

Eric Horton

Founding Product Manager

Los Gatos, California
408-348-4440
eric@erichorton.com
linkedin.com/in/ericehorton

Dear Hiring Team,

I am a product leader who focuses on turning complex, high-trust domains into clear, reliable software people depend on every day. Throughout my career I have worked in environments where product decisions directly affect real outcomes for users and businesses, which has shaped a practical and disciplined approach to building and validating products.

At Credit Sesame I owned product strategy for premium subscriptions across credit reporting, credit monitoring, and identity protection experiences. I led UI and UX implementation and coordinated lifecycle strategies with CRM across email, push, and SMS communications. Through experimentation and behavioral analysis using Optimizely, Mixpanel, and Looker, I helped reduce voluntary subscription churn by nearly 10% year over year. My work centered on understanding user behavior, instrumenting meaningful metrics, and balancing customer value with sustainable revenue.

Earlier, as VP of Product at Omniscient Enterprise Advisor, I directed strategy for a multi-tenant enterprise CRM platform serving financial advisors. The MVP launched supporting \$2 billion in assets under management and enabled custom financial and performance reporting along with a full client presentation suite. I also drove integrations with major custodians and third-party platforms while partnering with sales and customer teams to support adoption in a workflow-heavy environment.

Across more than a decade in SaaS and fintech, I have operated at a principal level, leading through influence, mentoring teams, and helping organizations move from ambiguous ideas to validated, scalable products. I am most effective where thoughtful product work can materially improve how people do their jobs and make decisions.

I would welcome the opportunity to learn more about your team's goals and discuss how my background could contribute.

Sincerely,
Eric Horton

Eric Horton

Founding Product Manager

Los Gatos, California
408-348-4440
eric@erichorton.com
linkedin.com/in/ericehorton

With over 15 years of experience in scalable solutions and customer experience, adept at driving business objectives. Proficient in leveraging data science to convert insights into actionable strategies.

WORK EXPERIENCE

Credit Sesame • 01/2016 - 02/2026

Senior Product Manager

- Spearheaded initiatives in intelligent automation and personalized credit experiences, designing LLM-based POCs for consumer credit analysis.
- Owned product strategy for credit reporting, identity protection, and revenue-critical funnels across Web and mobile platforms.
- Drove delivery of high-impact features, enhancing consumer engagement with credit reports, protection tools, and dispute management.
- Optimized conversion and retention through data-driven experiments using Optimizely, Mixpanel, and Looker. Decreased voluntary subscription churn by almost 10% year over year.
- Collaborated with cross-functional teams to deliver scalable, FCRA-compliant products.
- Redesigned Credit Tools to improve free-to-paid conversion and developed dashboards for churn analysis.
- Launched engagement programs with CRM teams, boosting feature adoption and subscriptions.

UI Manager • Full-time

- Managed UI teams to enhance UX and develop front-end features for core consumer products.
- Oversaw Agile ceremonies, coordinated releases, and executed sprints while actively engaging in front-end development.
- Drove evolution of design systems and UI standards for multi-year platform growth.
- Championed iterative UX improvements across products.
- Facilitated seamless release coordination and sprint execution.
- Contributed to design systems supporting platform expansion.

User Interface Developer / Scrum Master

- Directed UI teams to deliver iterative UX improvements and front-end features for core consumer products.
- Oversaw Agile ceremonies, coordinated releases, and executed sprints while actively engaging in front-end development.

SKILLS

- A/B Testing
- Accountable
- Agile
- AI/Agentic Design
- AI Prompt Engineering
- Analytics
- API Design
- Backlog Grooming
- Business impact
- Business metrics tracking
- Collaborative
- Communicator
- Competing priorities
- Complex projects
- Compliance
- Cross-functionally
- Customer segments
- Customer Success
- CX Business Process Improvement
- CX Strategy
- Data fluency
- Design System Development
- Design Thinking
- Distributed teams
- Documentation
- Emerging Technologies
- Empathy
- Empowerment
- Entrepreneurial
- Experimentation
- Fast-paced
- Financial Data
- Frameworks
- Funnel Mapping

- Contributed to the evolution of design systems and UI standards supporting multi-year platform expansion.
- Delivered iterative enhancements to user experience.
- Facilitated Agile processes, ensuring timely sprint execution.
- Championed development of design systems for platform growth – decreasing time to development.

Omniscient Enterprise Advisor • 11/2010 - 01/2016

Vice President, Product

- Directed product strategy for enterprise advisor CRM platform, including trading, portfolios, reporting, and workflow.
- Defined requirements, orchestrated SCRUM execution, managed releases, and supervised UX across diverse tech stacks.
- Developed integrations with custodians and third-party platforms; facilitated broker-dealer onboarding and national sales demonstrations.
- Collaborated with sales and leadership to enhance enterprise deals and drive platform adoption.
- Delivered and executed product roadmap and prioritized key features.
- Implemented user experience improvements, leading to increased user satisfaction.
- Drove successful integrations into top financial transactional and reporting systems, enhancing platform functionality.
- Supported enterprise sales efforts, boosting platform adoption rates.

