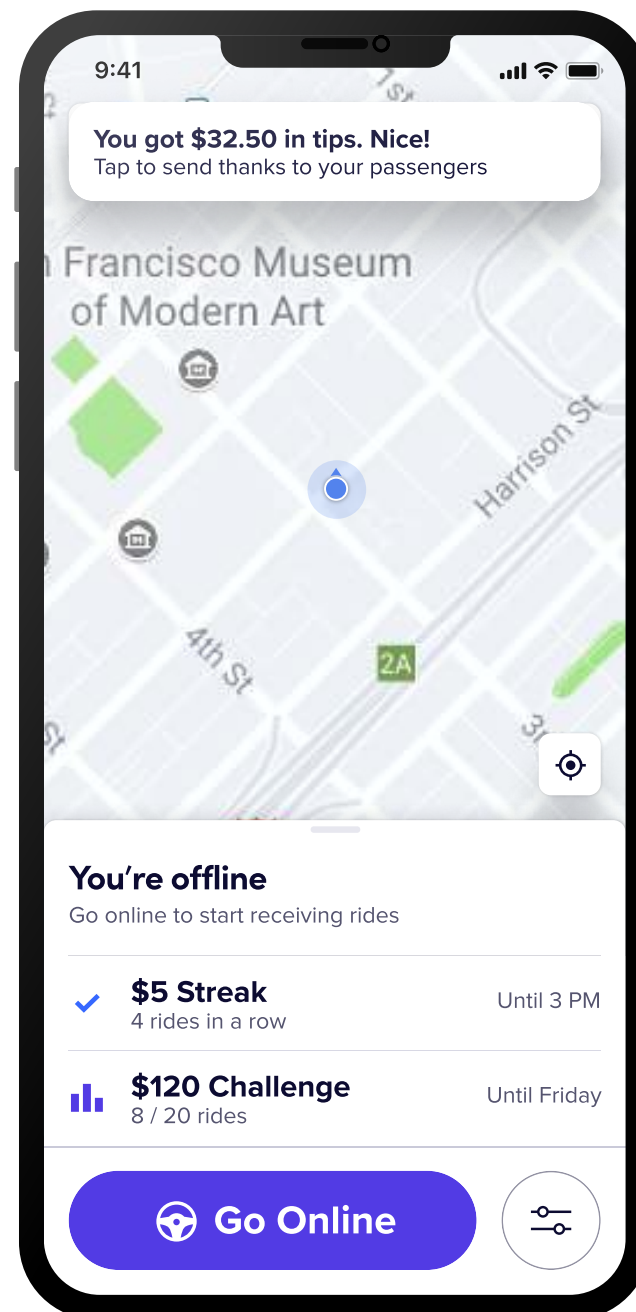
— Test participant 1

On tipping:

"...made me feel more willing to tip drivers."
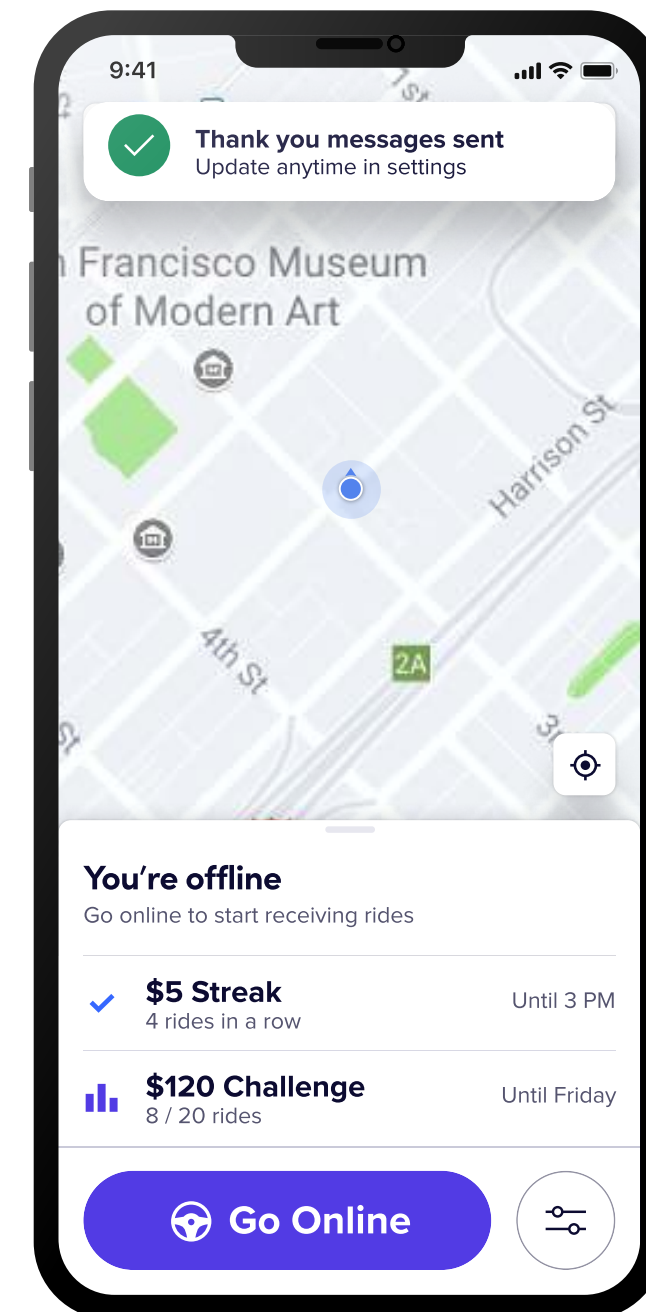
— Test participant 2

The Process

| **Aug 2022** | **Sep 2022** | **Oct 2022** | **FY '22 Q2** |
| WEEK 1-2 | WEEK 3-6 | WEEK 7-10 | WEEK 11-16 |

▸ Research review　　　　▸ UXR interviews (11)　　　▸ Draft content brief　　　▸ Engineering handoff

▸ Draft design brief　　　▸ Exploration reviews　　　▸ Illustration review　　　▸ Implementation

▸ Begin UX exploration　　　　　　　　　　　　　　　▸ UX for design review

Final Design • End-to-end

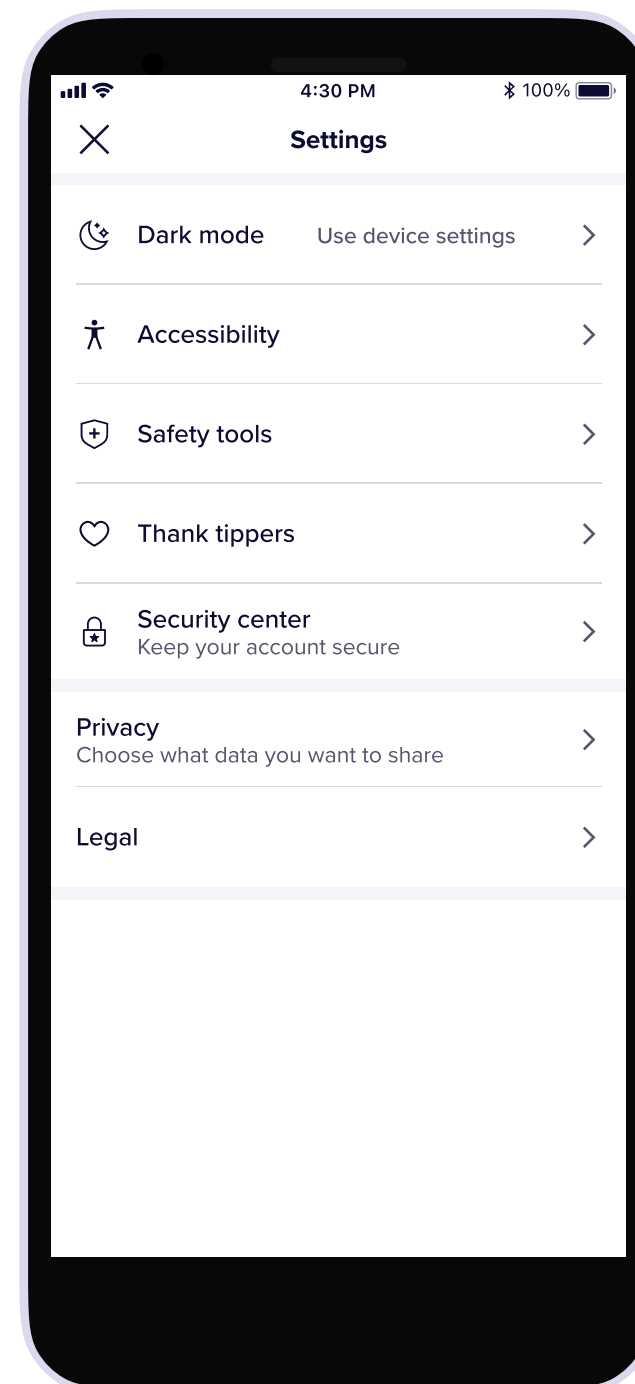**Step 1: DRIVER Home Tip Notification**

User clicks on app
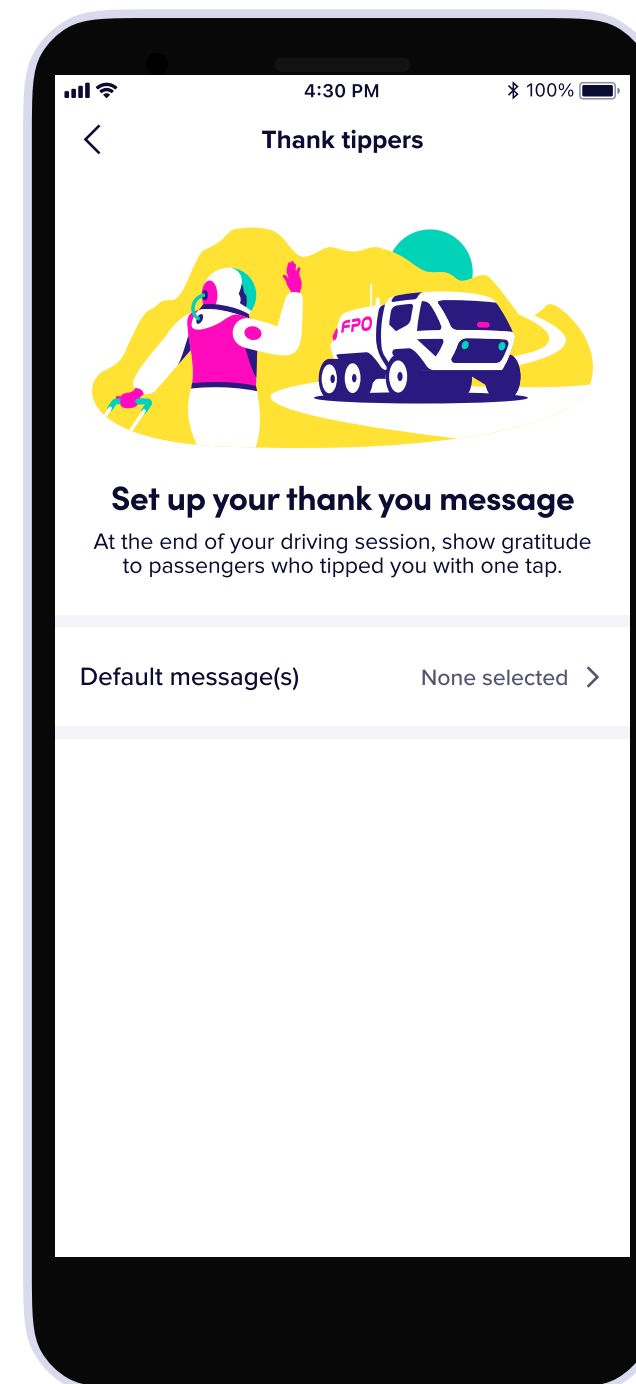
Step 2: DRIVER Interaction

User clicks on toaster
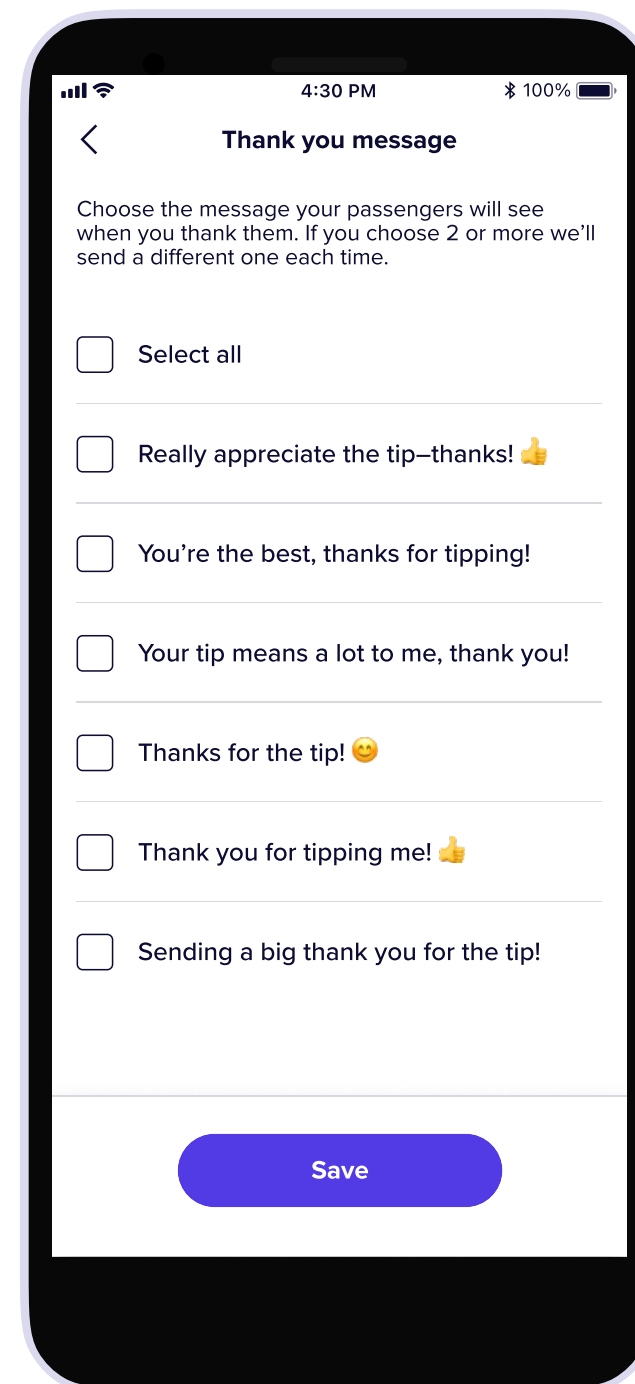
Step 3: RIDER Lock Screen
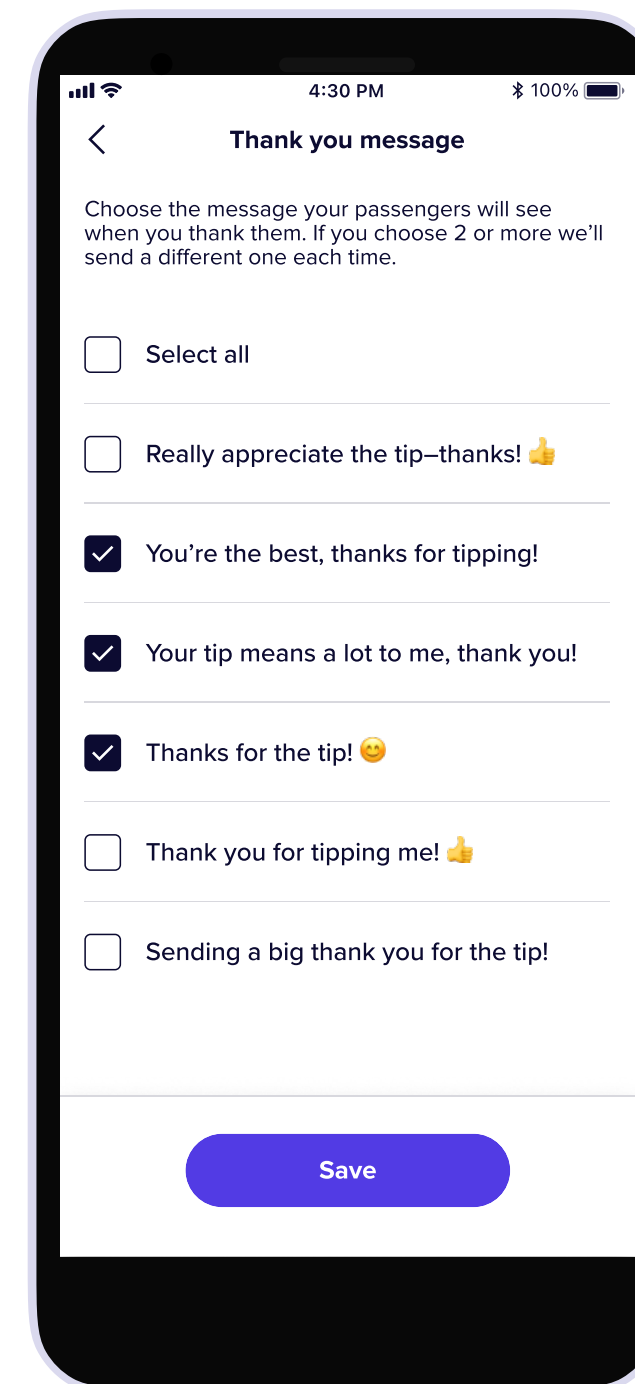
User receives notif.

