

TJ Chmielewski

Product Manager — Regulated Platforms

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Product manager for regulated platforms — retirement, banking, healthcare, retail. Fifteen years making rule-bound workflows simple enough that people finish them without calling support. I design the flows and build the prototype myself, so a team gets something testable in days instead of waiting on a handoff, and I put the measurement in place when a company doesn't already have it.

SHIPPED INDEPENDENTLY

Next Move — AI product for product managers and designers

2026 | next-move-omega.vercel.app

Wrote the method, designed the interface, and built the application. Takes an ambiguous work situation in plain language and returns a diagnostic read, a drafted artifact, and a concrete next action. Built on an explicit constraint that the system names gaps rather than filling them with plausible content.

EXPERIENCE

Digital Product Manager

JULY Business Services — 401(k) recordkeeping platform | Oct 2023 – Present

- Designed, prototyped and shipped the participant experience, the enrollment flow, and the majority of the sponsor experience for a platform replacing a legacy third-party recordkeeping system. In production and actively migrating plans onto it.
- Introduced product measurement at a company that had none — success previously meant shipped, and stakeholder satisfied. Defined the initial metric set (enrollment completion rate and time-to-complete, support call drivers, feature usage) and got instrumentation underway.
- Introduced structured user testing at a company that had none, and taught several colleagues to run sessions independently.
- Designed the distributions experience shipping in 2026, giving participants and sponsors visibility into where a transaction sits and when to expect funds. Defined the success measure before launch — reduction in status-check volume to customer service — rather than after.
- Own the roadmap for a plan health scoring framework, deliberately sequenced to follow live instrumented usage data rather than ship ahead of it.
- Translated rule-bound retirement workflows — termination withdrawals, payroll data validation, plan administration — into guided flows that non-expert users complete without support intervention.
- Authored the product process templates and decision logs now used across the product teams. Introduced AI-assisted workflows for research synthesis, requirements mapping and prototype iteration.

Senior Product Designer, R&D

ConsenSys Mesh | Aug 2018 – Feb 2023

- Designed and prototyped the tokenize-and-sell model at the core of the product — suppliers tokenizing unpaid Net60 and Net90 invoices, bundling them into tranches, and selling them to funders for cash today instead of waiting ninety days. Six years on, that is roughly how tokenized invoice financing works, running on Centrifuge, which we specified in the architecture.
- Designed the service blueprint for that flow across four platforms and three parties. The software that came out of it shipped for the client; the release drew nine Fortune 500 contracts, twelve founding-supporter companies, and three spin-outs.
- Built the first token-gated access product of its kind, with the artist Citizen Cope: holding the NFT unlocked an unreleased song on his site and four tickets to his show. Token-gated content and ticketing is standard now; it was not when we shipped it. Wrote the minting infrastructure myself in Solidity.
- Designed and prototyped Bootleg, a shared-royalty NFT (SRNFT) wrapping a digital product so the creator earns on every resale alongside the seller. Applied to fan-shot concert footage, launched live at Ethereum SXSW 2019, open sourced, covered by Decrypt.

Product & Service Design Consultant

DocuSign | Freelance

- Partnered with a facilitator to run stakeholder working sessions, producing service blueprints, journey maps and opportunity-to-solution mapping live in the room rather than after the fact.

- Mapped the release-notes workflow across product management, technical writing, release management and customer success, surfacing where the process broke and sizing each fix by level of effort.

Senior Experience Architect

Shift7 Digital | Jun 2015 – Apr 2018

- Led the redesign of AARP's member benefits app — facilitated the discovery workshop at their DC headquarters, ran ideation, and designed the information architecture and iOS and Android prototypes. Left the engagement before launch.
- Restructured the site architecture and customer experience for Armstrong's B2B commerce platform, lifting engagement and conversion. Armstrong extended the engagement repeatedly on the strength of the work.
- Ran discovery and sketch sessions with enterprise clients including Corning and Vinson & Elkins, defining success metrics as part of project scoping on every engagement. W3 Gold Award for the IBERIABANK redesign.

Senior Information Architect

Ally Bank | Jan 2013 – Jun 2015

- **Tripled conversion on banking product pages**, measured against an instrumented funnel with A/B testing — and identified enrollment as the next constrained step in the funnel.
- Designed a rate comparison tool that showed customers when a competitor paid more. Leadership was split; the honest version shipped on brand grounds, tested as neutral to conversion, and drew unprompted trust feedback in user testing.
- Executives nearly cancelled the redesign before launch. It survived because our researcher proposed a small-market A/B test instead of an approval, which turned an argument about taste into a question with an answer. The gap held at 50/50 and the design went to 100%.
- Built a mobile-responsive design system with the engineering team after it was ruled out of scope. Ally Bank named Best Bank Website in the 2014 WebAwards; the page structure remains in use eleven years later.

Interaction Designer

Lowe's | Mar 2011 – Jan 2013

- Design lead for the lowes.com homepage, the origin point for 90% of the site's 8.7M daily page views.
- Prepared store catalogs for Black Friday peak load, sustaining transactions averaging \$500 per second, and interpreted user analytics to prioritize changes on the highest-traffic retail pages.

SKILLS

Product — Discovery research, opportunity sizing, roadmap sequencing under real engineering capacity, stakeholder alignment, executive communication

Measurement — Instrumentation planning, funnel analysis, A/B testing, defining success metrics before build, installing analytics practice where none exists

Building — Figma, rapid prototyping, front-end implementation, design systems, AI-assisted development

AI — Shipping LLM-backed products, prompt and system design, AI-accelerated research and requirements workflows

Domains — Retirement and 401(k) recordkeeping, banking, healthcare, retail, enterprise B2B SaaS

TEACHING & PRACTICE

- **Skoble** — a weekly build habit. Every week I ship something that requires a tool or technique I haven't used before. Next Move came out of week five.
- Mentor, Project Shift Software Engineering Fellowship.

EDUCATION & CERTIFICATION

Bachelor of Fine Arts, High Point University · Certified Usability Analyst, Human Factors International · Lean UX small-cohort program with Jeff Gothelf