CFTE Centre for Finance, Technology and Entrepreneurship

The Fintech Job Report

Technology is Eating Finance

November 2021
Version 1.1

Centre for
Finance, Technology and Entrepreneurship

CFTE

Founded in 2017 in London, CFTE is a global platform for education in Fintech and the future of financial services.

More than 100,000 professionals from 100+ countries have participated in CFTE programmes to accelerate their careers in Fintech and new finance. In addition to London, CFTE is present in Singapore (accredited by Institute of Banking and Finance), Abu Dhabi (Abu Dhabi Global Market Academy), Hong Kong (Cyberport), Malaysia (Asian Banking School), Luxembourg (Luxembourg Academy of Digital Finance Academy with LHOFT) and Budapest (Budapest Institute of Banking).

CFTE's objective is to equip professionals and students with the **skills to thrive in the new world of finance**. This includes online courses and specialisations, leadership training and hands-on extrapreneurship experiences in topics such as Fintech, Open Banking, Digital Payments or Artificial Intelligence.

CFTE courses are designed with the principle of **For the industry, by the industry**. Our courses are taught by senior leaders from fast-growing Fintech companies such as Revolut, Plaid, or Starling Bank, innovative financial institutions such as Citi, DBS or Ping An, tech companies such as Google, IBM or Uber and regulators from MAS, ECB or MNB.

In total, more than 200 CFTE experts provide a global view of what's really happening in this new world of finance.

"In a tech world, we bet on people" is CFTE's motto. Our global community is the core of CFTE. Thanks to an innovative and open mindset, CFTE alumni progress in their careers and help others do the same, with notable alumni leading transformation in their organisations. They also attend events and share advice, tips and job opportunities. CFTE alumni have also made an impact through the world's largest Global Fintech Internship by mentoring over 1,000 students from all over the world.

CFTE believes that the new world of finance will be inclusive, diverse, innovative and will have a positive impact on society and people. This starts with people having the right knowledge and mindset so that no one is left behind. Whether you want to learn, contribute or more generally be part of the new world of financial services, we are looking forward to welcoming you.

Contact

Research team: fintechjobreport@cfte.education

Press: press@cfte.education

Website

Courses: courses.cfte.education

Articles: blog.cfte.education

CONTENTS

Preface

Huy Nguyen Trieu
Co-founder of CFTE

Tram Anh Nguyen
Co-founder of CFTE

10 years ago, the nascent Fintech industry was made of young entrepreneurs with big visions of changing financial services. Like any new innovations, a few early adopters were enthusiastic about this new Fintech phenomenon, but many were unconvinced about the impact of new entrants into a regulated industry such as finance. Very few, however, could have predicted that 10 years later the cryptocurrency market would reach almost $3 trillion, or that out of the 10 largest financial institutions in the world, there are only 5 banks left.

The digital transformation of Finance is therefore well underway, with important consequences in business model, value chain, operating model, but most importantly **people**. With the 225 largest Fintech companies employing 300,000 people and hiring 40,000 more, this is an industry that employs almost as many people as the whole financial industry in London (400,000) and hires 4 times more (10,000). For job seekers and students, this represents significant opportunities to join a fast-growing industry with high average salaries.

However, despite these attractive conditions, many Fintech startups still fail to find the right talents, not because of the lack of applicants, but lack of applicants who meet their requirements. On the other hand, many candidates - including those with a strong experience in financial services - find it challenging to even be accepted for interviews. If this mismatch continues, this will slow down the growth of Fintech, and most importantly deprive many professionals and students of good job opportunities.

The Fintech Job Report gives an important understanding of the jobs offered by Fintech companies and the skills that are required in the fast growing industry. It should prove insightful for job seekers and students, but more generally those in the finance industry who want to understand the trends of future jobs.

Looking ahead, the Fintech Job Report is much more than an analysis of current jobs in the domain of Fintech. It is also a lens into the future of jobs in financial services at large, and gives insights into how the nature of skills is changing, impacting how we educate students and train professionals.

These are important trends that are relevant to not only individuals, but also organisations, governments, regulators and universities.

We would like to thank the CFTE team for their contributions to this project, and the organisations and associations who contributed inputs to this report.

We hope that this Fintech Job Report will help many to understand the employment opportunities in Fintech and we see it as a starting point to encourage more dialogue so that the ecosystem as a whole can benefit from a larger pool of talents.

The Fintech Job Report - Book Edition

The idea to expand the report into a book emerged because CFTE is driven by a mission to create an impact in the Fintech industry by building awareness about the massive opportunities available and corresponding skillsets needed to thrive. For us, the book is a constant work in progress, as we believe the insights must continue to evolve with the industry rather than provide static research. We aim to have a fresh set of comprehensive data to empower the market players with the essential insights. Therefore, more enterprises and revelations will be added, as unicorns sparkle across the globe.

The book will be published and available on Amazon, seeking to donate all our proceeds to Epic Foundation, an amazing organisation supporting youth globally.

Industry thought leaders, innovators and colleagues have given us their comments, views and endorsements to support the book and our work. We would like to use this opportunity to thank them for their thoughts and are delighted to have them as members of our CFTE family.

Foreword

Andrei Kirilenko
Professor of Finance

This report encapsulates the paradigm shift in Financial Services driven by technology. A significantly valuable analysis of the evolving fintech job market that needs talent to venture beyond traditional finance to grow.

Anna Maj
FinTech Leader & Advisor

Being twenty years in the FS industry, I have been witnessing a reshuffle towards tech-oriented roles as well as a creation of new jobs, e.g. bot trainer. The report is pivotal to understand why we need more diversified talent and a new set of capabilities in FinTech to bridge the skills gap, such as creative thinking, cooperative mindset or adaptability.

Anthony Thomas
Chairman at MoMo

I want to commend CFTE on their pioneering efforts in putting together a much-needed global knowledge base for jobs in fintech. Creating a better shared understanding of talent needs and how to meet them will be an accelerator for the industry to progress.

April Rudin
Founder/CEO of The Rudin Group

One of the silver linings of the pandemic has been the 'great resignation' giving workers of all types new opportunities to work more flexibility and develop new skill sets. This report discusses and outlines these opportunities in a compelling and exciting way.

Foreword

Bradley Leimer
Unconventional Ventures and Co-Author, Beyond Good

If you want to know about the future of financial services and technology, and how these twin forces are changing our global society, you need to understand how the nature of work within the industry is changing. The roles are shifting toward a greater purpose, toward serving a more diverse and inclusive world, and the Fintech Job Report works like a map to show you this future right now.

Caroline Stockmann
Chief Executive, Association of Corporate Treasurers

This is an important report, not only giving insight into the trends in FinTech, but also giving a clear overview of roles in this rapidly developing sector. A must-read for anyone wanting to launch a career in FinTech or indeed understand better the developments that may affect them and their way of working in the future.

Chris Skinner
Commentator and Best-Selling Author

This report is important as it shows the depth and breadth of FinTech as a sector. Specifically, by value, the researchers find that the Top 100 FinTech firms have a value equivalent to a third of the value of the Top 100 banks. That, and this report, cannot be ignored.

Daniel Liebau
Founder, Lightbulb Capital

The Fintech Job Report offers essential insights on the future skills required in financial services. The entire industry is at the edge of being re-invented. The suggestion that design, data and finance skills are at the centre of fintech is exciting, refreshing and to see this in writing is encouraging.

Foreword

Dr. Efi Pylarinou
Global Fintech Influencer

CFTE`s report offers a thorough look at the Fintech ecosystem as an employer. It is very timely, as several of the 200+ Fintech unicorns are more than 10 years old and still growing their stack of offerings. The taxonomy of jobs in the report, offers a valuable perspective of the Fintech employment opportunities.

Prof. Dr. Enrico Molinari
Professor in Economics and Management, University Academy of Fine Arts of Sanremo-Luxury Technopole – e-Campus Group

Fintech is everywhere. From customers' Next New digital & mobile payments habits to BNPL model, from ESG investments until Non-Fungible Token (NFT) working on blockchain for representing digital artwork or real estate assets, we already live in the future of Fintech. The 2022 will reshape the traditional banking mindset and "The Fintech Job Report" will guide us on this incredible journey.

Ericson Chan
Group Information & Digital Officer, Zurich Insurance

While fintech flourishes, the mismatch between supply and demand on fintech talent is increasing. This report gives a succinct yet most comprehensive framework for those who wants to stay current in the fintech world. It is also a blueprint for the industry to develop talent.

Fabian Vandenreydt
Strategic Fintech Advisor

The Fintech environment continues to evolve at a dazzling pace. Like other sectors, it faces an enormous challenge to match diverse talents with a stellar number of job opportunities. I recommend CFTE's Fintech Job Report as comprehensive reference material to tackle the people challenge in Fintech from various perspectives.

Foreword

Gaurav Dhar
CEO, Marshal FinTech Partners

For FinTech people - by FinTech people" is perhaps the best summation of this report by the collective hive-mind that is the CFTE. Nowhere else will you find the most current and elaborate sources of information put together to guide you for years to come in the industry.
A must for those who will use this to navigate their way through the ever expanding FinTech world.

Gergely Fabian
CEO of the Budapest Institute of Banking & Executive Director of the Central Bank of Hungary

Unique and superb insight into fintechs from human resources perspective and generally how jobs are evolving in finance. Recommended to people who has opinion about fintechs, so basically to everybody in the world of finance.

Gillian Cribbs
Leadership Coach, Organisational Psychologist and CFTE Advisory

The Fintech Job Report shines a much-needed light on this rapidly growing industry, identifying a groundbreaking taxonomy of new roles in Fintech in addition to key industry trends. Crucially, it will inspire a more diverse range of Fintech hopefuls, encouraging those with the right mindset, soft skills and knowledge to embrace the industry.

Janos Barberis
Co-Founder SuperCharger Ventures

This is the first comprehensive research and analysis of the impact of FinTech on the job market. It is fascinating to read the extent to which financial technology and the billions of investment following it is driven, and will continue to be driven by human capital.

Foreword

Jean - Philippe Desbiolles
Managing Director - Financial Services - IBM Corporation

AI & Data as game changer of the Financial Services Industry. We are in a redefinition of the collaboration between Human and Machine which require new skills, behaviors, aptitudes and potentially new rules to take advantage of it. Tech is not only an enabler but one of the key change factor. This is what we try to bring in this study paper to put things in perspective and allow professionals to project themselves and their organisation in this new era. Technology for sure but Human first. This is the way CFTE continue to progress, I'm honored to bring my contribution. Have a nice reading.

Lex Sokolin
Head Economist, ConsenSys and Founder, Fintech Blueprint

The last decade has profoundly changed how people consume financial products. This seminal report helps us better understand the change in how and by whom the new digital finance is manufactured. It is pivotal reading for anyone looking to transition into fintech professionally, or for builders architecting new teams and organizations in the age to come.

Prof. Lisa Short
Founder, Digital Technology Intellect, Development, Research & Pre-Eminence

Digitisation and technology are advancing so rapidly that changes that once took centuries now happen in years or months. The changes are disrupting political, economic, and social systems as well as cultural norms and social roles. New skills and knowledge about fintech, blockchain, data, and a culture of learning agility give humans an advantage over rapid change and technology. This Fintech Job Report highlights the importance of mastering these skills so people can have the capacity and the skills that enables freedom of passage throughout the world they live and work in, and to build their future of work and learning to positively impacting daily life, community, business, and economic inclusion.

Makoto Shibata
Head of FINOLAB

The FinTech Job Report is very extensive and it is not only for job seekers but also for top management in FinTech startups to plan optimal structure of the organization.

Foreword

Marianne Haahr
Executive Director, Green Digital Finance Alliance

The Fintech Job report is a timely and insightful report . Fintech is part of re-designing our labour markets through accelerating the demand for digital skills and literacy, not to say everyone should become a software developer but rather that computational thinking, digital user experience design and re-structuring of processes with data are skills of today and tomorrow. Diving into the Fintech Job report offers a great way to get access to the newest trends and analytic insights.

Matteo Rizzi
Published Author, FinTech Investor and Entrepreneur

I love the work Tram Ahn and Huy are doing to foster financial wealth, and their drive towards emerging markets. Talent development, entrepreneurial culture, and jump starting skills can bring a your entrepreneur a long way. Let's learn from the first decade of FinTech and make the next ten years more fair, sustainable and inclusive as it should.

Monica Jasuja
Fintech and Payments Product Executive

Fintech headlines have captured the world stage especially after COVID (VC investing, blockbuster IPOs, minted unicorns) creating a frenzy among job seekers. The Fintech Job Report is a boon for everyone to equip themselves to participate and capitalize from CFTE's research & invaluable insights. A real knowledge treasure trove.

Musheer Ahmed
Founder, FinStep Asia

Fintech is becoming embedded in every aspect of our lives and there is increasing competition for top talent to enable it. This report by CFTE is another excellent resource for both companies and job seekers alike to not only benchmark, but to also plan for what lies ahead in the coming future.

Foreword

Nick Ogden
Fintech Entrepreneur

Hiring the right team is vital for every Fintech start-up and scale-up business. Whilst historic candidate work experience may initially help, the ability to see over the hedge and a desire to create and embrace change is vital to these innovative businesses. These skills are hard to find, and near impossible to train, so good hiring is key. The Fintech job report is an important and overdue industry initiative.
Well done CFTE.

Dr. Oriol Caudevilla
Co-Leader of the Financial Inclusion and CBDC Working Groups at the Global Impact FinTech (GIFT) Forum

This Report, which is the first ever-made in-depth analysis on the FinTech labour market, fills a much needed gap, since the pandemic has turbocharged a financial technology (FinTech) revolution worldwide, to the point that many job seekers are looking for jobs in the FinTech industry rather than the traditional financial sector.

Paolo Sironi
Global Research Leader for Banking and Financial Markets, IBM Consulting

New ideas are found at the intersections between industries, cultures, and competencies. All professions are being transformed at the crossroads between digital and finance. Opening our personal mindset and educational journey to unconventional ideas and experiences is what it takes to master the fast overlapping between technology and business.

Dr. Paramsothy Vijayan
Director, ABS Centre of Excellence in Digital Banking.

As the way we live, bank and work continues to change dramatically, we must address the magnitude of the disruptions before us. We are prepared to radically transform the way we work by introducing a comprehensive range of measures which include implementing a permanent hybrid work model, flexible work arrangements and deploying more agile squads while creating workspaces that will help to supercharge ideation and collaboration. We will also accelerate our employee upskilling agenda at scale and ingrain the use of data-driven operating models across the bank. By implementing these measures, we believe that Team DBS will emerge as a confident future-ready workforce.

Foreword

Philippe Gelis
CEO at Kantox

Finance is eventually the biggest industry ever to be disrupted by technology and new business models. The last decade was about transparency, lower prices, and better user experience. It is now time to build fundamentally new products and to create new categories.

Ritesh Jain
Founder - Infynit, Former COO Digital - HSBC

Every business will have a role to play in the Fintech ecosystems. Fintechs are working as a catalyst to unleash and unlock the potential of incumbents. With the exponential growth and recent investments, Fintechs require a skilled workforce. CFTEs guide focuses on the fintech sector, in-depth view on skills and jobs in fintech, one of the best guides in the Fintech from Fintech experts.

Ronit Ghose
Global Head, Banking, Fintech & Digital Assets - Citi Global Insights

FinTech is eating the world. Most financial services have been provided by companies built in the Industrial Revolution not the Internet Age. As we race to the next generation of the digital world, financial services is being reshaped. And with it, so are jobs. As this study explores: Fintech jobs are growing, while TradFi jobs are shrinking, "tech" jobs predominate in FinTech, but soft skills, a growth mindset and business understanding are also key.

Shameek Kundu
Head of Financial Services, TruEra Inc.

The world of Fintech can be both exciting and confusing. What does it take to work and thrive in this rapidly evolving space? Huy and Tram Anh have a unique perspective on the Fintech skills agenda, and this timely report from them is a fantastic place to start.

Foreword

Sophie Guibaud
Co-founder & Chief Commercial and Growth Officer at Fiat Republic

A very comprehensive review and outlook of existing jobs in the Fintech industry and on the essential skills of the future to strive in it. In an embedded finance era, this is a must read.

Stephan Murer
Owner of Murer Consulting GmbH

Mastering information technology has always been a key driver to success in the finance industry. However, the classical banking industry with its culture and its management practices increasingly struggles to attract technology talent. Bringing technology culture to the financial industry, Fintech may bridge this gap.

Theodora Lau
Founder of Unconventional Ventures and Co-Author of Beyond Good

Technology is an integral part of everything that we do, including financial services. Financial technology, or fintech, has undergone tremendous growth. In "Technology is eating finance", CFTE takes us through the transformation of fintech and what it takes to become part of this growing ecosystem. Hop on — this is a ride that you wouldn't want to miss.

Xavier Gomez
Founder of INVYO

CFTE's initiative is part of a world in full transition that is seeing its models, values and economy greatly change. Financial education is no exception. Finance has become more democratic with the digital transformation through the advent of Fintech solutions. This is why expertise remains one of the only assets that professionals must cultivate throughout their careers to remain efficient. This book will help guide financiers in the new professions that are emerging in Finance

Executive Summary

With an ever-increasing global adoption rate, the Fintech industry has become a large source of employment opportunities, thus representing a viable option for professionals and students, whether they have a background in financial services, tech, or other industries.

The Fintech Job Report aims to provide an overview of the jobs offered by Fintech companies, analyse the skills required to join this new sector and discuss the consequences for individuals and the ramifications for the industry.

More broadly, since digital finance is rapidly growing, new roles are being created whereas others are becoming obsolete. This requires a renewed awareness of opportunities borne out of Fintech growth for job seekers, hiring organisations, governments, regulators, and higher education institutes.

Since Fintech is a fast developing industry, finding and analysing relevant and up to date data will always prove a challenge. However, the analysis of quantitative and qualitative data combined with CFTE's knowledge of the industry, should give readers a good understanding of the **trends** in Fintech jobs today.

After the research was conducted, we decided to title the report **"Technology is eating finance"**. This is because at their core, Fintech companies are Tech companies rather than financial institutions. Other key findings of the report include:

- **Significant amount of money has been invested in Fintech**. In the last decade, more than $200bn has been invested by Venture Capital and Private Equity in Fintech startups.

- **Fintech has become a major part of financial services.** The Fintech sector is now equivalent to 38% of the banking sector in terms of market capitalisation.

- **The Fintech industry is an important employer.** If Fintech was a city, it would rank third as an employer in financial services, just after New York and London. The Fintech industry currently employs 300,000 people (450,000 for New York, and 400,000 London)

- **Fintech companies are aggressively hiring.** The main Fintech companies are looking to hire 40,000 professionals.

- **Fintech jobs are not standardised yet.** Fintech jobs are offered by young and fast growing companies, which create their organisation and job structures as they grow. Job titles, requirements and responsibilities therefore tend to differ between organisations.

- **There are 14 main job families in Fintech**. Despite the lack of standardisation, the report identifies 14 main job families, such as Engineering or Product Development.

- **Job families can be categorised as "Generic", "Tech" or "Finance".** As an industry that brings together technology and finance, most jobs fall into one of these 3 categories: 1) Jobs usually found in Tech companies. 2) Jobs usually found in financial services. 3) Jobs found in all companies

- **"Tech" jobs are predominant in Fintech.** 70 to 90% of the non-generic jobs in Fintech are jobs that would normally be found in Tech firms. Finance jobs are much less frequent in Fintech.

- **Hard skills are important, but not sufficient.** Hard skills such as programming or data science might be the first things that come to mind when thinking about Fintech, but there are many other requirements of hard skills depending on the job roles. Interestingly, Mindset, Soft Skills and Industry Knowledge, are equally important for Fintech companies, but usually overlooked by applicants.

- **Transferable skills to get into Fintech are more "Tech" than "Fin".** Although an understanding of finance is helpful in Fintech, this is not the main requirement for Fintech companies. Digital skills, Fintech understanding and an entrepreneur mindset tend to be more sought after skills by recruiters.

- **Fintech and traditional finance jobs are likely to converge.** Although Fintech jobs are today quite different from traditional finance, the convergence of both into digital finance is likely to lead to a convergence of job roles too. The major difference between roles in both types of organisations is the culture and mindset of employees, and it is to be seen if there will be convergence in that area too.

Introduction

Since the subprime crisis of 2008, the financial industry has been profoundly reshaped by the Fintech phenomenon, i.e. the accelerated use of technology in financial services. The most notable impact was the rise of new entrants, especially Fintech startups, which surfed on the wave of new consumer behaviours, adoption of mobile technologies and regulatory changes.

While Fintech was a confidential sector a decade ago, it has now grown to be an important part of financial services. Consumers have widely adopted Fintech, with an adoption rate of 64% globally and 96% of consumers aware of at least one Fintech service (Global Fintech Adoption Index 2019, EY).This in turn led to the market capitalisation of the largest Fintech companies now equalling to almost 40% of the largest banks. Record amounts of money are being invested and the industry is growing at an exponential rate.

To support this business growth, Fintech companies have significantly grown their workforce. The sector now employs more than 300,000 people and is hiring more than 40,000 professionals, making it almost the size of leading financial centres such as London or New York, however, Fintech is hiring 3 or 4 times faster.

While a job in Fintech was not an obvious option for most professionals and students a few years ago, it is now clearly an alternative to be considered: salaries are high and career opportunities are flourishing thanks to the overall industry growth.

If Fintech is an attractive sector, what are the ways to get in? Because of the "**Fin**" in **Fin**tech, it might seem natural that professionals with a background in financial services have the best transferable skills for Fintech, after all, many Fintech startups were started by founders with an experience in finance. The reality today is however different. The "**Tech**" in Fin**tech** is the most predominant for Fintech jobs, and Fintech companies are much closer to Tech than finance companies. This is why this report is titled **"Tech is eating finance"**.

For those interested in a job in finance and Fintech, this report should serve as a good starting point to understand the jobs available, and the skills required by Fintech companies - including the importance of not just hard skills, but perhaps even more mindset, soft skills and industry knowledge.

More generally, this report also raises important questions for the industry at large. While the Fintech industry is a significant employer, very few students are prepared for, or even aware of these opportunities. This should therefore be an area of focus for the higher education system.

Furthermore, as finance becomes a digital industry, there is little doubt that many jobs in financial services will be converging towards Fintech jobs. This should be a priority for banks and insurers to reflect upon.

And finally, as Fintech is becoming a large part of FS, but is at its core (i.e. its people) a Tech industry, there will be implications for governments and regulators to think about, such as competitiveness, talent development or supervision.

This first edition of the Fintech Job Report is being written at a time when Fintech is already starting to make a large impact in financial services, which has been accelerated even further due to COVID-19. This means that as an industry, Fintech is likely to continue developing rapidly, and evolve into a dominant employer on the global job market. There will be important opportunities for many, and we hope that this report is a starting point to understand what these are.

The Growth of Fintech Startups

The Fintech Job Report

Although the finance industry has always been a significant user of technology, the "Fintech" phenomenon as we know it now really started after the 2008 subprime crisis, where the convergence between changing **consumer behaviour**, **mobile technology** and **regulations** facilitated the rise of new players in financial services.

This is when new innovations started such as **peer-to-peer lending, crowdfunding, Bitcoin, Blockchain, data-driven lending**, pioneered by the nascent Fintech ecosystem.

Since then, the industry has profoundly matured, and has grown tremendously, both in terms of its size and impact.

This was supported by an accelerating inflow of venture money - which started at around $3bn / year 10 years ago, to an average of $50bn every year now. Overall, more than $200bn have been invested in Fintech startups globally. Although this is a very large amount, this is to be considered within the context of financial services, which is a very large industry and where operating expenses of JP Morgan Chase amount to $100bn annually.

