

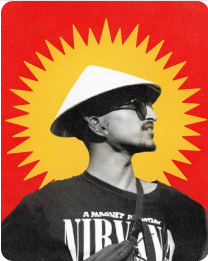
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EXPERIENCE

Jan 2025 - Present Remote
Freelance Branding Independent

Brand and art direction for food, culture and music clients - identity, space, packaging and social.

brwlab - built a specialty coffee brand end to end: identity, physical space, packaging and social media.

Dec 2024 - May 2026 Bengaluru
Co-Founder & Creative Director [Maachis.art](https://maachis.art)

Built the Instagram community from 0 to 58K followers. Led content design, cultural curation, collaborations and visual storytelling around Indian matchbox art.

Featured in [Platform](#) · [ELLE](#) · [The Nod](#) · [Indian Express](#)

Jul 2022 - Jul 2024 Bengaluru
Product Designer Zolve

Designed cross-border financial experiences, translating complex banking and credit journeys into clear user flows, prototypes and polished interfaces.

2022 - Present Remote
Creative Resident Bloominggreen Festival

Built the festival ticketing website and led UI/UX. Directed Bloom TV, a behind-the-scenes series documenting the making of the festival.

Jun 2021 - Jan 2022 Bengaluru
UI/UX Designer FlashPrep

Designed learning flows for an edtech platform built around bite-sized learning, spaced repetition and active recall.

EDUCATION

2018 - 2021 Bengaluru
BCA St Joseph's University

Bachelor of Computer Application

SKILLS

Professional

Creative & art direction

Content design & copywriting

Cultural curation & collaborations

Technical

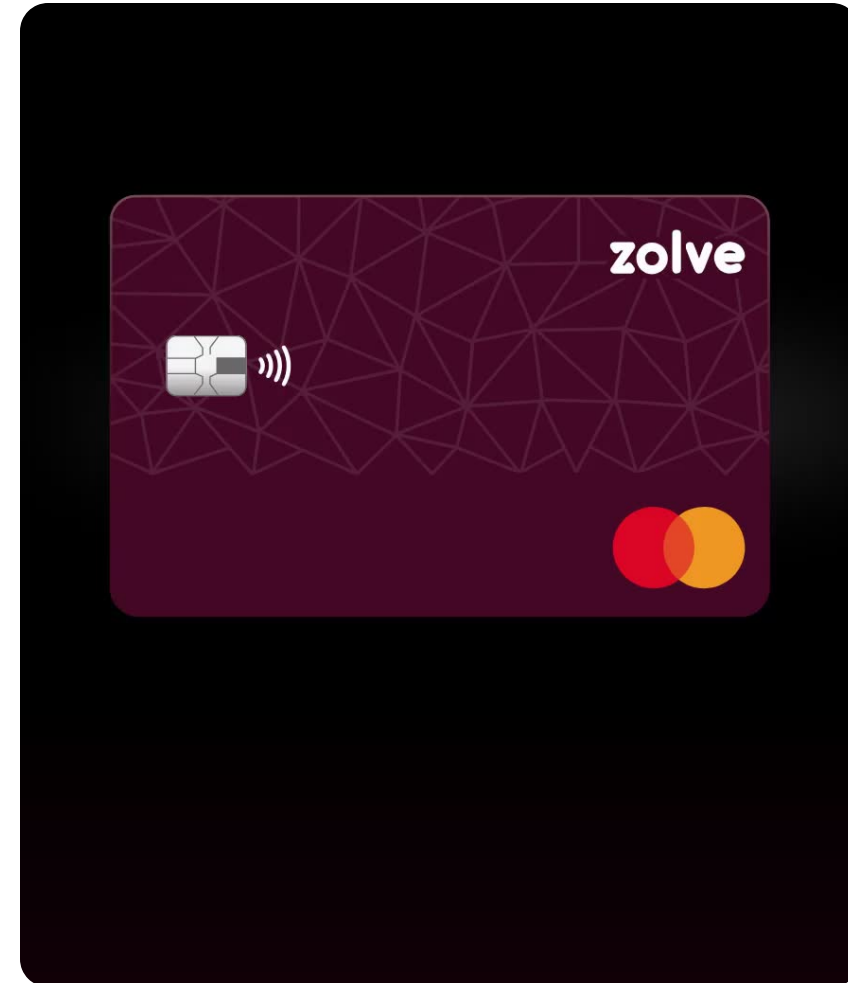
Figma, UI/UX, prototyping

Illustrator, Photoshop, After Effects, Premiere

Wireframing, user research, Mixpanel

Banking for people with no credit history

Zolve is a cross-border neobank. It gives international students and professionals moving to the US a bank account and a credit card before they land - underwritten on their home-country credit file, with no SSN and no US credit history required.



Card Upgrade

Moving free-tier cardholders onto a paid premium card.

FinTech

iOS & Android

Product-led growth

End-to-end

Three tiers. Almost everybody sat on the free one.

Classic

Free

89%

of cardholders

No boosted cashback at Zolve Select brands. Every month on Classic left money on the table.

Signature

\$99 / year · \$9.99 / month

10%

of cardholders

Boosted cashback on 3 chosen brands, Mastercard cover, dollar-worth credit. The tier this project targeted.

Black

\$299 / year · \$29.99 / month

1%

of cardholders

5 chosen brands, higher cover, higher credit.

The gap between Classic and Signature was worth real money every month to anyone already spending at a Zolve Select brand. That gap is what the entire pitch would later be built on.

What I owned

End-to-end product design on the upgrade journey: research, cohort definition with risk, every screen and the edge states.

DESIGN	WORKED WITH	MEASURED IN
Discovery surfaces, value proposition, savings calculator, commit flow, re-issue states, post-upgrade recovery.	Product, Engineering, Ops, Risk & Credit, Legal and Compliance.	Mixpanel funnels per entry point, read over a four-week cycle after launch.

A massive opportunity for product-led growth

Roughly a third of the base was already checking for an upgrade - and more than 90% of them dropped off at the very next step. The intent existed. The product wasn't converting it.

89%

Of ~28K cardholders still on the free Classic tier

~36%

Have checked the option to upgrade

<1%

Have upgraded

Support tickets surfaced ~110 independent upgrade requests through keyword tagging - people asking for this by hand.