Final Design • Driver Setup

Step 1: DRIVER settings
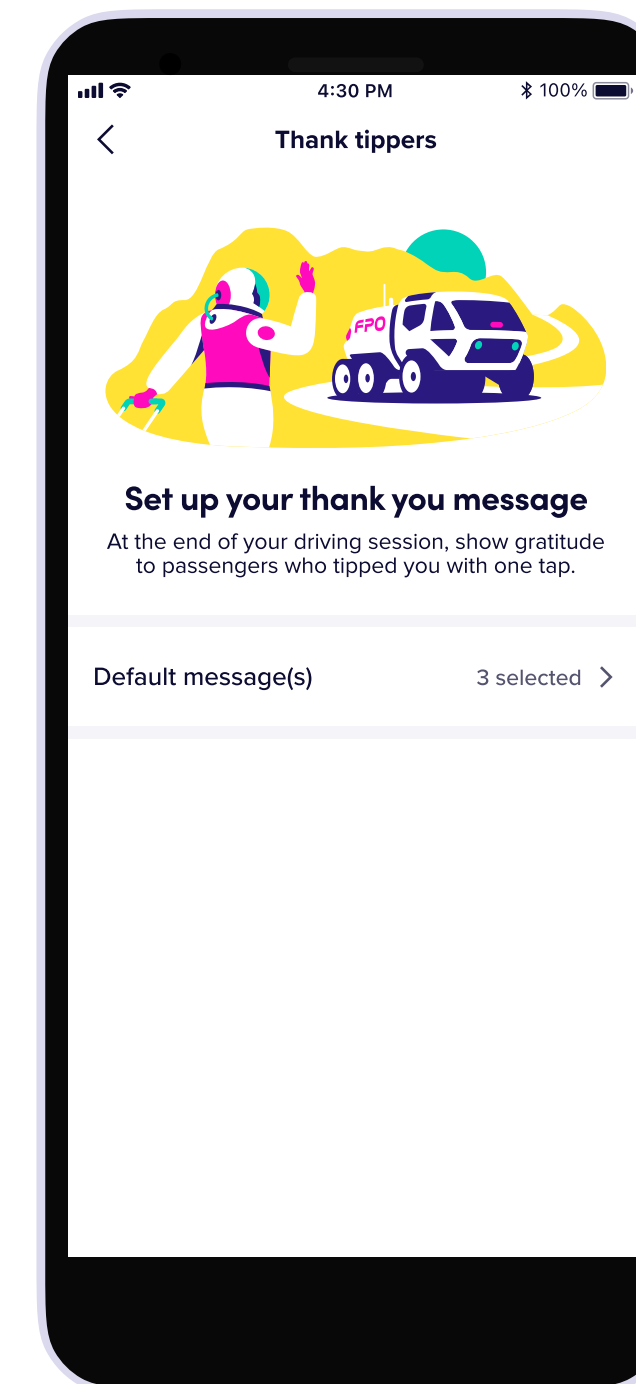
User clicks on Thank tippers

Step 2: Thank settings

User clicks on Default message(s) item

Step 3: Message options

User views thank you message options

Step 4: Message options

User selects desired messages

Step 5: Thank settings
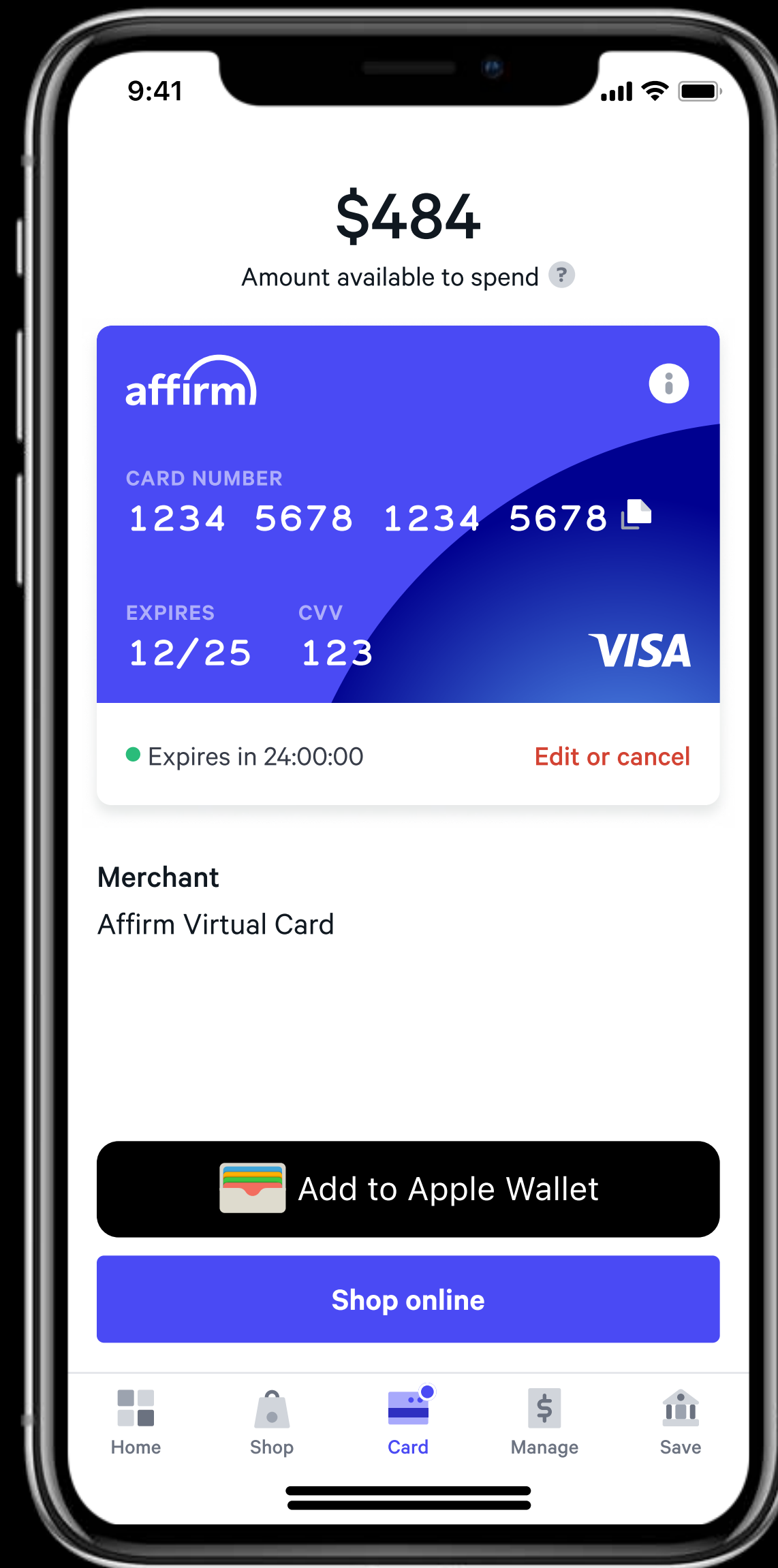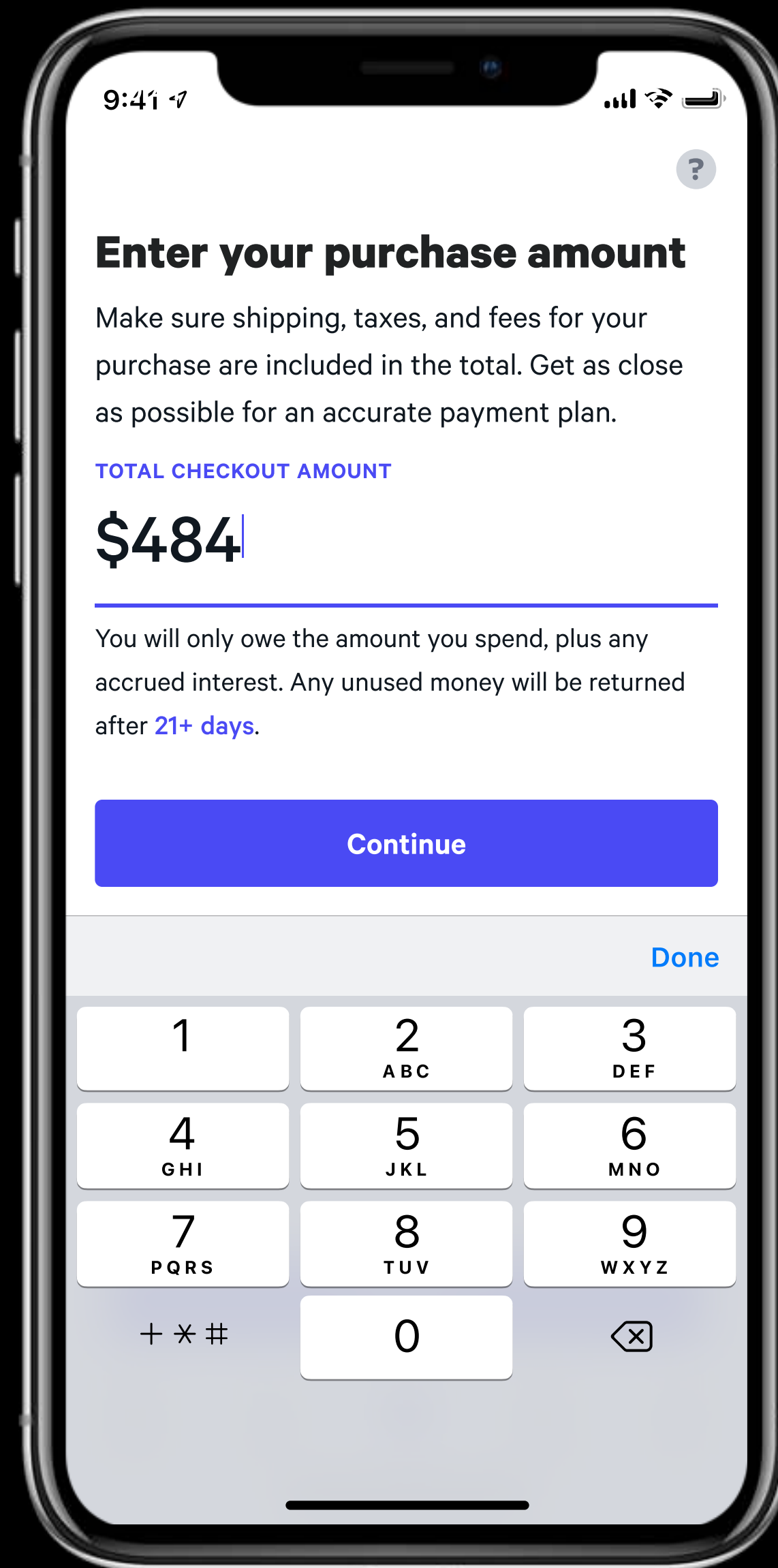
User returns to settings screen

Takeaways

Launch

😭 Launched prototype for limited study, but limited resourcing available for GA release.

Impact

😄 **42% of riders** in study relayed an **increased proclivity to future tipping**.

😄 Drivers in study noted a perceived (but not verified) increase in tipping.

Affirm Virtual Card

FINTECH CONSUMER MOBILE IOS
ANDROID GROWTH 0-1

Summary

Updating the Affirm App to make Virtual Cards a first class flow instead of a buried options in the checkout flow.

The Challenge

Virtual Cards are the most accessible way for Affirm customers to apply split pay loans to anything they want to purchase, as they are accepted anywhere Visa is accepted and do not require a shop to be an official merchant partner. However, they are a buried experience with the Affirm checkout flow, which encourages customers to only shop with Affirm merchants.

Hypothesis: We don't want to distract from the merchant checkout flow, we do want to make it much easier to bootstrap customer growth by making the virtual card experience available front and center in the app. We also believed that this new experience would make in-store purchases much easier.

The Team

Ed Gutman
Product Design Lead

Tom Fell
Content Design

Aakash Gupta
Product Management

Sara Niezgoda
User Research

Reginald Long
Engineering

Sarah Dorfmann
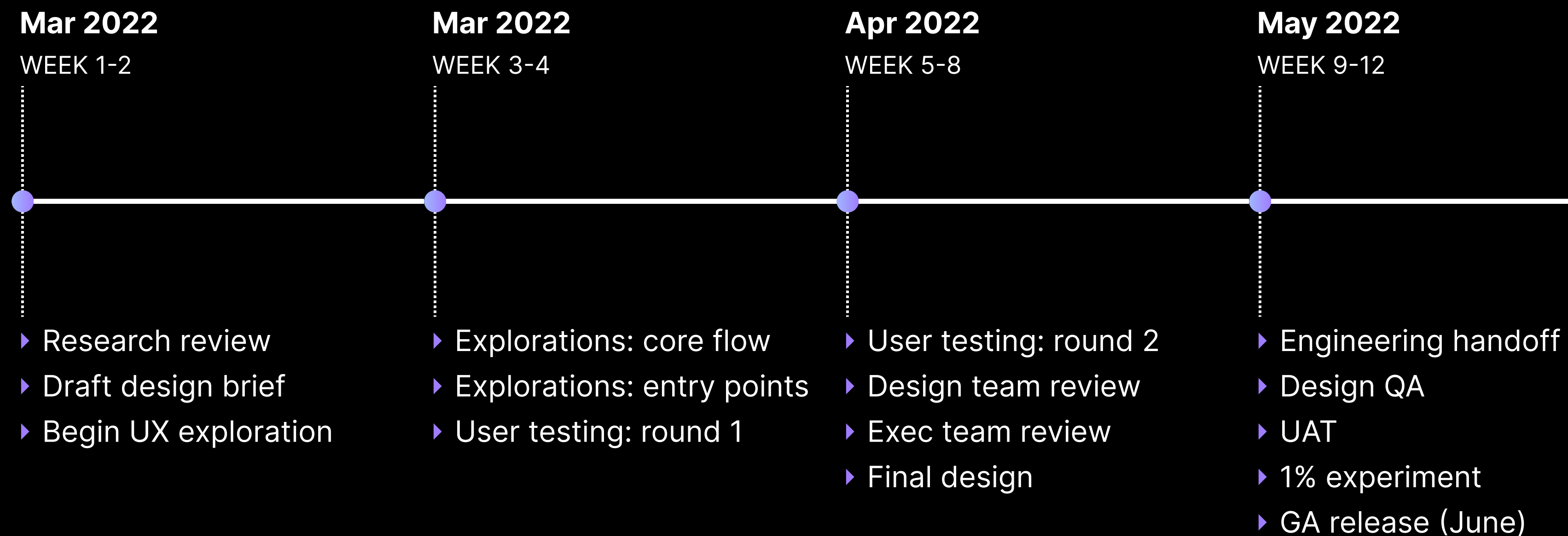Data Science

Kanishk Vashisht
Engineering
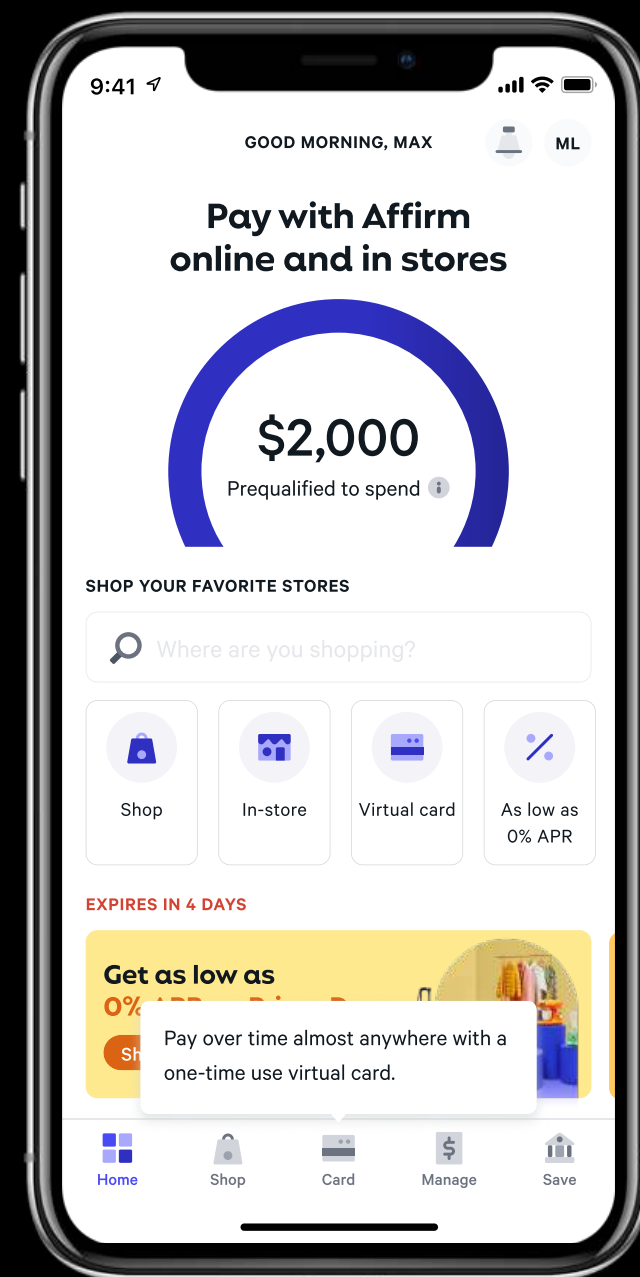
Paige Perry
Marketing

Interview Highlight

> "I was trying to purchase a Cricut in the [Affirm] app but couldn't find where to do that so I got frustrated and just deleted it."

— Affirm customer trying to purchase from a merchant that doesn't support Affirm.