FIGURE 1

Investments in Fintech from 2012-2020 ($Bn)

Source: CB Insights, Accenture, CFTE
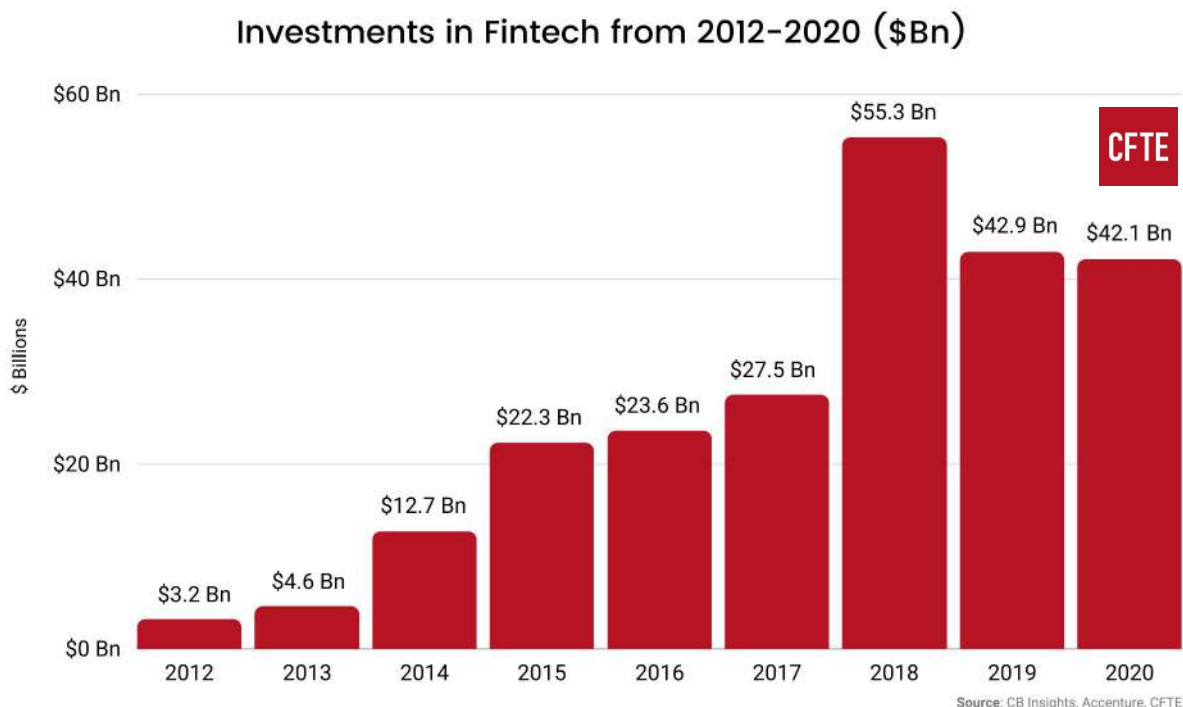
Despite the high enthusiasm of investors for Fintech startups, there were significant doubts about the potential for new entrants to break the regulated world of financial services, and where consumers rank trust very highly in their relationship with their financial providers. These doubts were unfounded however, and consumers quickly used Fintech, with global adoption raising from 16% in 2015 to 64% in 2019 (Global Fintech Adoption Index 2019, EY).

FIGURE 2

The Global Fintech Adoption Rate

16%
2015 Fintech Adoption Rate

64%
2019 Fintech Adoption Rate

Source: Global Fintech Adoption Index EY
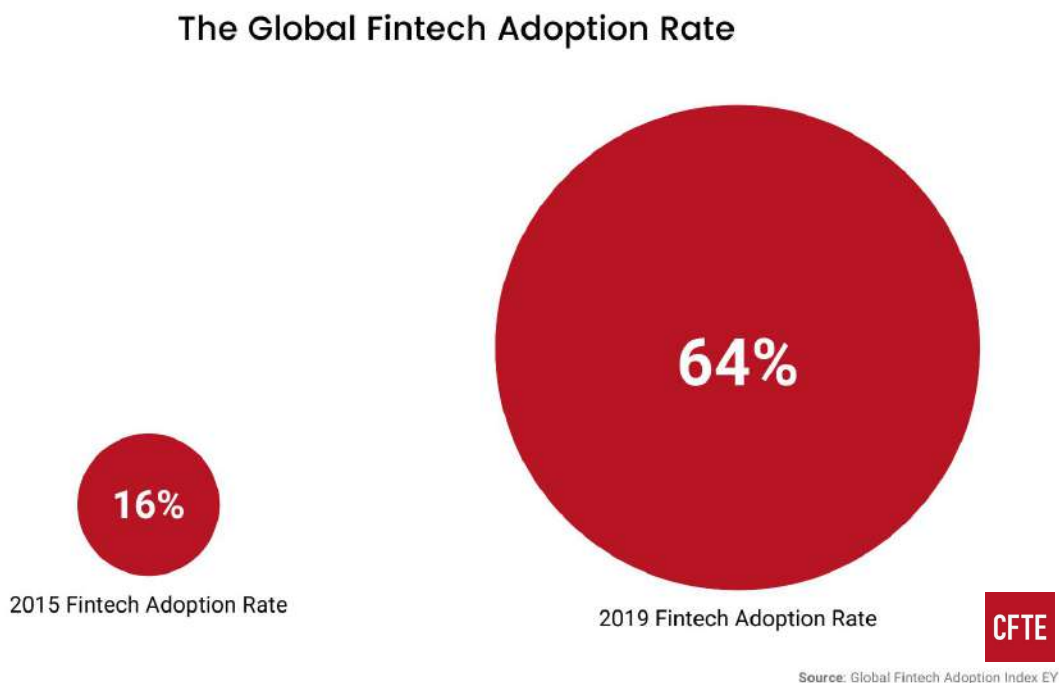
User adoption helped the growth of Fintech startups, which have now grown both in quantity and in size. Overall, there are now 225 Fintech "Unicorns", i.e. companies which are valued at more than $1bn. Although valuations are always a tricky number to represent the impact of companies, this is however a helpful reminder that the Fintech industry has hugely evolved, from tiny startups to billion-dollar international companies.

The 225 Fintech Unicorns and their Valuation

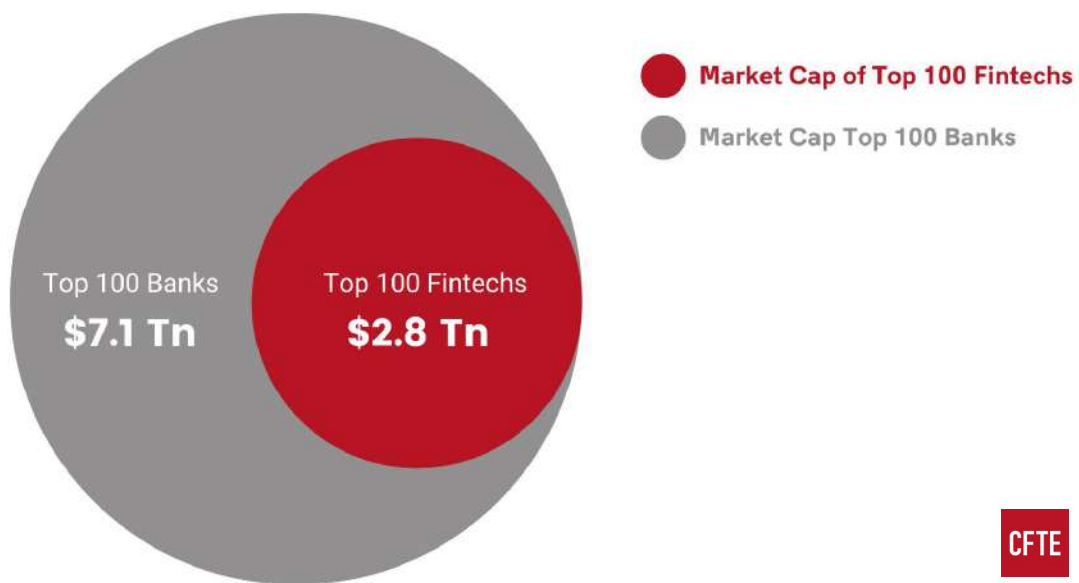| Company	Valuation	Company	Valuation	Company	Valuation	Company	Valuation
Visa	$490B	Du Xiaoman Financial	$4B	Unqork	$2B	Public	$1B
Mastercard	$350B	Melio	$4B	Tipalti	$2B	DailyPay	$1B
Ant Financial	$312B	Kraken	$4B	Ethos Technologies	$2B	CoinDCX	$1B
Paypal	$306B	Wealthsimple	$4B	Clip	$2B	Zego	$1B
Tencent (Fintech business)	$120B	Next Insurance	$4B	EBANX	$2B	Sunbit	$1B
Square	$110B	iCapital Network	$4B	Digit Insurance	$2B	Radius Payment Solutions	$1B
Stripe	$95B	Airwallex	$4B	CoinSwitch	$2B	Flutterwave	$1B
Adyen	$84B	FalconX	$4B	Starling Bank	$2B	Interswitch	$1B
Coinbase	$52B	Papaya Global	$4B	MX Technologies	$2B	Chipper Cash	$1B
Aspire	$40B	N26	$4B	Judo Bank	$2B	Riskified	$1B
Affirm	$38B	Payoneer	$3B	SpotOn	$2B	WeLab	$1B
Robinhood	$36B	Blend	$3B	CFGI	$2B	Liquid Global	$1B
Gojek	$35B	Figure Technologies	$3B	Fawry	$2B	Earnix	$1B
Revolut	$33B	Cedar	$3B	Trulioo	$2B	Amber Group	$1B
Klarna	$31B	Blockstream	$3B	Creditas	$2B	VNLife	$1B
Nubank	$30B	Lakala	$3B	Wave	$2B	Nium	$1B
Bill.com	$27B	HighRadius	$3B	Pleo	$2B	Matrixport	$1B
UIPath	$26B	Razorpay	$3B	Alan	$2B	Xendit	$1B
Paytm	$25B	Pine Labs	$3B	solarisBank	$2B	JimuBox	$1B
Chime	$25B	Groww	$3B	Bunq	$2B	Liquid	$1B
Upstart	$24B	Wefox	$3B	Ramp	$2B	Dunamu	$1B
Tinkoff	$20B	BGL Group	$3B	Extend	$2B	Bolttech	$1B
Ally Financial	$19B	Circle	$3B	Mercury	$2B	Vendantu	$1B
FTX	$18B	Blockfi	$3B	Opay	$2B	Ajaib	$1B
Marqeta	$16B	Upgrade	$3B	Hyperchain	$2B	Shift Technology	$1B
Xero	$15B	Ovo	$3B	Betternet	$2B	Honeybook	$1B
Checkout.com	$15B	BharatPe	$3B	Qudian	$2B	PPRO	$1B
Wise	$15B	Drivewealth	$3B	Fundbox	$2B	Numbrs	$1B
Grab	$14B	Oaknorth	$3B	Remitly	$2B	Raisin	$1B
Plaid	$14B	Paidy	$3B	Ledger	$2B	Lunar	$1B
Sofi	$13B	Tradeshift	$3B	Enfusion	$2B	Tractable	$1B
StoneCo	$10B	Toss	$3B	Collective Health	$2B	SumUp	$1B
Ripple	$10B	Read Morelogis	$3B	Persona	$2B	SaltPay	$1B
Gusto	$10B	Divvy	$3B	Guideline	$2B	TrueLayer	$1B
Oscar Health	$10B	Ualá	$2B	Built	$2B	SmartAsset	$1B
Rapyd	$9B	Policybazaar	$2B	Zeta	$1B	Dave	$1B
Lufax	$9B	cgtz	$2B	ChargeBee Technologies	$1B	Varo Money	$1B
Toast	$8B	Paxos	$2B	Scalable Capital	$1B	WeBull	$1B
Brex	$8B	Greenlight	$2B	Symphony	$1B	Vise	$1B
Better.com	$8B	C6 Bank	$2B	M1 Finance	$1B	Trumid	$1B
Dapper Labs	$8B	Cred	$2B	Stash	$1B	Tresata	$1B
Viva Republica	$7B	Izettle	$2B	At-Bay	$1B	Sidecar Health	$1B
Lemonade	$7B	Acorns	$2B	Alloy	$1B	Pacaso	$1B
Carta	$7B	Current	$2B	Signifyd	$1B	Ivalua	$1B
Mollie	$7B	Fireblocks	$2B	TaxBit	$1B	Ibotta	$1B
Avant	$7B	Bitso	$2B	Enova	$1B	Forte Labs	$1B
True Accord	$6B	Addepar	$2B	Feedzai	$1B	Clearcover	$1B
Zhong An	$6B	Tink	$2B	Ascend Money	$1B	Amount	$1B
Trade Republic	$5B	Green Sky	$2B	Socure	$1B	Qualia	$1B
Blockchain.com	$5B	ReCharge	$2B	Konfio	$1B	Injective Protocol	$1B
Flywire	$5B	Mercado Bitcoin	$2B	Root Insurance	$1B	MobileCoin	$1B
QuintoAndar	$5B	Waterdrop	$2B	BlockDaemon	$1B	Orchard	$1B
WorldRemit	$5B	Mambu	$2B	Monzo	$1B	Sightline Payments	$1B
Hippo Insurance	$5B	Bought By Many	$2B	Marshmallow	$1B	FreshBooks	$1B
Sorare	$4B	AvidXchange	$2B	Deel	$1B		
Chainalysis	$4B	Clearbanc	$2B	Bitpanda	$1B		
Dataminr	$4B	Pipe	$2B	Kabbage	$1B		

If we were to compare Fintech startups to the traditional financial institutions, 10 years ago, the whole Fintech industry represented almost nothing compared to banking - less than 3%.

Today, this is not the case. The 100 largest banks have a combined market capitalisation of $7.1 trillion, while the 100 largest Fintech companies have a combined market capitalisation of $2.8 trillion. In other words, Fintech as an industry is as big as 38% of banking. These are incredible numbers considering that Fintech has been around for 10 years vs. hundreds of years for banking.

FIGURE 3


The Fintech industry is now 38% of Banks VS 3% in 2010

Market Cap of Top 100 Fintechs

Market Cap Top 100 Banks

Top 100 Banks
$7.1 Tn

Top 100 Fintechs
$2.8 Tn

Source: Companiesmarketcap, CFTE 2021

However, we would not want to give the impression that "Fintech = Growth" vs. "Bank = Decline". At CFTE, our definition of Fintech is "the impact of technology in financial services", and this includes not only Fintech startups, but also banks and tech companies. This distinction between Fintech startups and traditional finance is likely to be more and more blurry in the future as these worlds converge.

Most of these companies are private companies, usually funded by Venture Capital and Private Equity, and less than 10% are public companies.

FIGURE 4

Public vs Private Fintech Unicorns (2021)
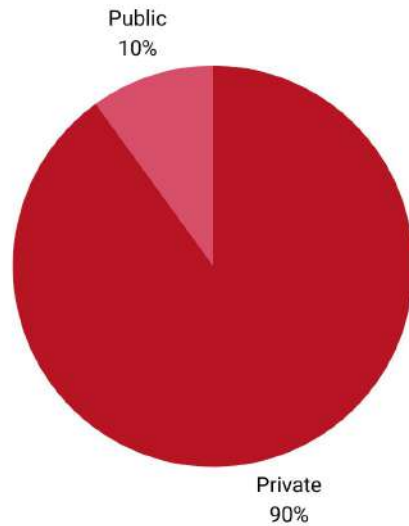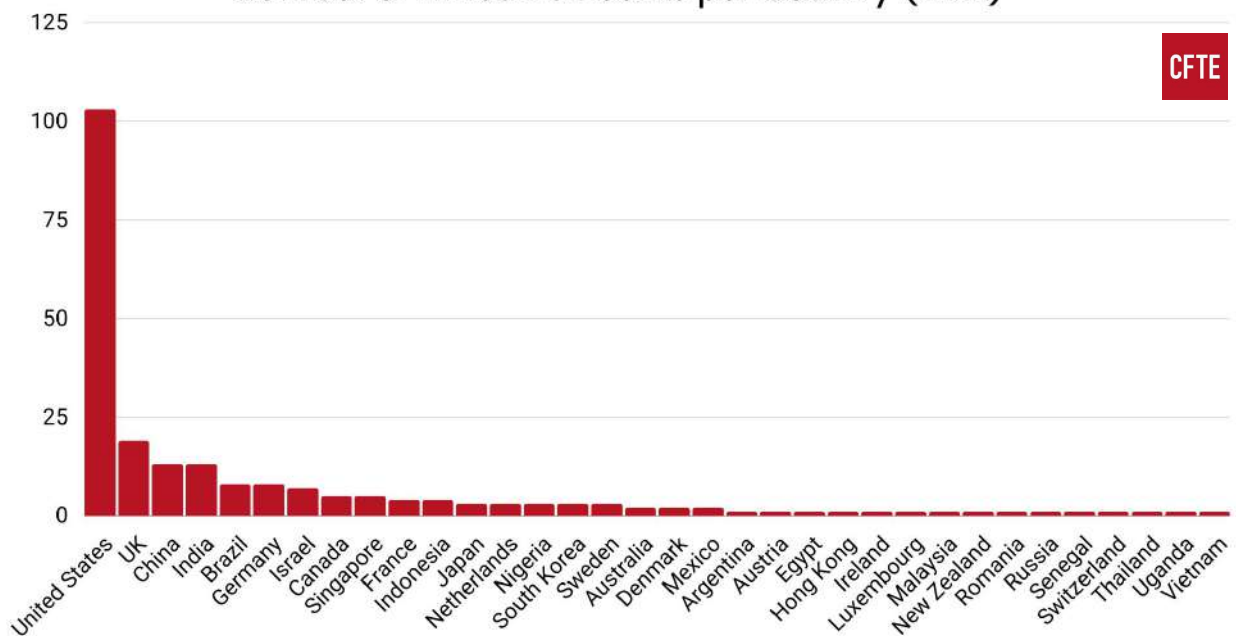

Source: CFTE's Fintech Job Report 2021

In terms of geographical distribution, the US is the undisputed leader for Fintech companies, both in terms of number of companies and overall amount. It is then followed by the UK and China and India, although China is a clear second in terms of market valuations thanks to Ant Group and Tencent.

FIGURE 5

Number of Fintech Unicorns per Country (2021)


Source: CFTE's Fintech Job Report 2021

And finally, these companies are present in the whole spectrum of financial services - including new sectors such as cryptocurrencies and Blockchain. The most frequent sectors are Payments, Challenger Banks, Wealthtech, Infrastructure and Insurtech.

FIGURE 6

Fintech Unicorns: Split by Sectors (2021)

Source: CFTE's Fintech Job Report 2021
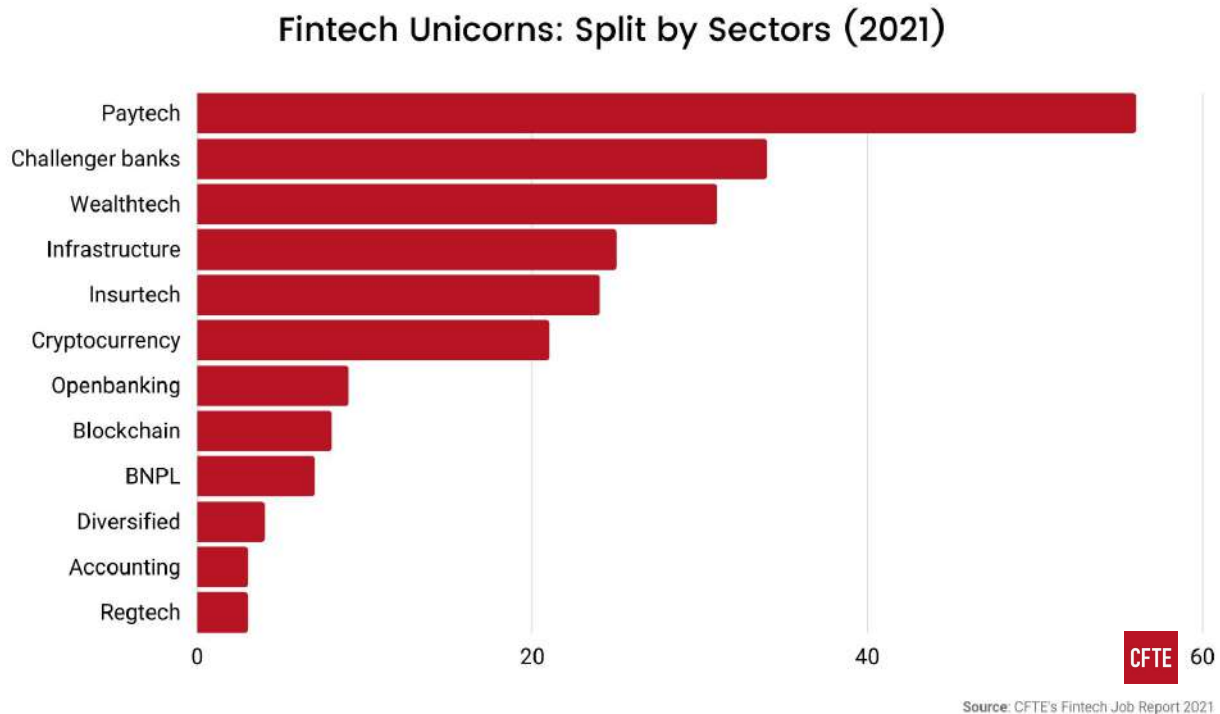
To summarise, the Fintech industry has grown substantially during the last 5 years, and under any metrics represents a significant part of financial services. The 225 companies that are analysed represent almost $3 trillion of market capitalisation, and therefore represent an industry in itself that is important to consider in general, and from an employment perspective in particular.

Part 2
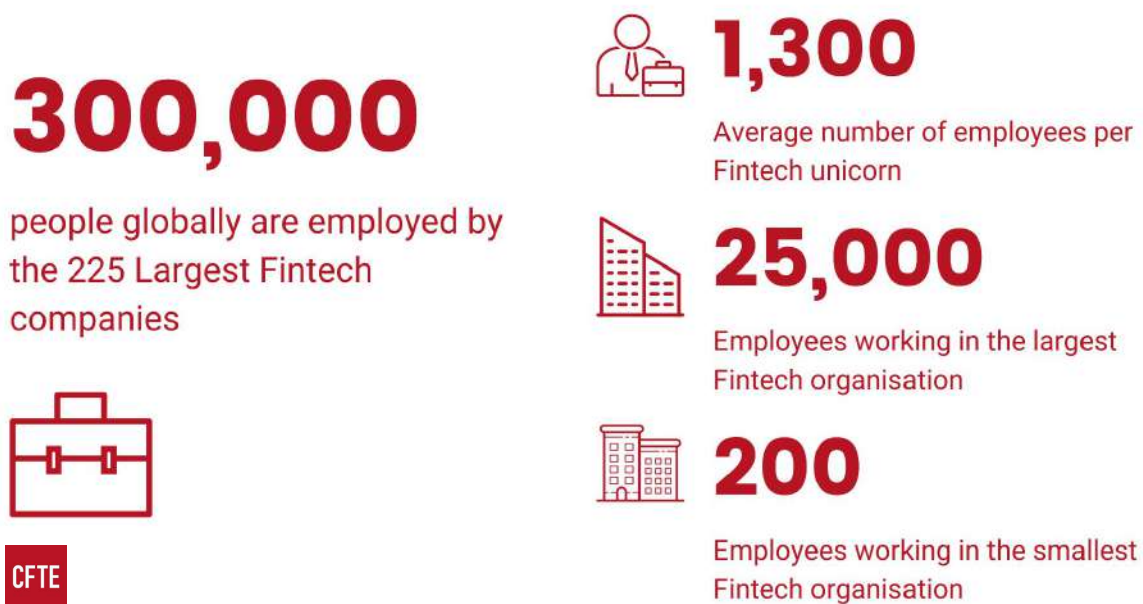# Fintech as an Employer

The Fintech Job Report

As the Fintech industry has grown, it has also led to more employment opportunities. Whereas a decade ago, Fintech was mainly attracting those interested to join small unproven startups, this is now a much more mature industry, both in terms of size and stability of jobs offered.

Our analysis of the 225 Fintech companies shows that they employ **300,000** people. This ranges from more than 25,000 people for Paypal down to 200 for the smallest organisations.

On an average, each of these Fintech companies employs 1,300 people, which in itself is a relatively small number compared to financial institutions that employ tens or hundreds of thousands.

FIGURE 7

300,000 people globally are employed by the 225 Largest Fintech companies

CFTE

1,300 Average number of employees per Fintech unicorn

25,000 Employees working in the largest Fintech organisation

200 Employees working in the smallest Fintech organisation

As an industry, Fintech has reached a reasonable size as an employer. For example, New York as a financial centre employs 450,000 people. London, 400,000. Which would make Fintech at 300,000 people the 3rd largest city, just behind New York and London. Considering that Fintech jobs also tend to be highly qualified, well paid jobs, this comparison with world-leading financial centres describes well the importance of Fintech as an employer.