How might we increase conversion by 4-9% for users interested in upgrading their card?

To match the industry average at 4%, and beat it at 9-10%.

Surveys and one-on-one interviews

- Survey insights from ~1.3k active users
- 15+ interviews across cohorts in the actively transacting user base, to understand the drop-off in depth

~27%

Showed active interest in upgrading

Interest was never the problem. Something was stopping people who already wanted the better card.

Three reasons, in order of weight

Every user who wanted the upgrade was stopped by one of three things. The biggest was never about price.

Trust deficit	60%
Visibility	41%
Value prop	33%

Upgrading isn't a pricing problem. It's a trust problem.

To move someone to a better card, Zolve has to re-issue it. The old card stops working the instant you upgrade, and the replacement takes 7-10 days. We were asking people to give up a card that works today for one they can't hold yet.

Trust deficit · 60%

Remove one doubt per screen

Answer every doubt about the old card before the user thinks to ask it.

Visibility · 41%

Meet users where they already are

Put the offer on the surfaces they already open, and cap how often it asks.

Value prop · 33%

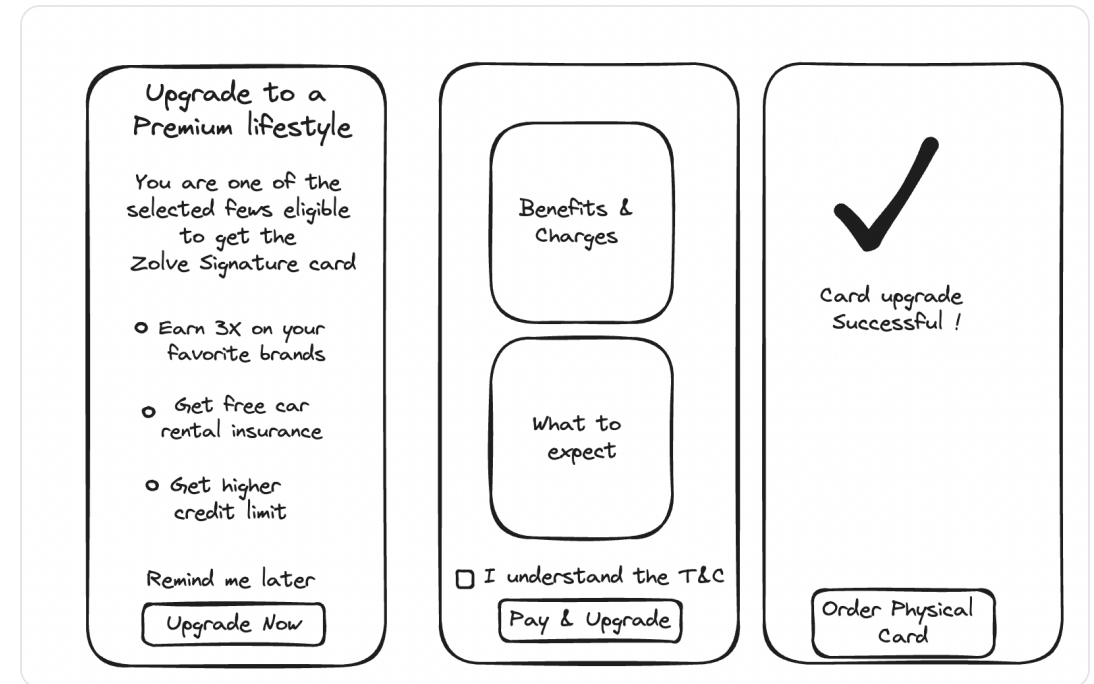
Make the number personal

Show each user what their own spend would have earned on a paid tier.

Not everyone gets the offer

Defined the cohort first, with risk and credit - active users with real spend history, no delinquency, no fraud flags. The check runs before anything is shown, so nobody is pitched an upgrade they'd be declined for.

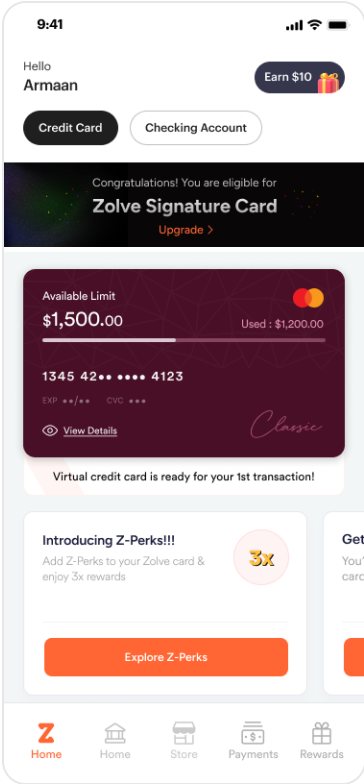
Then the whole journey was structured in low fidelity first - entry points, pitch, commit, re-issue, recovery.



Discovery, where the user already is

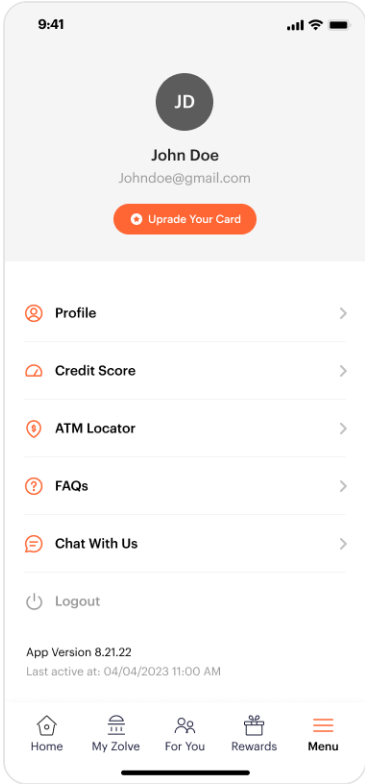
Eligibility shouldn't be something you go hunting for. The primary surface sits on the home screen, which every user opens first.

The profile menu carries the same offer for people who go looking deliberately.