The Process

Mar 2022
WEEK 1-2

Mar 2022
WEEK 3-4

Apr 2022
WEEK 5-8

May 2022
WEEK 9-12

▸ Research review
▸ Draft design brief
▸ Begin UX exploration

▸ Explorations: core flow
▸ Explorations: entry points
▸ User testing: round 1

▸ User testing: round 2
▸ Design team review
▸ Exec team review
▸ Final design

▸ Engineering handoff
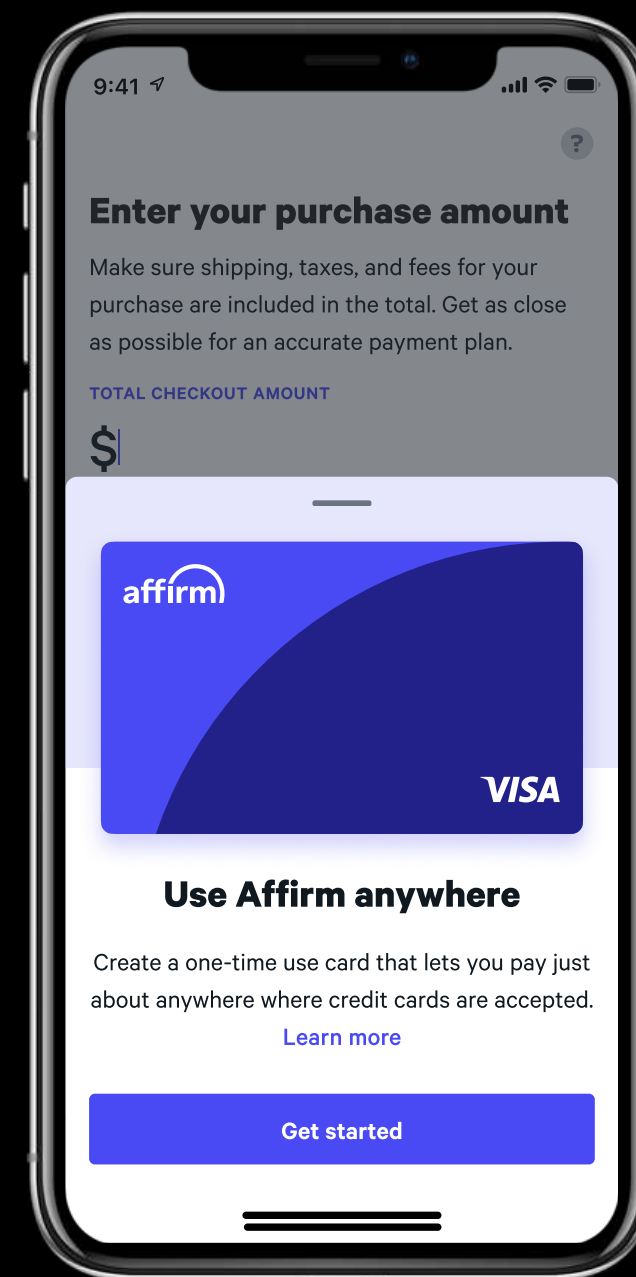▸ Design QA
▸ UAT
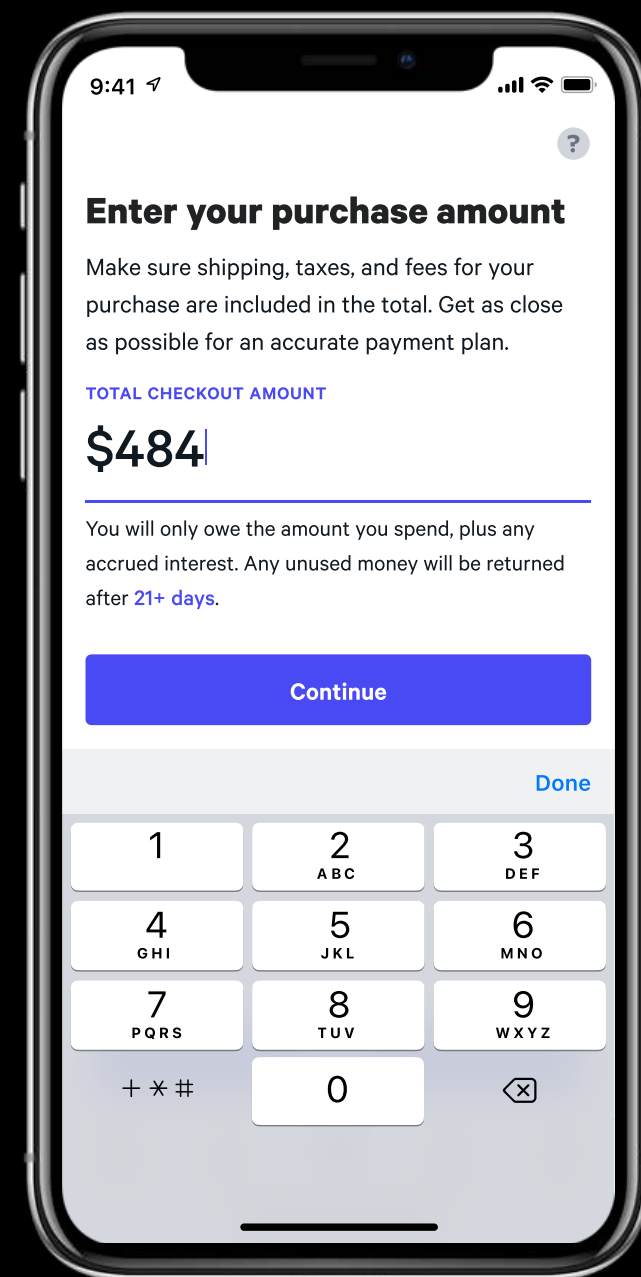▸ 1% experiment
▸ GA release (June)

Final Design Part 1

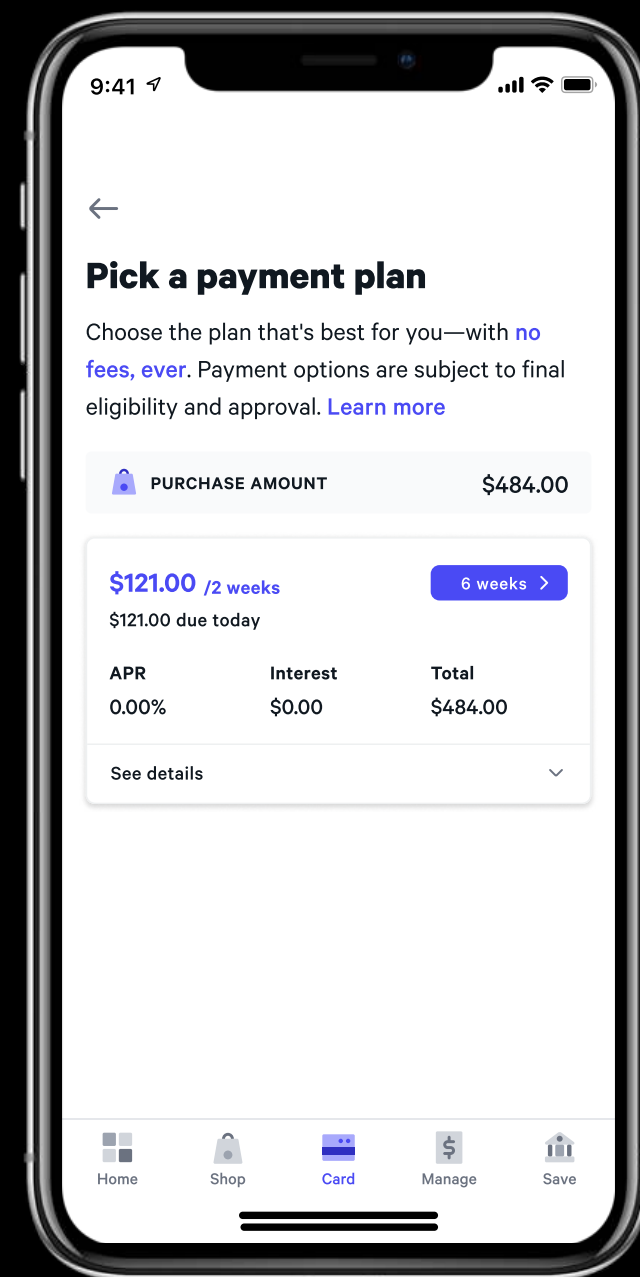**Step 1: Home Screen**
User clicks pop-up CTA

Step 2: Affirm Home
User sees explainer

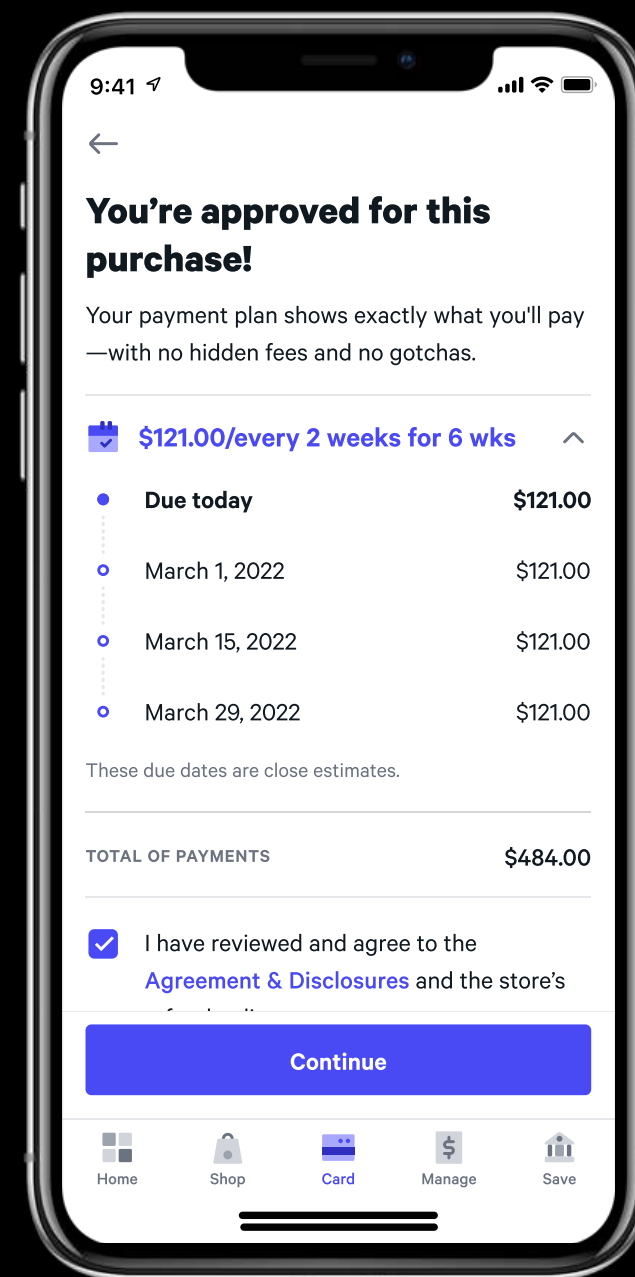**Step 3: Load**
Enter purchase amount

Final Design Part 2

Pick a payment plan

Choose the plan that's best for you—with no fees, ever. Payment options are subject to final eligibility and approval. Learn more

| PURCHASE AMOUNT | $484.00 |

$121.00 /2 weeks   6 weeks >
$121.00 due today

| APR | Interest | Total |
| 0.00% | $0.00 | $484.00 |

See details

Home Shop Card Manage Save

Choose your payment method

You'll pay $121.00 today and every 2 weeks after by setting up AutoPay with debit or credit. You can turn off automatic payments in your account.

Payment method
Visa Debit •••• 5678   >

By continuing, you authorize the payment due today and payments according to your payment schedule, and agree to the Payment Authorization.

Get virtual card

Home Shop Card Manage Save

You're approved for this purchase!

Your payment plan shows exactly what you'll pay —with no hidden fees and no gotchas.

$121.00/every 2 weeks for 6 wks   ⌃

● Due today	$121.00
○ March 1, 2022	$121.00
○ March 15, 2022	$121.00
○ March 29, 2022	$121.00

These due dates are close estimates.

TOTAL OF PAYMENTS $484.00

☑ I have reviewed and agree to the Agreement & Disclosures and the store's

Continue

Home Shop Card Manage Save

$484
Amount available to spend ?

affirm   ⓘ
CARD NUMBER
1234 5678 1234 5678
EXPIRES   CVV
12/25   123   VISA

● Expires in 24:00:00   Edit or cancel

Merchant
Affirm Virtual Card

Add to Apple Wallet

Shop online

Home Shop Card Manage Save

Step 4: Home Screen
User picks plan
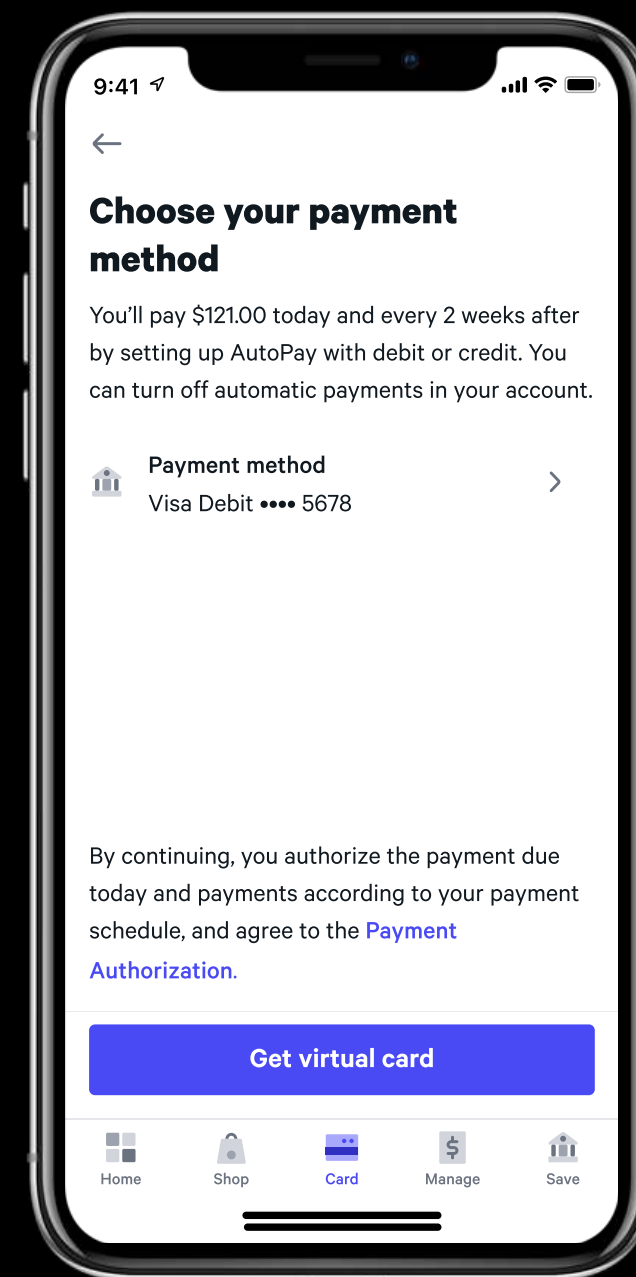
Step 5: Affirm Home
User picks payment

Step 6: Load
User sees plan
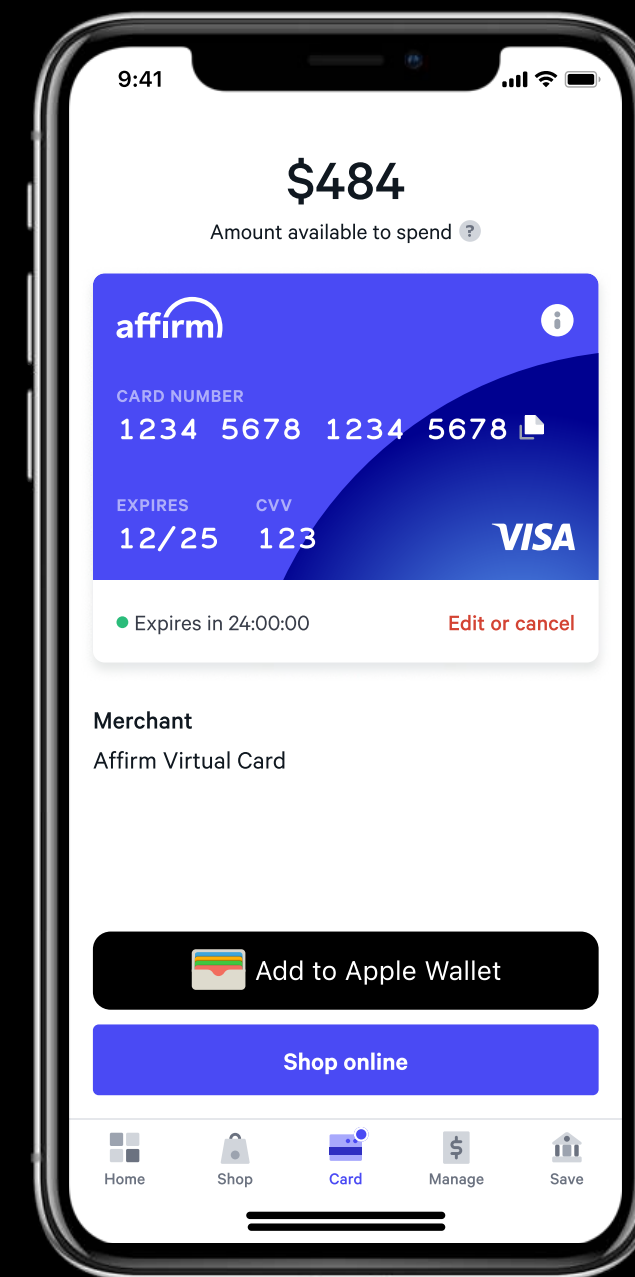
Step 7: Card Tab
User views card