FIGURE 8

Fintech employs more people than many financial centres

Ranking of cities based on those **employed in Financial Services vs Fintech**
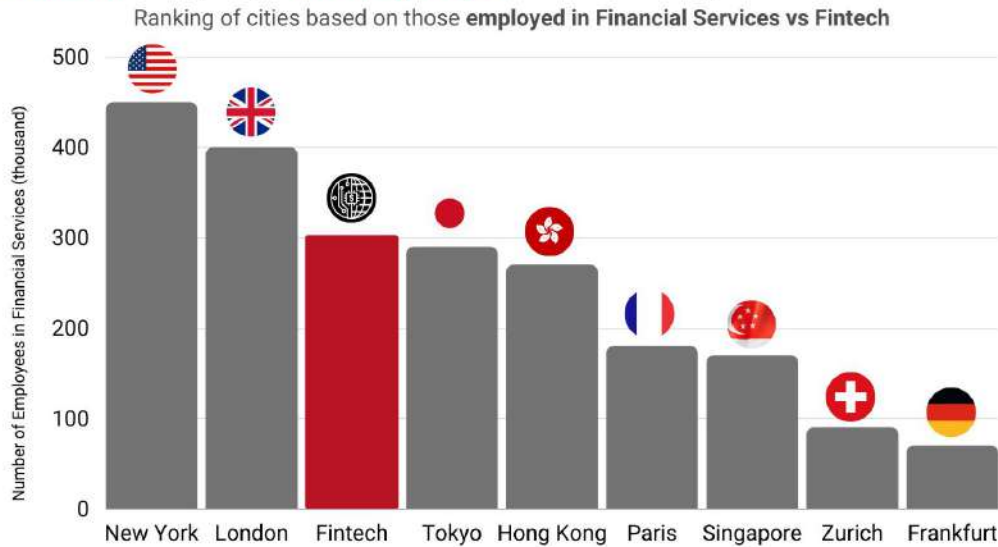
Source: CFTE, House of Commons Library, Morgan McKinley, St Louis Fed, Joblift, Monetary Authority of Singapore, Ministry of Manpower, MIC 2017 Employment Status Survey, Paris Europlace, Zurich Financial Centre, Hong Kong Census and Statistics Department

In October 2021, there were 40,000 open positions in the 225 Fintech companies, i.e. an average of 180 jobs per company. As a comparison, the finance industry was advertising for 10,000 jobs in London during the same period.

FIGURE 9

40,000 open positions in Fintech

10,000 open positions in London (Financial Services)

The number of open positions is high, but underestimates the growth of the Fintech sector. These numbers only reflect the jobs offered at a certain time, but as these jobs are filled up and new hiring needs arise, the number of open positions will fluctuate. Although it is difficult to have an exact number, we estimate that the Fintech industry might advertise between 80,000 to 100,000 jobs in the next year.

To summarise, the Fintech industry is now a large employer, on par with large financial centres such as London or Tokyo, and offers similar levels of salaries. In addition, it is growing much faster than traditional finance, and can therefore represent an interesting sector for professionals and students alike.

Part 3
The Jobs in Fintech

The Fintech Job Report

With 300,000 people employed in Fintech, and 40,000 jobs offered by the largest Fintech companies, there is no shortage of information about job descriptions and job roles for Fintech. However, making sense of this information is a challenging task because of a **lack of taxonomy** for Fintech jobs.

Since traditional finance is an industry that has matured over a long period of time, there is a good understanding of the job families and job roles in its various sectors. For example, Singapore's Institute of Banking and Finance has a comprehensive map of roles for retail banking, corporate banking, investment banking, asset management, private banking and insurance, across functions such as sales, trading or operations (The Skills Framework for Financial Services, IBF) These details provide candidates with the job description, generic skills & competencies with their proficiency level required for each role and outlines the career trajectory for various roles and sectors.

In the Fintech space, creating this taxonomy is more challenging because this is a new and fast growing sector, and where companies employ hundreds or thousands of people, i.e. 100 times less than the large financial institutions. So whereas a bank might have 100 people in one specific function, a Fintech company might have just one, and a purely quantitative analysis of job roles is less relevant.

In addition, Fintech companies create jobs and roles on a need basis. Companies might therefore have very different requirements for roles which are similarly named. For example, a Product Manager at Lemonade might be expected to have very strong domain expertise (in that case insurance), whereas a Product Manager at Square might be required to be much more technical and API-driven.

With this in mind, categorising jobs in Fintech today faces the following challenges:
- As Fintech companies grow, they create positions that are specific to their circumstances and might not be suited to other organisations
- Some jobs did not exist a few years ago
- Fintech companies might create a job title that has little equivalence
- A role with the same job title might mean something totally different between two organisations
- Fintech is a broad industry that includes sectors as diverse as insurance and cryptocurrencies, with very different job requirements

Challenges to Categorise Fintech Jobs

Jobs that did not exist
Jobs specific to each company
Different job titles
Same job titles but different jobs
Very broad sector

Because of these constraints, a taxonomy of Fintech jobs is likely to remain quite fluid until the industry becomes much more mature, although it is certainly much more advanced than a few years ago.

The approach taken by the Fintech Job Report is to combine quantitative and qualitative analysis together with expert insights to create an overview of the Fintech jobs that can be directly useful to the industry.

14 Main Fintech Job Families

The analysis finds that there are 14 main job families most commonly found across the 40,000 jobs advertised.

The 14 job families are:

- Business Development,
- Core Business,
- Customer Support,
- Data Science,
- Design,
- Engineering,
- Finance,
- Human Resources,
- IT & Operations,
- Legal,
- Marketing & Communications,
- Partnerships,
- Product Management,
- Risk & Compliance.

In the same way that organisations change their organisation chart and structure on a regular basis, there are unlimited options to categorise the job families in Fintech. Some Fintech companies might have Partnerships as part of Business Development. Data Science could be merged with Engineering, or Design could be part of Product. Our research hasn't found any standardised structure for Fintech companies, and this categorisation in 14 job families should be a good starting point for most organisations.

3 Main Types of Job Families

The 14 job families could be grouped in different ways, either through similarities (for example Business Development and Marketing) or frequency of jobs offered.

Taking the perspective of applicants, and also Fintech entrepreneurs, we decided to group the job families according to the *type of organisations*. Based on this approach, we found that Fintech job families fall into 3 categories: jobs found in most organisations, Jobs found in Tech companies, jobs found in financial services.

Fintech Jobs Fall into 3 Categories

Generic
Jobs found in most organisations

Technology
Jobs found in tech companies

Finance
Jobs found in financial services

CFTE

Jobs Found in Most Organisations

4 job families are included in this category:
- Legal
- Human Resources
- Finance Department
- Customer Service

Although these jobs are extremely important for the growth of Fintech companies, they are not necessarily different from other organisations and will not be analysed in this report.
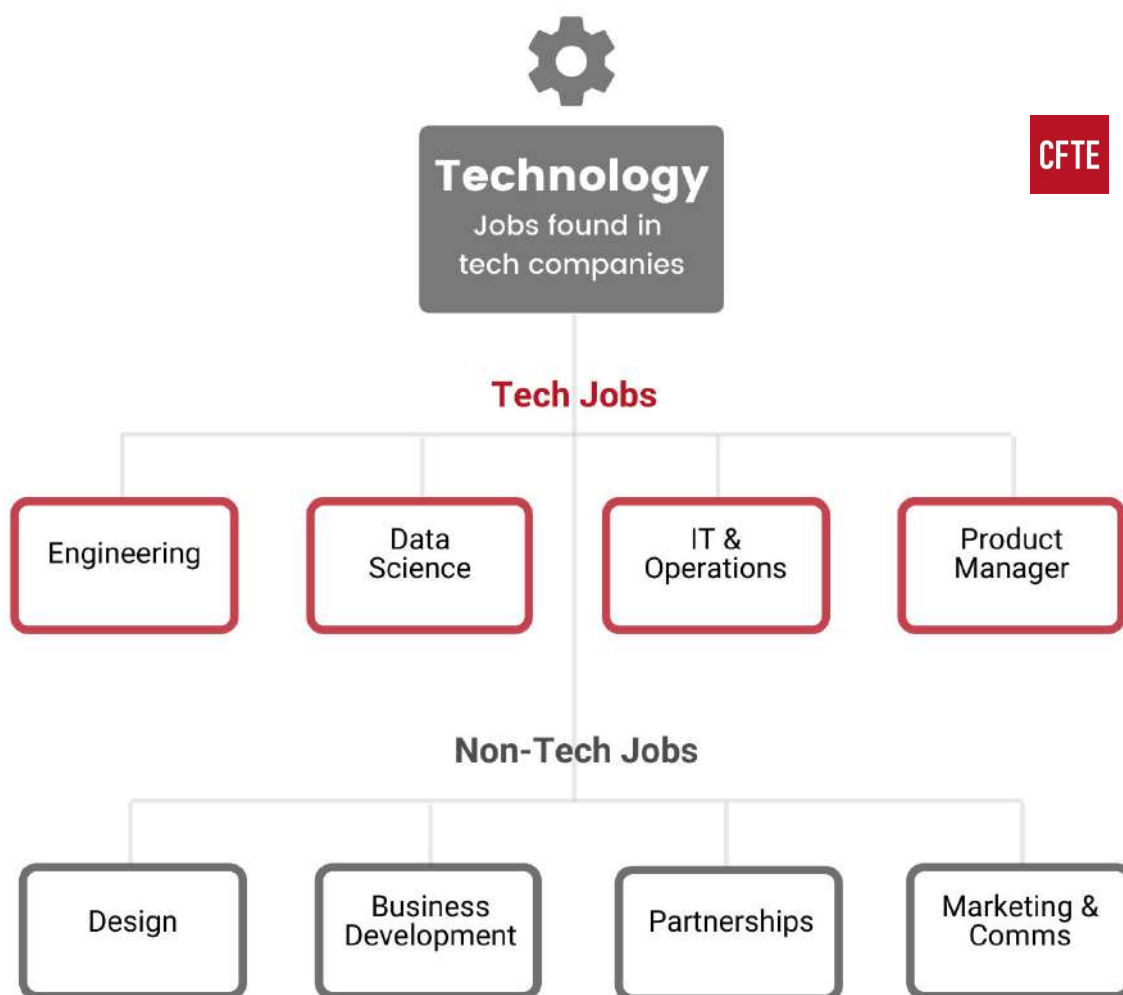
Jobs Found in Tech Companies

8 job families are included in this category:
- Engineering
- Data Science
- IT & Operations
- Product Management
- Design
- Business Development
- Partnership
- Marketing & Communication

Going deeper, these job families can be divided into 2 further groups:
- Tech jobs, i.e. mainly technical jobs
- Non-tech, or business jobs

Jobs found in financial services

2 job families are included in this category:
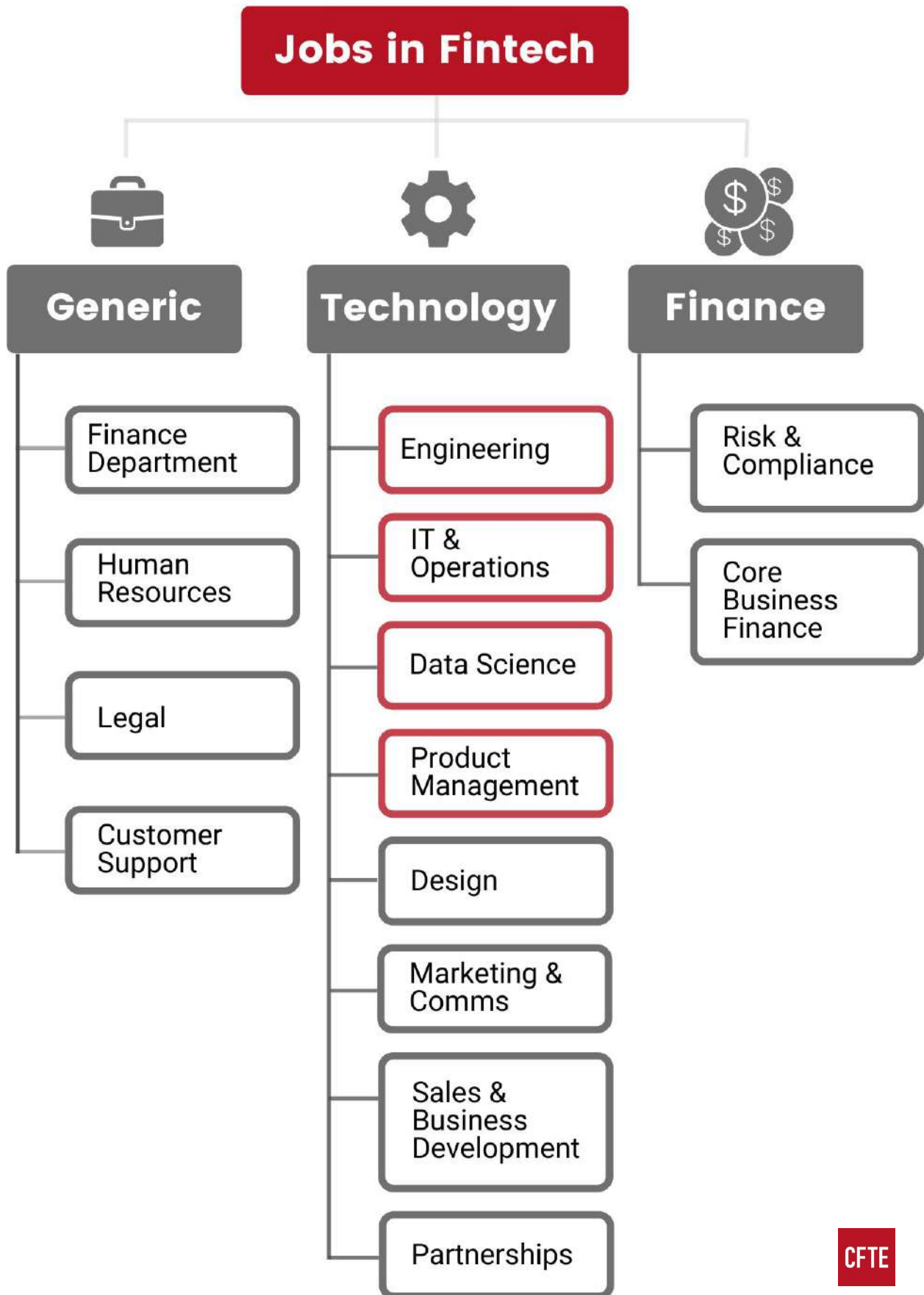- Risk & Compliance
- Core business

Core business means activities that are directly related to the core business of the Fintech company. For example, a Challenger Bank that offers lending would have a treasury function. Or an Insurtech would have underwriters to price their policies. Core business will be therefore different for Fintechs operating in different sectors.
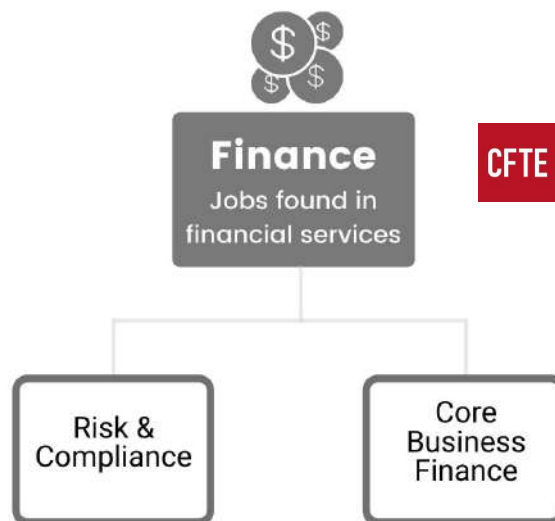
14 Job Families in 3 Main Categories

Overall, the jobs in Fintech can be grouped into 14 main job families that would normally be found in 1) most organisations, 2) Tech companies and 3) financial services.

Job families from Tech companies are the most frequent, with 8 families identified. It is then followed by the generic category with 4 families, and then financial services with 2.

Jobs in Fintech

Generic

- Finance Department
- Human Resources
- Legal
- Customer Support

Technology

- Engineering
- IT & Operations
- Data Science
- Product Management
- Design
- Marketing & Comms
- Sales & Business Development
- Partnerships

Finance

- Risk & Compliance
- Core Business Finance

If we were to only consider the number of job families, Fintech companies would be much more similar to Tech companies than financial companies. This might be different however if some job families had much more employees than others. We therefore analysed the number of job openings per family across 9 sectors:

1. Payments
The payments sector as represented by Square and Stripe saw a large increase in jobs due to its rapid expansion during the Covid-19 pandemic and the consequent increase in cashless payments.

The sector has 37% of engineering roles. Sales & Business development with 15%, IT & Operations with 11%, Risk & Compliance with 7% respectively were the next most common roles. Additionally, Core Business Finance roles 7%, Product Management with 6%, Marketing with 7% and design with 5% follow suit on the next most common roles in the payments sector. Lastly, Partnerships with 2% and Data Science with 4% occupy the least common roles in the payments sector.

2. Challenger Banks
Fintech jobs in the Challenger Banks sector such as Nubank or Revolut have engineering 29%, product management 12% and Risk & Compliance 15% as the most common jobs. These sectors also showed opportunities in Sales & Business development 10%, Core Business Finance 9%, Data Science 7%, Design 7%, Marketing 6%, IT & Operations 5% and finally, the partnerships roles were the least common in the sector with 1% of the jobs advertised.

3. Wealthtech
Fintechs like Robinhood and Better.com were analysed with most common roles being Engineering 29%, IT & Operations 16%, Data Science 12%, Risk & Compliance 11% with lower recruitment trends being in Core Business Finance 8%, Design 8%, Product Management 7%. Additionally, these three families had less than 5% recruitment opportunities in Wealthtech: Sales and BD 4%, Marketing 3% and Partnerships 2%.

4. Lending

Another Fintech sector analysed was Lending with companies like Upstart or SoFi. The lending sector has Engineering 31%, IT & Operations 21% and Sales and BD 12%. They are followed by Product Management 9%, Core Business Finance 7%, Marketing 6% and Data Science 5%. Finally, Risk & Compliance 4%, Design 4% and Partnerships 3% have the lowest count of job roles.

5. Buy Now Pay Later

We analysed the Buy Now Pay Later sector with companies like Klarna and Affirm. These sectors highlighted most common job roles being Engineering 46%, IT & Operations 12% and Product Management 10%. Other job roles had Marketing 8% Sales and BD 6%, Core Business Finance 5% and Data Science 5% with the roles with fewer hiring numbers being Design 3%, Risk & Compliance 3% and Partnerships 1%.

6. Insurtech

Job families in the Insurtech sector like Oscar and Lemonade highlighted the most common roles being around Engineering 36%, Risk & Compliance 22% and Core Business Finance 13%. The following common roles are Data Science 8%, Product Management 6% and Marketing 6%. Additional roles with fewer job roles were Sales and BD 4%, Design 2%, Partnerships 2% and IT & Operations 1%.

7. Infrastructure

In infrastructure companies such as Plaid or Truelayer the most common roles were in Engineering 34%, followed by Sales and BD 15% and Marketing 11%. Apart from these roles, the following most common are Risk & Compliance 9%, Design 9%, Product Management 7%, Partnerships 7% and Data Science 5%. The Infrastructure sector has the least common roles in Core Business Finance 2% and IT & Operations 1%.
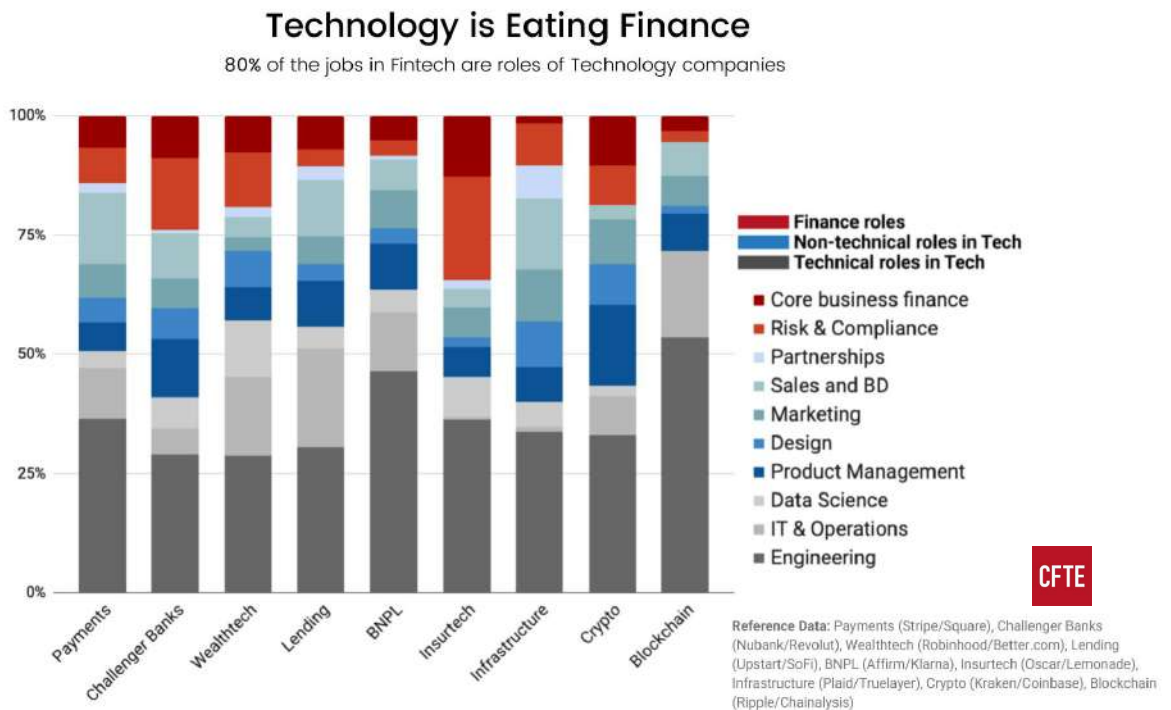
8. Cryptocurrencies

Cryptocurrencies sector like Bitpanda and Blockchain.com highlighted the common job roles being Engineering 33%, Product Management 17% and Core Business Finance 10%. Additionally roles like Marketing 9%, IT & Operations 8%, Design 8% and Risk & Compliance 8% followed. The sector had job families that were least common being Sales and BD 3%, Data Science 2% and Partnerships 0%.

9. Blockchain

The Blockchain sector in Fintech with companies like Chainanalysis and Ripple highlighted families with the most common roles being Engineering 54% and IT & Operations 18%. Product Management 8%, Sales and BD 7% and Marketing 6% followed. Finally, the job families with less common roles were Core Business Finance 3%, Risk & Compliance 2%, Design 2%, Data Science 0% and Partnerships 0%.

Technology is Eating Finance
80% of the jobs in Fintech are roles of Technology companies

Reference Data: Payments (Stripe/Square), Challenger Banks (Nubank/Revolut), Wealthtech (Robinhood/Better.com), Lending (Upstart/SoFi), BNPL (Affirm/Klarna), Insurtech (Oscar/Lemonade), Infrastructure (Plaid/Truelayer), Crypto (Kraken/Coinbase), Blockchain (Ripple/Chainalysis)

The analysis revealed the following findings:

- The "Tech" jobs represent from 70% to 90% of the job openings, with 50% to 65% being Tech roles, and the rest being non-tech
- The "Finance" jobs represent from 10 to 30% of the job openings

On average, 80% of the jobs in Fintech companies would be similar to jobs of Tech companies, which is the reason why we came up with the conclusion **"Tech is eating finance"**.

60 Job Roles in Fintech

Engineering	1. Front End Engineer 2. Backend Engineer 3. Full Stack Engineer 4. Platform Engineer	5. Machine Learning Engineer 6. Solutions Engineer 7. Data Engineer 8. Security Engineer
IT & Operations	1. Consumer Operations 2. Insurance Operations 3. Fraud Operations	4. Business Operations 5. Operational Risk
Data Science	1. Data Analyst 2. Data Engineer 3. Data Quality Analyst 4. Big Data Engineer 5. Data Scientist	6. Analytics Manager 7. Data Automation Developer 8. Business Intelligence Analyst 9. Data Infrastructure Analyst
Product Management	1. Core Business 2. Platform	3. Risk & Compliance 4. Data
Design	1. Product Designer 2. Content Designer 3. Art Director	4. UX Writer 5. UX Researcher
Marketing & Communications	1. Growth Marketer 2. Communications 3. Copywriter	4. CRM 5. Performance Marketing 6. Marketing Automation
Sales & Business Development	1. Enterprise Sales 2. Business Development	3. Sales Engineer 4. Partner Sales
Partnerships	1. Sales Partnerships 2. Marketing Partnerships	3. Marketing Partnerships
Risk & Compliance	1. Compliance Officer 2. Risk Intelligence Engineer 3. Privacy & Compliance Engineer 4. Fraud Officer 5. AML Officer	6. Financial Crime Officer 7. Cyber Fraud Investigator 8. Regulatory Policy Officer 9. Technical Program Manager
Core Business Finance	1. Credit Analyst 2. Portfolio Analyst 3. Underwriter 4. Fraud Analyst	5. Treasury Analyst 6. Claims Specialist 7. Actuary

1. Engineering

We found 8 roles in this family in charge of creating, developing, testing and maintaining software, as well as generating software ideas and communicating with necessary stakeholders to understand their requirements. These roles are very common in Fintech and Tech companies offering an easy career move from one industry to another for experienced individuals.

2. IT & Operations

There are 5 roles in this job family. These roles are important in Fintech as they form the day-to-day operations of the company including responding to user requests, monitoring and executing system backups. Additionally, these roles offer opportunities from entry level to senior positions.