Eric Horton Creative Services • 08/2009 - 09/2010

Multimedia Producer

- Produced multimedia designs, video content, motion graphics, and brand development for various clients.
- Collaborated with teams to ensure cohesive branding and high-quality deliverables.
- Managed projects from concept to completion, enhancing client satisfaction and engagement.
- Created engaging video content that increased client visibility.
- Designed motion graphics for promotional campaigns, boosting audience interaction.
- Developed brand materials, aligning visuals with client objectives.

Financial Crossing, Inc. • 01/2004 - 08/2009

Senior Designer

- Oversaw cross-department product and design initiatives for financial planning platform.
- Delivered user interface, branding, and go-to-market assets for successful product launches.
- Implemented collaboration across teams to enhance design quality.

- Growth-stage
- Hands-on
- Improve conversion
- Innovation
- Internal and external stakeholders
- Iterating
- Journeys
- Lean UX
- Long-term strategy
- Management experience
- Measurable impacts
- Mentoring
- Multivariate testing
- New technologies
- Ownership
- Partnerships
- Passion
- People Management
- Practice Management
- Presenting
- Product Design
- Product development
- Product Leadership
- Product Lifecycle
- Product Management
- Product Planning
- Product Requirements
- Qualitative and quantitative
- Rapid Prototyping
- Resource Planning/Allocation
- Saas
- Sla
- Stakeholder Management
- Startups
- Strategy and execution
- Success metrics
- Team Leadership
- Technical and non-technical
- User Research

- Drove timely delivery of marketing materials aligned with product strategies.
- Spearheaded user research to inform design decisions.

PROJECTS

Credit Report - 1 and 3 Bureau • 01/2022 - 08/2022

Credit Sesame, Inc.

AI-Driven Credit Report Experience & Discrepancy Engine

Led the design and delivery of a next-generation consumer credit report experience that transformed static bureau data into an intelligent, action-oriented financial tool.

The project centered on three core innovations:

1. Credit Factor Highlighting Engine

Built a structured interpretation layer on top of raw bureau data to clearly surface score-impacting credit factors. Instead of simply listing negative reasons, the experience contextualized:

- Severity and relative impact
- Recency vs. historical weight
- Category grouping (utilization, payment history, inquiries, mix, etc.)
- Trend indicators across reporting periods

This shifted the report from “data display” to “diagnostic system.”

2. Bureau Discrepancy Detection

Designed logic to compare tradelines, balances, statuses, and derogatory items across bureaus (1-bureau and 3-bureau experiences). The system identified:

- Missing tradelines
- Status inconsistencies
- Balance mismatches
- Duplicate or outdated records

Users were shown clear discrepancy flags with explanations, reducing confusion and increasing trust in the platform.

3. Actionable Insight Layer

Integrated prescriptive guidance directly into the report:

- Step-by-step dispute initiation
- Credit utilization improvement recommendations
- Targeted pay-down strategies
- Identity protection triggers
- Credit lock prompts
- Upsell paths for enhanced monitoring

Each recommendation was dynamically tied to detected issues, creating a personalized improvement roadmap rather than generic advice.

Integrated Platform Experience

This credit report did not operate in isolation. It was architected as a central intelligence layer connected to:

- Dispute Dashboard workflows
- Identity Theft Protection monitoring

- Credit Lock functionality
- Subscription tier gating (1-bureau vs. 3-bureau)
- Retention and upsell funnels
- CRM-triggered lifecycle messaging
- Analytics instrumentation via Mixpanel and Looker

The result was a unified credit health ecosystem where insights triggered actions, actions improved scores, and improvements reinforced subscription value.

Impact

- Increased user engagement time within the credit report experience
- Improved dispute initiation rates
- Drove measurable lift in subscription conversion and retention
- Elevated trust by making discrepancies visible and understandable
- Positioned the product as an intelligent advisor, not just a data provider

VOLUNTEERING & LEADERSHIP

Leyton Howard Memorial Scholarship • 01/2024 - Present

Founder • LOS GATOS, CA

Founder — Leyton Howard Memorial Scholarship Fund

Founded and launched the Leyton Howard Memorial Scholarship Fund, a community-rooted initiative that provides financial support for young musicians to purchase instruments and equipment, removing economic barriers to music education and fostering creative development and academic enrichment in students from diverse socio-economic backgrounds in Los Gatos, CA. Built the scholarship's mission, governance, outreach, and award process — honoring the legacy of Leyton Howard while strengthening local arts participation and inclusivity in school music programs.

Los Gatos Masonic Center • 01/2018 - Present

Board President • LOS GATOS, CA

Community Leadership — Los Gatos Masonic Center

Provide operational leadership and strategic coordination for the Los Gatos Masonic Center, supporting local service organizations including the Lions Club and Rotary Club by hosting meetings, fundraisers, and community events. Engage directly with the Town of Los Gatos to ensure alignment with local regulations, civic initiatives, and community priorities, strengthening cross-organizational collaboration, increasing facility utilization, and positioning the Center as a trusted hub for charitable outreach and local impact.