Takeaways

Launch

Launched the new virtual card in tab experience in May as an experiment with it graduating to all users in June.
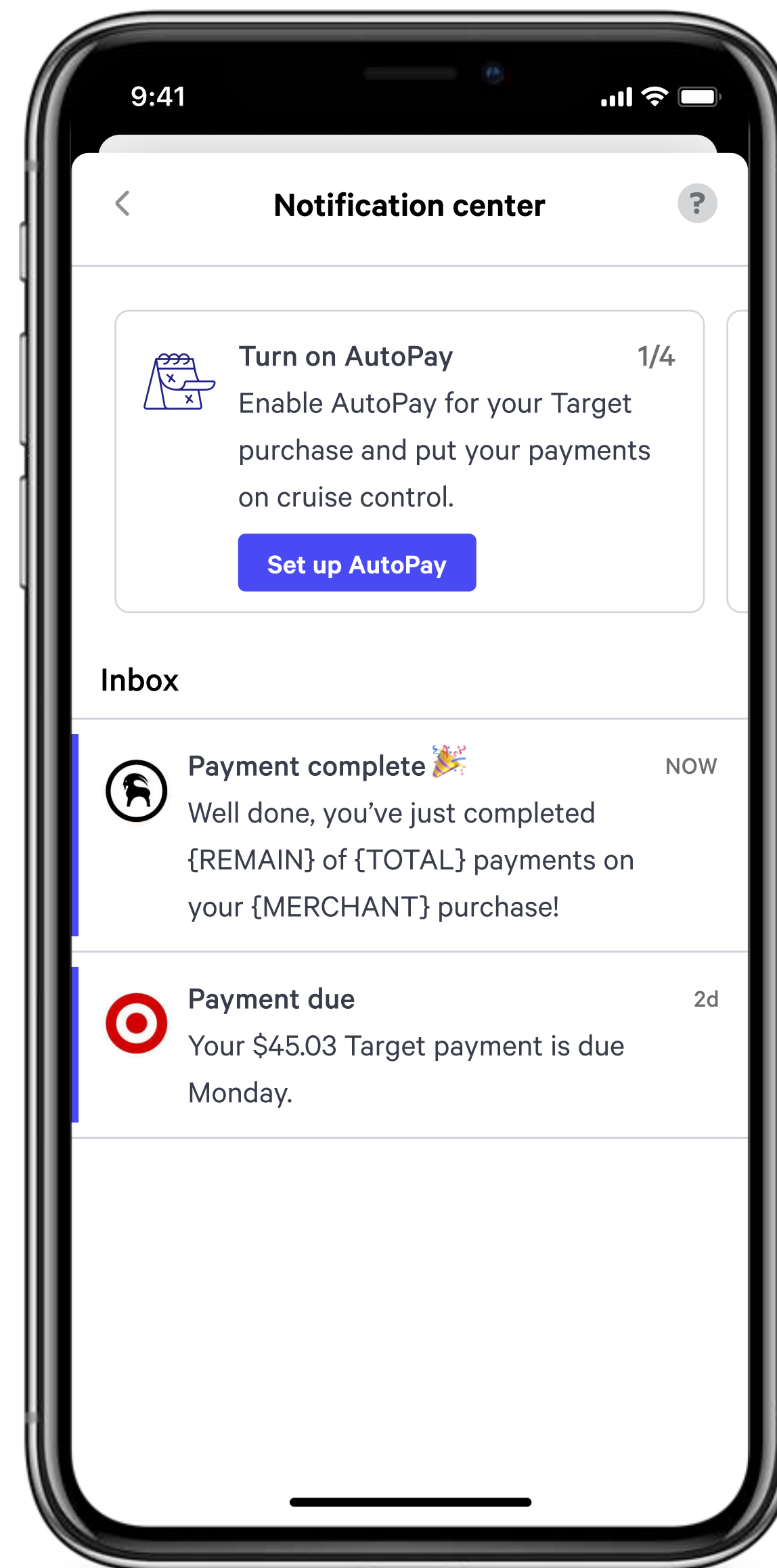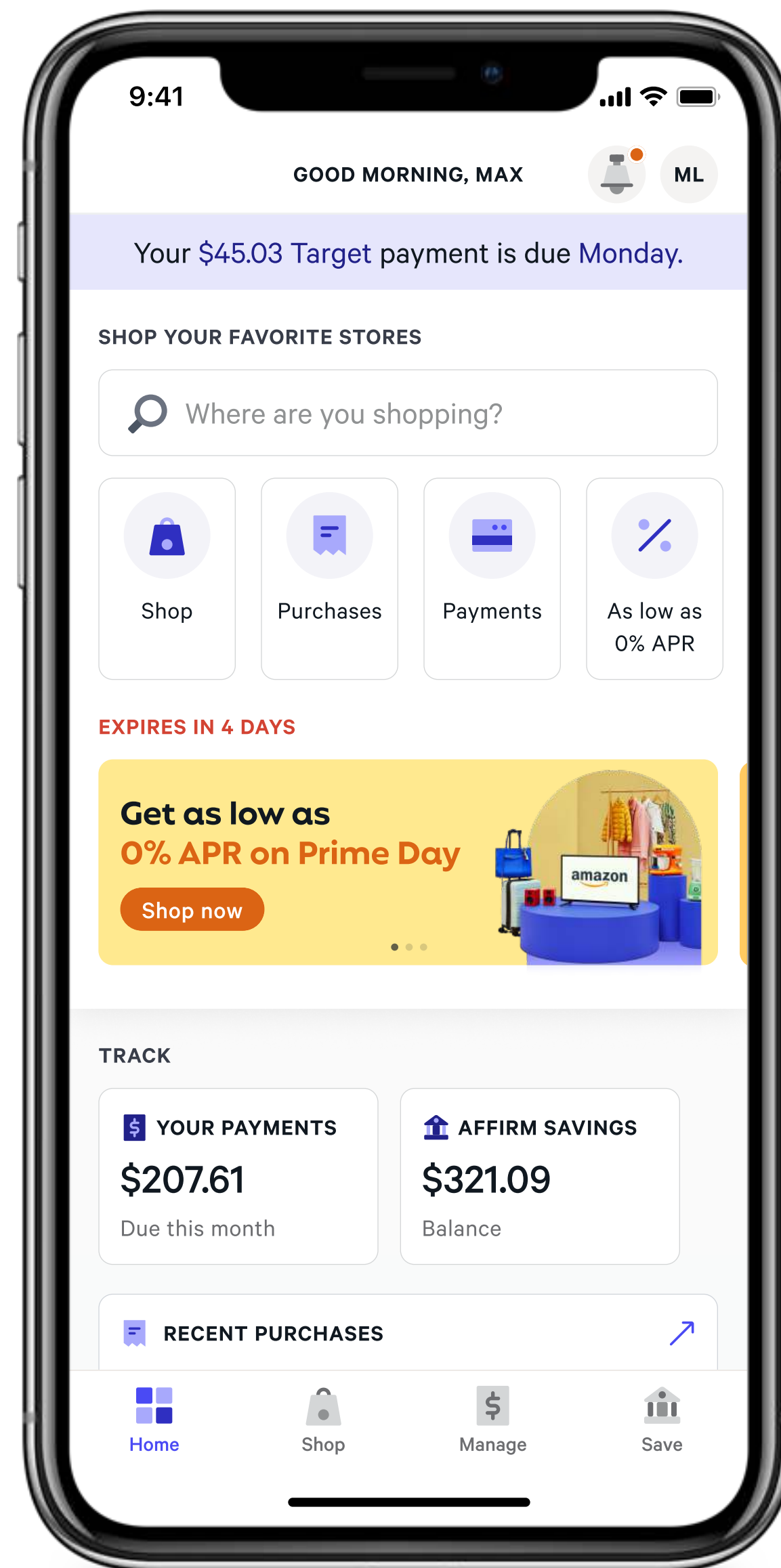
Impact

A **more than 5% uptick** in overall Affirm split pay loans created by customers, with a large portion of them from non-official Affirm merchants

Led to a rethinking of the Affirm debit experience (which was in a separate app), bringing it to the core app.

Notification Center

FINTECH · CONSUMER · MOBILE · IOS · ANDROID · GROWTH · 0-1

Summary

Introducing a brand new notifications feed in the Affirm app to help customers better access communication from Affirm and take action on critical alerts.

The Challenge

After it's launch in 2017 the Affirm mobile apps had grown in complexity and in that time the volume of notifications the app was sending had grown significantly. Without a common place to see them after they've been dismissed, these notifications often got lost by Affirm customers, leading to drops in repayment rates and limited growth in return purchases.

Hypothesis: We believed we could help Affirm customers wrangle the many types of notifications they received by introducing a new notifications feed. As a side benefit, this new feed could give Affirm more opportunities for user education and upsell.

The Team

Ed Gutman
Product Design Lead

Aakash Gupta
Product Management

Ted Hadjisavas
Product Management

Chris Miranda
Engineering

Tom Fell
Content Design

Sara Niezgoda
User Research

Marquavious Draggon
Engineering

Darius Jack
Engineering

Sarah Dorfmann
Data Science

Paige Perry
Marketing

Sam Chun
Marketing

Interview Highlight

> "...email is the only reference documentation I get from Affirm, I have nowhere else to put all your notifications together..."

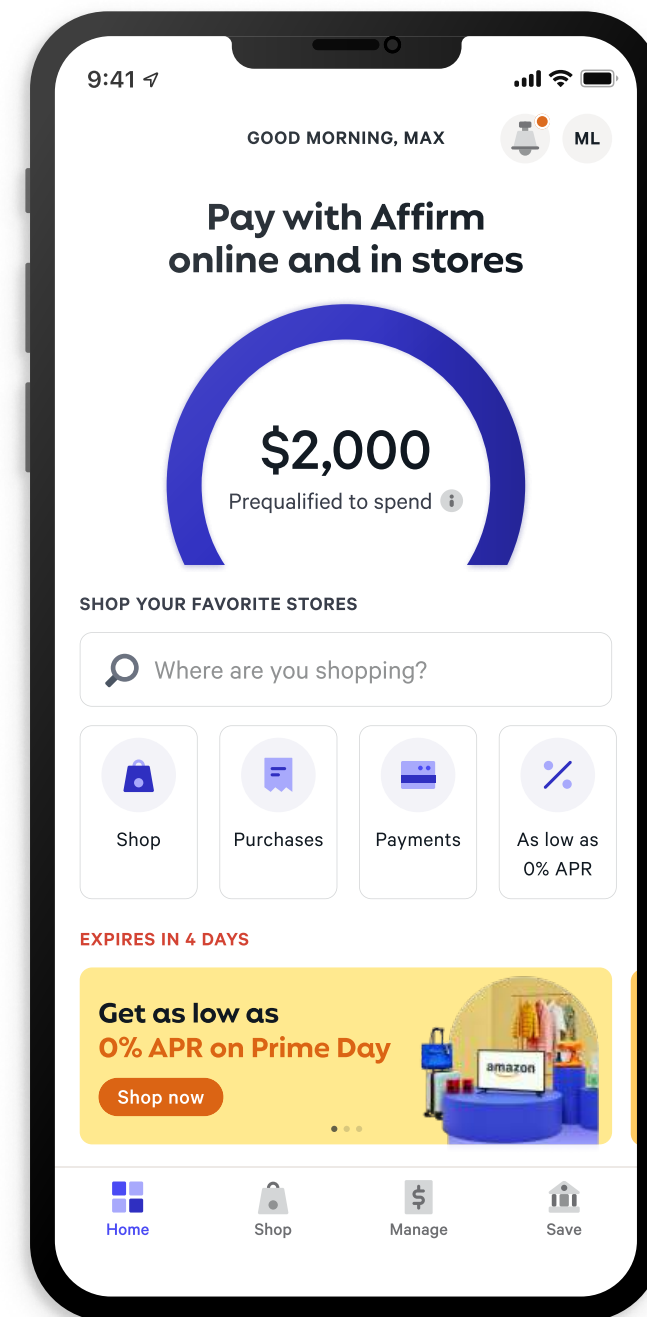*— Affirm customer with an active split pay loan*

The Process

Feb 2022 WEEK 1-2	**Feb 2022** WEEK 3-4	**Mar 2022** WEEK 5-8	**Apr-May 2022** WEEK 9-14

Feb 2022
WEEK 1-2

Feb 2022
WEEK 3-4

Mar 2022
WEEK 5-8

Apr-May 2022
WEEK 9-14

▸ Research review
▸ Draft design brief
▸ Begin UX exploration

▸ Explorations: entry
▸ User testing: round 1

▸ Explorations: content
▸ User testing: round 2
▸ Design team review
▸ Exec team review
▸ Final design

▸ Engineering handoff
▸ Design QA
▸ UAT
▸ 1% release
▸ GA release

Final Design (Phase 1)
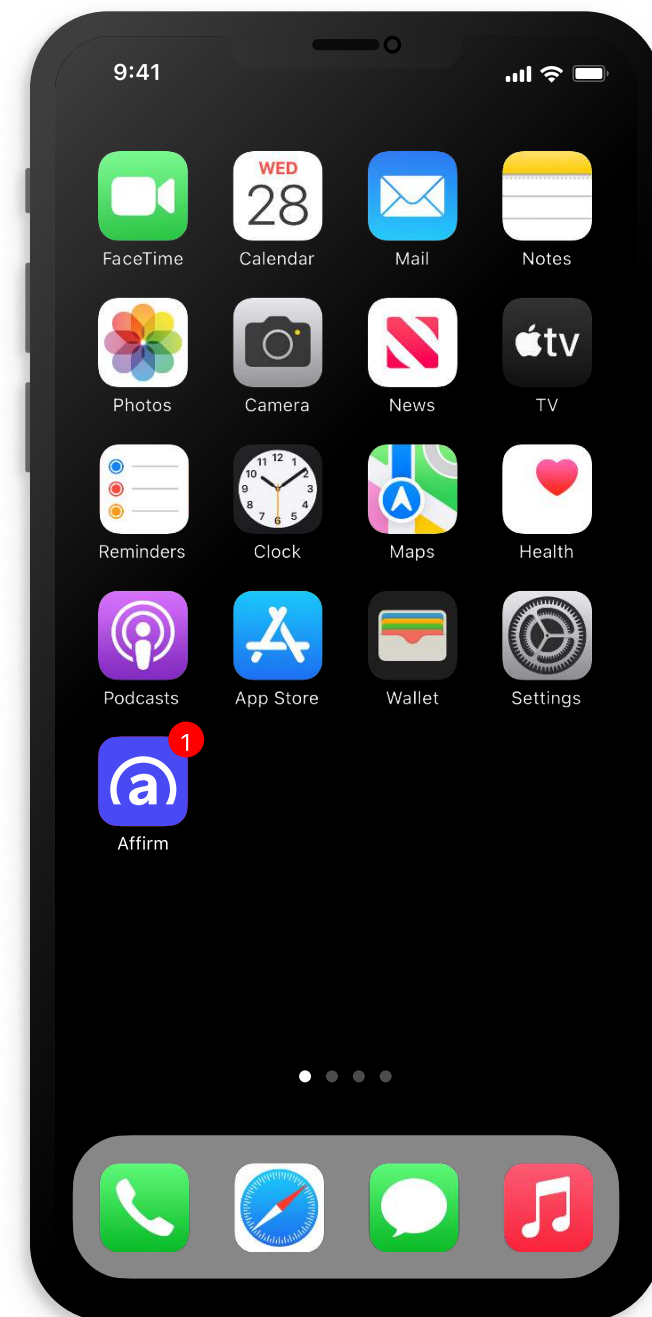
Step 1: Home Screen
User clicks on app