3. Data Science

There are 9 roles in this job family. These roles are common in Fintech due to the large amounts of data found in the industry. These roles are important because they allow businesses to have a deep understanding of their customer base, which in turn can lead to smarter business decisions that put customer experience first. These roles have opportunities for entry level and senior level positions of 10+ years of experience.

4. Product Management

We found 4 roles in this job family. These roles are vital in Fintech due to the customer experience that the industry provides. These roles are vital in that they are in charge of overseeing the creation and development of Fintech services, as well as responsible for the whole lifecycle and the long-term strategy of the product. The opportunities in this job family are rare for the entry level positions.

5. Design

There are 5 roles in this family. The roles in this family are vital in Fintech operations galvanising the visual aspect of Fintech services and its marketing materials can have an enormous impact on customer perception and in turn acquisition. The opportunities in these roles are influenced by nature and seniority but entry level positions are available.

6. Marketing & Communications

There are 5 roles in this family. Marketing and Communications and important in Fintech as they offer effective engagement with potential and existing customers for companies. Job opportunities in these roles are available for entry level positions to senior level positions with a keen interest in practical knowledge.

7. Sales & Business Development

There are 4 roles in this family. These roles are vital for niche markets for day-to-day operations. Practical knowledge of these responsibilities award opportunities for both entry level and senior level positions in Fintech.

8. Partnerships

There are 3 roles in this family. These are important roles in charge of customer acquisition and service delivery. Due to the relatively new introduction of this role into Fintech, it is available commonly for senior positions.

9. Risk & Compliance

There are 9 roles in this family. The risk & compliance roles are common and vital in Fintech due to the regulatory and risk management nuances in the Fintech industry. These roles are mostly mid-level to senior level positions with rare entry level positions of less than 5 years professional experience being available.

10. Core Business Finance

There are 7 roles in this family. These roles are niche roles depending on the sector a Fintech company operates in thus having a vital role in company operations. There are entry level positions available with at least 2 years experience but commonly, senior positions are more in demand.

Conclusion

Despite the name "Fintech", the job roles in Fintech companies are quite different from traditional financial services, and much more similar to technology companies. Excluding the generic roles, 8 out of 10 job families are found in Tech companies, and 2 out of 10 are found in financial services. A good understanding of Tech companies is therefore helpful to understand how Fintech companies function, at least in terms of roles and organisation. It does not mean however that there are not specific requirements due to the nature of the Fintech activity, and this is analysed in the next chapter where skills are discussed.

The Skills in Fintech

The Fintech Job Report

As seen from the growth of Fintech, the evolution of Fintech roles is still ongoing, meaning that while some new roles are being created, others are becoming obsolete. A need arises for candidates, recruiters and learning institutions to understand the skills needed for the roles discussed in the previous chapter.

A good understanding of the required skills is important for the candidates who want to apply, but also those who want to upskill or reskill to be relevant for a world of digital finance. It is also critical for recruiters to identify the critical skills for their organisations. Additionally, learning institutions, regulators and governments can benefit from aligning their training programmes to skills most in demand in the industry. This in turn ensures that the industry finds the right talents, which then fuels its growth. The Fintech industry has a wide range of job roles, our research determined the skills needed for these roles are hard skills, soft skills, mindset, industry knowledge and experience.

The Skills of Fintech

Hard Skills
Soft Skills
Mindset
Industry Knowledge
Experience

In our analysis, we differentiated the skills in the following ways:

- **Hard skills**: skills which are measurable, for example in the form of an assessment, multiple choice questions, or project. *For example Python or Open Banking regulations.*
- **Soft skills**: "human" traits which can be less easily measured. *For example collaboration or leadership.*
- **Mindset**: way of thinking, that is reflected in one's behaviour. *For example adaptability or resilience.*
- **Industry knowledge**: industry, sector, or general knowledge. *For example applications of AI in compliance or Fintech ecosystem.*
- **Experience**: either work or degree. *For example experience in e-commerce of BSc in Computer Science.*

Hard Skills

Hard skills are those that can be examined and assessed through an exam or project such as a programming language e.g. Python or open banking regulations. Most emphasis is placed on acquiring and showing know-how in hard skills. Since Fintech roles are closer to those in Tech roles, roles such as engineering and data science may come to mind, however, as mentioned previously there are non-tech roles that fall under this category showcasing the opportunities in Fintech with the right skills which contrast with programming such as a product manager applying design thinking, and a compliance officer experienced in Anti Money Laundering regulations.

The Hard Skills Required in Fintech

Engineering	➢ JavaScript, Python, Ruby, PHP HTML and CSS ➢ Node.js ➢ Databases and infrastructures ➢ Cloud platforms (AWS, GCP…) ➢ APIs
IT & Operations	➢ Network administration ➢ Device administration ➢ Service operations ➢ Experience in SQL, Python, Excel
Data Science	➢ Database operations ➢ Data visualisation tools (Tableau, Power BI…) ➢ Programming languages (R, Python, SQL) ➢ Cloud platforms (AWS, GCP…) ➢ Statistics
Product Management	➢ Product analytics ➢ Product testing methodologies ➢ Customer research methodologies ➢ Data analytics and data science for Risk and Compliance and Data

Design	➢ Digital designing tools (Sketch, Figma, Adobe Photoshop, InVision, Canva Pro…) ➢ Creating and editing videos ➢ Photography ➢ Typography ➢ Microsoft Office Suite ➢ UX/UI
Marketing & Communications	➢ Writing and copywriting skills ➢ Ability to write and create for multiple channels ➢ Marketing automation ➢ Web analytics ➢ Adobe Creative Suite ➢ Microsoft Suite
Sales & Business Development	➢ Technical skills for software such as CRM, Collaboration software ➢ Sales and marketing
Partnerships	➢ Project/product management ➢ Experience in technology and industry ➢ Software such as salesforce
Risk & Compliance	➢ AML legislation + regulation ➢ Database operations ➢ Finance operations
Core Business Finance	➢ Microsoft Office Suite (especially Excel and Powerpoint) ➢ Data Analysis ➢ Financial Modelling and Analysis ➢ Statistics and Mathematics ➢ R, Python, SQL ➢ Theoretical knowledge of finance

Soft Skills

Soft skills are less tangible and measurable in contrast with hard skills. These are human qualities that relate to a candidate's interactions with colleagues, customers and overall management of work. While the general perception is that hard skills are important, soft skills influence the success and progression of a career in Fintech. Learning institutions may supplement their learning with soft skills and those working may develop soft skills from these experiences but ultimately an individual's proactivity determines their application of these soft skills and overall value addition to the team and company they work in.

Soft skills across the roles were similar and most popular include: communication, presentation skills and collaboration both internally and externally. These skills enable smooth processes and delivery of work especially for roles involved in cross-functional teamwork as the language and relationships with different stakeholders are nuanced. Other common soft skills include multi-tasking, time management and project management, which are important in the oversight of different tasks one may need in Fintech with the result being effective and seamless delivery of service to the consumers. Additionally, interpersonal skills, negotiation skills, active listening skills, customer service, and stakeholder management are key in driving engagement in Fintech, an important aspect in both customer service, funding and partnerships, and overall teamwork in a company.

The Soft Skills Required in Fintech

Collaboration	Communication
Listening Skills	Attention to Details
Time Management	Presentation Skills
Multitasking	Organisational Skills
Stakeholder Management	Project Management
Negotiation	Interpersonal Skills

Mindset

Hard skills and Soft skills cover a large area of the requirements in getting into the Fintech industry but mindset ensures longevity and success of a career, better teamwork, individual work ethic, and the possibility of a company to succeed in its objective. Mindset is a way of thinking that is reflected in one's behaviour, for example, adaptability or resilience. Fintech has grown exponentially from startups to large organisations, and **thinking like an entrepreneur** is the best way to summarise the mindset of Fintech. Such a mindset includes; adaptability, resilience, being comfortable with uncertainty, problem-solving, and willingness to learn. These mindsets allow individuals to innovate, upskill/reskill and grow in the Fintech industry. Mindsets do not vary much on specific roles but some like having a learner mindset and adaptability are crucial to anyone working in the industry.

The Mindset Required in Fintech

Entrepreneurial Mindset	Ability to Deal with Ambiguity
Adaptability	Continuous Learning
Proactive	Takes Ownership
Innovative	Creativity and Curiosity
Forward Thinker	Customer Oriented
Problem Solver	Empathy

Industry Knowledge

Another skill that may influence the success and introduction into Fintech careers is having industry knowledge required in Fintech. Industry knowledge is industry, sector, or general knowledge for example applications of AI in compliance or Fintech ecosystem which varies in the Fintech sector, such as open banking, finance, insurance, wealth management, etc. Industry knowledge is advantageous in getting job roles and grasping the scope of work. Fintechs hires more on experience, with entry-level jobs and internships being a rarity.

Industry knowledge is required more for people with less technical skills than technical skills citing the need for those interested in Fintech to have an understanding and clarity on the nuances of the sector they wish to join as a start. The nuances in the Fintech industry require specific knowledge on the topic from a stakeholder's perspective, enabling improved revenues for the company, increased chances for career progression, and effective policies for regulators. Individuals gain industry knowledge by networking, research, reading and industry publications to get relevant and timely information for the sector a candidate is interested in joining.

The Industry Knowledge of Fintech

Fintech Ecosystem
Trends in the Industry
Main players in Fintech
Regulations
Application of technologies to specific sectors

Experience

Finally, experience is essential for Fintech. Entry level jobs and internships are rare in Fintech, consequently making work duration and accreditations account for experience in Fintech. Fintech companies do not have a high precedence over one or the other as long as a candidate proves these skills. Accreditations accepted in Fintech vary from degrees in computer science for engineering to certified anti-money laundering specialist (CAMS) certificates for compliance officers. Additionally, interest in Fintech in general, a specific sector or the company you are interested in working in, is highly advantageous in getting roles here.

Conclusion

All these skills are important to have a successful career in Fintech, no matter the role. Having soft skills such as communication and collaboration, and mindset such as **"thinking like an entrepreneur"** are strong assets for those who want to join the industry. Hard skills tend to differ based on the job roles, and can either be technical or technical depending on the position. And finally, a good understanding of the industry is always advantageous, even more in non-tech roles. In terms of experience, the Fintech industry tends to hire experienced professionals rather than young graduates, however this is likely to change as the industry matures.
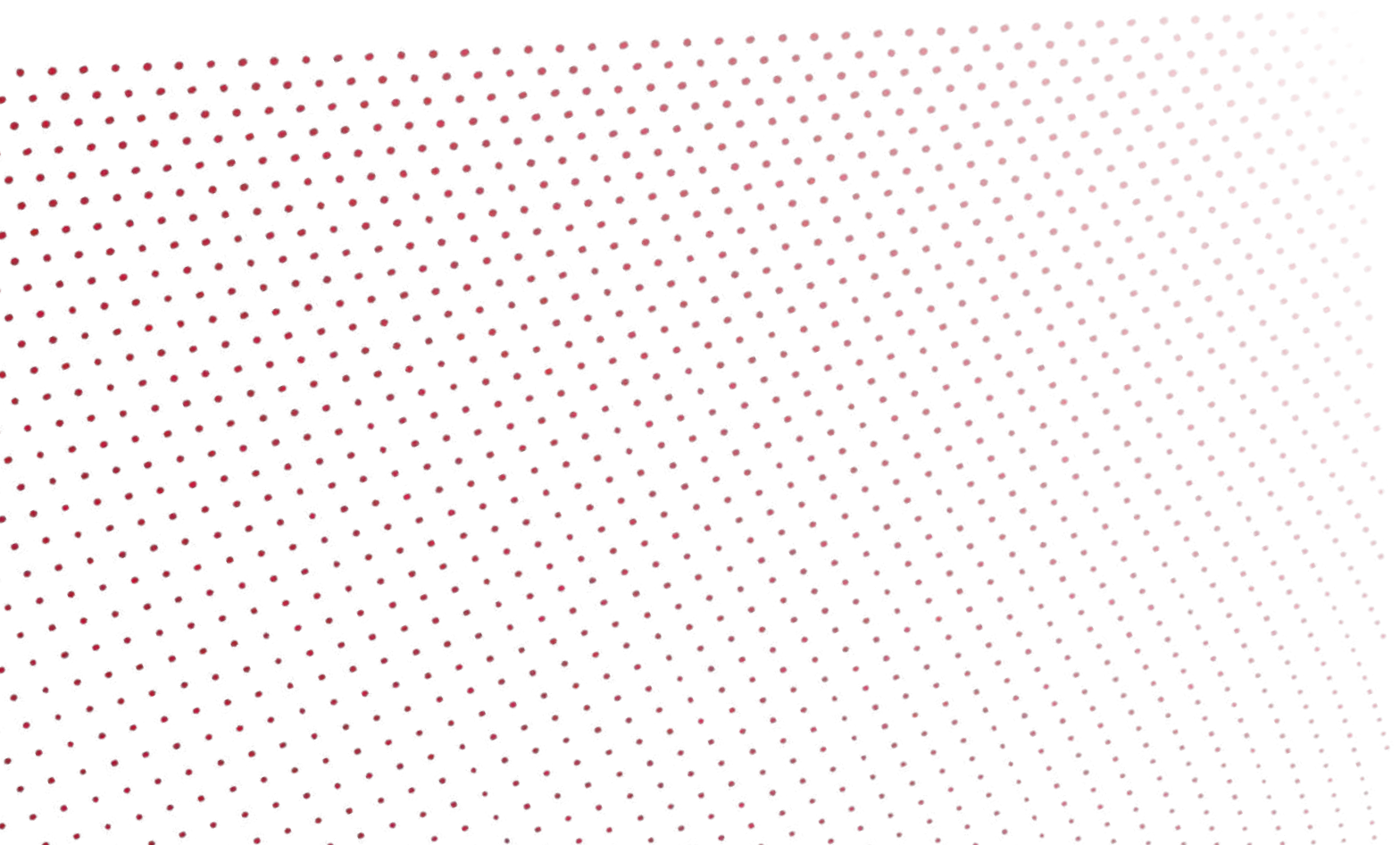
Part 5
Jobs in Fintech and the Required Skills

The Fintech Job Report

The Ideal Fintech Candidates

The Fintech Job Report

Engineering

The Ideal Fintech Candidate

HARD SKILLS

Programming languages

MINDSET

Self-learner

SOFT SKILLS

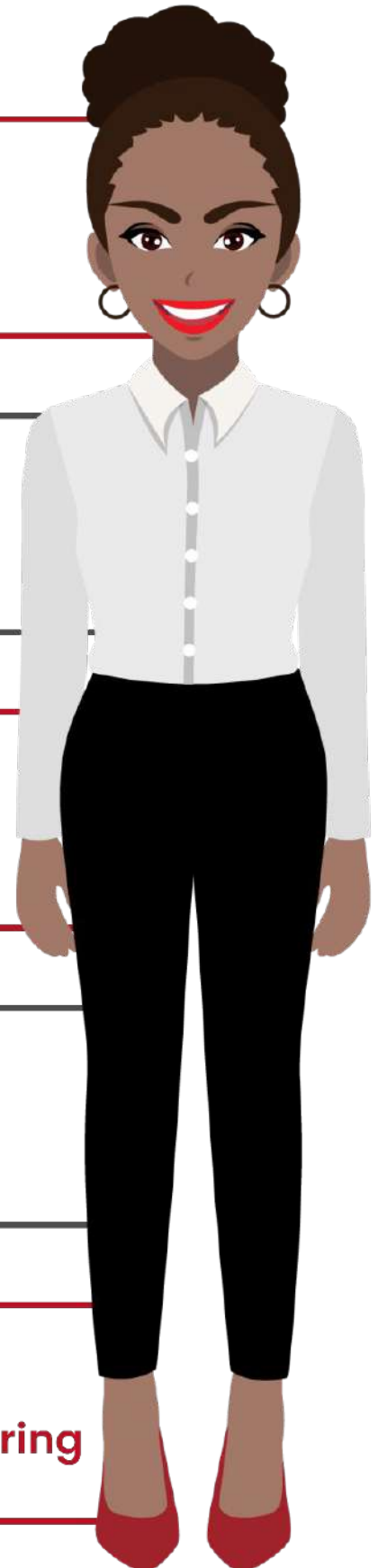**Effective collaboration**

INDUSTRY KNOWLEDGE

Artificial Intelligence and Machine Learning

EXPERIENCE

Professional or project experience in software engineering

IT & Operations

The Ideal Fintech Candidate

HARD SKILLS

Network administration

MINDSET

Problem solver

SOFT SKILLS

Excellent communication
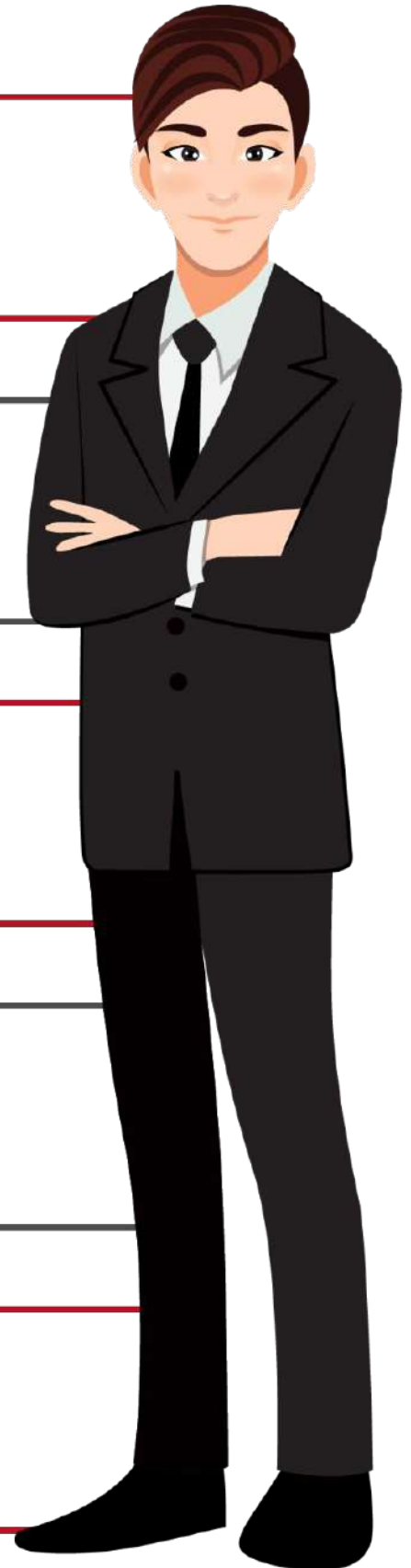
INDUSTRY KNOWLEDGE