Home strip

Under the card, beside the balance



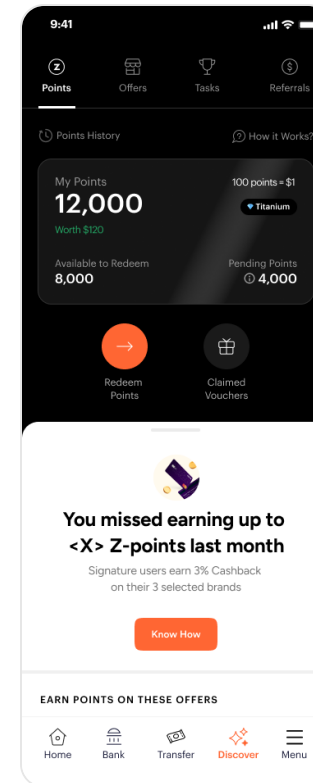
Profile menu

For users who go looking

Two nudges tied to real spend

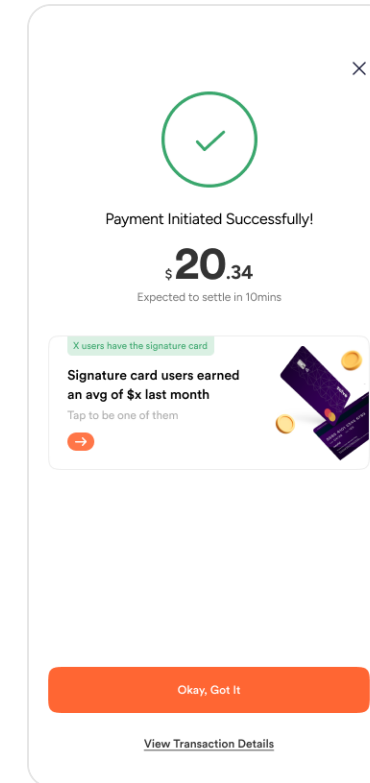
The rewards section shows what the free card cost the user last month. The post-payment nudge fires at the one moment the user is already thinking about money.

Both are capped at three views, with a remind-me-later that resurfaces twice before going quiet for good.



Rewards nudge

What the free card cost you



Post-payment

At the moment of spend

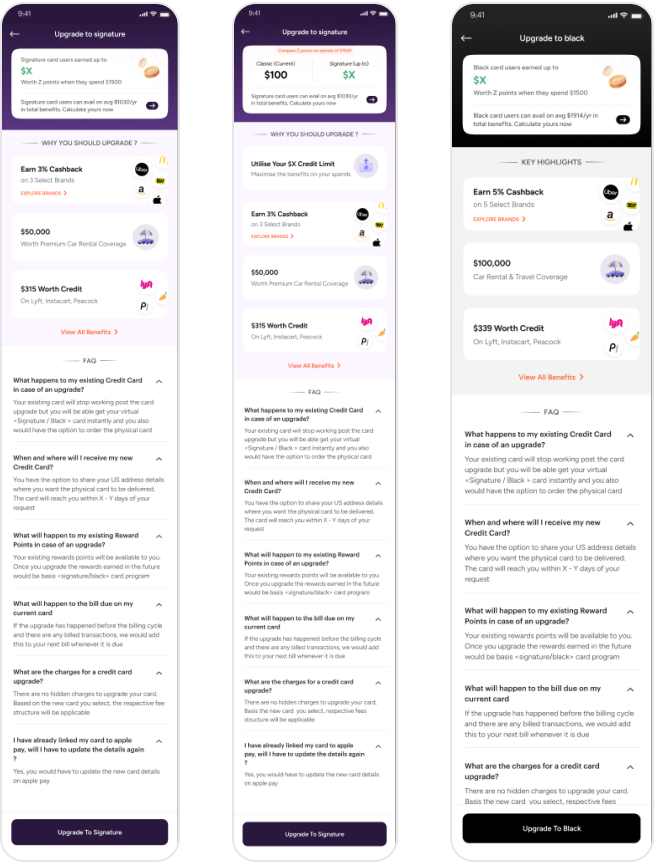
Value prop · 33%

Signature & Black, with and without a limit increase

The pitch had to read as a tier you qualified for

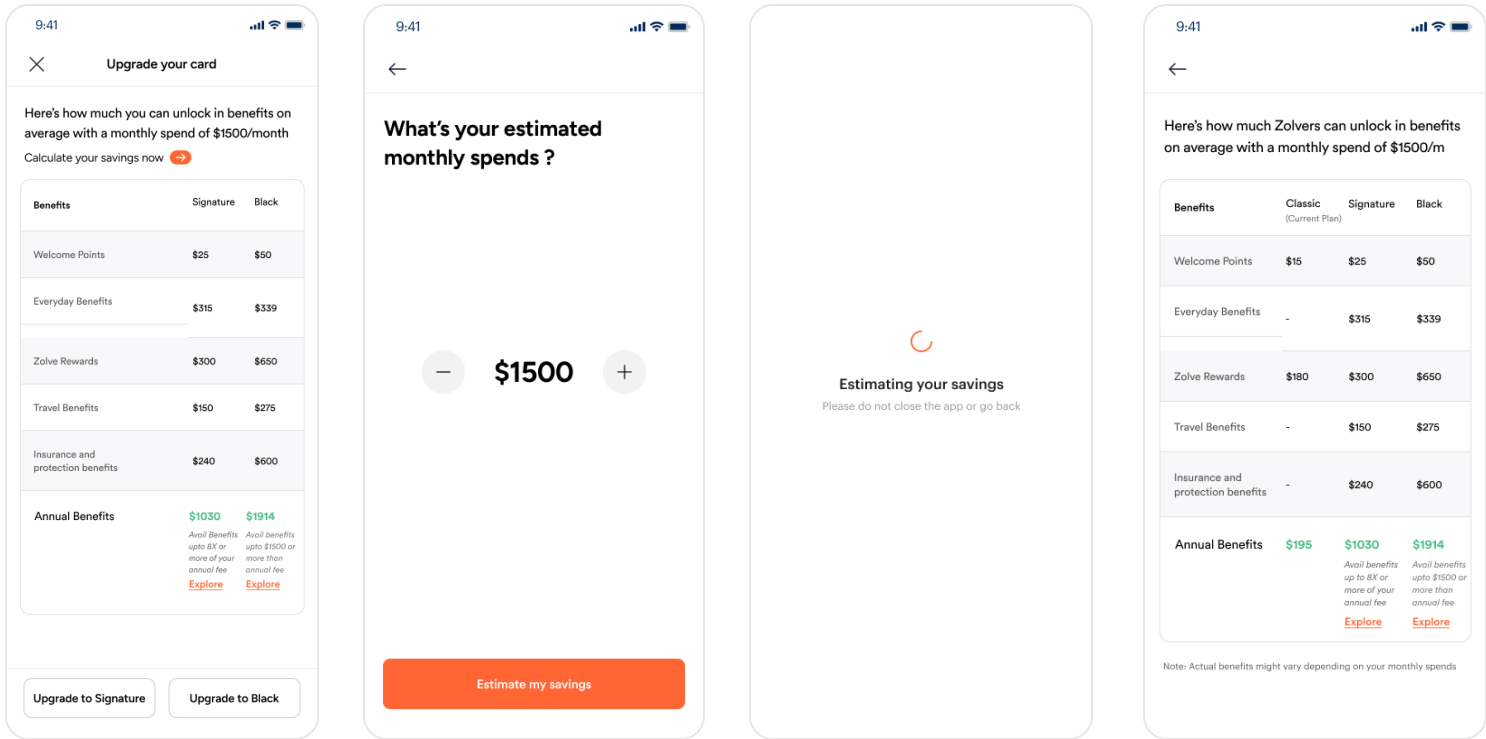
The pitch leads with concrete value - boosted cashback at the user's own top brands, Mastercard cover, credit worth real dollars - with FAQs inline to pre-empt the "what happens to my old card?" hesitation.