Step 2: Affirm Home
User clicks on bell

Step 3: Load
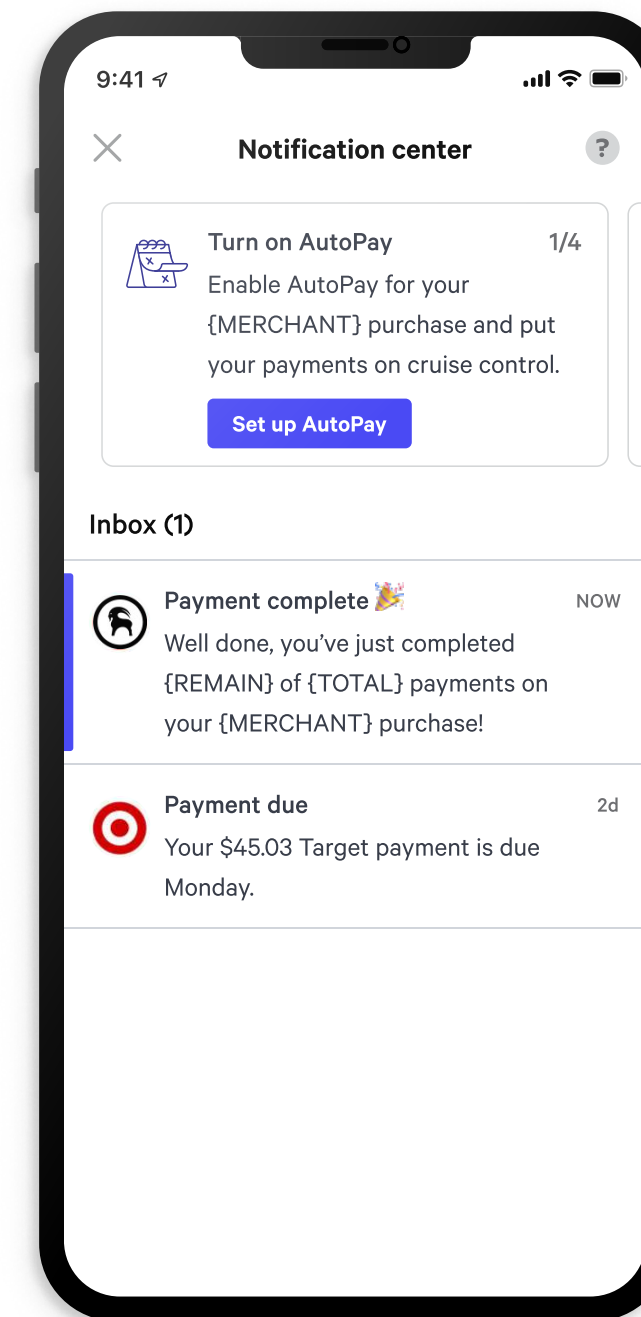
Step 4: Notif. Center
User views notif.
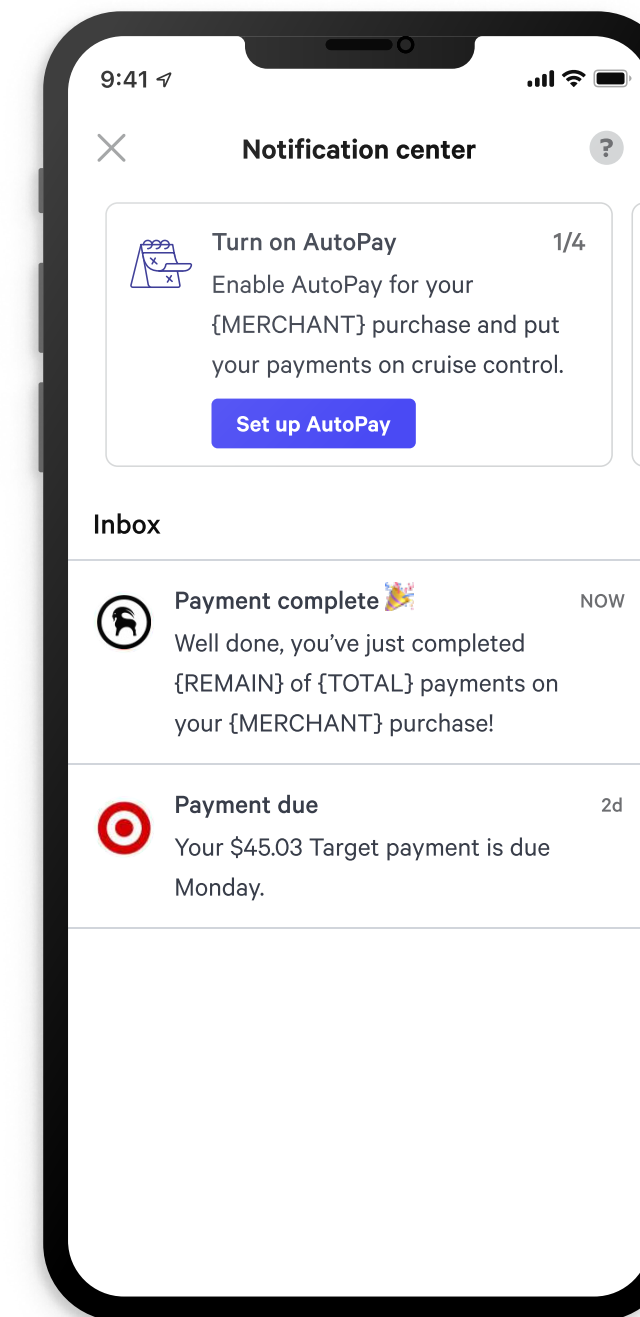
Step 5: Notif. Center
Read status changed

Takeaways

Launch

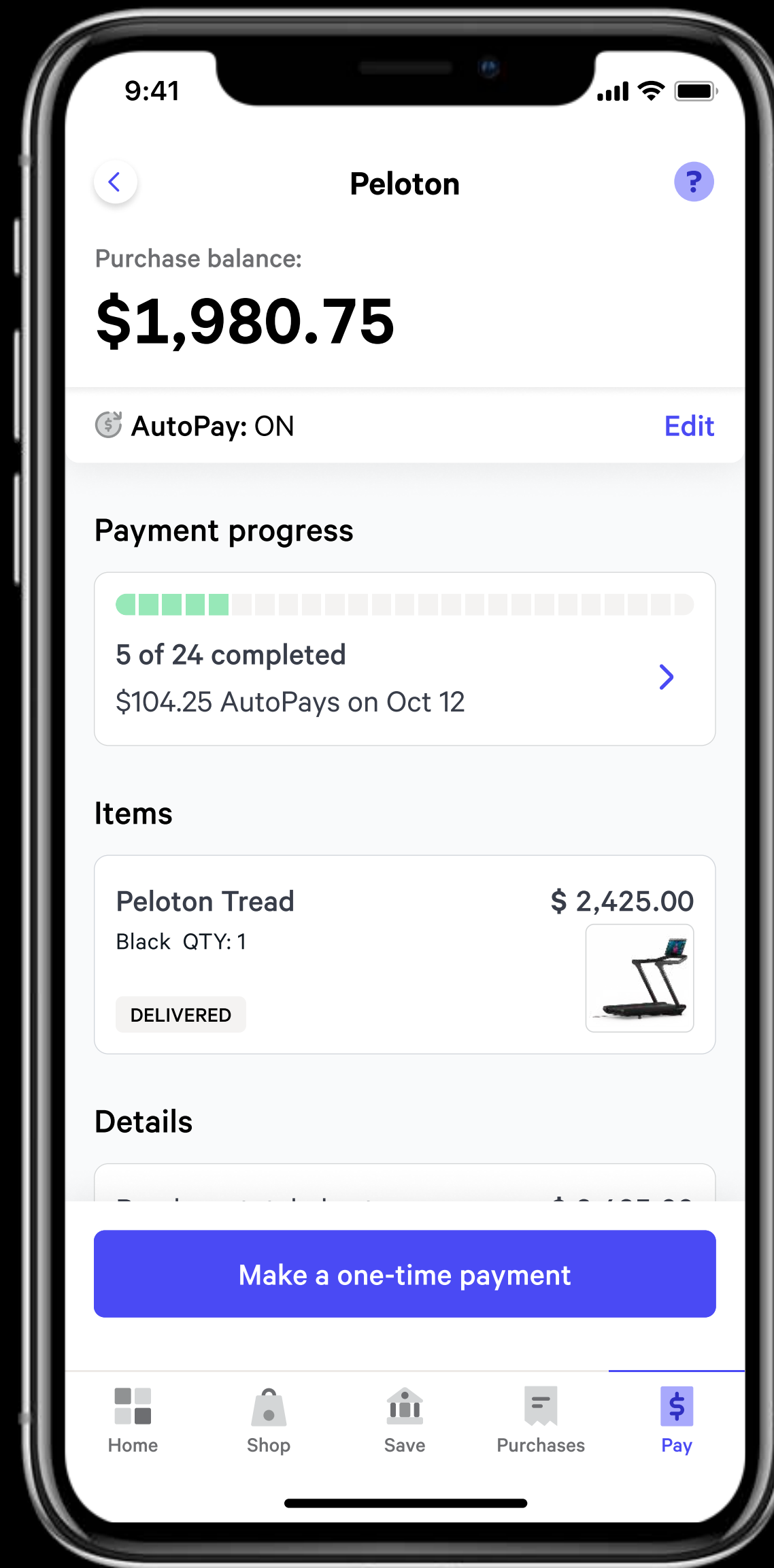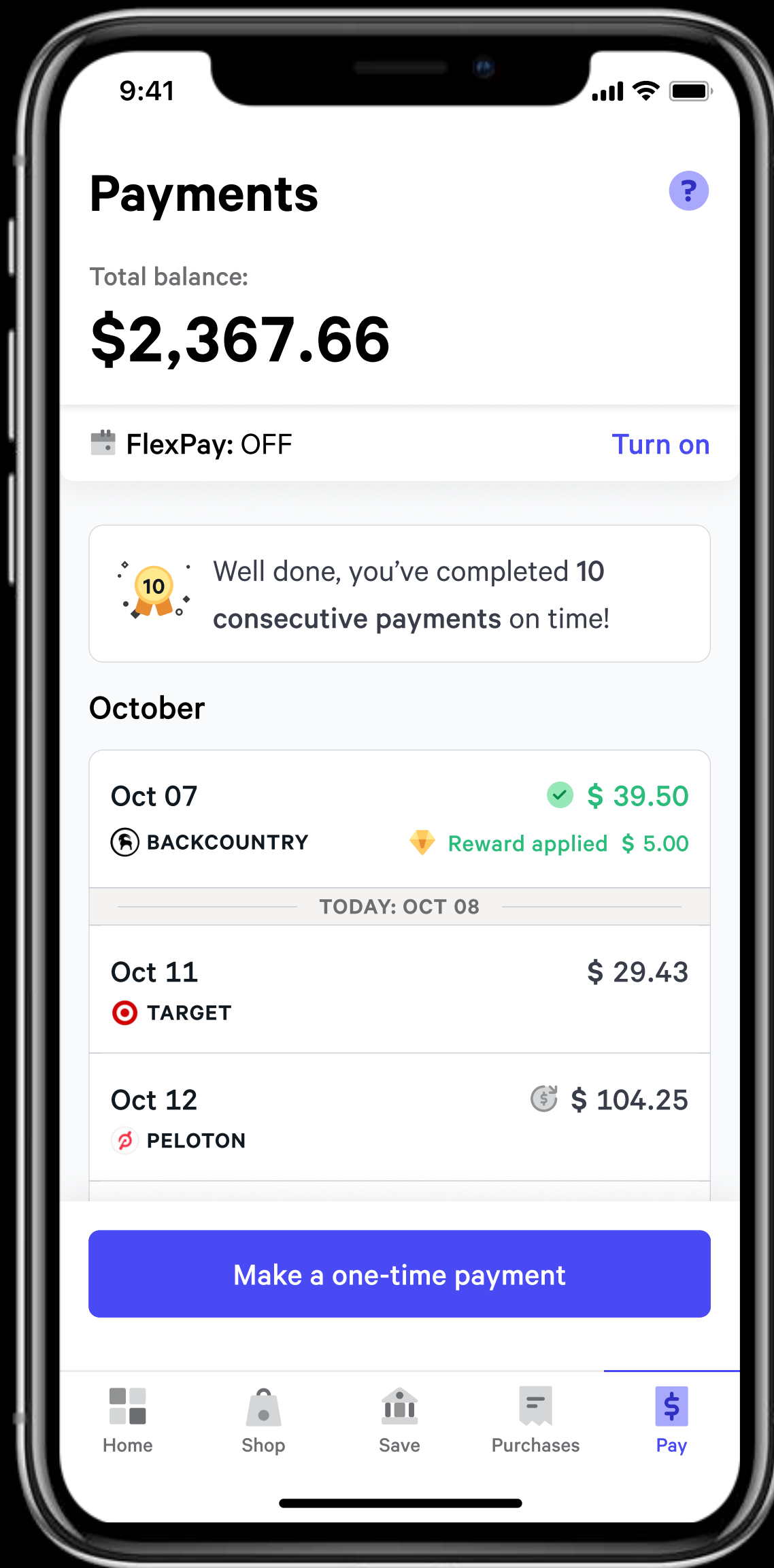- Multi-phased approach, with Phase 1 focusing on the repayment reminders and receipts

- Later phases focused on Affirm education carousel (Phase 2) and marketing upsell notifications (Phase 3)

Impact

- There was an overall 1% increase in loan repayment rates amongst customers attributed to the release of Phase 1 of this feature.

Loan Repayment Redesign

FINTECH   CONSUMER   MOBILE   IOS

ANDROID   GROWTH   V2 REDESIGN

Summary

Updating the Affirm loan repayment experience to better scale for new functionality and encourage repeat transactions.

The Challenge

Since the 2017 launch of the original Affirm app, overall experience of the app had grown in complexity, but the core repayment experience had not; it was missing features that exist in other parts of purchase flow. By 2021, this was negatively affecting loan repayment rates.

Hypothesis: By overhauling the app design to accommodate more types of already launched purchase experiences, we believed we could increase overall loan repayment, and possibly positively affect return purchases.

The Team

Ed Gutman
Product Design Lead

Ted Hadjisavas
Product Management

Xavier Hills
Research Lead

Darius Jack
Engineering

Bret Scofield
Research

Marquavious Draggon
Engineering

Aya Joldassova
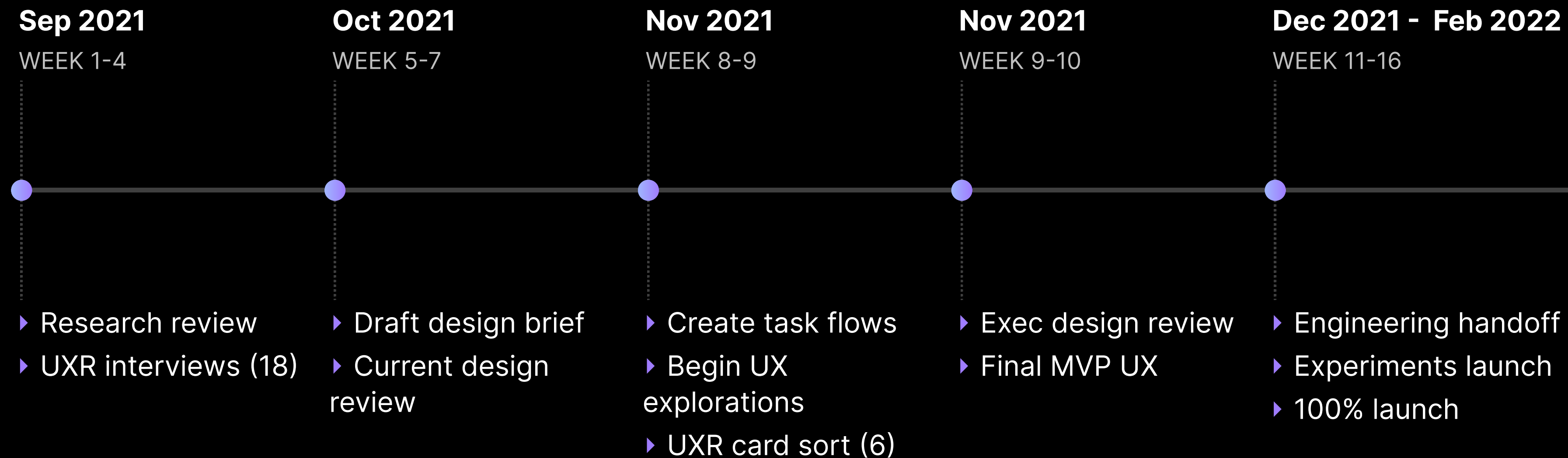Product Management
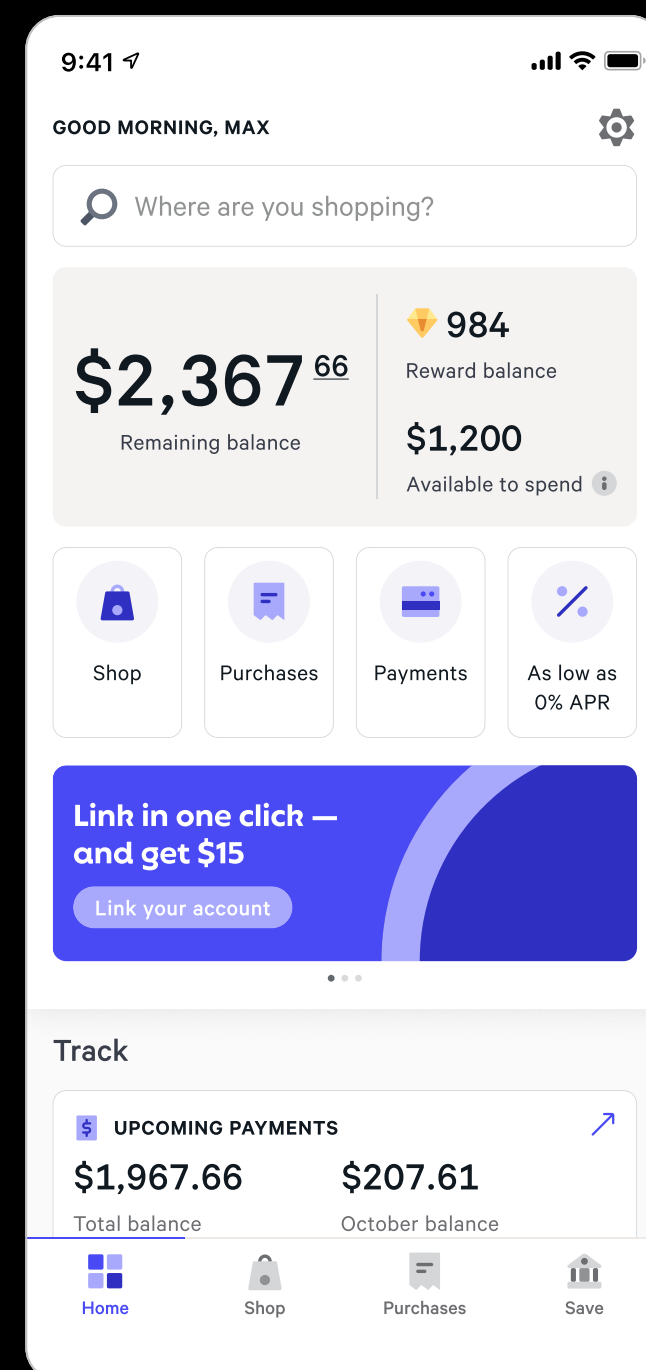
Tian Yang
Data Science