Fintech acumen

EXPERIENCE

Professional experience in a similar role

Data Science

The Ideal Fintech Candidate

HARD SKILLS

Data analysis and visualisation

MINDSET

Ability to work in a fast-paced environment

SOFT SKILLS

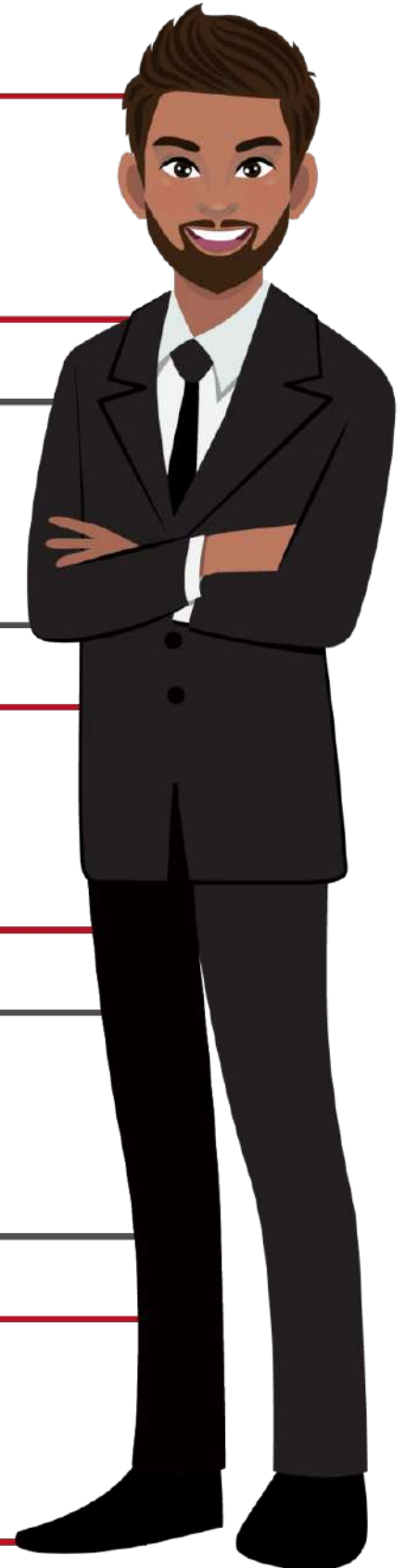**Cross-functional collaboration**

INDUSTRY KNOWLEDGE

Artificial Intelligence and Machine Learning

EXPERIENCE

Professional or project experience

Product Management

The Ideal Fintech Candidate

HARD SKILLS

Customer research methodologies

MINDSET

Customer centricity and empathy

SOFT SKILLS

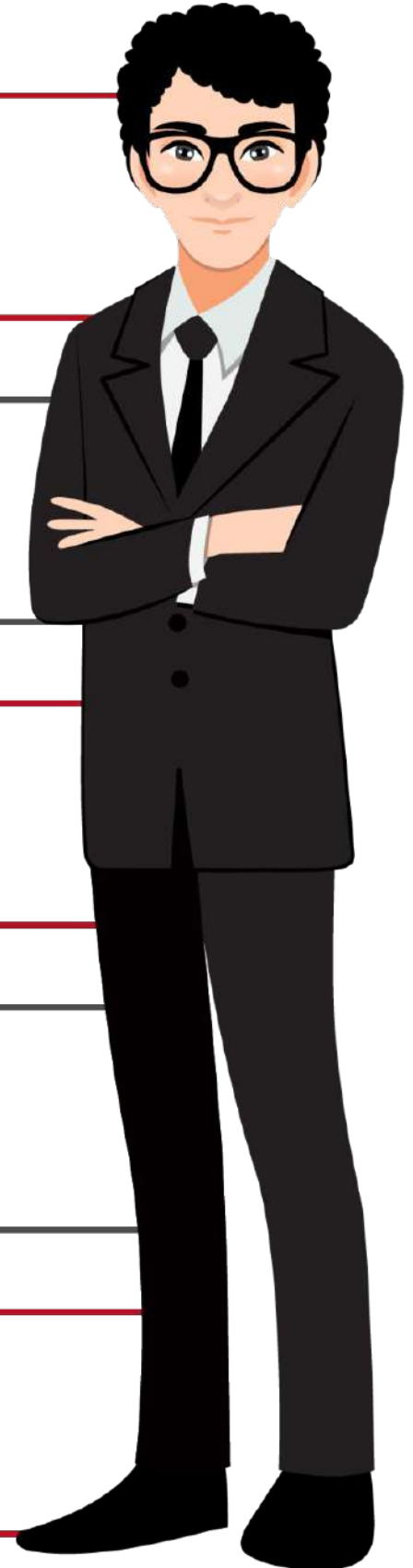Written and verbal communication

INDUSTRY KNOWLEDGE

Fintech Acumen

EXPERIENCE

Professional experience in a comparable role

Design

The Ideal Fintech Candidate

HARD SKILLS

Digital designing tools

MINDSET

Creativity and user-centricity

SOFT SKILLS

Organization and time management

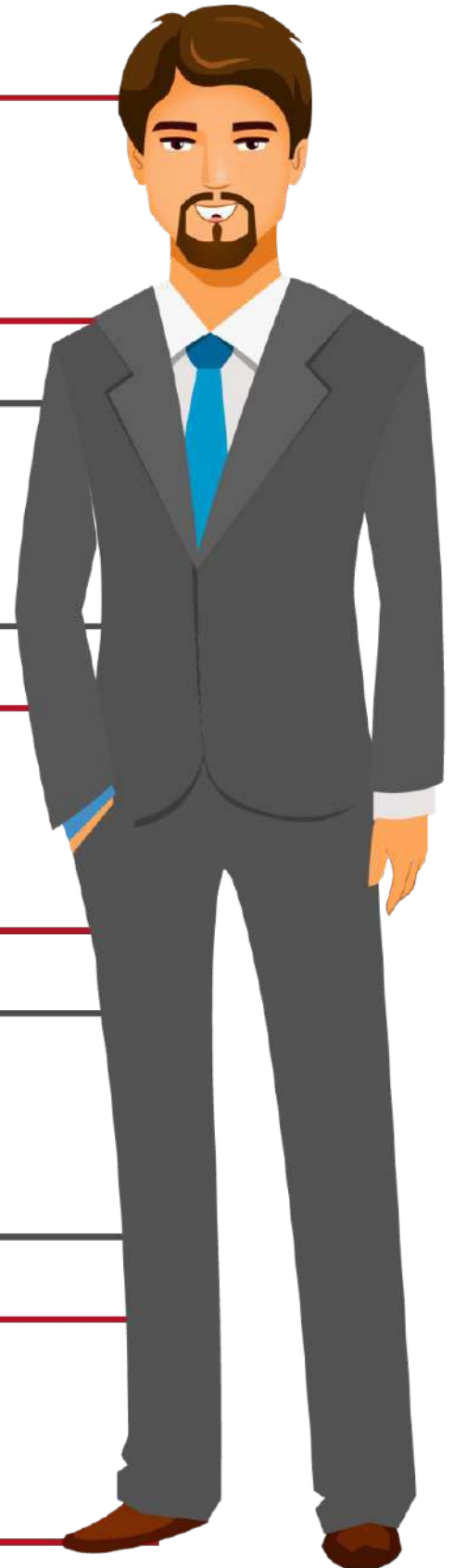**INDUSTRY KNOWLEDGE**

Fintech acumen

EXPERIENCE

Professional or project experience

Marketing & Communications

The Ideal Fintech Candidate

HARD SKILLS

Search Engine Optimisation

MINDSET

Comfortable with ambiguity

SOFT SKILLS

Collaboration and communication

INDUSTRY KNOWLEDGE
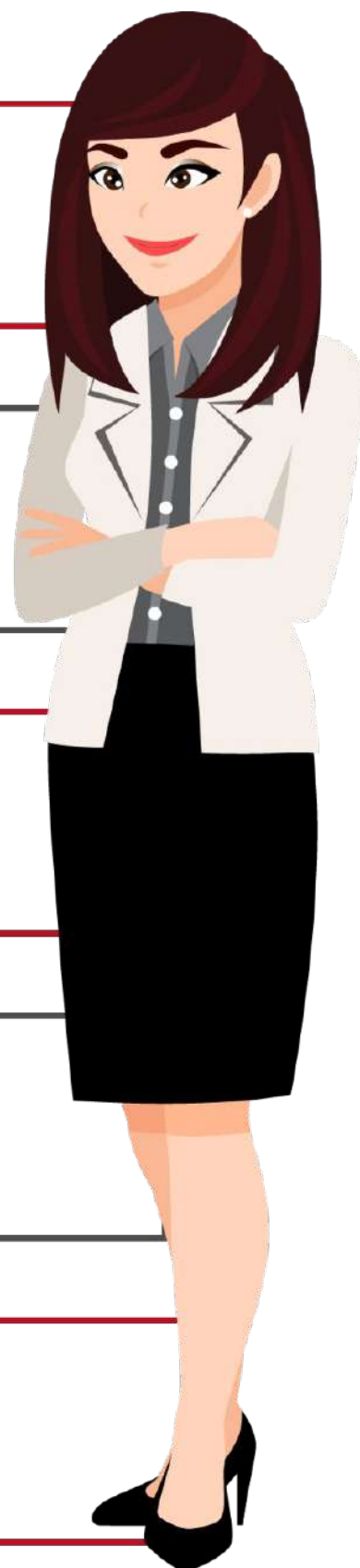
Fintech acumen

EXPERIENCE

Portfolio or previous work

Sales & Business Development

The Ideal Fintech Candidate

HARD SKILLS

Sales and marketing

MINDSET

Entrepreneurial mindset

SOFT SKILLS

Written and verbal communication

INDUSTRY KNOWLEDGE

Fintech acumen
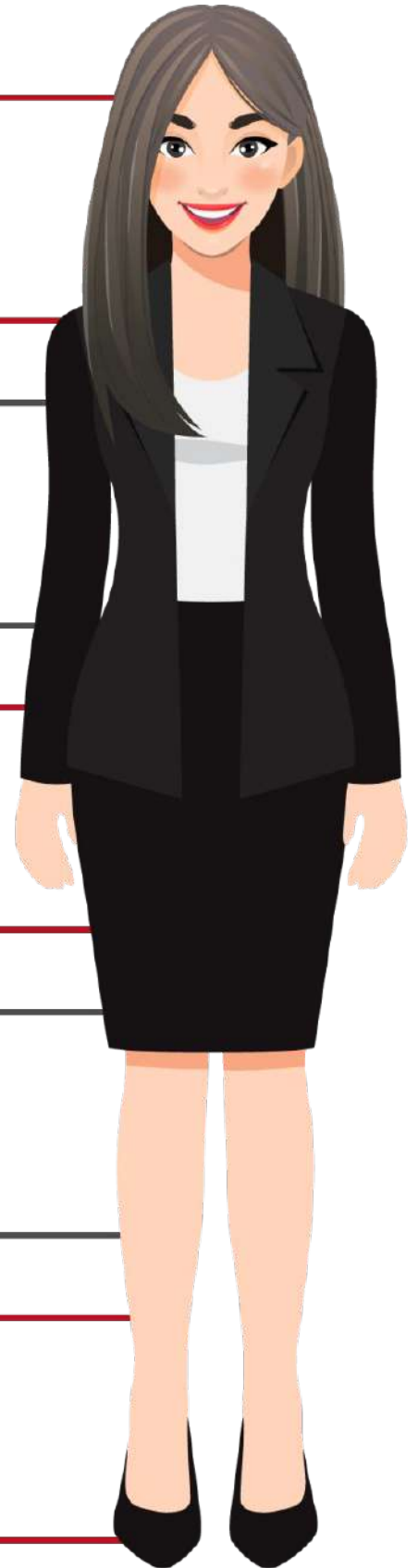
EXPERIENCE

Experience in a similar role and relevant industry

Partnerships

The Ideal Fintech Candidate

HARD SKILLS

Sales and business development

MINDSET

Ability to deal with uncertainty

SOFT SKILLS

Communication skills

INDUSTRY KNOWLEDGE

Fintech acumen

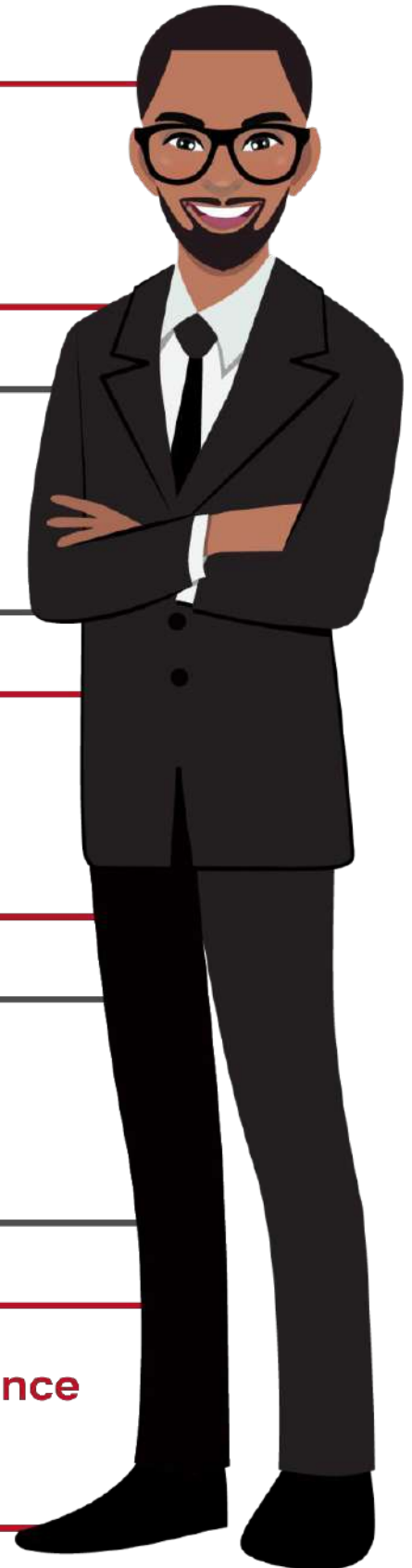**EXPERIENCE**

Extensive professional experience in a comparable position

Risk & Compliance

The Ideal Fintech Candidate

HARD SKILLS

Legislations and regulations

MINDSET

Analytical and detail oriented

SOFT SKILLS

Multi-tasking and time management

INDUSTRY KNOWLEDGE

Fintech and business acumen

EXPERIENCE

Work experience in relevant industry

Core Business Finance

The Ideal Fintech Candidate

HARD SKILLS

Solid foundation of financial theory

MINDSET

Analytical and problem solving
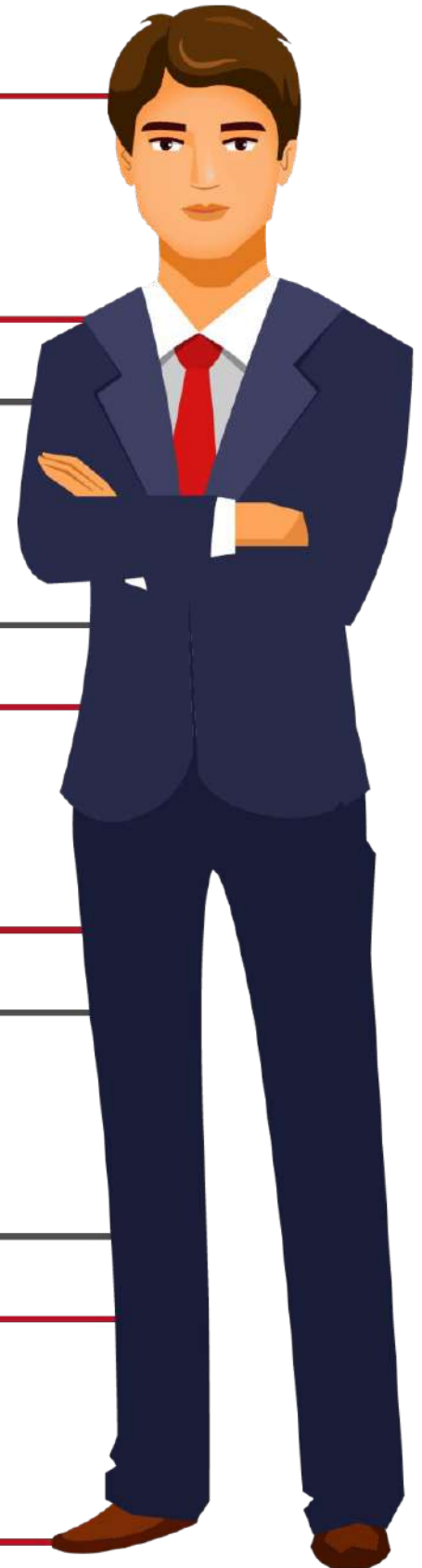
SOFT SKILLS

Presentations and written communication

INDUSTRY KNOWLEDGE

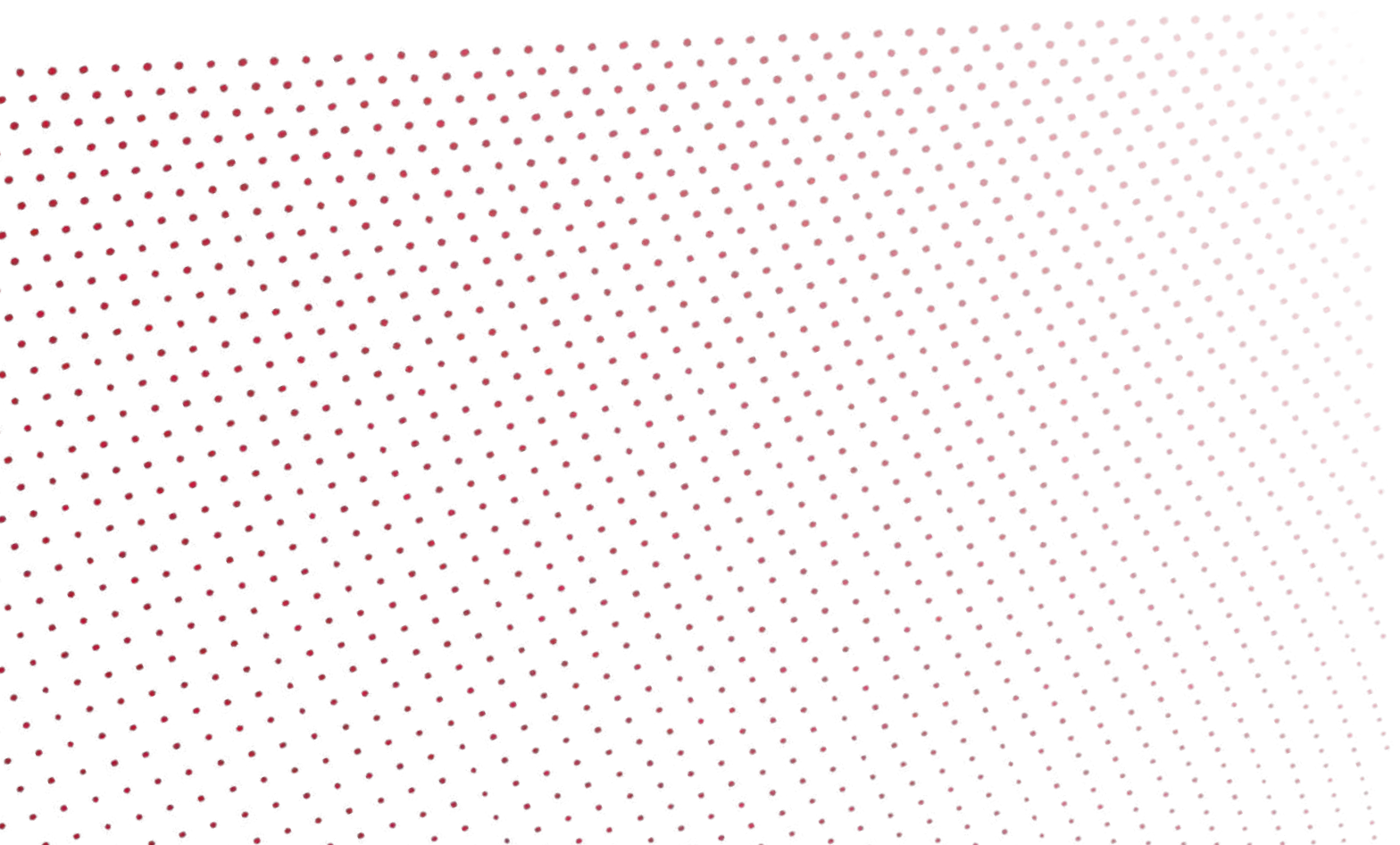**Fintech and business acumen**

EXPERIENCE

Experience in a similar role

Engineering Roles

The Fintech Job Report

Engineering

Essential roles for digital companies

Given the fact that Fintech services rely heavily on software and technology, engineers play a significant role in the industry. They are in charge of creating, developing, testing and maintaining software, as well as generating software ideas and communicating with necessary stakeholders to understand their requirements. Engineers are the pillars of a Fintech company and therefore it is, and will continue to, be one of the most abundant positions on the Fintech job market.

On average, software engineers in Fintech need to have previous experience in similar roles. Depending on the seniority of the position, 2-10 years of work experience might be needed. Computer science degrees are sometimes required, especially when it comes to more junior positions. However, for senior and principal roles, recruiters mostly base their decisions on the experiences and professional achievements of the candidate. Entry level positions or internships are less common in the industry and typically a minimum of 2 years of experience is required.

Software engineering positions are also very common in Big Tech companies. The nature of the job is similar to what we have seen in Fintech so transitioning between these two industries should be quite straightforward. The main difference is that there are more entry-level opportunities in Tech, making it more ideal for students and young professionals.

Experience with programming languages such as JavaScript, Python, PHP, Ruby, HTML or CSS is crucial. Knowledge of infrastructures, databases, platforms or API are common must-haves. It is also important to note that soft skills are equally as sought-after. Software engineers usually work in teams, so being collaborative and having good communication skills are key to succeeding in this role.

Engineering

HARD SKILLS

➢ Programming languages: JavaScript, Python, Ruby, PHP HTML and CSS are the most common
➢ Node.js
➢ Databases and infrastructures
➢ Cloud platforms (AWS, GCP)
➢ APIs

SOFT SKILLS

➢ Collaboration (within a team and cross-functionally)
➢ Effective communication
➢ Teamwork
➢ Mentoring (more senior positions)

MINDSET

➢ Problem solver
➢ Innovative
➢ Proactive and takes ownership
➢ Self learner
➢ Customer and user empathy

EXPERIENCE AND INDUSTRY KNOWLEDGE

➢ Prior software engineering experience is commonly required
➢ Professional and/or project experience
➢ Computer science degree: undergraduate level is usually sufficient
➢ Fintech acumen
➢ Knowledge of AI and Machine Learning

Engineering- Front End

Description

Front End engineers work on the product, user-facing code and its architecture to enhance user experience. Ultimately, Front End engineers are responsible for the look and feel of the product.

For this reason, not only do they have a strong engineering background (modern web-front end technologies), but they also need to partner and collaborate with designers, product managers and have a passion for customer service.

Analysis

This is typically not an entry level position and generally requires some experience with JavaScript and other modern Front End frameworks, as well as a degree in Computer Science.

It's a crucial role for Fintech companies given that their selling point is often the seamless user experience compared to traditional banks. Front End engineers provide the framework to maintain brand consistency across the firm product, so they work closely with Back-end engineers and UX/UI designers.

Top Skills

- **JavaScript**
- **HTML, CSS**
- **Public Github**

Experience

- Knowledge of modern Front End tech stacks
- Coding experience (JavaScript, HTML, CSS, Typescript...)
- Building web apps and applications
- Passion for customer experience
- Interested in design
- Degree: Computer Science, STEM

Software Engineer, Front End

➢ *Work with engineers across the company to build new features and products*
➢ *Work side-by-side with user facing teams to best understand the needs of our customers*
➢ *Design and implement experiments to improve our customer's experiences*

Brex

Engineering – Back End

Description

A Back End Engineer is responsible for the integration of user-facing elements developed by Front End developers with server side logic.

Typical activities include optimising applications to improve scalability, writing server scripts and APIs, designing and applying data storage solutions and ensuring the implementation of security and data protection.

Analysis

Back End Engineers typically possess a degree in Computer Science and are proficient in Back End coding platforms such as PHP, Python, Ruby, Java, JavaScript. They also need a basic understanding of Front End technologies to work closely with Front End developers.

This is a crucial role as it's responsible for designing the infrastructure of the main product that typically has to accommodate for several layers of security or complex technologies such as blockchains.

Top Skills

- **Ruby, Python, PHP, Java**
- **Cloud platforms**
- **APIs**

Experience

- Familiarity with servers
- Common Back End languages: Python, PHP, Ruby and Java)
- Debugging experience
- DBMS
- Experience using cloud providers (e.g.: AWS)
- Knowledge of Front End stack
- Degree: Computer Science, STEM

Senior Back End Developer

- ➢ *Work within a specific problem space critical to Klarna's current needs*
- ➢ *Design, develop and deploy Back End services with a focus on scalability, high availability and low latency*

Klarna.

Engineering – Full Stack

Description

A Full Stack Engineer works both with the server side of the product (Backend) and the client side (Front End). This means that Full Stack Engineers possess great coding skills across multiple areas, from the architecture side of the product to the design/ UI / UX side.

In Fintech companies they work across multiple areas such as Product, Customer Service, Design, Marketing or Compliance.

Analysis

Given the level of experience necessary to cover both Back End and Front End, this is rarely an entry role. It requires great communication skills to effectively interact with other departments and provide inputs to improve the product.

Previous Product/Design experience in Tech, Finance or Fintech companies is a prerequisite and in general, this role is highly valued given that they can close the gap between Front and Back End.

Top Skills

- JavaScript, Python, PHP, Ruby
- HTML, CSS
- Node.js

Experience

Extensive experience in a similar role (Tech, Finance or Fintech)

Programming languages:Java, Python, PHP

Front End and backend technology stacks

Experience with cloud computing platforms (AWS...)

Degree: Computer Science, STEM

Senior Engineer – Full Stack

➢ *Articulate a long term vision for growth engineering and infrastructure at Coinbase*
➢ *Work across the entire stack to build, test and ship new user facing products using modern tools like Node 8, ES6, PostgreSQL, React, Flow and Webpack*

coinbase

Platform Engineer

Description

A Platform Engineer closes the gap between software and hardware, enabling developers to deploy softwares in a safer, easier and quicker way. Due to new technologies such as Cloud or APIs, this is an emerging role which was previously associated with Infrastructure Engineering.

They can be seen as intermediaries between Back End/Infrastructure Engineers and Frontend Engineers by providing infrastructure that increases their productivity.

Analysis

Typical tasks include automation of deployment processes, writing documentation for application developers, building platforms and APIs, unifying cloud and data-center observability or general feature enhancements.

This is a crucial role for many Fintech companies given the need to improve efficiency of processes, especially compared to traditional banks. Platform Engineers may work in areas such as Product, Risk and Compliance or Engineering.

Top Skills

- **Cloud Platforms (AWS, GCS…)**
- **JavaScript: Java Database**
- **APIs**

Experience

- Coding and computer programming
- CI/CD
- Experience with cloud providers
- APIs and product development
- Fullstack experience
- Platform development
- Degree: Computer Science, STEM

Frontend Platform Engineer

- ➢ *Design, build, evolve, and maintain the foundational frontend ecosystem and underlying tools used by all of Stripe's product engineering teams*
- ➢ *Own and drive changes that increase the productivity of Stripe engineers working on frontend applications*

stripe

Machine Learning Engineer

|Engineering Roles

Description

Machine Learning Engineers apply Machine Learning (ML) tools to help Fintech companies in areas such as fraud detection, personalisation of user experience, profiling, interest rate optimisation, assessment of creditworthiness, improvement of the flow of money transactions and much more.

Machine learning techniques such as reinforcement learning, decision theory, deep learning, and optimisation theory can be used to dynamically minimise costs while maximising revenue.

Analysis

ML Engineers usually have an impressive academic background with MSc or PhD degrees. Typically, industry experience is also a requirement.

Due to the complexity of the subject, communication skills are often a strong differentiator in this specific role, as ML Engineers need to be able to share results and findings with a "non-technical" audience in Operations, Engineering or Product Management. Previous experience (professional or academic) with financial products is also highly preferred.

Top Skills

- **ML Development**
- **Python, JavaScript**
- **Cloud Platforms (AWS, GCS…)**

Experience

- Programming and coding
- Strong foundation in ML and AI
- Implementing and and optimising machine learning models
- Data engineering and analysis, statistical modeling
- Deep learning frameworks
- Degree: Computer Science, STEM

Machine Learning Engineer

- ➢ *Build machine learning that detect risk activity in real time across our Seller's ecosystem*
- ➢ *Collaborate with business leaders, subject matter experts, and decision makers to optimise new products, features, policies, and models*

□ Square

CFTE

Solutions Engineer

|Engineering Roles

Description

A Solutions Engineer works between clients and developers by translating customers' requests into product related features and functionality.

They are the first point of contact for the developers team and their role encompasses both technical and management related tasks. It is not an entry level job and it's a crucial role to ensure optimal customer satisfaction.

Analysis

Solutions Engineers have typically worked for a considerable amount of years in IT or Engineering roles and usually hold a Computer Science degree.

Communication and Organisational skills are crucial in this role. We see Solutions Engineers more commonly in Tech companies than Traditional Financial Institutions.

Top Skills

- **Python, JavaScript**
- **Sales**
- **Customer Empathy**

Experience

- Experience in a similar role
- HTML/CSS
- Programming and coding
- Implementing web technologies
- Sales/account management
- Degree: Computer Science, STEM

Solutions Engineer

➢ *Consult with new prospects, and existing partners at the enterprise level, providing best in class technical solutions designs*
➢ *Collaborate closely with internal teams to ensure all aspects of the launch are effectively managed*

PayPal

Data Engineer

Description

Data Engineers are responsible for a broad range of tasks such as analysis of trends in data sets, management of dashboards, data warehousing and development of frameworks for data quality measurement.

In order to develop algorithms to allow for easier access to raw data, Data Engineers need to understand the dynamics within the Fintech company. This often includes working closely with the Risk And Compliance, Finance, Business Development and IT & Operations.

Analysis

In addition to strong technical skills such as SQL, Databases and Cloud technologies, Data Engineers need to be able to communicate effectively in order to work across multiple departments.

This role is extremely important for Fintech companies given their data-driven approach. Usually, Data Engineers have a background in Computer Science, Engineering, or Applied Mathematics given that this role relies heavily on coding abilities. Prior experience with data-intensive applications is also a must-have.