The same page serves both premium tiers, and reshapes for users who also qualify for a credit-limit increase by leading with the new limit instead.



Support agents were already converting people with one number

They read a user their own spend, then what that spend would have earned on a paid tier. Those calls converted, so I turned the script into a screen.



Compare

Tiers side by side

Enter your spend

A single stepper

Estimating

Calculating against the entered spend

What you're missing

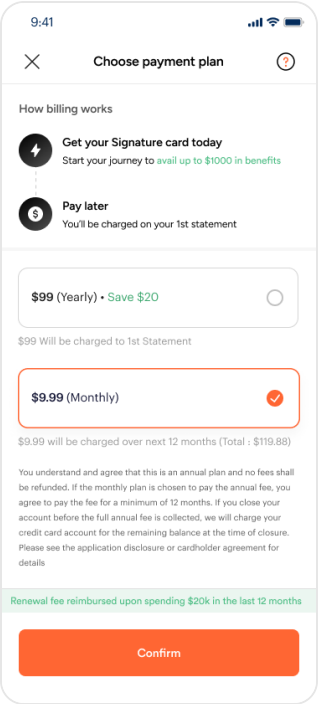
Real dollars, monthly and yearly

Two decisions between intent and commitment

How to pay, and agreeing to the terms.

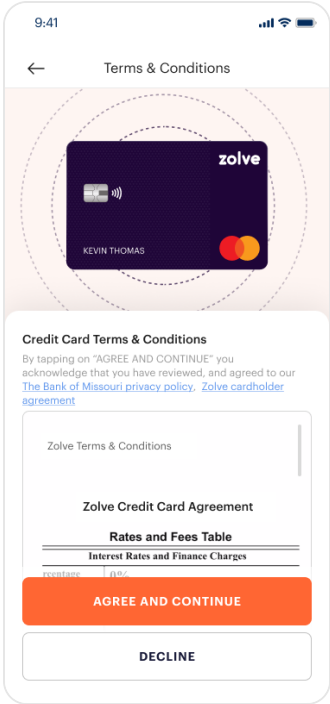
Annual is framed as the value choice - \$99 a year against \$9.99 a month on Signature - while monthly stays the low-commitment default so nobody is pushed.

The terms screen shows the user's own name embossed on the new card with their own name on it, so they can see what they are agreeing to before they confirm.



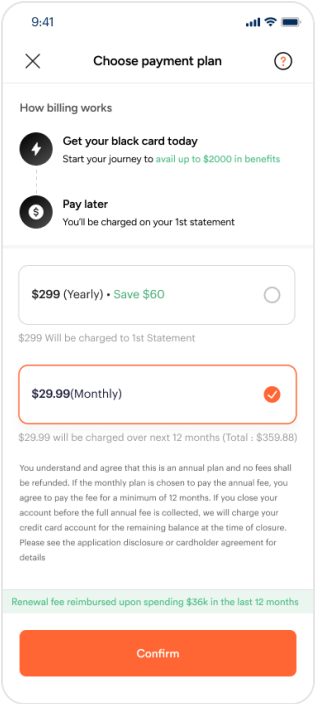
Payment plan

Annual as the saver, monthly as the safe default



Terms & conditions

Your name on it, before you commit



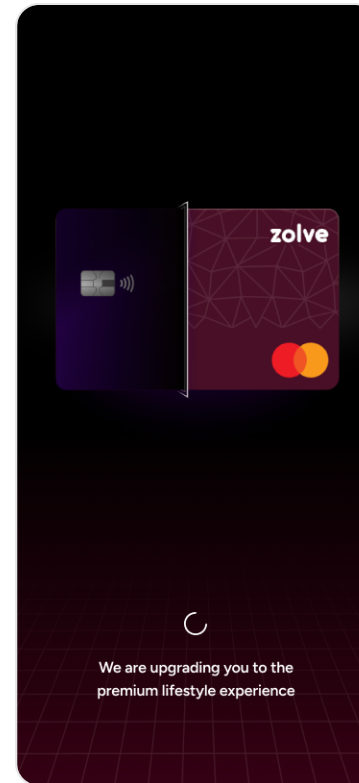
Black tier

The same flow at \$299/yr

The riskiest second in the flow

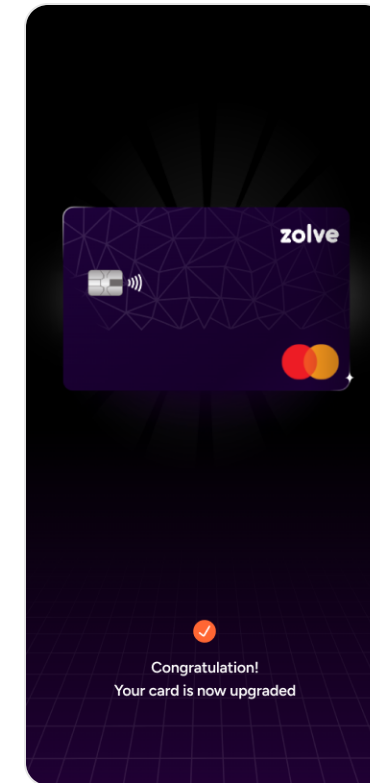
The old card has just stopped working. Instead of a spinner, the processing screen animates the classic card physically transforming into the premium one, so the wait shows the thing being done rather than a spinner.