Interview Highlight

"I often get lost trying to find how to make a payment
and easily lose track of what payment is due when

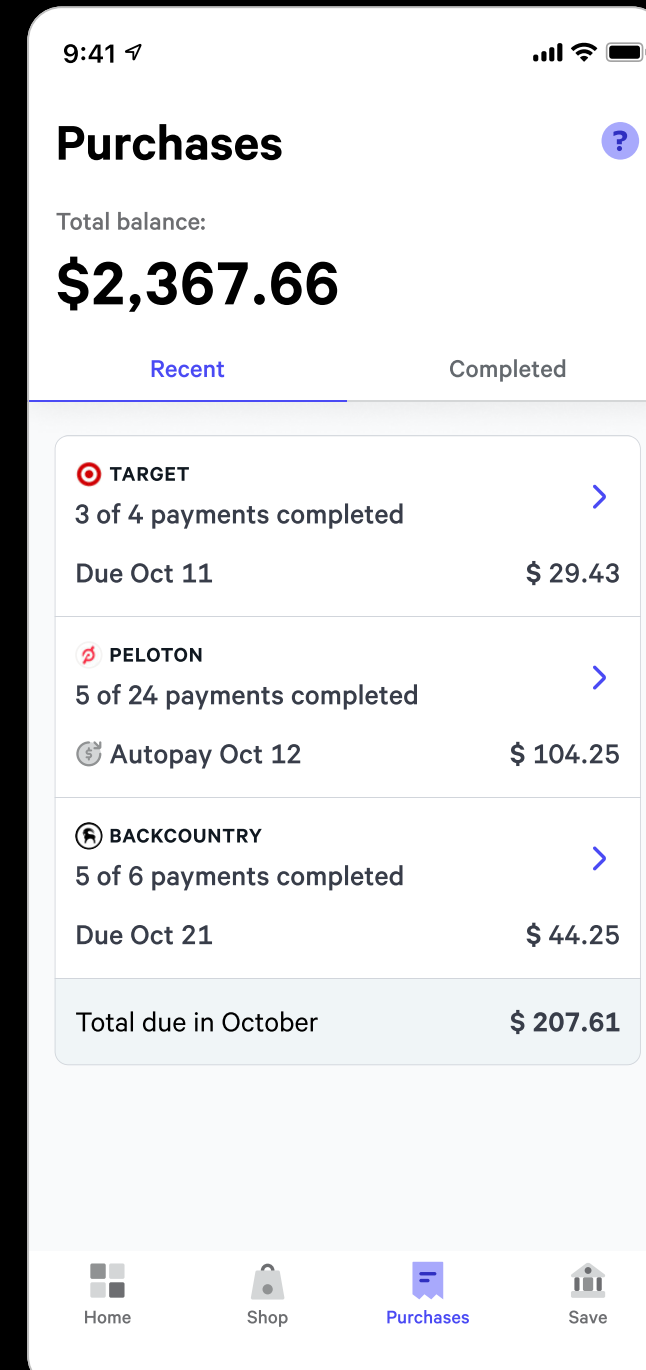— *Affirm customer that had multiple split pay loans*

The Process

Sep 2021	**Oct 2021**	**Nov 2021**	**Nov 2021**	**Dec 2021 - Feb 2022**
WEEK 1-4	WEEK 5-7	WEEK 8-9	WEEK 9-10	WEEK 11-16

▸ Research review

▸ UXR interviews (18)

▸ Draft design brief

▸ Current design review

▸ Create task flows

▸ Begin UX explorations

▸ UXR card sort (6)

▸ Exec design review

▸ Final MVP UX

▸ Engineering handoff

▸ Experiments launch

▸ 100% launch

Final Design

Step 1: Affirm Home

User clicks Purchases
tab item

Step 2: Purchases Home

User clicks Peloton list
item
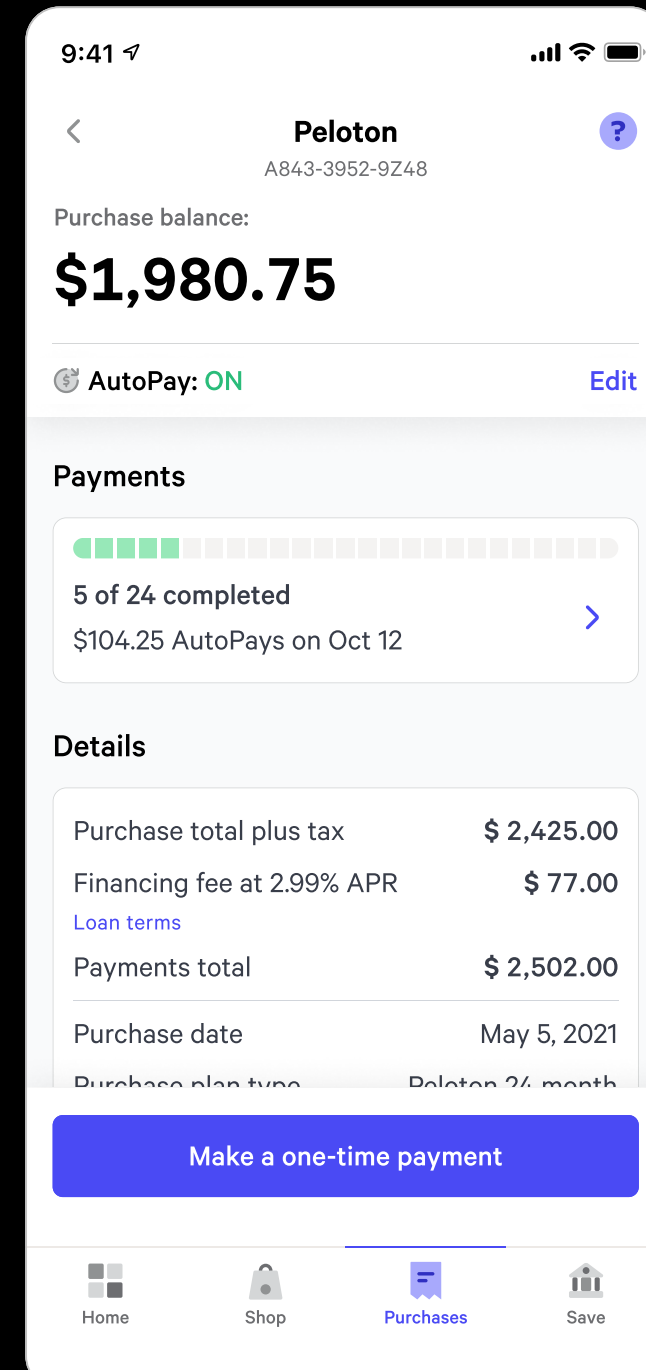
Step 3: Purchase detail

User clicks on Payments
progress bar
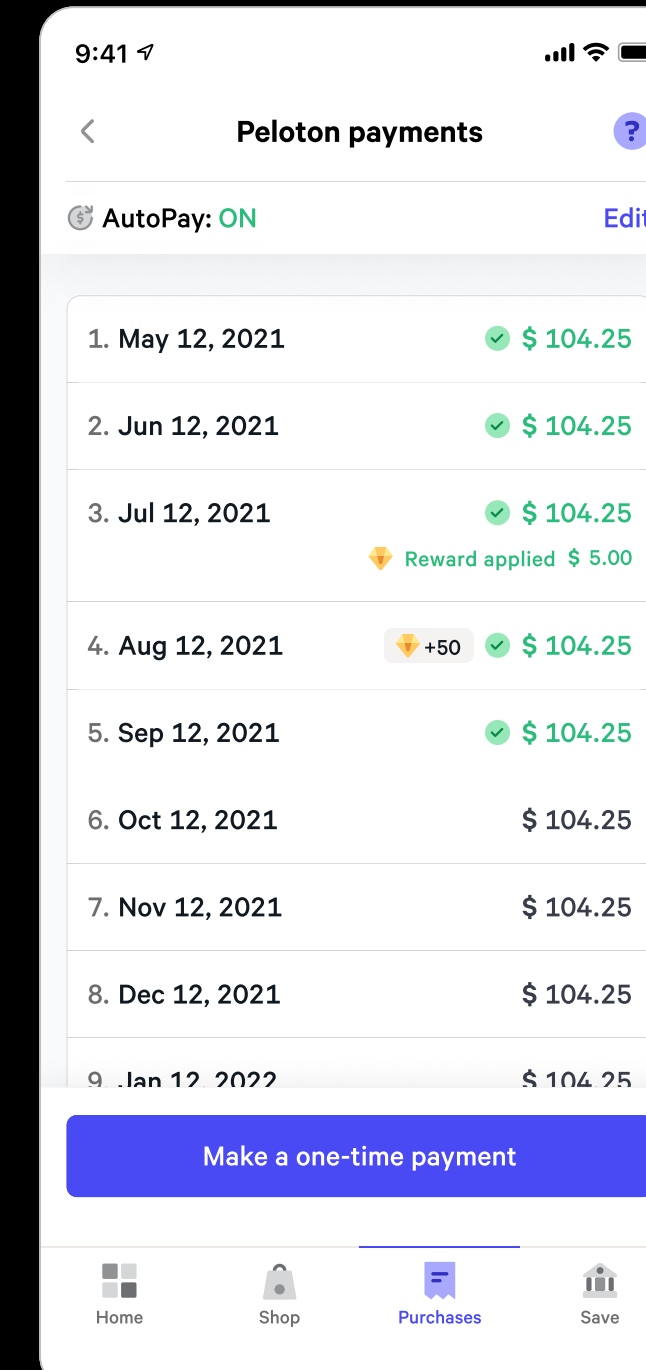
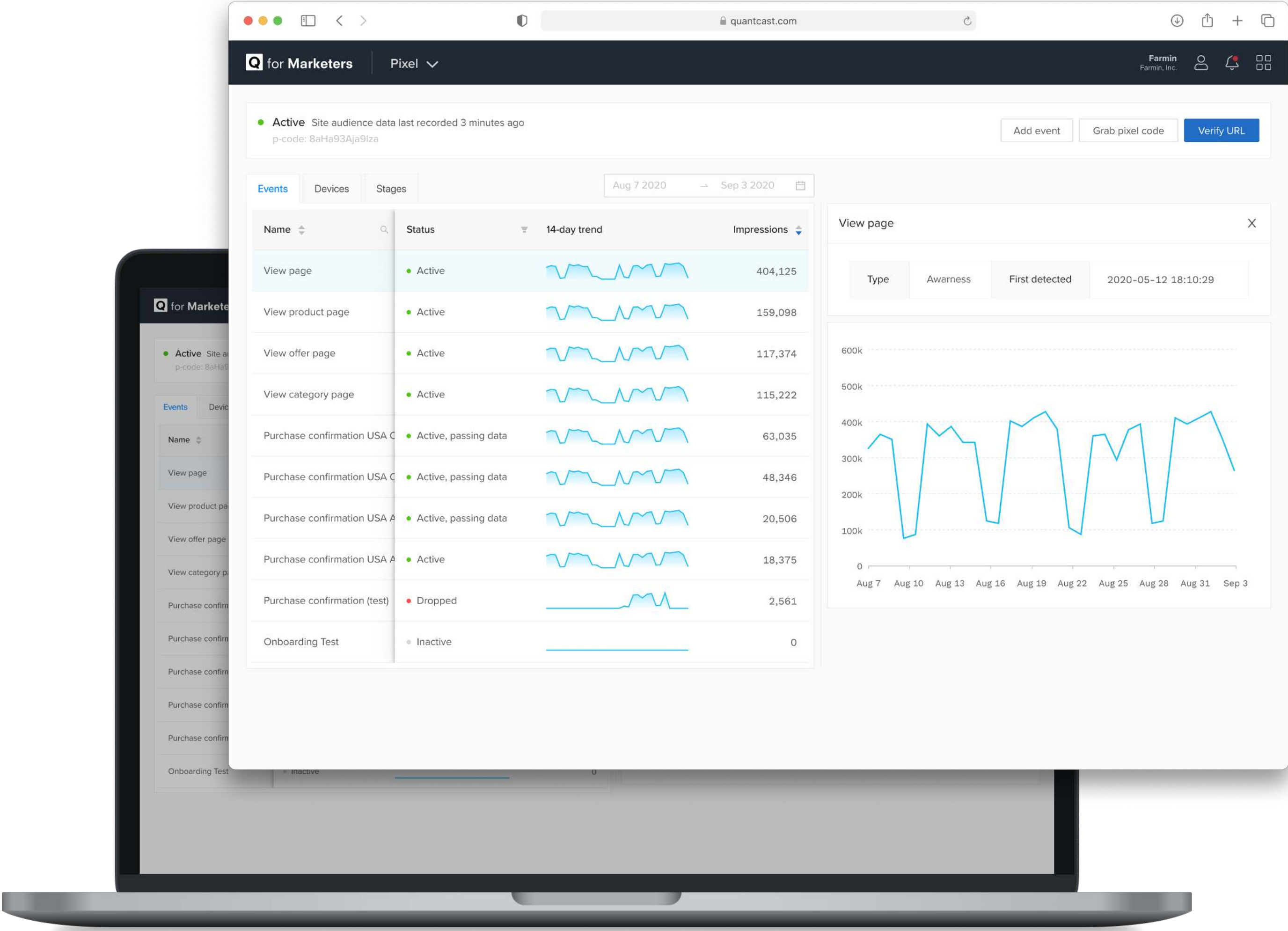**Step 4: Pay detail**

User views payment
schedule

Takeaways

Launch

🧪 Launched as a series of experiments. Notable experiments included the nav change, the purchase focused view, and the new payment schedule.

Impact

📈 Notable experiments noted a stat significant 0.5-2% increase in loan repayment rates, with winners graduating to production.

Quantcast

Pixel Tracking Software

PUBLISHING   ADVERTISING   SAAS

B2B   WEB   V2 REDESIGN

Summary

Creating an onboarding experience, adding analytics, and adding more diagnostic tools to help Quantcast's customers get ad campaigns up and running on their own.

The Challenge

As of 2019, new Quantcast agency advertisers, on average, were spending days, sometimes weeks, setting up tracking pixels on their sites and apps, a requirement for running ad campaigns. Some of this difficulty was due to a lack of understanding of the process, and another was a lack of access to proper diagnostic tools.

Hypothesis: We believed that adding an onboarding flow to the pixel app for initial setup and adding diagnostic tools and analytics to help troubleshoot ongoing issues would *greatly* help reduce reliance on Quantcast's account management team.

