

JAY FRANK

AI PRODUCT DESIGNER AND DESIGN ENGINEER | FOUNDING DESIGNER, HELLOCOURT | HEAD OF DESIGN, TD BANK
PATENT INVENTOR: SIX FILED AI-DRIVEN FINANCIAL INTERFACE PATENTS

° DETAILS °

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° LINKS °

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° SKILLS °

Claude Code
Figma MCP
Agentic AI Product Design
Conversational AI Design
Generative AI Workflows
Predictive Financial UX
Design Engineering
Design Systems (Figma and Code)
Design Tokens and Governance
React and Next.js
HTML, CSS, JavaScript
Vercel and Git
Rapid Prototyping
Prototyping in Code
User Research
Journey Mapping
Service Design
Information Architecture
Interaction Design
Visual and Motion Design
Accessibility (WCAG 2.0)
Usability Testing
0 to 1 Product Ownership
Roadmaps and Sprint Planning
Payments and Lending UX
Cross-Functional Leadership
Executive Storytelling
Design Operations
Patent Invention
SEO Fundamentals

PROFILE

Product designer, design engineer, and AI inventor with 10+ years building customer-centered digital experiences across fintech, enterprise, and consumer banking. Currently Head of Design for Commercial and Small Business Lending at TD Bank and founder of HelloCourt, an AI-powered legal product designed, built, and shipped solo. Filed six AI-related design patents in 2025; one earned a 2025 Visionary of the Year nomination at TD Bank. Deep hands-on craft across Figma, interaction design, systems thinking, and AI-native workflows, paired with the perspective of a leader who has aligned organizations, shaped multi-year roadmaps, and influenced decisions at the C-suite level.

EMPLOYMENT HISTORY

Founder and Founding Product Designer

HelloCourt (independent LLC), Remote | 2025 to Present

- Designed, built, and shipped an AI-powered legal document platform end to end as a solo operator: research, roadmap, journey maps, epic and sprint setup, prototypes, launch.
- Designed and developed the marketing site and the application, including payments, security hardening, and SEO.
- Built the design system in Figma and as production web components, with a delivery template that showcases it for stakeholders and engineers.
- Ran the whole lifecycle with AI-native tooling (Claude Code, Figma MCP) and structured the product to stay compliant across multiple states.

Senior Manager, Human-Centered Design | Head of Design, Commercial and Small Business Lending

TD Bank, Charlotte | January 2023 to Present

- Lead end-to-end design strategy across Small Business Banking, Commercial Banking, and Payments, owning product design from discovery through launch.
- Filed six AI-related design patents covering adaptive interfaces, intelligent interaction patterns, and predictive financial UX; one earned a 2025 Visionary of the Year nomination.
- Partner with the Head of Digital and senior executives on high-fidelity prototypes and strategy presentations, and built AI-augmented workflows that cut concept-to-prototype time.
- Directed the enterprise migration from Adobe XD to Figma, establishing design governance, component standards, and version control adopted across the organization.

◦ CERTIFICATIONS ◦

- Human-Centered Design Strategy, IDEO U (2023)
- Human-Centered Service Design, IDEO U (2025)
- AI Design Thinking, IDEO U (2025)
- Activating Strategy, IDEO U (2025)

◦ EDUCATION ◦

- The Art Institute of Charlotte, coursework toward B.S. in Graphic Design (2013 to 2015)

Director of Product Design

Carson Group, Remote | March 2022 to January 2023

- Built and led a cross-functional product design team from the ground up, defining design culture and workflows across multiple product lines.
- Developed a multi-year platform roadmap uniting advisor and client-facing wealth experiences, and presented the vision to more than 1,500 advisor partners at a national summit.
- Designed and implemented a scalable design system that accelerated delivery velocity and kept the full product portfolio consistent.

AVP Lead Product Designer

Wells Fargo, Charlotte | December 2015 to March 2022

- Designed rewards, financial planning, chatbot and conversational, and small business cash flow experiences across mobile and web for more than 30 million customers.
- Led the full redesign of the Wells Fargo mobile banking app in the Mobile First initiative, defining UX principles and interaction patterns adopted enterprise-wide.
- Governed design systems for WCAG 2.0 compliance and cross-platform consistency; delivered prototypes directly to the CEO and Head of Digital.

Sergeant, Infantry Paratrooper

United States Army, Vicenza, Italy and Kunar Province, Afghanistan | March 2005 to January 2012

- Led security operations in Afghanistan (OEF 8) across multiple high-risk combat engagements as Scout Sniper and Battalion RTO with the 2/503d Reconnaissance platoon; unit actions earned the Presidential Unit Citation and Valorous Unit Award.

PATENTS AND INTELLECTUAL PROPERTY

Six filings through TD Invent, 2025 to 2026

- **Automated Adjustment of Visual Elements in a Personal Financial Management System:** adaptive interface that recalculates and reprioritizes goals, timelines, and outcomes in real time; 2025 Visionary of the Year nomination.
- **Dynamic Financial Opportunity and Action Engine:** reverse simulation from a desired outcome with multiple executable paths and contextual product unlocking.
- **Predictive Settlement Intelligence Engine and Financial Outcome Simulation Engine:** settlement-date prediction by payment rail, credit trajectory modeling, and eligibility simulation.
- **Secure QR Document Transfer:** encrypted, consumer-initiated transmission of sensitive financial documents with AI-assisted identification.

AWARDS AND RECOGNITION

- 2025 Visionary of the Year Nomination, TD Bank, for the Automated Adjustment of Visual Elements invention (projected 5 to 10 percent lift in managed deposits).
- Above and Beyond Award, TD Bank (2023). Wells Fargo: Star Teams Member, Team Excellence (twice), Service Excellence (twice).