Top Skills

- **Big Data tools: Spark, Kafka, Hive, NiFi**
- **Cloud Platforms**
- **Python, JavaScript**

Experience

- Experience in a similar role
- Programming and coding experience (e.g. SQL)
- Cloud experience
- Data architecture, solutions architecture
- CI/CD
- Machine Learning frameworks
- Degree: Computer Science, STEM

Data Engineer

- ➤ *Maintaining and enhancing our core data infrastructure, ETL framework*
- ➤ *Complementing our data scientists by providing a reliable, secure, and maintainable modelling framework*

Revolut

Security Engineer

Description

Security Engineers supervise the infrastructure that allows Fintech companies to keep personal information confidential, and more broadly to identify and mitigate risks for clients and stakeholders.

They engage in a wide range of collaborations across departments (Risk and Compliance, Product, Finance, Operations, Customer Service) and implement practices to anticipate and prevent potential risks.

Analysis

Given the damage that data-breaches can cause, this is a very important role that typically deals with sensitive information. It requires not only strong coding competencies, but also an understanding of forensic practices. The ability to bring improvements to existing processes is crucial in a role that requires anticipating potential threats. Previous experience in Tech is valued as well as experience in security engineering oriented roles.

Top Skills

- **Security Design and Engineering**
- **Security Simulation Software**
- **Cloud Platforms (AWS, GCS)**

Experience

- Experience in a similar role
- Software development experience
- Knowledge about network and internet security
- Experience with cloud providers (AWS, Azure, GCP,...)
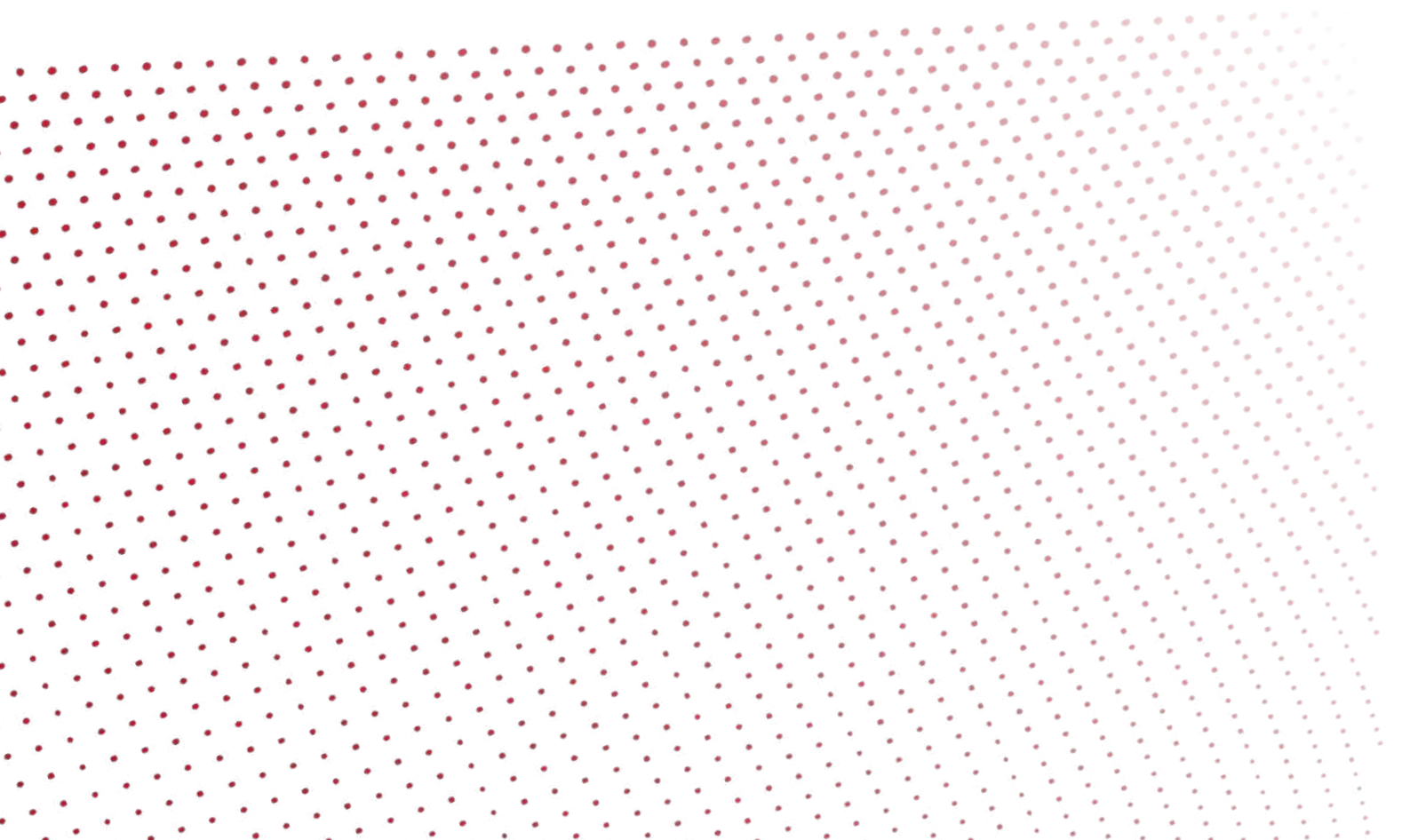- Degree: Computer Science, STEM

Cloud Security Engineer

➢ *Configure and maintain the defensive infrastructure and ensure that all assets are hardened in line with Security Policies and standards*
➢ *Ensure that security and availability requirements are met*

IT & Operations Roles

The Fintech Job Report

IT & Operations

Essential roles for digital companies

IT & Operations support Fintech organisations to manage, monitor and maintain a company's infrastructure. They also refine the way IT approaches services, deployment and support to promote consistency, reliability and quality of service. This forms the day-to-day operations of the company including responding to user requests, monitoring and executing system backups.

Individuals working in IT & Operations may not require experience for joining some internships or entry level jobs, however, these positions are quite rare in Fintech. As one grows into the more experienced roles, evidence of professional achievements is required. 2-15 years of professional experience is a common prerequisite depending on the seniority of the position.

In Fintech, IT & Operations is a division which is essential, common and growing due to the mass technology in use for the companies and individuals in these fields. There are no significant differences in terms of responsibilities in comparison to banks or technology companies. However, the different software and industry knowledge required in these positions depends on the particular company and position.

Specific skill requirements for these positions vary however, typically, individuals in these roles have the ability and skills to deal with LAN administration, manage the servers, systems and software of the company, as well as prepare and maintain records of clients agreements and systems. Additionally, cross-functional collaboration and communication with individuals who have a different technical background is very common, therefore, active listening and an ability to explain complex matters simply are important factors for succeeding in this role.

IT & Operations

HARD SKILLS

- ➤ Network administration
- ➤ Device administration
- ➤ Service operations
- ➤ Experience in SQL, Python, Excel

SOFT SKILLS

- ➤ Explain complex problems in communication
- ➤ Cross functional collaboration
- ➤ Attention to detail
- ➤ Active listening skills
- ➤ Time management

MINDSET

- ➤ Identification and solving of problems
- ➤ Willing to learn
- ➤ Forward thinker
- ➤ Proactive

EXPERIENCE INDUSTRY KNOWLEDGE

- ➤ Prior experience in a similar role
- ➤ Experience with system installation, configuration and analysis
- ➤ Knowledge of networks
- ➤ Knowledge of data protection and legislation
- ➤ Degree in computer science, IT or relevant field
- ➤ Fintech acument

Consumer Operations

|IT & Operations

Description

Consumer Operations professionals create an environment to help a company improve customer experience by collaborating with different departments such as Customer Service, Risk and Compliance, Product and Marketing.

In Fintech companies they are typically expected to follow a data driven approach while possessing great analytical and interpersonal skills to better understand customer needs.

Analysis

Common requirements for this role is having relevant work experience within Service Operations or similar roles in Tech, Consulting or Financial Services companies. It is also necessary to possess a strong understanding of the business model in the Fintech company. Multitasking, a great attention to detail and strong analytical skills are also crucial in this position.

Top Skills

- **Microsoft Excel**
- **SQL**
- **Detail-oriented**

Experience

- Excel and SQL skills
- Data visualisation (Tableau)
- Experience in a financial services / payments company
- Undergraduate degree in finance/ operations
- Experience working on business operations, risk and fraud management

Consumer Operations Associate

- ➤ *Analyse and help implement fraud and risk management rules and policies*
- ➤ *Work with product team and engineers to continuously improve operations and automate processes and launch new features/services*

Paytm

Insurance Operations

Description

An Insurance Operations professional develops foundational processes for the company, scaling operations while bringing technical and operational improvements to claims processes and ensuring compliance, improving scalability, and managing risks. A variety of technical skills may be a prerequisite for this position such as coding skills or databases.

Analysis

Previous working experience in a similar role within industries such as Operations, Health Insurance, Data Analysis, Engineering or Consulting is highly valuable. Data Analysis skills are also expected (Excel, Python, SQL), as well as experience in developing project plans, coordinating with internal and external stakeholders and optimising workflows.

Top Skills

- Data analysis
- Microsoft Excel or Google Sheets
- Communication skills

Experience

- Experience in IT services
- Experience in Data services
- Database management
- Communication skills
- Finance and insurance knowledge

Insurance Operations - Claims

➢ *Develop processes for scaling claims operations and summarise data and operations into clear explanations*
➢ *Lead team to surface data, process, and technology issues*

oscar

CFTE

Fraud Operations

|IT & Operations

Description

Fraud Operations Specialists investigate suspicious orders or transactions and proactively minimise the criminal behaviors that the company and its customers are facing.

In Fintech companies this is typically a data-driven role that needs to take legislative changes and regulations into consideration.

Analysis

Previous experience for this role includes relevant work experience within Customer Service, Fraud Operations or Service Delivery Management. Analytical and Problem Solving skills are highly valued as well as Stakeholder Management.

A bachelor's degree is sometimes required, however, having practical and professional experiences is the number one criterion for Fintech employers.

Top Skills

- **Fraud or Customer Service experience**
- **Communication skills**
- **Analytical mindset**

Experience

- Fraud/risk experience in Fintech industry
- Basic knowledge of banking and financial industry regulations
- Technical knowledge of various systems related to fraud and AML, etc.
- Bachelor's degree is sometimes required
- Experience in fraud or customer service experience

Fraud Operations Team Lead

- ➢ *Owning processes and routines within the Fraud Operations team scope*
- ➢ *Drive improvements both on a process/routine level, as well as systems level, working closely with relevant internal stakeholders in the wider fraud group*

Klarna.

CFTE

Business Operations

Description

Business Operation Professionals are cross-functional team members that ensure departments such as Customer Service or Product achieve operational excellence. They support and facilitate collaborations across multiple divisions while optimising procedures and workflow thanks to a data-driven approach. They also establish company policies to ensure an optimal customer satisfaction.

Analysis

Previous experience for this role includes relevant work experience within Consulting, Financial Services and Tech firms, especially in Operations and Project Management. Crucial skills include experience in performing analysis and presenting it, familiarity with business metrics, databases, data analysis skills, organisational skills and leadership.

Top Skills

- **SQL, Python, R**
- **Microsoft Suite and G-Suite**
- **Communication skills**

Experience

- Company experience in Fintech, business operations or investor relations
- G-Suite and Microsoft Office Suite
- SQL/Python/R
- Bachelor's degree: Engineering, Math, computer Science, Economic or Finance
- Experience in investment banking, management consulting or private equity

Business Operations Associate

- ➢ *Monitor and analyse ongoing business operations via qualitative and quantitative methods to report on progress, KPIs, SLAs, and build dashboards, reports, and ad hoc analyses*
- ➢ *Design and implement scalable cross functional operational and technical solutions*

Payoneer

Operational Risk

Description

Operational Risk professionals design and manage procedures to mitigate risks arising from core operations, people, and systems. They scale regulatory operations and optimise operations to meet regulatory obligations.

Their focus is on people development, regulations adherence, workflow efficiency management, resource allocation, fraud and risk mitigation.This is a crucial role given the burden that compliance related issues can cause to an agile Fintech company.

Analysis

Previous experience for this role includes relevant work experience within Operations especially in an Insurance/Financial Services or regulated company.

Given the focus on fraud, Data Analysis skills are also required (Excel, SQL, Python) as well as experience in knowledge management processes, strategic planning and workflow planning management.

Top Skills

- Risk management
- Problem solving
- Communication skills

Experience

- Experience in Operational risk governance, Scenario analysis, KRIs and Risk appetite
- Prior experience in Fintech, Financial services or banking
- Financial risk or operational risk related certifications/ qualifications are advantageous
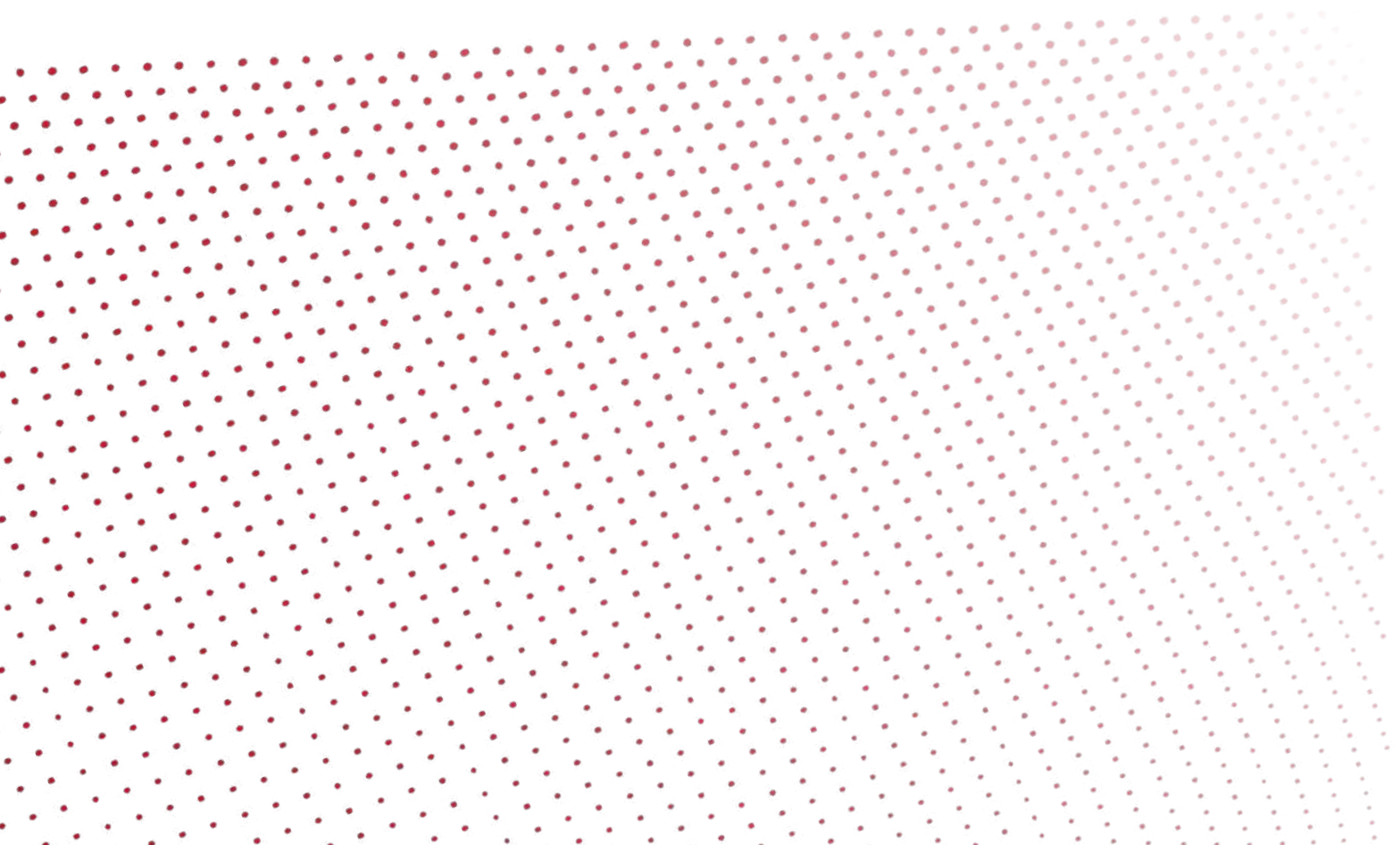

Operational Risk Analyst

➢ *Facilitate and coordinate regular operational risk self-assessment carried out by business functions*
➢ *Assist In risk assessment, scenario analysis and internal control audit to address potential risks*

checkout.com

Data Science Roles

The Fintech Job Report

Data Science

Essential roles for digital companies

The growth of the Fintech industry has been powered by technological advancements such as Big Data. Large amounts of data and the ability to process them are one of the main competitive advantages that Fintech companies have, as it allows them to have a deep understanding of their customer base, which in turn can lead to smarter business decisions that put customer experience first.

Data scientists are in charge of analysing, processing and modelling these large sets of structured and unstructured data, as well as extracting relevant information to the organisation. Given the fact that Fintech is such a data-driven industry, the various roles of data scientists are crucial to the running and success of these companies.

Previous experiences in Data Science, Business Analytics or even Software Engineering are highly desirable. 10+ years of experience is a typical requirement for managerial or senior roles. A university degree in a quantitative subject such as Computer Science, Engineering, Mathematics or Statistics is required by some companies. However, certain organisations focus only on the professional experiences and achievements of the candidate. A strong knowledge of Finance is not necessary, nonetheless, an interest in learning about Finance and Fintech is desirable.

Data Science job roles are abundant in both traditional financial institutions as well as tech companies. In general, the nature of the job is similar across these three industries, so transitioning into Fintech from banking or a tech company is relatively straightforward.

Knowledge of database operation, data visualisation tools and cloud platforms are some of the main requirements. A strong foundation of mathematics, specifically statistics, is also crucial. The most commonly required programming languages are R, Python and SQL. Besides technical skills, communication, good presentation skills, collaboration and problem solving are also traits that a successful candidate should possess.

Data Science

HARD SKILLS

➢ Database operations
➢ Data visualisation tools (Tableau, Power BI...)
➢ Programming languages (R, Python, SQL)
➢ Cloud platforms (AWS, GCP...)
➢ Statistics

SOFT SKILLS

➢ Communication
➢ Cross-functional collaboration
➢ Presentation skills

MINDSET

➢ Problem Solving
➢ Proactivity
➢ Detail oriented and analytical
➢ Working in a fast-paced environment

EXPERIENCE AND INDUSTRY KNOWLEDGE

➢ Software engineering, business analytics or data science
➢ Professional and/or project experience
➢ Degree: Computer Science, Engineering, Mathematics, Statistics or any other quantitative discipline
➢ Fintech acumen

Data Analyst

Description

A Data Analyst cleans raw data, analyses them with a variety of statistical tools, validates insights extracted from the datasets and provides data-driven recommendations.

In Fintech companies, this role is present in areas such as Risk and Compliance (e.g. fraud detection) or Finance (e.g. credit worthiness) but could also appear in divisions such as Product, Marketing, Customer Success, Engineering, HR or Operations.

Analysis

Relevant experience could come from a similar role in e-Commerce, Banking, Consulting, Tech or Fraud Investigation. The level of necessary experience varies, it can therefore be an entry-level position as well. Knowledge of financial concepts can be useful, especially within Risk and Compliance, but it's often not a prerequisite.

As Data Analysts operate in teams, the ability to synthesise and communicate complex information effectively is often an important prerequisite.

Top Skills

- **Data visualisation (Tableau, Power BI)**
- **R, Python, SQL**
- **Database operation**

Experience

- Experience managing large sets of complex data
- Statistics (regression, A/B testing)
- Data visualisation platforms (Tableau, Power BI)
- Analytical and modelling experience
- Degree: Computer Science, Mathematics, Statistics, Engineering, Finance

Senior Data Analyst

- ➤ *Conduct data analysis, generate actionable insights and make recommendations for improving, developing and launching products*
- ➤ *Collaborate with engineering teams and stakeholders to build key datasets and data pipelines using Python/ETL frameworks*

kraken

Data Engineer

|Data Science

Description

Data Engineers implement data solutions to satisfy business needs and their scale-up. Responsibilities include building data, ML, statistical and design models to support various teams such as Customer Support, Compliance, Operations, Product, Marketing or Sales And Business Development. Fintech companies use Data Engineers especially to provide frameworks to improve internal processes.

Analysis

Prerequisites for this role may include knowledge of various programming languages, databases (Hive/Hadoop, Teradata, SQL, etc.), data visualisation technologies (e.g. Tableau), compliance tools, data pipelines and data warehouse architectures.

Relevant experience can be acquired through similar roles in Data Engineering, Data Warehousing, Data Analysis or Infrastructure Engineering. Crucial abilities for this role include relationship building with business partners, presentation, communication and organisational skills.

Top Skills

- **Python, R**

- **Big Data tools (Spark, Kafka, Hive, NiFi)**

- **AWS and cloud platforms**

Experience

- Software engineering experience

- Data pipeline analytics

- Database operations

- Knowledge of data warehouse architectures, ETL, reporting/ analytic tools and data security

- Cloud platforms

- Degree: Computer Science, Engineering, Mathematics or any IT-related discipline

---

Data Engineer (New Grad)

➤ *Building, improving, maintaining data pipelines and foundational frameworks for data ingestion and data transformation*
➤ *Design and implement scalable and reliable backend infrastructure of the Data applications*

ripple

Data Quality Analyst

|Data Science

Description

Data Quality Analysts implement data quality frameworks, processes, procedures and guidelines across various company departments to monitor the quality of data from which Fintech companies take decisions.

This is extremely important, as often high volumes of data do not imply good quality data, so Data Quality Analysts ensure that the decision making process is smooth, consistent and of high quality. They often collaborate with database developers as well as the management team.

Analysis

Prerequisites for this role may include proficiency in various programming languages, databases, data visualisation technologies, data governance, data system platforms, practices or data management.

Relevant experience can be acquired through similar roles in Financial Services firms. Crucial abilities for this role include relationship building with business partners, presentation and organisational skills. This role requires working collaboratively across various teams to conduct root cause analysis for data quality issues that arise with critical data elements.

Top Skills

- **Data visualisation (Tableau, Power BI)**
- **Database languages (SQL)**
- **Statistical packages (Excel, SAS, SPSS...)**

Experience

- Relevant professional experiences in data analysis
- Proficiency in programming languages (SQL)
- Manipulating large datasets
- Knowledge of data governance and policy
- Data enrichment and quality assurance
- Degree: Computer Science or any other IT-related field

Senior Data Quality Analyst

➢ *Work with large scale enterprise data warehouse, data integration, data migration and data quality verification*
➢ *Performing ETL testing and validating against product specifications for transformation logic, data completeness and data types*

Hippo
Simpler, smarter home insurance

Big Data Engineer

|Data Science

Description

Big Data Engineers design scalable and high volume backend data processing systems such as cloud-based data storage or warehousing services. In order to deliver solutions that can scale, they work across different teams in Data, Engineering, Product and IT & Operations.

Fintech companies are often high-growth companies, hence they need to be able to efficiently manage high volumes of data very quickly, something that makes a scalable and fault tolerant data system crucial.

Analysis

Prerequisites for this role may include proficiency in various programming languages, engines for large scale data processing (Hadoop, Spark, Scala), databases and knowledge of ML techniques.

Communication skills and critical/data-driven thinking are also key requirements in order to define problems, collect data, establish facts, and draw valid conclusions. Experience with data warehousing architecture and data modeling are also common requirements.

Top Skills

- **Spark, Kafka, Hive, NiFi**
- **SQL, NoSQL**
- **Hadoop, Spark, Scala**

Experience

- Software engineering or data experience
- Using public clouds (AWS, Azure, GCP,...)
- Database operations
- Data movement techniques
- Shell scripting experience
- Fundamentals of data structures and algorithms
- Degree: Computer Science, Engineering or equivalent

Engineer – Big Data Infrastructure

- ➢ *Be involved in the entire product lifecycle - from ideation to building, deploying and continual improvement of the platform feature set*
- ➢ *Design functionality, architect systems, instrument observability, establish and uphold data quality standards*

SoFi

Data Scientist

|Data Science

Description

Data Scientists transform raw data into valuable recommendations used by Fintech firms to grow and optimise processes. They also work on new ways of analysing data and produce BI solutions that allow for a wide variety of stakeholders to understand value measurement.

In Fintech companies they often act as an interface between "high tech" teams (e.g. Machine Learning team) and the broader business.

Analysis

Prerequisites for this role may include proficiency in various programming languages, databases and knowledge of ML techniques. Communication and presentation skills are vital since Data Scientists often need to explain technical data to a variety of executives and stakeholders.

Relevant work experience can be accumulated in fields such as quantitative analytics, data science, and analytical consulting within Tech or Finance companies.