The Team

Ed Gutman
Product Design Lead

John Smerkar
Product Management

Josh Behr
Account Management

Annie Georgieva
Account Management

Vishnu Krishnaprasad
Engineering

Alejandro Panciotti
Engineering

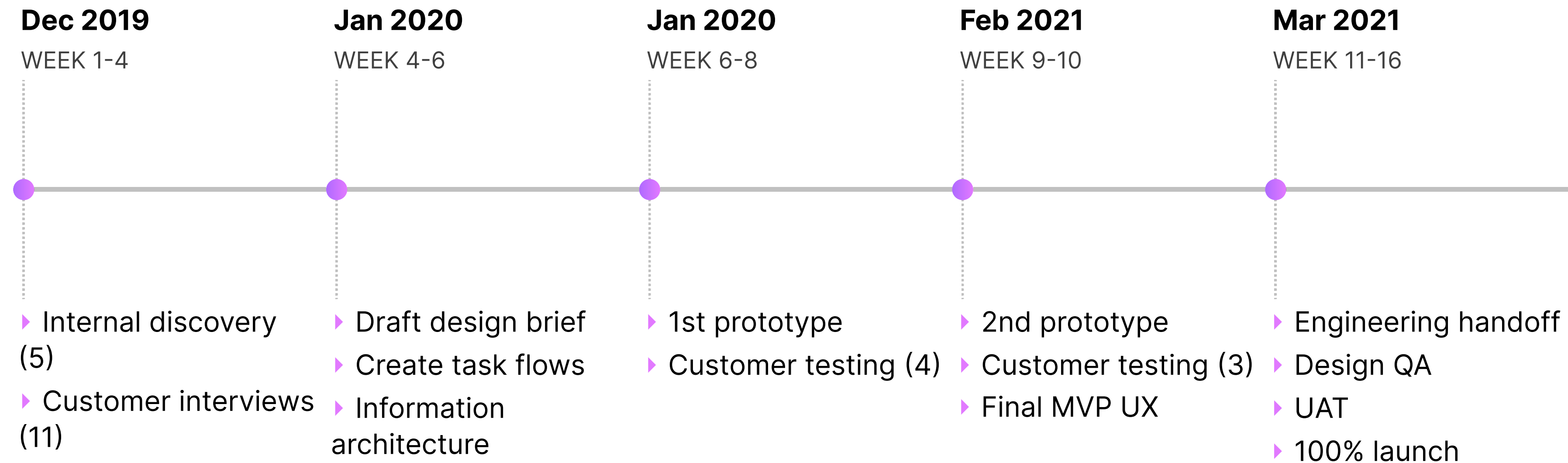**Marcelo Candil**
Engineering

Diego Cazes
Engineering

Interview Highlight

"Between the clients who hire us to run campaigns on their sites and the back and forth we have with your account management team, it can take days to diagnose issues with our ad campaigns. It'd be great if we could do more of it on our own."
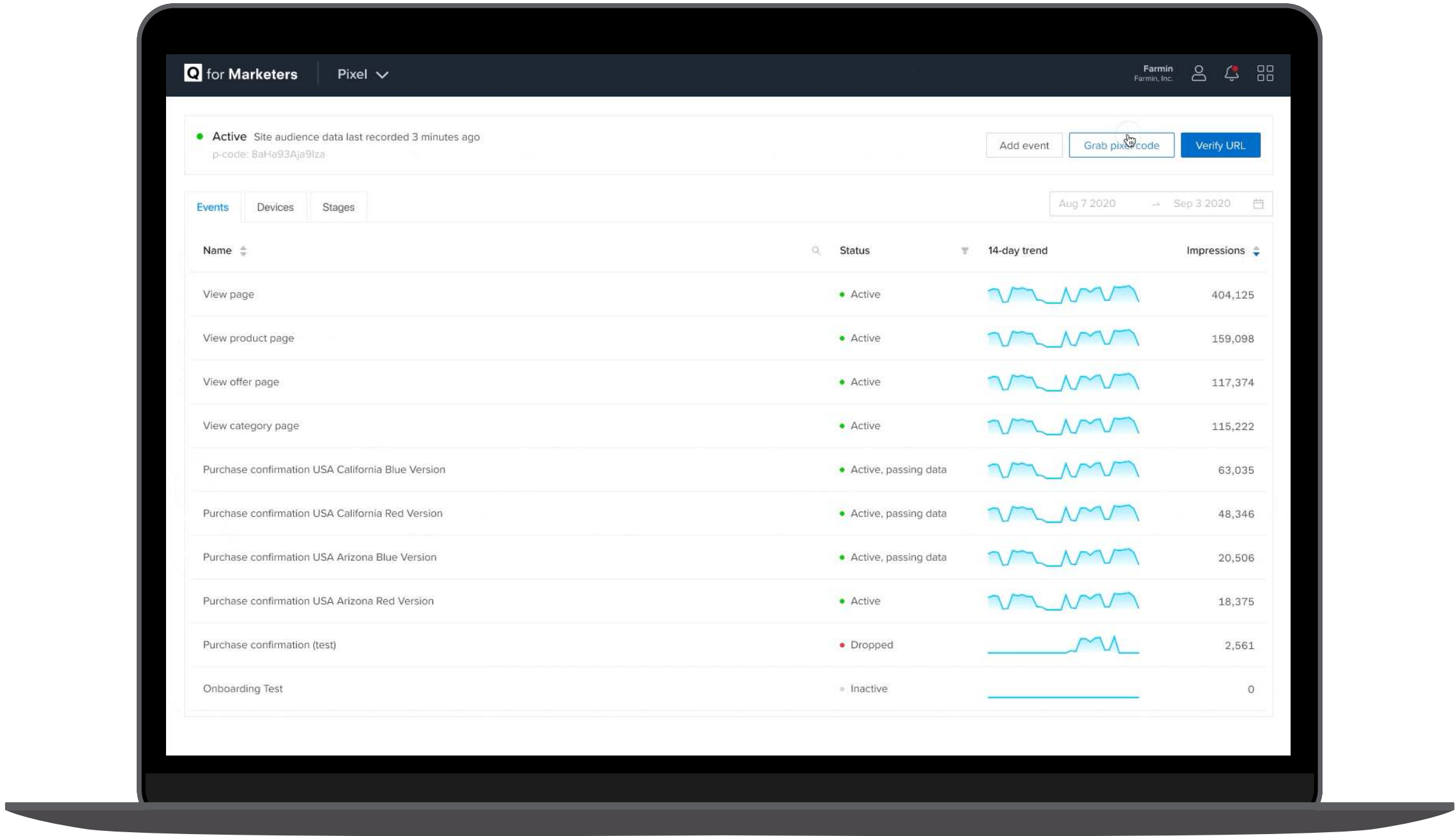
— Michael K.

Agency Account Manager

The Process

Dec 2019	**Jan 2020**	**Jan 2020**	**Feb 2021**	**Mar 2021**
WEEK 1-4	WEEK 4-6	WEEK 6-8	WEEK 9-10	WEEK 11-16

Dec 2019 — WEEK 1-4
- Internal discovery (5)
- Customer interviews (11)

Jan 2020 — WEEK 4-6
- Draft design brief
- Create task flows
- Information architecture

Jan 2020 — WEEK 6-8
- 1st prototype
- Customer testing (4)

Feb 2021 — WEEK 9-10
- 2nd prototype
- Customer testing (3)
- Final MVP UX

Mar 2021 — WEEK 11-16
- Engineering handoff
- Design QA
- UAT
- 100% launch

Final Design

Pixel Tracking Home (Active)
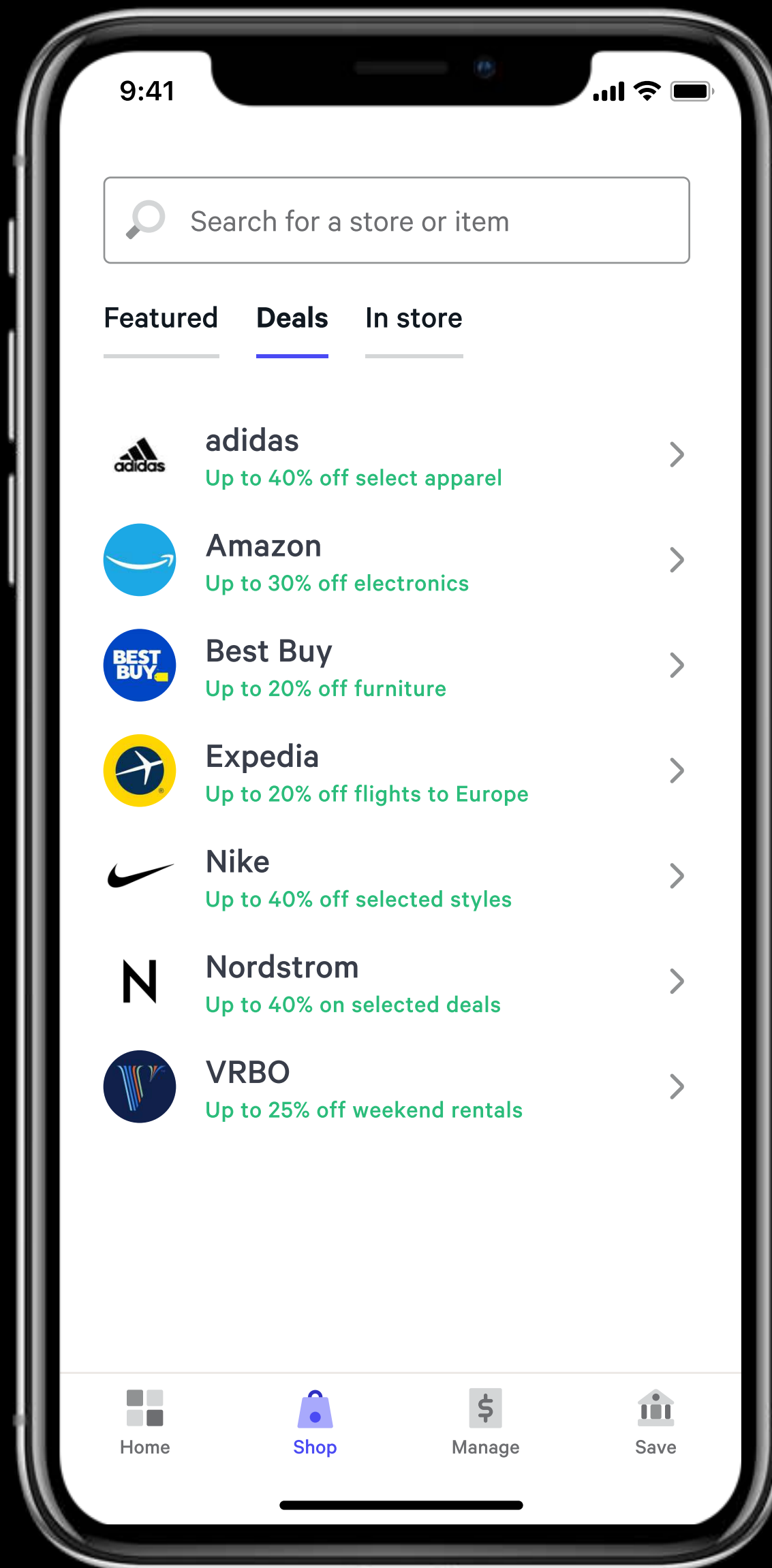
User views stats on active pixels on their website

Takeaways

Launch

🎓 Launched new onboarding experience for new clients plus completely redesigned diagnostic view for all clients.

Impact

😱 New advertiser's created their first ad campaigns in an average of ~2 days vs. ~3 weeks before the new experience launched.

Merchant shop page refresh

E-COMMERCE MOBILE IOS
ANDROID WEB GROWTH

Role
Product design lead

Challenge
Customers drop off of shopping after seeing an interstitial before being able to shop at a merchant.

Solution
Explore solutions that simplify the shopping experience by removing an extra screen.

Takeaways
The merchant detail screen is "load bearing", in the sense that it is a placeholder for many aspects of the Affirm shop experience.

• 40 •
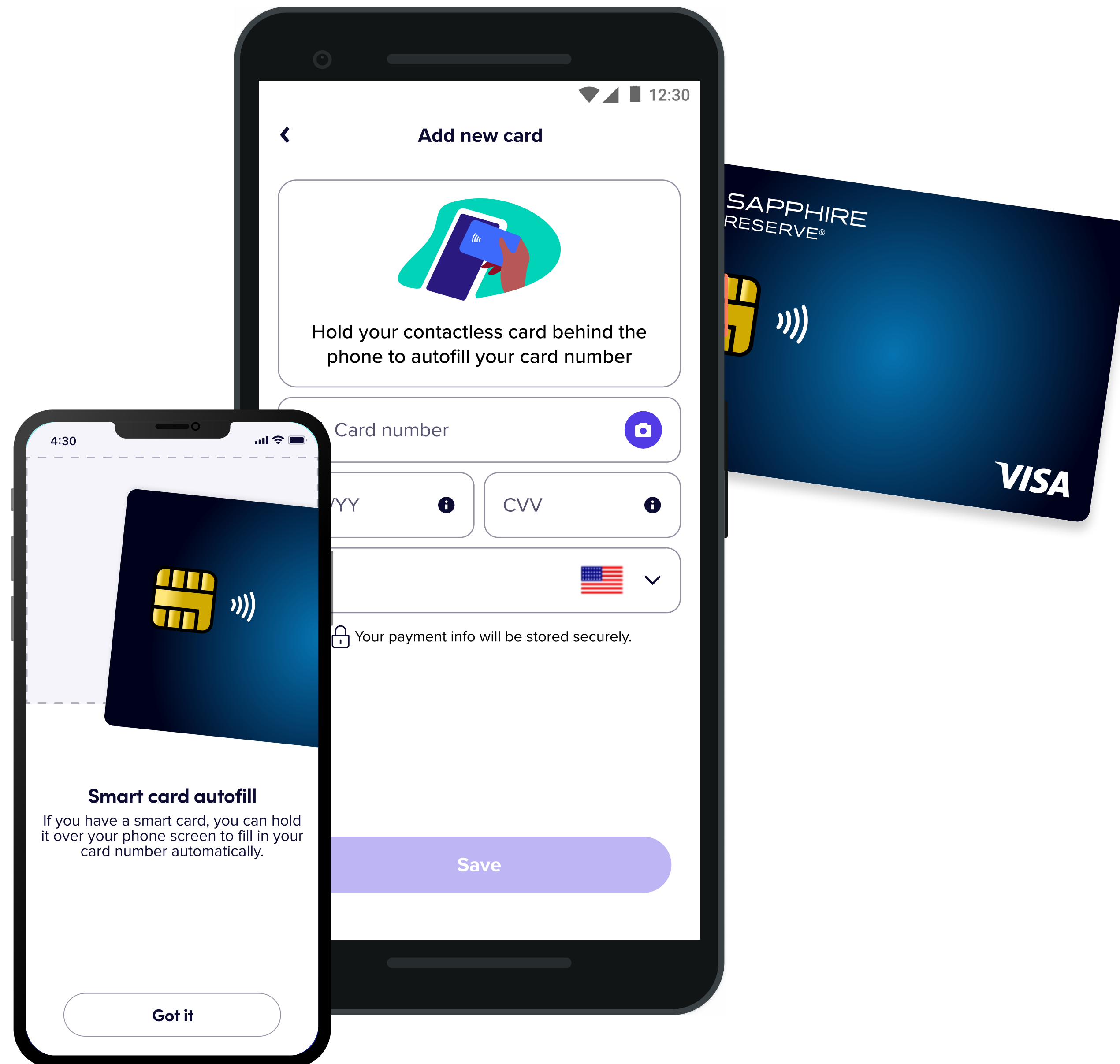
lyft

Tap to Add Credit Card

PATENT PENDING

PAYMENTS CONSUMER MOBILE
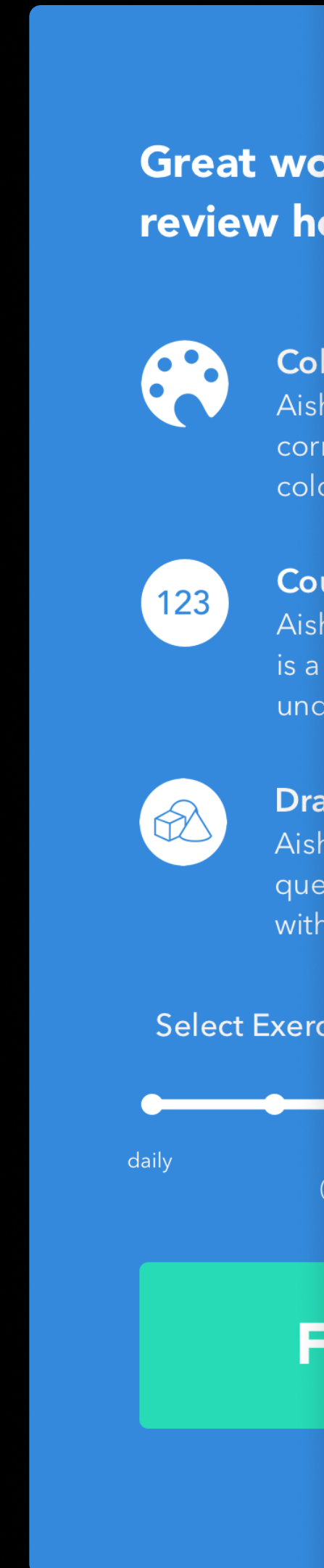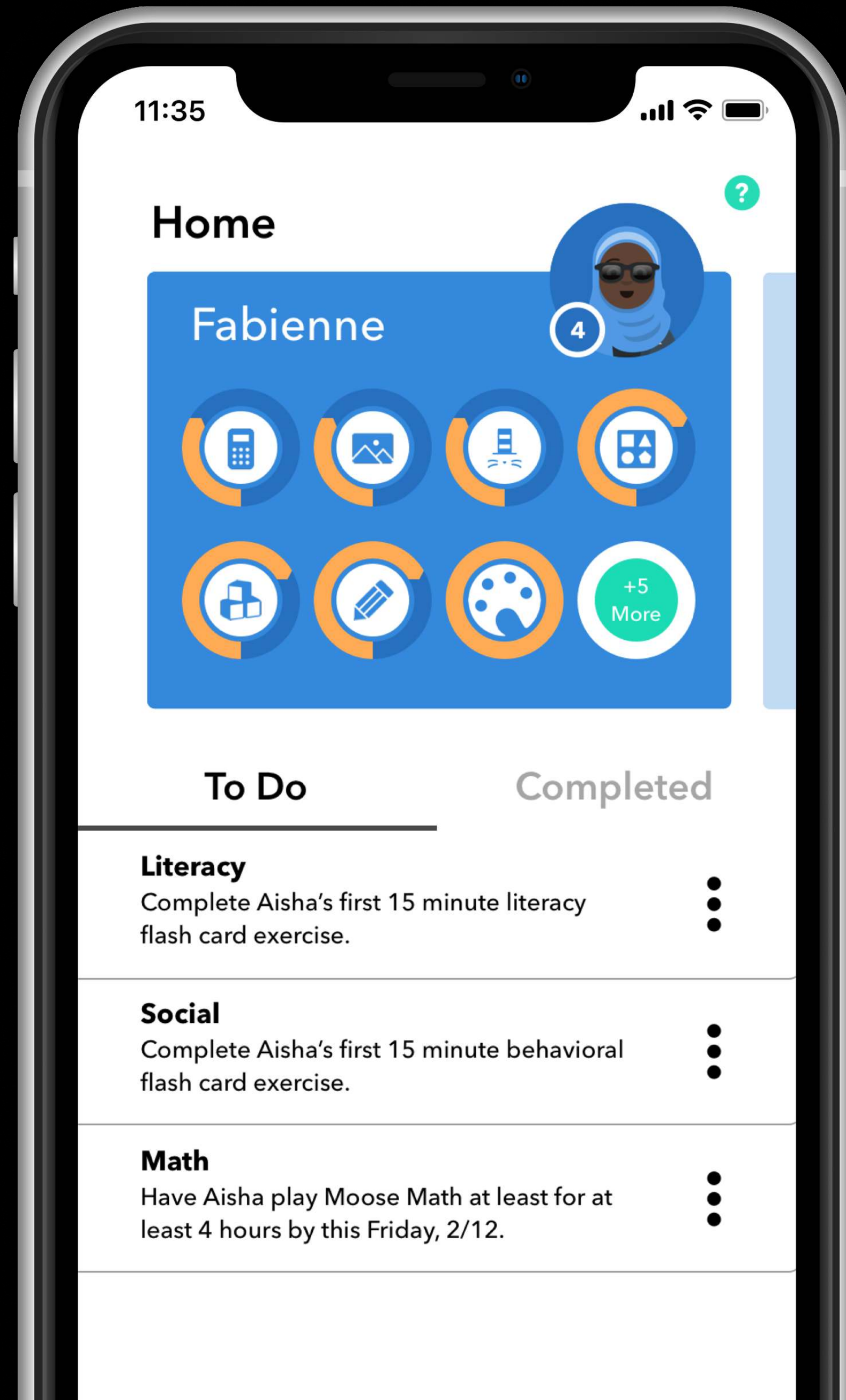IOS ANDROID ONBOARDING NFC

Challenge
Adding a credit card during Lyft signup while trying to schedule a ride is a high friction event.

