Luca Caprio

Senior Product Designer · mobile banking, fraud and payments · prototypes in code

London, UK · caprio.lucaa@gmail.com · +44 7969 393770 · lucacaprio.com · linkedin.com/in/lucacaprio

PROFILE

Product designer with eight years at Santander UK. I have shipped fraud and payments features to 3.8 million customers and now lead design on a new banking app for teenagers. Trained as a software engineer, I prototype in React and SwiftUI and test ideas as working software. For two of those years I owned the product as well as the design.

EXPERIENCE

Lead Product Designer, Mobile — Santander UK · London · May 2025 – Present

- Lead design for Banking for Teens, a new native banking app for under-18s planned for several markets: ran a six-month discovery, set the design vision and own the experience end to end.
- Built its component system on Figma variables: semantic tokens handle localisation across countries, languages and currencies, plus dark mode.
- Prototype in React with Claude Code and Codex, so concepts reach testing as working software instead of static screens.
- Did the early design and research for Request Payment, now live in the Santander app.
- Moved about 30 designers across 8+ squads onto one shared Jira workflow, giving leadership its first view of design throughput; since adopted by the research team.

Product Owner & Design Lead, Fraud — Santander UK · Milton Keynes / London · Aug 2023 – May 2025

- Owned product and design for Fraud Hub, a scam-education platform inside the mobile app and online banking: set the vision and OKRs, designed the original screens, then directed a designer through to launch in early 2025.
- 125,000 customers used it, with 32,000 course completions in the first few weeks, CSAT of 3.8/5 against a 3.0 target, and an estimated £1M+ in fraud losses prevented.
- Based the design on behavioural science and research with 400 customers, fraud specialists and frontline staff: two-minute courses replaced warning screens that customers read for under three seconds.
- Led a cross-functional squad of 8–12 across design, engineering, QA and analytics, releasing in stages behind feature flags.

Senior Product Designer — Santander UK · Milton Keynes · Aug 2021 – Aug 2023

- Led design of Payment Limits, which lets customers cap their own outgoing payments in online banking and the mobile app; now available to 3.8 million customers.
- An estimated £2M in fraud losses prevented in the first year, with no rise in complaints or call-centre contacts and no major usability issues across 10+ test sessions.
- Specified large-text and screen-reader behaviour for the feature; the mobile app won Best Digital Financial Inclusion Initiative 2024 (The Digital Banker, Global Retail Banking Innovation Awards).
- Maintained the Figma design system, mentored junior designers and taught designers to code.

Product Designer — Santander UK · Milton Keynes · Sep 2018 – Aug 2021

- Designed and built responsive web features in React, CSS and Sass with the engineering team and ran the user testing that refined them, while completing a software-engineering degree.

SKILLS

- **Design:** Product design · Interaction and visual design · Design systems (variables, semantic tokens) · Prototyping · User research and usability testing · Accessibility (WCAG AA)
- **Code and AI:** React · JavaScript · HTML · CSS / Sass · SwiftUI · Claude Code · Codex
- **Tools:** Figma · Framer · Rive · Lottie · Jira · Adobe Analytics
- **Domain:** Fraud and scams · Payments · Retail and youth banking · Regulated products (Consumer Duty, PSR)

EDUCATION

- BSc Digital Technology Solutions: Software Engineering, 2:1 · Nottingham Trent University · 2018 – 2022