Jose Alberto Montesa



Lead Product Designer · Individual contributor

Regulated fintech · Trust, safety and compliance UX · DesignOps

Metro Manila, Philippines · Open to remote (EOR) and Manila hybrid

jm.rlxa@gmail.com · linkedin.com/in/albert-montesa · rlxa.studio

PROFILE

Product designer with 10+ years across regulated fintech, enterprise UX consulting, Agile delivery and front-end web. I work on the high-trust side of financial products: identity verification, account security, fraud prevention, legal disclosures and recovery. I turn strict rules into flows people can actually finish. I'm a hands-on IC. I sit with engineering, QA, product and legal, keep the full spec in Figma where the team already works, and check what really happens after launch.

EXPERIENCE

GCash

Manila · Nov 2022 – Present

Lead Experience Designer · Nov 2026 – Present

User Experience Lead · Nov 2022 – Oct 2026

The Philippines' largest finance app: 42.1 million monthly active users (Mynt, Q3 2026).

- Embedded design partner for **Governance, Risk and Compliance, Information Security, Data Privacy and Legal** (2024 – present). It includes customer-facing legal and privacy disclosures. Covers every customer tier: adult, junior, overseas, tourist, verified and unverified.
- Turn statutory anti-scam rules (AFASA, Republic Act 12010) and the central bank's fraud and identity controls into **eKYC, account security and recovery journeys**. Every failure state (timeouts, document rejections, risk flags, lockouts) is mapped with engineering and QA before build.
- Set and hold the team's **Figma craft standard**: strict layout grids, structured and named layers, real components and auto layout, and files cleaned up before handoff, so anyone can open a file and trust what's in it.
- Run **design QA on iOS and Android builds** against the Figma spec, and write findings developers can fix without a meeting: what's wrong, what's expected, and where it lives in the file.
- Built a **self-serve Figma handoff practice**: state matrices, annotated flows and QA boards. PMs, engineers, QA and legal reviewers get answers from the file instead of from walkthrough meetings.
- Run **behavioral funnel diagnostics** (Contentsquare, Looker Studio, Google Analytics) and competitive benchmarks to find friction before engineering starts. Built **agentic and MCP automations** for the gathering and documentation.
- Co-authored the **business case** for a multi-million-peso retained UX agency partnership, and governed its scope, cost-center alignment and delivery quality.
- Covered core app dashboard, promotion and campaign flows on an interim basis through mid-2025.
- 2022 – 2023: led end-to-end redesigns across **GInvest**, GCash's investment suite (GFunds, GStocks, GCrypto, NFT and Learning Hub), with product, business and engineering.

Stratpoint Technologies

Manila · Jan 2019 – Oct 2022

UX Design Lead · Mar – Oct 2022 · Scrum Master · Mar 2021 – Mar 2022

UX Design Team Lead · Mar 2020 – Mar 2021 · Senior UX Designer · Jan 2019 – Mar 2020

- Streamlined the internal UX workflow, introduced practical Design Thinking to client engagements, and tightened design reviews across squads.
- Spent a year as **Scrum Master, project manager and engagement manager** for enterprise and digital-telco clients: scope, contracts, client relationships and day-to-day Agile delivery.
- Spent two years embedded with a major Philippine telecommunications enterprise inside multi-team SAFe delivery, **leading and mentoring a six-person design team** in a flat structure. Clarified business requirements and tested feasibility before sprints began.

EXPERIENCE, CONTINUED

Earlier, 2016 – 2018

- **Cambridge University Press** · Senior Front-End Web Developer (contract) · Aug – Dec 2018. HTML/CSS UI updates, A/B test variants and Google Analytics event tracking.
- **Ellana Mineral Cosmetics** · UX Analyst and Web Developer · Jan – Jul 2018. E-commerce UX analysis, web updates, user testing and data gathering.
- **Rhynoapps Corporation** · UX and UI Designer, founding team · Feb 2016 – Dec 2017. 0-to-1 mobile app UX and UI, product website and the first brand and UI assets.

SELECTED WORK · RLXA.STUDIO

- **SnikOut**: an original 2016 social app, revisited through small plans, clear invitations and a visible yes.
- **Winnr**: a prize-pool contest app launched in 2016, revisited in 2026 so the entry, the receipt and the result read clearly.
- **Project Zero**: a way to document product flows with the answers next to the flow. A real 2022–23 method, shown on a made-up product.

SKILLS

- **Product and domain:** regulated fintech, eKYC and identity, account security and anti-fraud (AFASA), legal and privacy disclosures, minors' accounts with parental consent, recovery and self-service help, WealthTech.
- **Research and analytics:** behavioral funnel analysis (Contentsquare, Looker Studio, Google Analytics), competitive benchmarking, field research, design QA against live builds.
- **Delivery and tools:** Figma (variables, tokens, Dev Mode, prototyping), state matrices and unhappy-path specs, AI-assisted design workflows, HTML/CSS, Agile, Scrum, SAFe, Google Workspace.