A virtual card is live immediately, so there is never a moment with no usable card. Delayed and failure states were designed alongside the happy path.



Processing

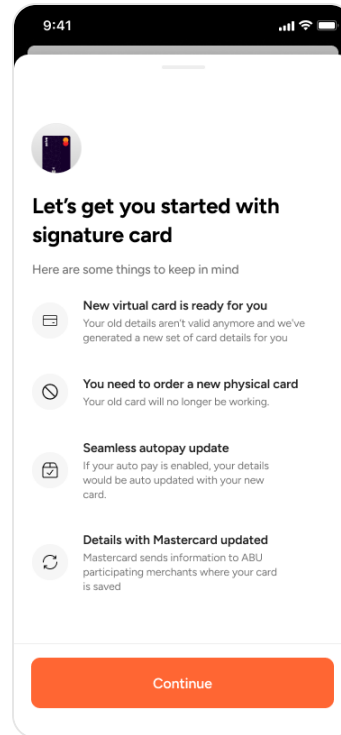
The card transforms while the re-issue runs



Card upgraded

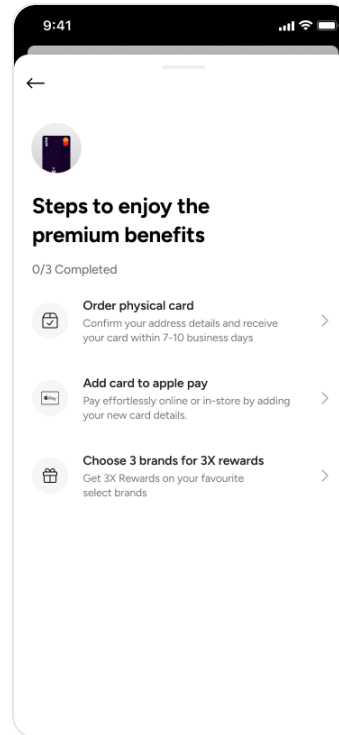
The virtual card already works

Winning the upgrade is only half of it - the user has to be caught



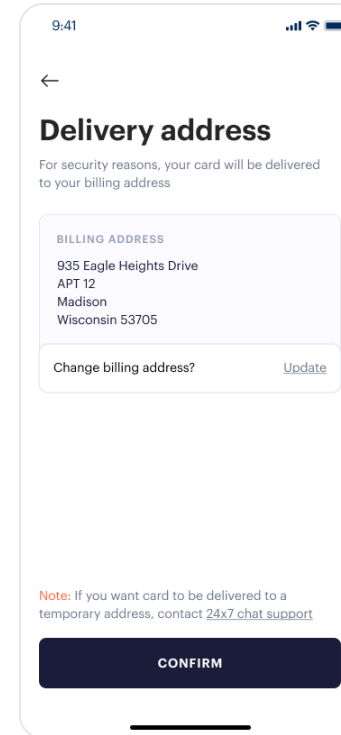
What changed

Auto-pay and billers carried over



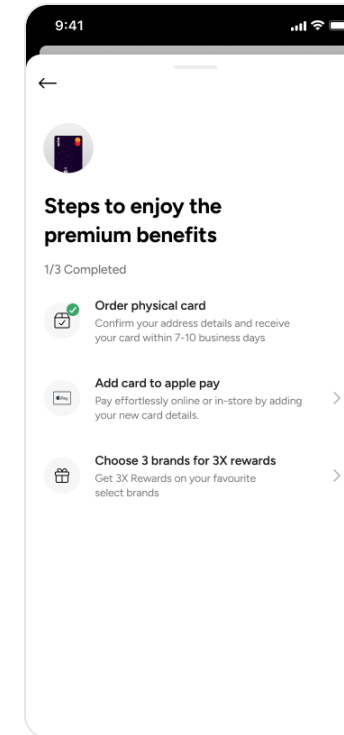
Get-started checklist

Three steps to a fully active card



Confirm delivery

Pre-filled address - one tap

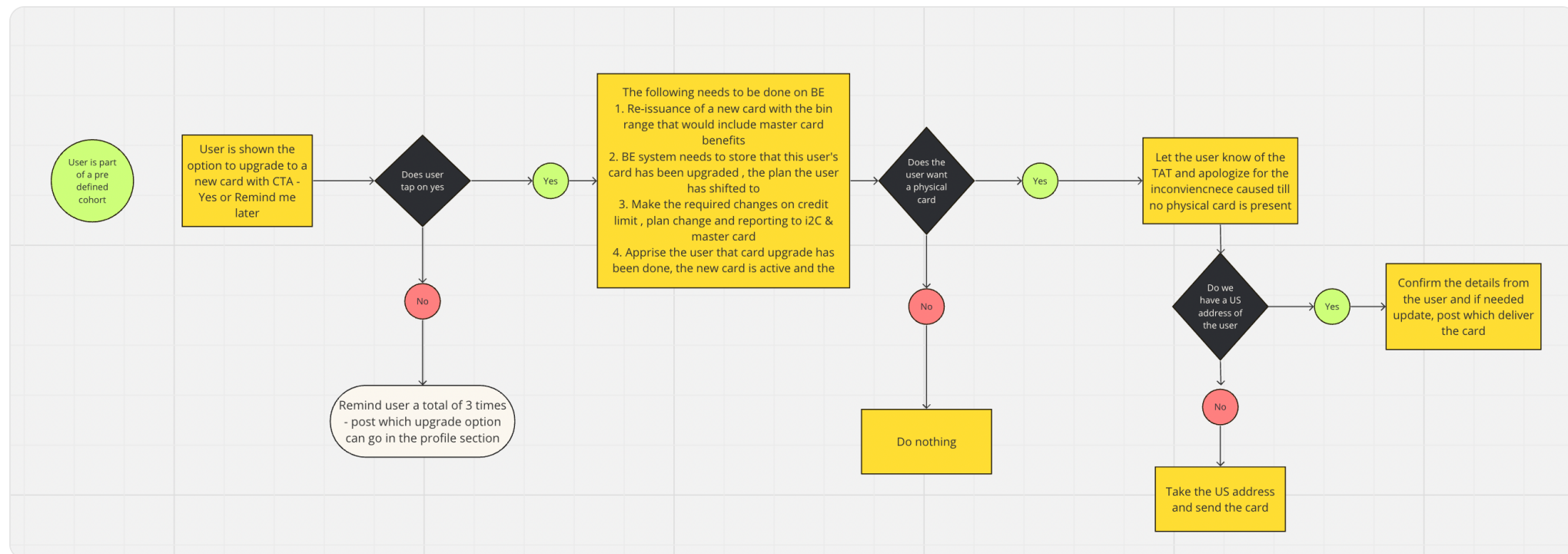


Premium benefits

Order, add to Apple Pay, pick 3 brands

The flow looks simple because the complexity was resolved underneath it

Worked through with engineering, ops and legal, against Mastercard's re-issuance rules. The card re-issues on the same credit line so the score is untouched, pending bills carry to the next statement, and auto-pay moves across.



Conversion landed at 5.6%

Inside the 4-9% target, and above the 4% industry average - from a starting point of under 1%.

~36% → ~48%

Discovery

<1% → 5.6%

Upgraded

50%

Reduction in support tickets

01

Concentrate discovery, don't spread it

Six entry points diluted the effort. Home and profile did nearly all the work. I'd ship two surfaces and instrument them hard before adding more.

02

I buried my own best argument

Agents led with a personalised number and it converted. In-app I put it behind an optional tap, and most users never opened it. It belonged inside the pitch.

FlexiPay

Turning one big credit card purchase into a plan you control.