Solution
Leverage NFC tech to allow riders to tap smart cards on their phone to autofill credit card fields.

Takeaways
Rider maintained preference for manual entry, but tap to add won out over the photo capture option by 80%.

LitLab

Kidappolis Learning Apps

EDUCATION PRE-K CONSUMER
MOBILE IOS ANDROID 0-1

Role
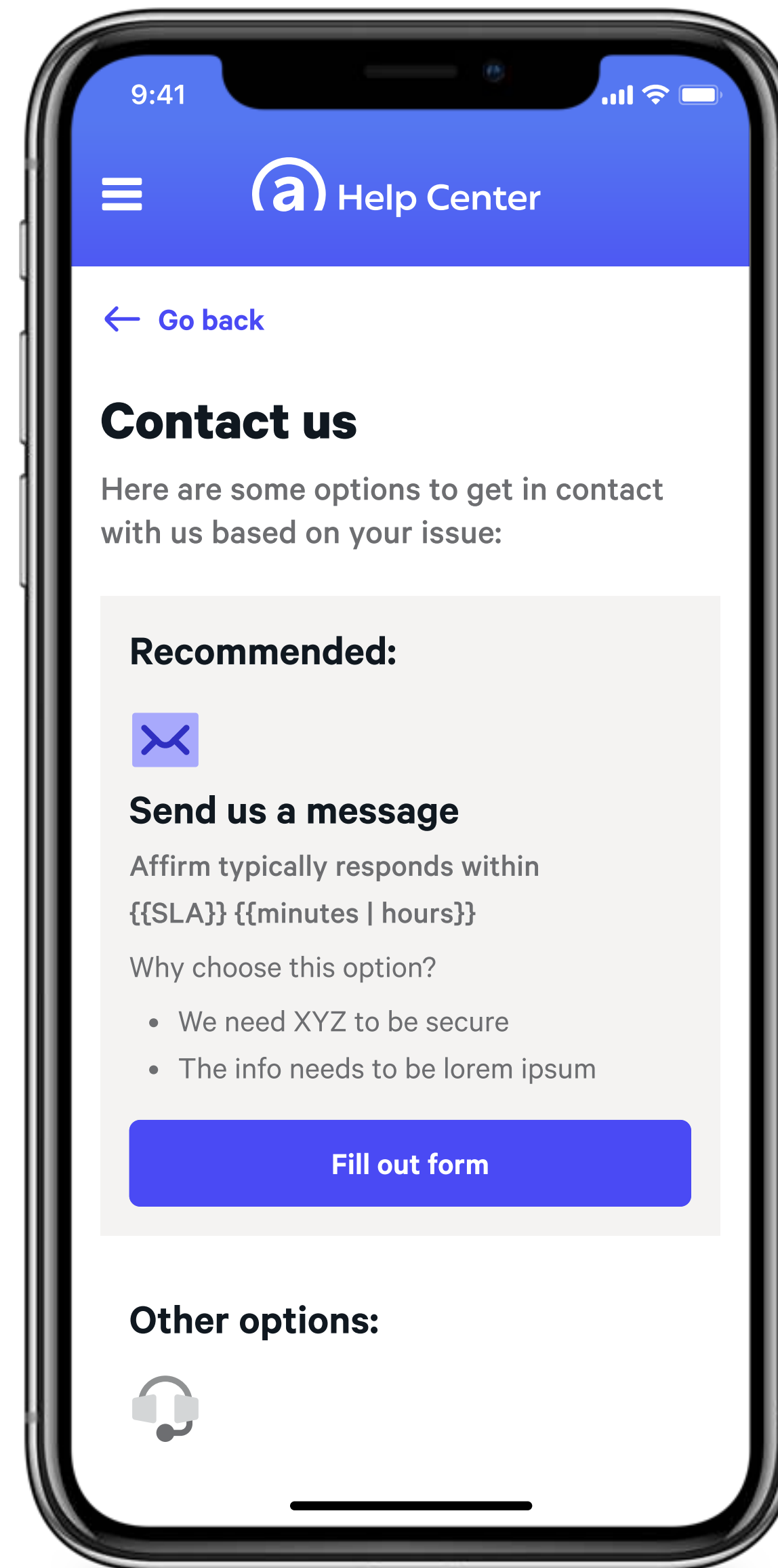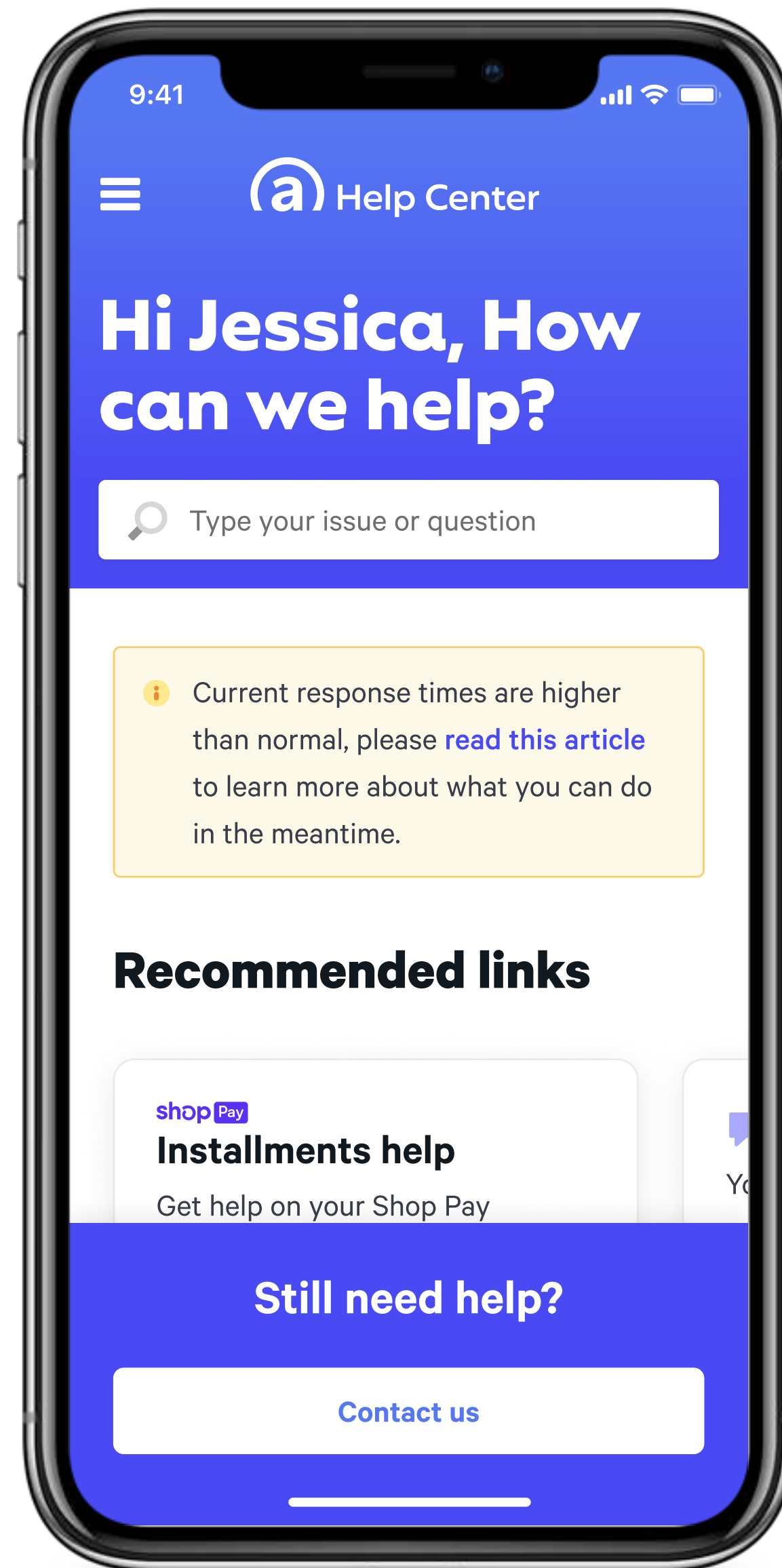Product design and product managment

Challenge
Parents of pre-K students do not have easy ways to engage with their child's early education.

Solution
Leverage parent's phones to bring the learning experience to the home.

Takeaways
Apps in use across dozens of school districts across the country serving thousands of pre-k students.

Recommended Help Channels

SUPPORT SERVICING PAYMENTS
CONSUMER MOBILE WEB
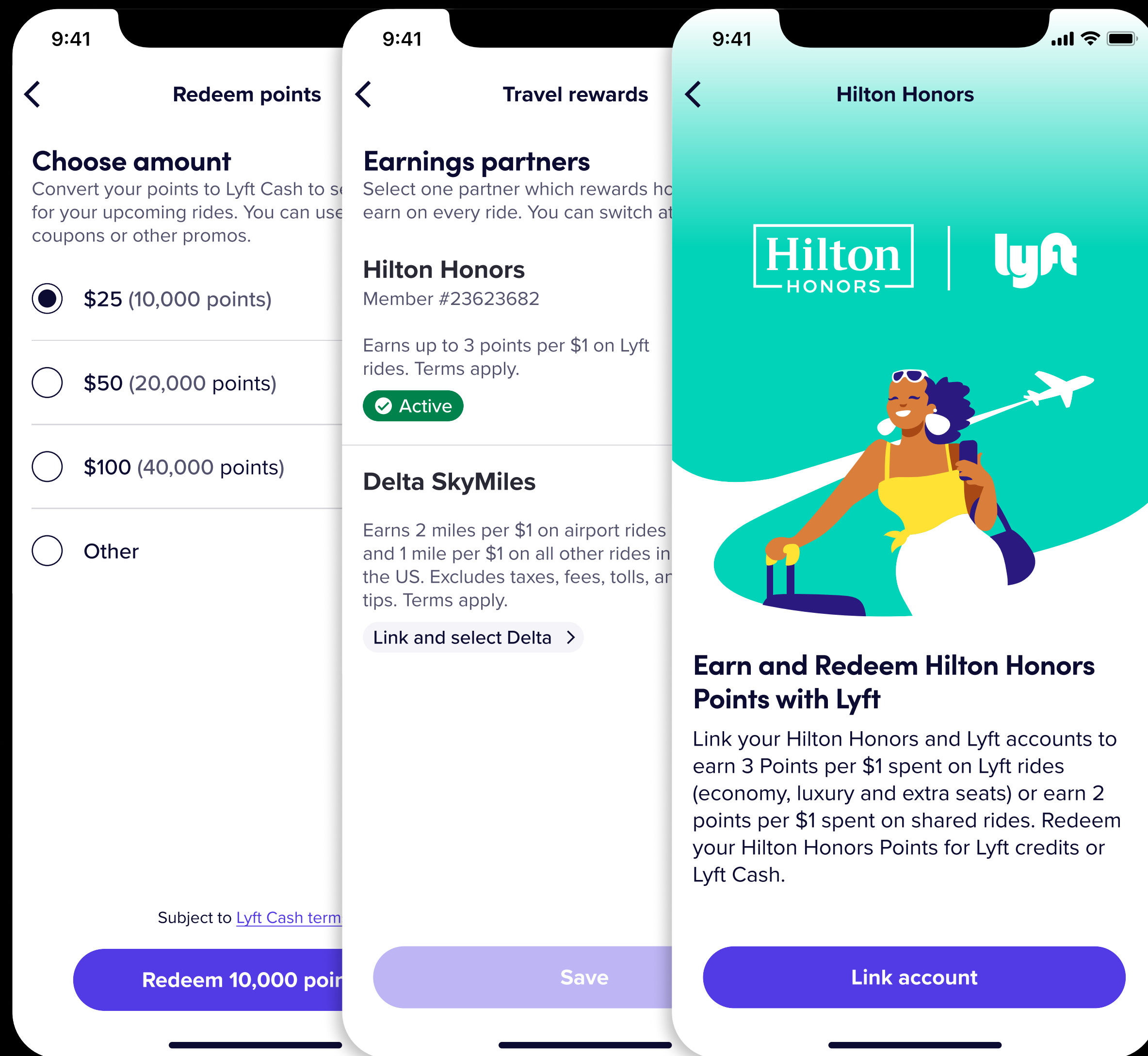CHANNELS

Role
Product design lead

Challenge
Customers miss opportunities for easy self service within the Affirm Help Center.

Solution
Introduce a contact flow that picks the best outcomes based on the customer's query.

Takeaways
31% increase in CSAT and a 32% decrease in support contacts.

Travel Points for Lyft Cash

PAYMENTS   CONSUMER   MOBILE

IOS   ANDROID   INTEGRATIONS

Role

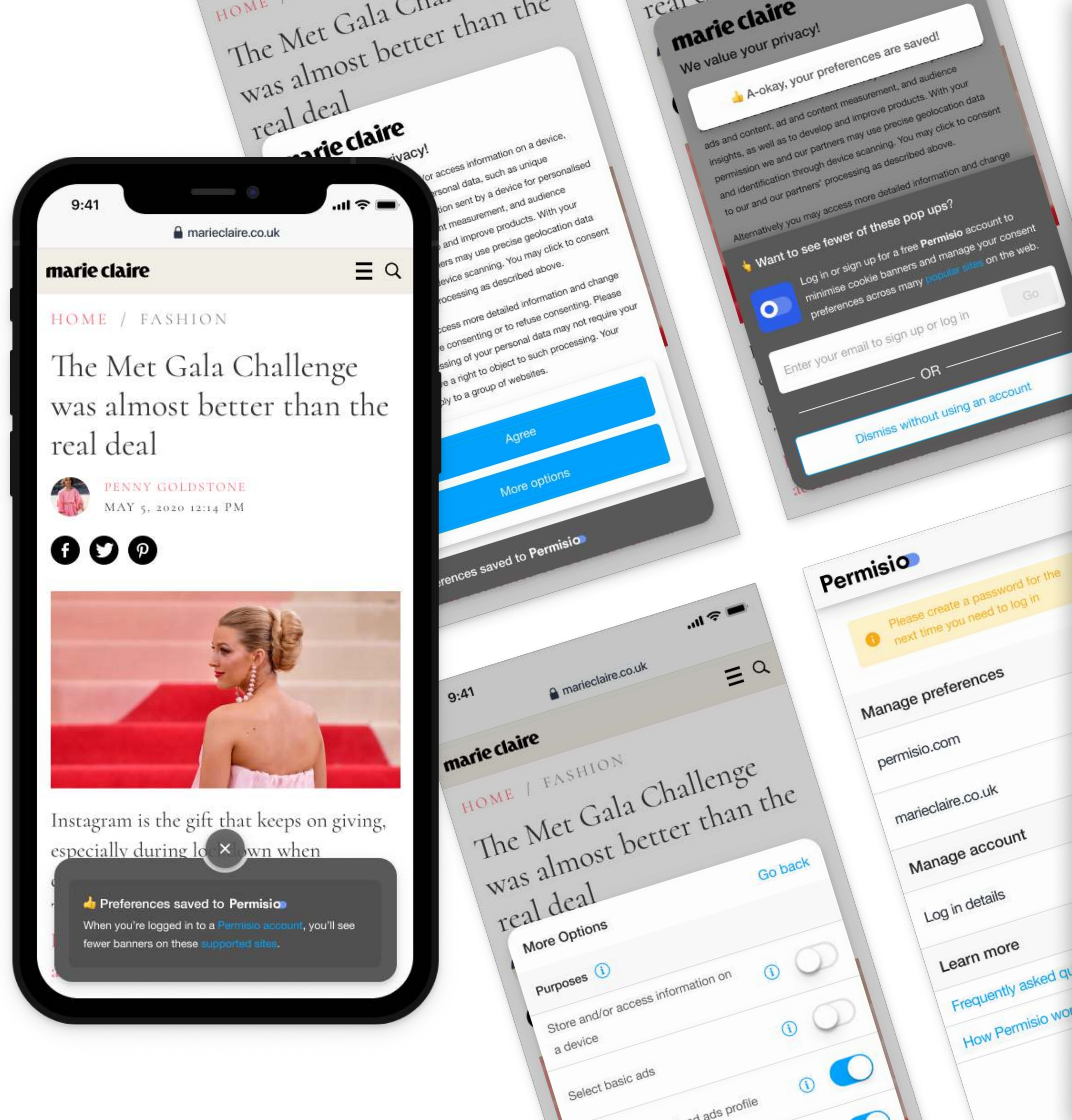Product design lead

Challenge

Lyft Cash has limited uses within the Lyft app and riders are unaware of the program.

Solution

Leverage popular points programs to allow rewards points to be exchanged for Lyft Cash.

Takeaways

Integration with 3 partners: Delta SkyMiles, Hilton Honors, and Alaska Mileage Plan

Quantcast

Permisio (GDPR preferences)

PRIVACY   GDPR   MOBILE   WEB

Role
Product design lead

Challenge
Internet users in the EU are swarmed with pop-ups asking for cookie consent.

Solution
Create an account management experience that allows users to save their GDPR preferences across the web.

ED GUTMAN

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hi@edgutman.com

LinkedIn
https://linkedin.com/in/edgutman