Top Skills

- **Data Visualisation (Tableau, Power BI)**
- **Data modelling**
- **Communication and Presentation**

Experience

- Work experience in quantitative analytics, data science or similar field
- Manipulating raw data sets
- SQL, Python
- Cloud platforms
- Data visualisation, dashboards and reports
- Degree: Computer Science, Engineering, Statistics, Mathematics or equivalent

---

Data Scientist

- ➢ *Mine and analyse data from company databases to drive optimisation and improvement of product*
- ➢ *Identify and integrate new datasets that can be leveraged through our product capabilities*

Razorpay

Analytics Manager

|Data Science

Description

An Analytics Manager transforms raw data into actionable business insights through the implementation of procedures within data analysis, reporting and analytics solutions. In Fintech companies, this role could appear in areas such as Operations, Product, Risk (e.g. Fraud) and Compliance, Finance, Marketing, Customer Success or Engineering.

Analysis

An Analytics Manager is expected to possess a skill set close to one of a Data Analyst, which includes proficiency with databases, statistical techniques and various programming languages. In addition, an Analytics Manager needs to have a sound understanding of the Fintech companies business model in order to develop strategies that bring tangible insights, as well as the ability to communicate these insights to the stakeholders involved. Often, an Analytics Manager leads a team of Data Scientists or Data Analysts.

Top Skills

- **Data extraction and manipulation**
- **Database operations**
- **Python, R**

Experience

- Data analysis and reporting experience
- Business intelligence tools
- Data visualisation tools
- Programming experience (R, SQL, Python)
- Knowledge of statistical techniques
- Leadership experience
- Degree: Computer Science, Engineering...

Analytics Manager – Product

- ➤ *Represent Data Analytics as a subject-matter expert in cross-functional initiatives*
- ➤ *Enable cross-functional partners to monitor and take actions based on the output of automated reports and dashboards tracking key metrics and business drivers*

Varo

Data Automation Developer

|Data Science

Description

RPA (Robotic process automation) Developers design, implement and maintain process automations to optimise the product or increase efficiency within a certain department. They work across different business areas such as Product or Operations and often produce process documentation to outline bad and good practices. In Fintech companies this role can help improve the product faster while ensuring a seamless user experience.

Analysis

Prerequisites for this role may include proficiency in various programming languages, databases and knowledge of ML techniques. Organisational skills and communication are key requirements for this role given that RPA Developers work closely with the Product team.

Relevant degrees include Computer Engineering, Mathematics, Management Information Systems while experience with Software Development or RPA technologies is highly desirable.

Top Skills

- **Machine Learning and AI**
- **Java, Python, .NET**
- **Database operations**

Experience

- Programming and coding experience
- Experiences with databases (SQL, NoSQL)
- Automation tools (UiPath, Ui Automation, Blue Prism)
- RDBMS
- Application integration
- Degree: Computer Science, Engineering or equivalent quantitative discipline

RPA Developer

- ➢ *Develop automation workflows with UiPath Studio*
- ➢ *Learn and utilise new exciting technologies and how they integrate with UiPath*
- ➢ *Implement internal automations in order to improve the business processes used throughout the company*

UiPath™

Business Intelligence Analyst

|Data Science

Description

Business Intelligence Analysts leverage business intelligence, data science, analytics and ML to translate business questions into structured analysis and recommendations. Their goal is to develop data-driven solutions that increase efficiency across business areas such as Product, IT & Operations, Marketing, HR and Finance. In Fintech companies, they help drive decision making based on user behaviours and feedback since the in-person interactions are often minimised.

Analysis

Prerequisites for this role may include proficiency in various programming languages, databases and data visualisation technologies. Relevant experience can be acquired through roles in Business Operations, Analytics, Data Science or Consulting.

Fintech companies are looking for individuals who are able to provide data driven solutions across the data layers of an organisation. This translates in the ability to work cross functionally with various teams and with external stakeholders. A passion for finding insights in data to drive change is also a desired quality.

Top Skills

- **Python, SQL, R**
- **Dataset manipulation**
- **Database operations**

Experience

Experience in Business Analytics, Data Science, Business Operations or Consulting

Data visualisation, data warehousing, predictive modeling

Manipulating large and multi-dimensional data sets

Degree: Engineering, Computer Science, Mathematics or any other equivalent quantitative discipline

Business Intelligence Associate

➤ *Deliver Data Excellence: Ensure a seamless data experience for core teams across the company*
➤ *Create Analytics: Support goal-setting across Lemonade. You'll create reports and dashboards to monitor KPIs to ensure teams are making intelligent and informed decisions*

Lemonade

Data Infrastructure Analyst

|Data Science

Description

Software Engineers that work in Data Infrastructure design, build and maintain scalable systems for processing and analysis of large disparate data sets. They develop tools and applications to proactively measure data quality. They work with the Data and Engineering team to define best data management practices and typically possess extensive Tech skills.

Analysis

Prerequisites for this role may include experience in building large-scale backend systems, working knowledge of various programming languages, databases, and cloud tools. Relevant experience can be acquired through similar roles in Backend Engineering, Data Engineering, Data Analysis or Infrastructure Engineering. Crucial abilities for this role include attention to detail and willingness to work cross-functionally with various engineering and analytics teams.

Top Skills

- **Scripting and development**
- **Relational and non-relational databases**
- **Backend software development**

Experience

- Experience in Data Infrastructure and/or backend software development
- Developing and debugging in one or more programming language
- Experience with cloud environments (AWS, GCP...)
- Degree: Computer Science, Engineering or related technical field

Engineer – Data Infrastructures

➢ *Design and build data infrastructure systems, services and tools to handle new Affirm products and business requirements*
➢ *Work cross-functionally with various engineering and analytics teams to identify and execute on new opportunities*

affirm

Product Management Roles

The Fintech Job Report
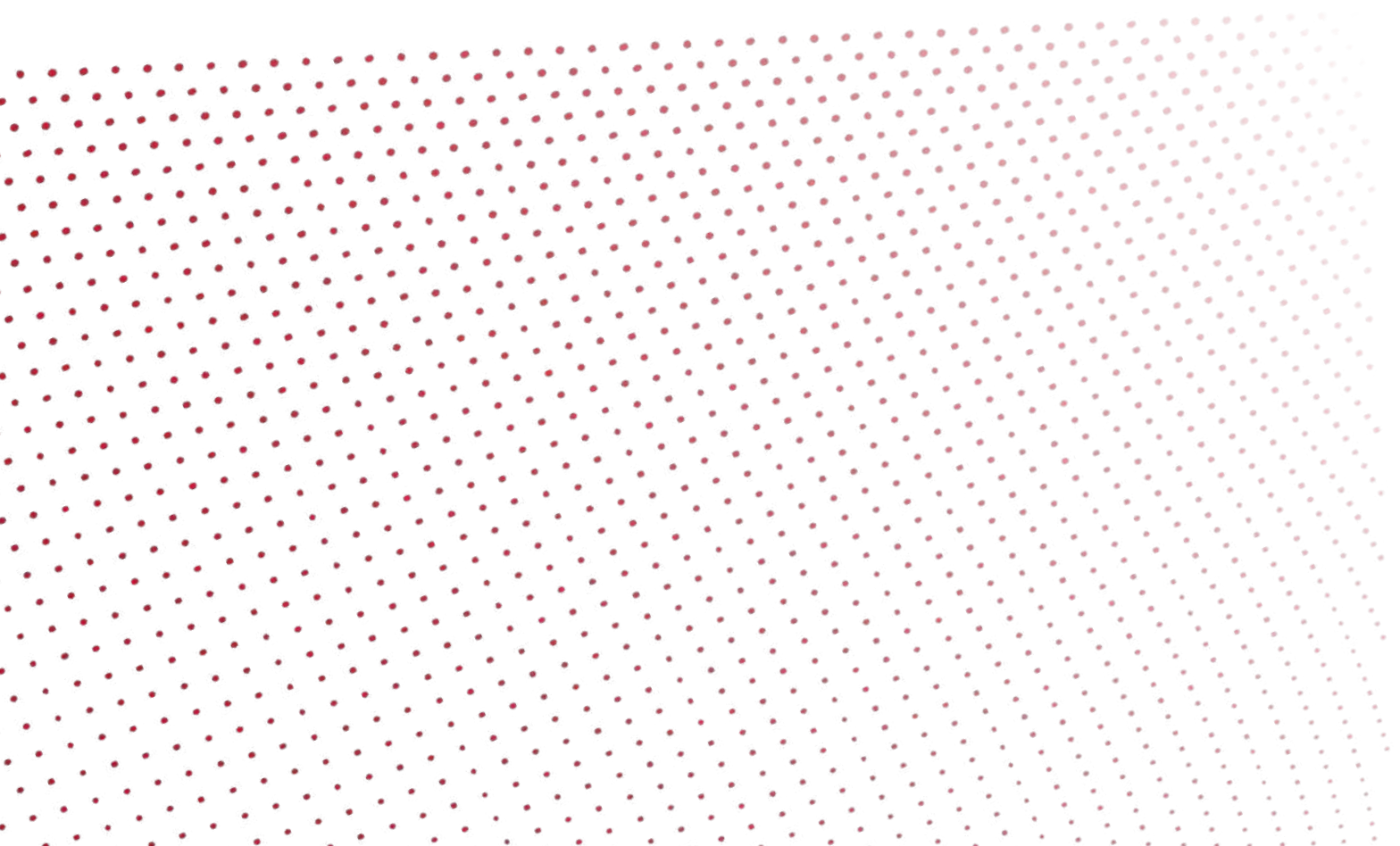
Product Management

Essential roles for digital companies

The role of a product manager is very common in Fintech companies. This is a role that can be defined quite broadly and the specifics can change position to position, however, in general, they are in charge of overseeing the creation and development of Fintech services, as well as responsible for the whole lifecycle and the long-term strategy of the product. Typical tasks might include supervising the launch a new product, optimising customer experiences or analysing sentiments and implementing these findings into their product and services. Ultimately, no matter the nature of the task, a good product manager will always have their customers at the forefront of their mind.

This is rarely an entry-level position and past professional experiences in product management or comparable managerial roles is a common prerequisite. A bachelor's degree in a relevant field is sometimes required, however, for more senior roles such as Product Manager, professional achievements usually carry more weight.

Due to the fact that this role is heavily centred around the company's product, being familiar with the industry it operates in is a must-have. Those who have had previous experiences in Fintech, Tech, or Financial Services will have an easier time securing a role. Alternatively, being able to demonstrate a strong passion for the technological megatrends and the impact they have had on Finance is also valuable.

Product managers often work in cross-functional teams which might comprise of members from Design, Engineering or Marketing. For this reason, excellent collaboration and communication skills are very crucial in this role. Furthermore, due to the customer-centricity of this role, experience with customer research methodologies can be a major asset. Finally, technical skills such as data science or data analytics are common in roles that centre around Risk and Compliance or Data.

Product Management

HARD SKILLS

➢ Product analytics
➢ Product testing methodologies and tools
➢ Customer research methodologies
➢ Data analytics and data science are important in Risk and Compliance and Data centric roles

SOFT SKILLS

➢ Excellent communications skills
➢ Cross-functional collaboration
➢ Good organisational skills
➢ Stakeholder management
➢ Multitasking

MINDSET

➢ Customer centricity and user empathy
➢ Problem solver
➢ Leadership

EXPERIENCE AND INDUSTRY KNOWLEDGE

➢ Professional experience as a product manager
➢ Industry experience (Fintech, Tech, Financial Services)
➢ Demonstrate passion for the product and industry
➢ Bachelor's degree is rarely required, however, for more technical roles a degree in Engineering, Computer Science or any comparable course can be an advantage

Core Business Finance

Description

Product Managers for roles relating to Core Business functions oversee and define product strategy, coordinate and execute core projects and optimise customers' experiences to drive growth. They work on scaling core business product operations to serve more customers, and explore new business opportunities. They set product vision and roadmap for APIs, toolkits and integrations to streamline operations and enhance customer experience.

Analysis

Relevant experience can be acquired through product management roles in the Software/Tech Industry or within the Financial Services industry. Familiarity with the core product is often a requirement (e.g. Payments, Credits, Underwriting) while the ability to collaborate and network across different divisions can help make the difference.

Top Skills

- **Integration Tools**
- **A/B Testing**
- **Website Analytics**

Experience

- Experience in Product Management in Finance, Fintech or Tech
- Product analytics, testing methodologies and data-backed decision processes
- Customer research methodologies (e.g. customer interviews, surveys, web analytics and A/B testing)

Product Manager

- ➢ *Drive product development and product solutions you are accountable for, as well as utilise qualitative and quantitative insights to develop hypotheses*
- ➢ *Develop an understanding of customers by conducting research, data analysis, customer interviews, and usability testing*

nubank

Platform

Description

Product Managers for Platforms related roles oversee platform and product development from ideation through creation and execution. The job includes analysing customer feedback, building new strategies, creating new features on platforms - all with the aim to enhance user experience that is scalable and impactful. Product Managers work closely with individuals from Design, Engineering, Marketing and other cross-functional teams.

Analysis

Relevant experience can be acquired through similar roles in the E-commerce, Retail or Payment industry or while working with APIs & leading platform strategies. Crucial abilities for this role include relationship building with business partners, problem solving and organisational skills. This role often requires working collaboratively across various teams to share feedback and information.

Top Skills

- **Application Product Interface (API)**
- **Data Analytics**
- **Communication and Organisation Skills**

Experience

- Product Management experience for a platform-oriented product
- Experience working on products with developer facing interfaces (APIs, SDKs...)
- Used to rapid development cycles
- Bachelor's degree is sometimes required

Senior Product Manager, Platform

➢ *Create a well-thought-out product vision and strategy for the business and billing platform initiatives*
➢ *Create product specs, review business analysis for prioritisation, product performance metrics*

toast

Risk & Compliance

|Product Management

Description

Product Managers for Risk & Compliance lead complex and dynamic programs that protect both customers and the company - preparing Risk Organisations for new product launches to advicing General Managers on financial risk loss management, to executing high impact, cross-functional projects. They make data-driven decisions, manage risks, and communicate extensively with key stakeholders across Risk And Compliance, Finance, Data and Product divisions.

Analysis

Prerequisites for this role may include relevant certifications or experience with product security. Relevant experience can be acquired through similar roles in security-related regulatory compliance for financial services or through related product management roles.

Crucial abilities for this role include leadership and stakeholder management, especially Engineers. This role often requires working collaboratively across various teams and the ability to understand customer needs.

Top Skills

- **Regulations and AML compliance**
- **Written and verbal Communication**
- **Risk analysis**

Experience

- Product management on a software platform product

- Experience with security-related regulatory compliance for financial services

- Relevant certifications (CISA, CISSP) could be beneficial

- Working cross functionally

- SQL or data science knowledge could be an added advantage

Product Compliance Manager

- ➢ *Collaborating with key stakeholders to evaluate the potential compliance risks of any new or existing product, feature, or vertical*
- ➢ *Providing general AML/compliance advisory on behalf of the broader Compliance function*

Flutter**wave**

Data

|Product Management

Description

Product Managers for Data work with Engineering, Data, and Customer Service to plan for current and future projects that leverage the flow of data and aim to standardise key performance indicators. They often partner with Product Operations to ensure smooth processes and an efficient deployment of resources. In order to be able to interface with Engineering and Data divisions, a well rounded technical background is often required.

Analysis

Prerequisites for this role may include proficiency in various programming languages, databases and ML techniques. Relevant experience can be acquired through similar roles in Data Analysis, ML or other technical product management roles in high-growth tech environments. Other must-haves are: excellent decision making, curiosity, passion for the firm's product and ability to focus on the problem at hand. This role often requires working collaboratively across various teams and proactiveness.

Top Skills

- **Data analytics and data science**
- **Communication skills**
- **Programming**

Experience

- Experience in Product Management

- Data Science and Analytics

- Working in a cross-functional environment

- Degree: Engineering, Computer Science, Statistics, Mathematics, Economics (up to Masters or PhD)
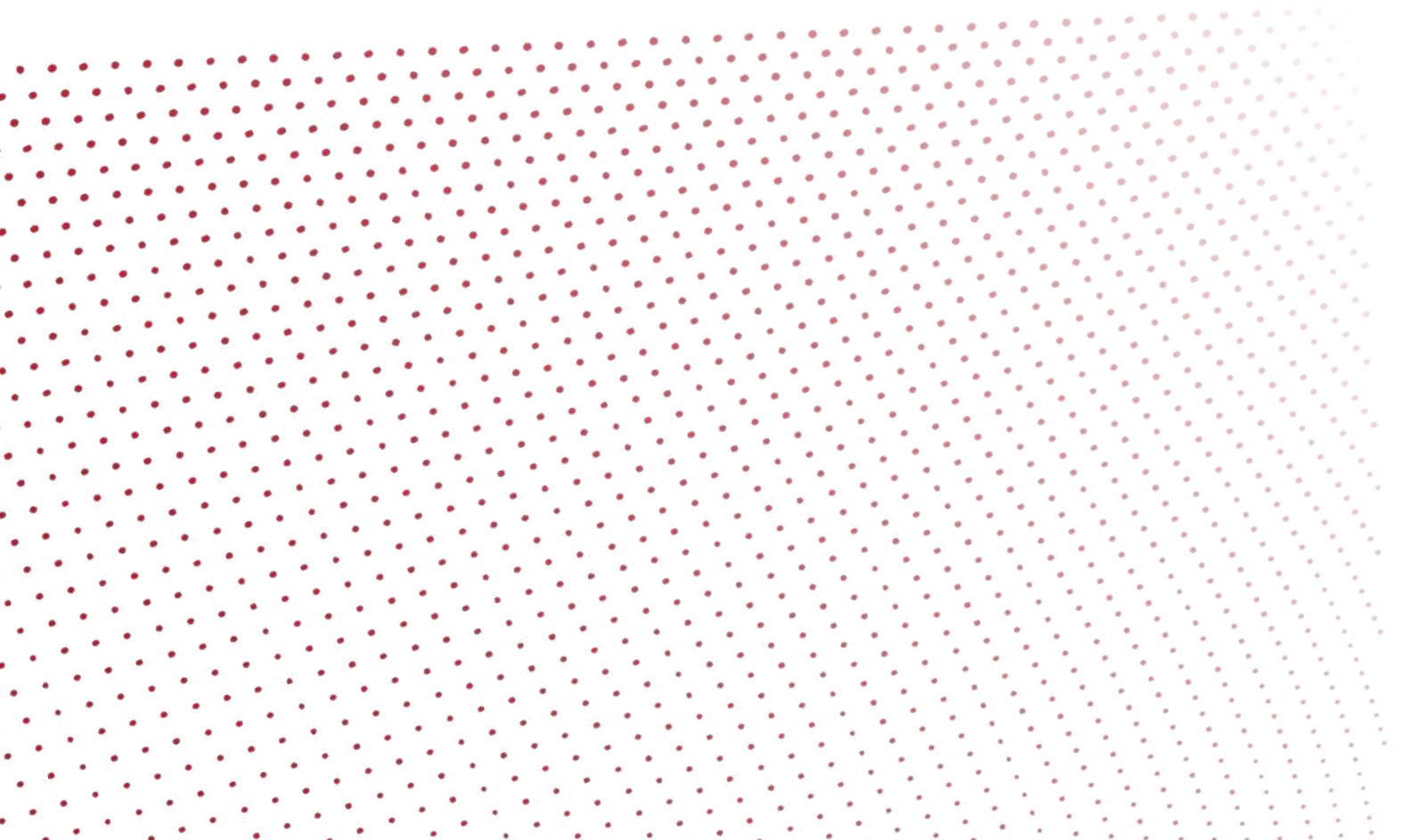
Lead Product Manager, Data Platform

➢ *Help define the product vision and strategy, and define and own the roadmap for the Data Platform teams that power all of our product ecosystem*
➢ *Support a cross-functional team of engineers, designers, and data scientists*

Wealthsimple

Design Roles

The Fintech Job Report

Design

Essential roles for digital companies

The role of a designer can vary a lot as they play a crucial part in many areas of a Fintech company's operations. They can be in charge of creating and iterating the design of a product, producing digital content such as social media posts, videos, infographics or even looking after the User Experience (UX) aspect of the service. Designers play a significant role as, besides the functionalities of the product, the visual aspect of Fintech services and its marketing materials can have an enormous impact on customer perception and in turn acquisition.

Requirements for a design position vary based on the nature of the role as well as seniority; however, typically past professional or project experiences are highly valued. Bachelor degrees in creative disciplines such as Design can be beneficial, but are outweighed by practical experiences, especially in more senior positions. Submitting a portfolio of any relevant work is a common practice.

An interest and knowledge of Fintech is a definite must-have, as a designer should be able to tailor their work to this industry; however, experience working in Fintech, Finance or Technology is not a usual prerequisite. Graduate schemes or internship roles are very rare in Fintech; however, some of the positions do not require extensive professional experience. Students or young professionals who have pursued their designing interest through personal projects can still be eligible to apply for more junior roles.

Designers usually work on multiple projects and often work remotely, so good time management skills and effective communication is essential. Experience using digital designing tools such as Figma, Sketch, Adobe Photoshop or InVision are common requirements. Video creation and editing skills can be of relevance as well.

Design

HARD SKILLS

➢ Digital designing tools (Sketch, Figma, Adobe Photoshop, InVision, Canva Pro...)
➢ Creating and editing videos
➢ Photography
➢ Typography
➢ Microsoft Office Suite
➢ UX/UI

SOFT SKILLS

➢ Excellent collaboration and communication skills
➢ Time management
➢ Organisation
➢ Project management

MINDSET

➢ Creativity
➢ User-centricity
➢ Strategic

EXPERIENCE AND INDUSTRY KNOWLEDGE

➢ Professional or project experience
➢ Portfolio of previous relevant work
➢ A university degree is a rare requirement, however, a bachelor's degree in Design or any comparable creative discipline could be an advantage
➢ An interest in the industry and knowledge of the most recent Fintech trends

Product Designer

|Design

Description

Product Designers partner with other stakeholders, as well as use their designing skills and business knowledge, to execute exceptional design solutions at scale. They work closely with Product Managers, Engineers and UX Writers to deliver great consumer experiences.

Top Skills

- **Modern design tools e.g Figma**
- **Competent in prototyping tools**
- **UX ability and product thinking**

Analysis

This is usually not an entry-level position and requires professional design experience in areas such as consumer facing mobile and web applications. A bachelor's degree in HCl, Design, Architecture or a related field can be a prerequisite. However, most companies assess their candidates based on relevant experiences or projects.

Experience

- Professional design experience
- Have experience in working with multi-disciplinary teams in iterative product development cycles
- Designing tools such as Figma, Sketch etc.
- Bachelor's degree in Design can be beneficial and is sometimes a requirement

Product Designer

- ➢ *Design usable, accessible and engaging user experiences for Visa's digital product line*
- ➢ *Be responsible for developing elegant and simple experiences that help solve complex business and design challenges*

VISA

CFTE

Content Designer

|Design

Description

A Content Designer is in charge of creating digital content such as social media posts, emails, blog assets, infographics or digital assets for websites. However, in Fintech, they are responsible for creating content using principles, frameworks, product flows and in-product messaging across mobile and web products. They need to collaborate with other content designers and use data from consumers and merchants to collaborate on product strategy and deliver on experience design for the brand's products.

Analysis

A position in content design varies from entry level with 2+ years of experience to 8+ years combined experience for more senior roles. Knowledge of digital design tools such as Adobe Photoshop, Illustrator, Sketch or Figma are common. Animation tools like Motion Graphics, Adobe Animate or Sparks are usual prerequisites and are nice to have. Work at a Fintech company can be very fast-paced, so time management skills and the ability to multitask and work on numerous projects is also an important attribute.

Top Skills

- **Sketch, Figma, Photoshop**
- **MS Office Suite**
- **Writing and editing skills**

Experience

- Experience using digital designing tools such as Sketch, Figma, Photoshop, Canva Pro, InVision, Adobe Illustrator
- Previous UX writing work
- Experience managing multiple projects
- Bachelor's degree: Journalism, Communications, Marketing, Design...

Product Content Writer

➤ *Understand how content fits within the overall user experience, the goals and objectives, and figure out how to best create content to meet these*

➤ *Understand the needs of our diverse user base and the impact this has on how content needs to be created and presented*

W WorldRemit

Art Director

|Design

Description

Art Directors are responsible for the look and feel of the company's marketing materials. Ultimately, they are in charge of creating campaigns that have an instant and positive impact on the customers. Designing concepts for the brand's communication with merchants, making digital content such as videos are also common tasks.

Analysis

This is usually not an entry level position and requires experience both from the creative agency side and also the brand side. Art Directors can be often seen collaborating with photographers, directors or set-engineers, so good communication and team working skills are also important. Submission of a portfolio which showcases the candidate's previous projects and work is essential for a role in design.