FinTech

iOS & Android

Credit & lending

End-to-end

Proposal stage - designed, not launched

Make a big purchase feel planned instead of painful - without letting the user forget it's still debt.

A single large purchase can wreck a student's month. FlexiPay splits it into fixed monthly instalments for a flat fee, payable in cash or in rewards already earned.

Friendly language in front of a rule engine

The user wants the plan to feel free and flexible: no interest, pay with points, get out whenever.

Risk, Finance and Legal need each of those promises true only inside tight bounds. The design job was making the friendly version never become a lie.

Minimum purchase	\$100
Paid on time	0% APR
Payment missed	Card APR
Mid-plan changes	None
Exit	Prepay or foreclose

Eligibility and price, before any screen

Every purchase over \$100 is checked against a risk rule engine before it is ever shown as convertible - utilisation, delinquency history, how often the account transacts, and the mix of merchants it spends at. Customers are tiered by how reliably they clear their balance.

This is the part of the flow the user never sees. It is the reason nobody is offered a plan and then refused one.

3 months **\$10 or 3.5%**

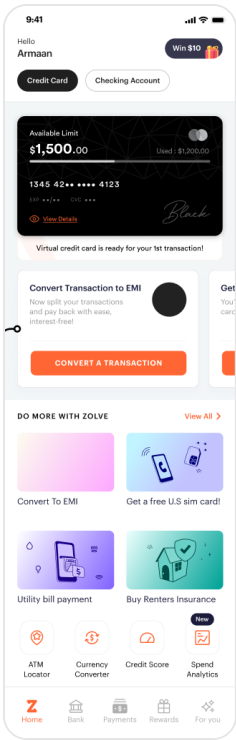
6 months **\$15 or 6%**

Over \$500 **\$20 minimum**

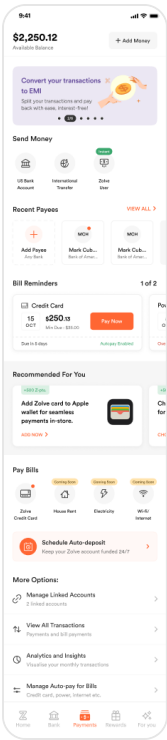
Zolve pre-funds the balance and earns the fee, so every conversion has to clear debt cost, delinquency risk, and the interest given up from users who would have revolved anyway.

Surfaced where the spend already lives

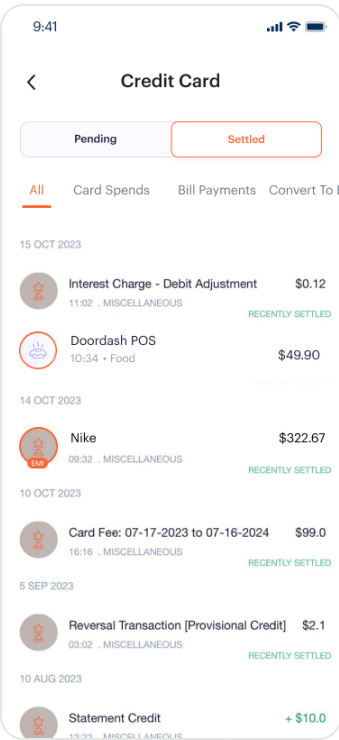
Four surfaces, each tied to a moment the user is already thinking about the purchase.



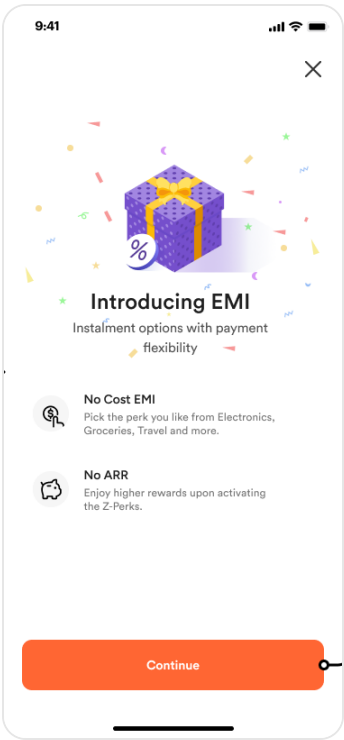
Home banner
Under the card



Payments tab
Beside the card balance



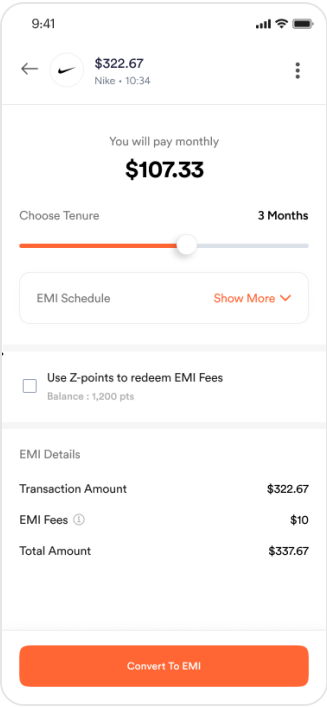
In the statement
Tagged on the eligible purchase



Onboarding
Shown once, before anything is picked

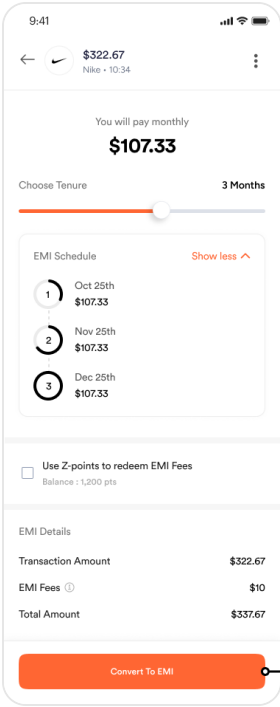
The whole decision on one screen

Drag the slider to change tenure and the monthly number updates live. Tick a box to pay the fee from rewards instead of cash. Nothing hides behind a second screen until the user asks for it.



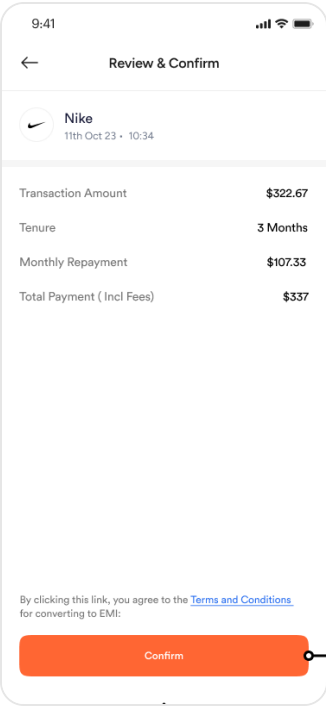
Tenure slider

Monthly amount updates live



Schedule

Every date and amount, on demand



Review & confirm

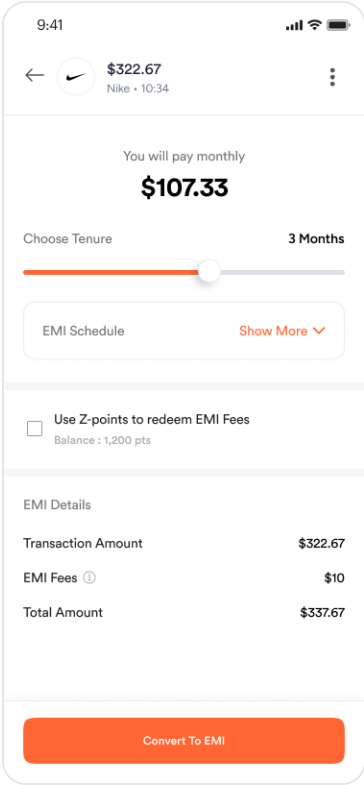
Full summary before confirming

What changed after the first version

The first version buried the numbers people actually compare behind a "Show More."

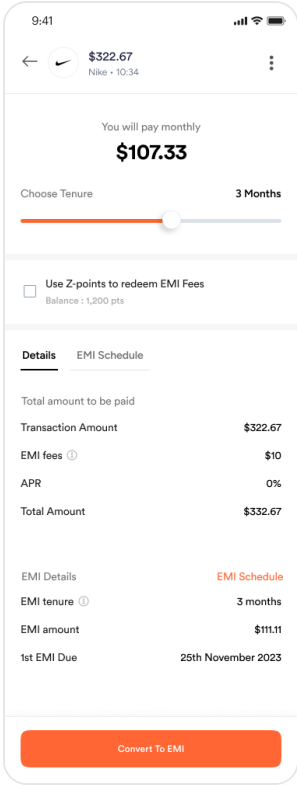
Someone weighing 3 months against 6 had to expand a drawer to see the trade-off - exactly the moment you don't want friction.

The second pass split the same information into two tabs and promoted three fields that had been hidden: the tenure, the exact instalment amount, and the first due date.



v1 - one block

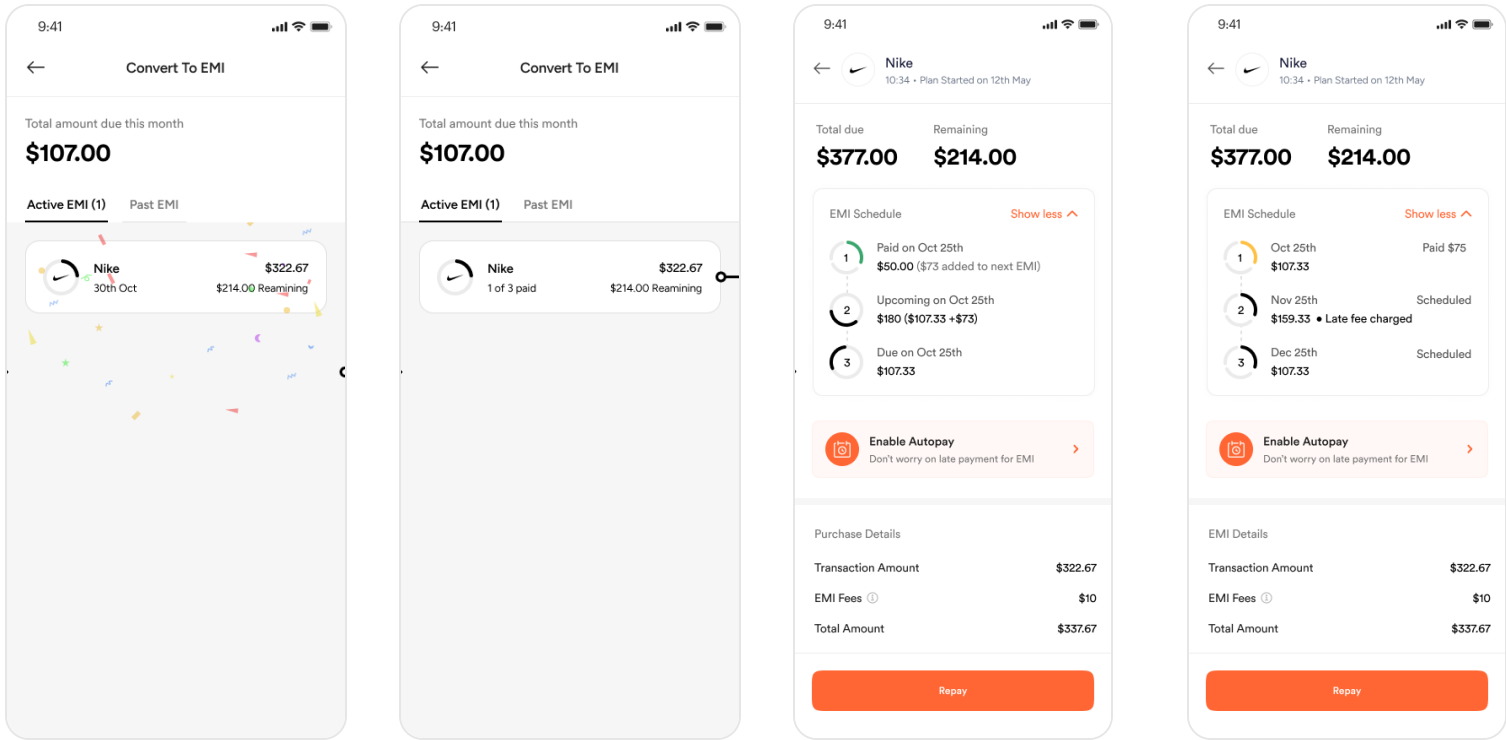
Schedule collapsed below the fold



v2 - two tabs

Tenure and due date now explicit

It has to stay honest about what's still owed



Active plans

Everything live, in one place

Progress

Counted in instalments, not a bar

Instalment states

Paid, upcoming, due - plus autopay

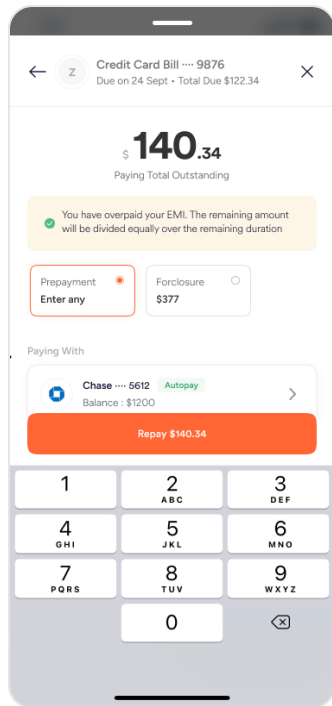
The honest edge case

Underpay, and the next one shows it

The decision I'd defend hardest: when someone pays less than a full instalment, the shortfall is added to the next one and flagged with its late fee right there on the schedule. The easy version hides that in a statement footnote.

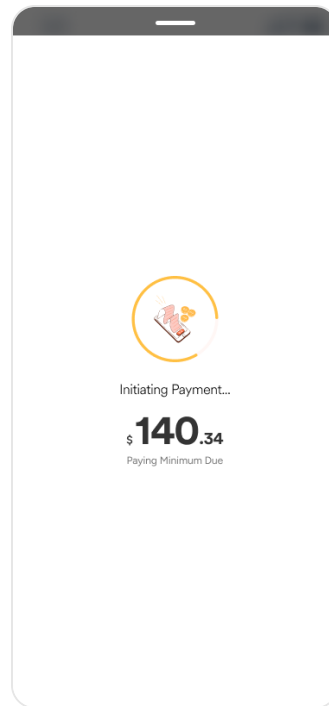
A plan can't be cancelled, but it can always be paid down faster

I reused the existing bill-pay screen so one keypad handles two intents: a partial prepayment that spreads across the remaining instalments, or a full foreclosure that clears and closes the plan. That keeps exits inside the payment and autopay logic that already exists.



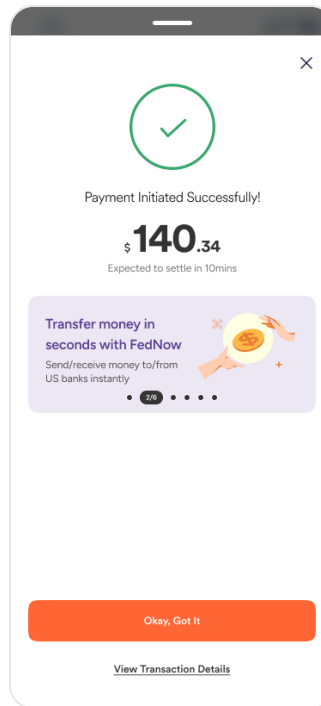
One keypad, two intents

The same familiar surface



Initiating

Transfer in progress



Confirmed

With an expected settlement time

Designed and specced, not yet launched

There's no usage data to claim. What the work produced is a flow that holds up against what Risk, Finance and Legal each need from it.

WHAT THE DESIGN SETTLED

- Late fees and shortfalls appear on the schedule, not in a statement footnote
- Eligibility runs first, so nobody is shown a plan they'd be declined for
- Exits ride on the existing bill-pay surface rather than a new flow

WHAT I'D MEASURE FIRST

- Drop-off between seeing the offer and confirming a plan
- Whether the tenure slider changes behaviour, or everyone takes the default
- How many pay the fee in points instead of cash
- Rate of missed instalments - where a friendly product turns into card APR