Top Skills

- **Photoshop, InDesign, Illustrator, Sketch**
- **Videography, photography**
- **Typography**

Experience

- Experience in design (in-house or agency)
- Portfolio of previous work
- Experience with a variety of mediums
- Digital designing tools such as Sketch, Figma, Photoshop, Canva Pro, InVision, Adobe Illustrator

Art Director

➢ *Turn customer insights, marketing goals, and best practices into content that results in increased awareness, growth, and engagement*
➢ *Collaborate cross-functionally on projects across multiple channels and formats including ads, web, video, and animation*

HoneyBook

UX Writer

|Design

Description

A UX Writer improves user experience by working closely with product managers, engineers and product designers to write content for web and mobile with a goal of guiding users through the product in the most effective and intuitive manner. They can also provide strategic and data-driven decisions on high priority projects and create consistent, new content which helps the business reach its objectives.

Top Skills

- **Writing and communication skills**
- **Design processes**
- **UX research methods**

Analysis

Generally, for more entry level positions, 2+ years experience working in UX writing for digital products, apps or websites is required. However, for some senior roles, 5+ years of experience is required. The most fundamental skills of a UX writer is the ability to empathise with users and implement these insights into their work in the form of navigation items or error messages. Being data-driven is also a key part of being a UX Writer, as analysing the impact of the content is equally as important as creating it. Finally, the submission of a portfolio is a common requirement.

Experience

Professional experience working in a similar role for digital products, apps or websites

Understanding of UX, design and usability best practices

Portfolio of previous work (UX writing might be given instead if a sample of previous work is not provided)

Knowledge of digital design tools is an asset, not an usual requirement

UX Writer

➢ *Optimise in-product copy to best reflect user needs and brand experience*
➢ *Drive cohesive product narratives that solve real customer problems*
➢ *Work with multiple stakeholders from different backgrounds to define an in-product voice and tone*

bitpanda

UX Researcher

Description

A UX Researcher's main task is to understand consumers, their motivations, needs and wants. Their insights should be implemented when developing products that put user-centered design at its core. Cross-functional collaboration with engineers is also very common, so besides good team working skills, having general knowledge of technical jargon and concepts is very crucial. Finally, analysing both quantitative and qualitative data is central to the role.

Analysis

Relevant professional experiences as a UX Researcher in a digital company are common prerequisites, however, equivalent skills can be gained through various personal projects as well. A university degree is sometimes required, with the most desirable majors being Design, Psychology, Cognitive Sciences or any other research-intensive course. Knowledge of research methodologies, their weaknesses and scenarios in which they would be applied, is essential across the board.

Top Skills

- **Verbal and written communication**
- **Research methodologies**
- **Survey design and analysis**

Experience

- Past roles in User Experience, Design, Research or any other related field

- Experience working with financial services is an advantage

- Knowledge of various research methodologies and their weaknesses (qualitative interviews, surveys, ideation sessions, ethnographic field research)
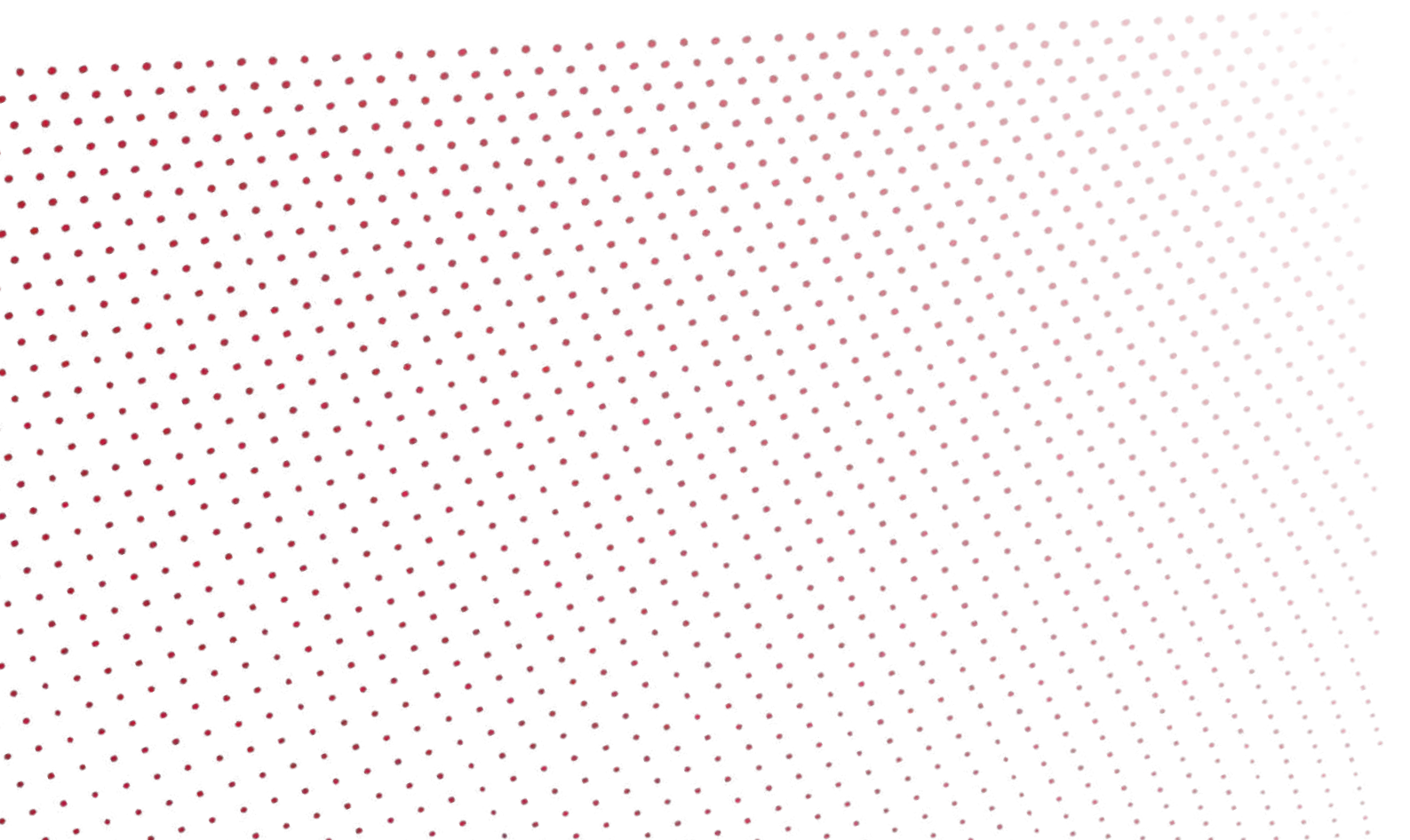
- Testing digital products

Principal User Researcher

➢ *Identify emerging opportunities for improving user experience*
➢ *Build new systems that help us better understand our user experience*
➢ *Identify the root causes of wider customer experience issues and help tackle them*

monzo

Marketing & Communications Roles

The Fintech Job Report

Marketing & Communications

Essential roles for digital companies

The Marketing and Communications team are responsible for the activities that engage with the Fintech's current and potential customers, building a strong relationship with them, as well as promoting the product to a wider audience. The nature of this role can vary greatly, from more creative tasks, such as copywriting, creating digital marketing campaigns and materials, to more analytical tasks, such as designing marketing automation flows or CRM integration.

Typically, previous extracurricular or professional experiences in a similar position is required. A bachelor's degree in Marketing, Communications, or any comparable field can be an asset; however, an academic qualification is seldom necessary. As you progress in your career and aim for more senior positions, these qualifications will become less important. There might not be many internship or graduate schemes available in Fintech; however, some of the positions do not require extensive professional experience in the field. Past experiences with Fintech, Finance or Technology are favoured although, a proven interest and passion for the industry is usually substantial, as a familiarity with Fintech will ultimately help you to tailor your work to the right audience.

Communications, and especially marketing, are disciplines that require both creativity and technical skills. Typical requirements are strong writing and editing skills, excellent knowledge of marketing automation tools, web analytics, Microsoft Suite, Sketch or Adobe Creative Suite. For some positions, technical skills such as HTML/CSS or CRM tools like Braze are prerequisites. Finally, soft skills such as effective communication, good presentation skills and cross-functional collaboration are highly desirable.

Marketing & Communications

HARD SKILLS

➢ Strong and flexible writing and copywriting skills
➢ Ability to write and create for multiple channels
➢ Marketing automation
➢ Web analytics
➢ Adobe Creative Suite
➢ Microsoft Suite

SOFT SKILLS

➢ Communication
➢ Collaboration in team and cross-functionally
➢ Presentation skills
➢ Multi-tasking

MINDSET

➢ Creative
➢ Analytical
➢ Customer-centric
➢ Attention to detail
➢ Ability to deal with ambiguity

EXPERIENCE AND INDUSTRY KNOWLEDGE

➢ Project or professional experience
➢ Portfolio or example of previous work
➢ Bachelor's degree in Marketing or Communications can be an asset; however, not necessary
➢ Understanding of Fintech and the most important trends of the industry

Growth Marketer

|Marketing & Communications

Description

The role of a growth marketer is becoming increasingly more relevant in Fintech. Unlike traditional marketers, who focus just on the top of the funnel, growth marketers focus on the entire funnel and engage with the entire customer lifecycle in an effort to improve conversion rates.

Growth marketing is also all about iterating, experimenting and adapting to the changing preferences of the customer.

Analysis

This is typically not an entry-level position and requires previous professional experiences in a similar role. Growth marketing is a highly analytical and data-driven for this reason, methods such as A/B testing are also commonly used.

Given the strategic nature of the role, cross-functional collaboration is also very common. As a growth marketer, you can expect to work with teams which work on different aspects of the business, such as Product or Sales.

Top Skills

- A/B testing
- Data analysis
- Conversion rate optimisation

Experience

- Relevant professional experience in a similar role
- Experience with the whole marketing process (ideation, design, execution and performance analysis)
- Data visualisation and analysis
- Passion for industry and knowledge of relevant Fintech sectors

Growth Marketing Manager

➢ *Proactively identify channel optimisation and growth opportunities, surfacing dependencies and blockers to the growth marketing team and cross-functional stakeholders*
➢ *Partner with internal and external creative teams to advance a creative learning agenda*

coinbase

Communications

Description

The Communications team is responsible for driving awareness of the company to generate demand and revenue. Those with fewer years of experience assist with press lists, briefing documents and blog posts.

Senior managerial roles work closely with company management to drive corporate communications. They also work on content marketing strategies and are in charge of ensuring that the company has a strong presence in business, tech and financial media outlets.

Analysis

Prerequisites for this role will vary depending on seniority, however, having a relevant professional background is standard. For entry-level positions, these skills can be gained through extracurricular activities or projects. A bachelor's degree in communications or journalism could be an asset during the application process, however, it usually isn't a requirement.

Top Skills

- **Copywriting**
- **Writing and editing skills**
- **Microsoft Office Suite**

Experience

- Relevant experience in a PR agency or an in-house communications team
- Understanding of trends in technology/fintech communications
- Creating compelling and bold content
- Experience with various communication channels
- Relevant degrees: Communications, Journalism

Communications Manager

- ➢ *Develop a media strategy that will ensure Ramp becomes recognised as a leader in fintech*
- ➢ *Manage relationship with our external PR agency and build brand awareness*

ramp

Copywriter

Description

Copywriting plays a crucial role in developing ideas and marketing communications. Such writing is used for channels like apps, emails and in performance marketing such as Facebook and Google Ads.

Copywriters tend to work alongside designers, marketing managers and PR specialists, therefore, cross-functional collaboration and effective communication are important skills for this role. This role is often remote, so effective time management is also essential.

Analysis

Copywriting is seldom an entry-level position in FinTech, therefore, previous professional experience in the field is usually required. An interest in UX and UX-writing is also beneficial. A university degree is not a common requirement, however, degrees in essay-based degrees such as English or History might be an asset. Instead of academic qualifications, employers will typically ask for examples of previous work. Finally, knowledge and interest in Fintech is highly desirable.

Top Skills

- Flexible writing style
- Knowledge of multiple channels
- Strategic and tactical communication

Experience

- Copywriting experience for Technology, Fintech or Financial Services companies
- Experience writing for various channels and formats
- Cross-functional collaboration as well as independent work
- Managing multiple projects at once

Copywriter

➢ *Collaborate with our in-house creative team to develop new marketing campaigns*
➢ *Assist with writing corporate emails to employees, clients, and leads*
➢ *Research and write articles on Heart & Hustle, the SpotOn blog*

SpotOn

CRM

Description

Integrating Fintech with CRM is crucial to improve workflow efficiency and customer intelligence. CRM supports various business functions and improves pipeline visibility with use of the correct technology and marketing automation tools. Such activities within CRM include working on marketing campaigns and collaborating with growth teams design. Those with more experience tend to focus more on data and CRM analytics.

Analysis

Typically, a minimum of 2-3 years experience of working with CRM & Marketing Automation is required as well as a BA degree. A bachelor's degree in Information Technology, Business and Marketing or any other related fields is an advantage but fundamentally, a university degree is required regardless of the discipline.

Top Skills

- **CRM tools (Braze, SFMC…)**
- **CRM Analytics**
- **A/B testing and other analytics tools**

Experience

- Relevant CRM experience
- Basic HTML, CSS, SQL is a plus
- Experience with A/B testing
- CRM tools: Braze, SFMC/ExactTarget, Adobe/Marketo, CheetahMail, Dotdigital, Selligent, Hubspot
- CMS tools: Adobe, WordPress, Hubspot
- Bachelor's degree

Senior CRM Tech Manager

- ➢ *Setting up, manage and monitor customer segments, marketing and transactional messaging*
- ➢ *Technical implementation of email, push, weblayers and in-app messages*
- ➢ *Maximise 3rd party relationships to drive CRM platform innovation*

raisin.

Performance Marketing

|Marketing & Communications

Description

Performance marketing involves executing and measuring digital marketing campaigns across various channels including social advertising, emails, or editorial articles to drive acquisition and new user growth. Performance marketing involves collaborating with those in Product, Engineering, and Designers to develop strategies to support the company's business and marketing goals.

Analysis

Prerequisites for performance marketing include at least 3+ years of experience designing for marketing campaigns with a Bachelor's degree or equivalent practical experience. Those in performance marketing have a strong understanding of analytics, testings and metrics, as well as a good knowledge of other markets.

Top Skills

- **Sketch & the Adobe Creative Suite**
- **UX & design fundamentals**
- **Web analytics**

Experience

- Extensive marketing experience
- Working cross-functionally
- Using both digital and offline channels
- Experience working for a Fintech or high-growth company
- Bachelor's degree in Marketing or equivalent subjects could be an asset

Growth Marketing Manager

- ➢ *Recruit, close, and coach influencers to create native content that drives massive results*
- ➢ *Lead performance marketing campaigns from idea to reporting across the acquisition, activation, and retention funnel*

Chipper

Marketing Automation

|Marketing & Communications

Description

This unique role involves designing and implementing marketing automation flows across multiple channels. The goal is to engage users at all stages of the user journey i.e onboarding, activation and loyalty. Typical daily tasks might include: creating or monitoring reports on lead creation, improving the demand generation process or ensuring and maintaining data quality.

Analysis

Prerequisites for entry level positions include 3+ years experience working within CRM & Marketing Automation and other analytical tools to ensure customer understanding and campaign results. For managerial roles, 5+ years of experience is usually required. A Bachelor's degree with a focus in Marketing, Information Systems is desirable but any discipline is acceptable.

Top Skills

- **Marketing automation tools (Braze, Marketo…)**
- **Google Analytics, Salesforce**
- **HTML/CSS knowledge**

Experience

- Experience working with CRM or marketing automation
- A/B multivariate testing
- CMS platforms
- Understanding of digital marketing
- Bachelor's degree in Marketing or Informations Systems might be required, however is not always necessary
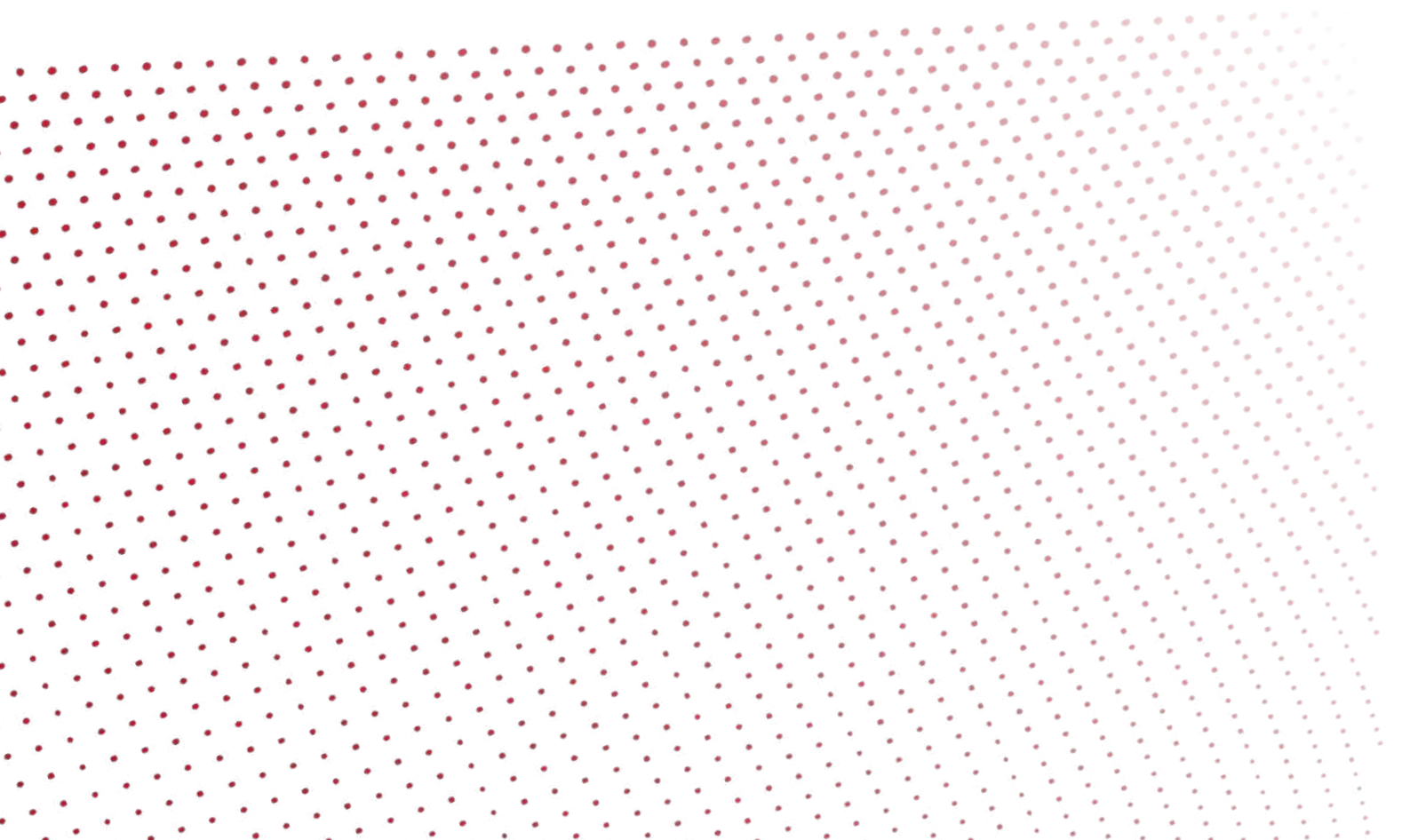
Marketing Automation Manager

- ➤ *Work with key stakeholders to develop new processes in Marketo*
- ➤ *Monitor and improve data flow in Marketo and between Marketo and Salesforce*
- ➤ *Monitor data quality in Marketo and work on data clean-up*

Ui Path™

Sales & Business Development Roles

The Fintech Job Report

Sales & Business Development

Essential roles for digital companies

While Sales and Business Development roles are common in traditional banking sectors and technology companies, they play a vital role in Fintech companies, especially when it comes to those servicing niche markets.

These roles involve conducting thorough research on leads, engaging in proactive outreach, developing extensive knowledge of niche markets, taking on other key activities to help effectively qualify leads and growing company revenue. Day-to-day responsibilities of individuals in these positions include tracking new market trends, making product recommendations, proposing strategic partnerships, maintaining client relationships, as well as being involved in long-term growth strategies.

Individuals working in sales and business development do not need any formal training, however, having a proactive mindset and willingness to learn are fundamental traits. Having a formal university education is usually not necessary, although, some companies may look for individuals with a sales or marketing background. For more senior positions, 5-15 years of experience in the field are required.

Typical skills required in Sales and Business Development include: knowledge of B2B and B2C sales tactics, strong communication and interpersonal skills, as well as extensive knowledge of the company's products and services. Writing reports, presenting to clients and internal management is also very common, therefore, having good presentation and writing skills can also be assets for these types of positions. Finally, curiosity and the ability to keep track of the new advancements in Fintech, persuasion and persistence are highly valued as well.

Sales & Business Development

HARD SKILLS

➢ Technical skills for software such as CRM, Collaboration software
➢ Sales and marketing

SOFT SKILLS

➢ Cross functional collaboration
➢ Extensive knowledge on products and services
➢ Time management skills
➢ Communication and interpersonal skills
➢ Negotiation skills

MINDSET

➢ Entrepreneurial mindset
➢ Curiosity mindset
➢ Proactive

EXPERIENCE AND INDUSTRY KNOWLEDGE

➢ No formal education/ sales and marketing background/ Advanced degree such as masters, PhD
➢ Experience with B2B/B2C sales
➢ Software such as CRM databases, communication and collaboration software
➢ A deep understanding of the industry and the product

Enterprise Sales

|Sales & Business Development

Description

Enterprise Sales within Fintech involves generating new business opportunities and identifying specific prospects and partners to approach. Individuals in this role are also in charge of communicating the specific value proposition for their business to establish long-term successful partners. This is essentially a Sales position that involves large-scale corporate solutions.

Analysis

This is often not an entry level position, as some roles require 8 years or more of experience in a role selling complex enterprise software, technical infrastructure or a financial service. Experience in payments is also desirable and those working in enterprise sales tend to have an extensive network in retail banking or automotive financing industries.

Top Skills

- **Collaborative skills**
- **Sales and marketing**
- **Cloud, CDN, IaaS Pipeline reporting, RFP proposals**

Experience

- Experience in SaaS, IaaS, or PaaS sales
- Experience working with customers within a relevant industry
- Sales experience
- Demonstrated ability in hitting sales targets consecutively
- Experience with sales cycles

Enterprise Sales

- ➢ *Acquiring merchants with multiple outlets*
- ➢ *Do presentation, follow-up, delivering demo of the solutions, negotiations and closing deals*
- ➢ *To be the face of MOKA and GoStore to merchants to build strong rapport, partnership and relationship*

gojek

Business Development

Description

Business Development revolves around building relationships with prospective customers, networking with partners and generating new opportunities for the company.

Unlike sales, those working within Business Development tend to focus on the long term goals rather than the short term ones. There tends to be a common misconception that Business Development and Sales are the two different terms for the same jobs, specifically in Fintech startups.

Analysis

This is an entry level position as a minimum of 1-3 years of experience in Sales Development, Lead Generation or Sales is required. For Business Ops, more experience is required (3-4 years). Prerequisites include a Bachelor's degree and a proven track record of exceeding high volume opportunity growth sales quotas in hyper-growth environments.

Top Skills

- **Sales & marketing**
- **Software experience**
- **Communication skills**

Experience

- Communication
- Commercial acumen
- Experience in Sales Development, Lead Generation or Sales
- Proven track record of exceeding high-volume opportunity generation/sales quotas in hyper-growth, goal-focused environments

Business Development Representative

- ➤ *Build opportunity pipeline by identifying key decision makers within target accounts using internal sales tools and other publicly available information*
- ➤ *Meet all sales and performance objectives including daily activity target, monthly meeting, and sales qualified leads quota*

bill.com™

Sales Engineer

| Sales & Business Development

Description

Sales Engineers are responsible for providing technical leadership, consultation and guidance for users as well as implementing the company's products and solutions to other businesses.

Sales engineers often bridge the gap between product development and sales as it is necessary for them to be able to explain highly technical concepts and functions to sales representatives and potential customers in a user-friendly and relatable way.

Analysis

Typically, 3+ years experience in eCommerce, Fintech or in a payments industry is required and experience working in a technical or commercial client-facing role. Sales Engineers also collaborate with those working in Product, Sales, IT & Operations. Some companies may prefer a Bachelor's in Engineering, Computer Science or other related fields of study or educational backgrounds in science or businesses with relevant work experience.

Top Skills

- **B2B sales experience**
- **Communication Skills**
- **Web services/ API's and system integration methods**

Experience

- BSc or MSc in STEM field
- Tech background or product background with technical depth
- Written and verbal communication skills
- Experience in sales and marketing
- Experience working in Fintech, Start-up is advantageous

Analyst – Sales Engineer

➢ *Develop and maintain knowledge of Cybersource payment management platform solutions*
➢ *Generate and deliver solution presentations and product demonstrations in a customer-facing environment to a range of audiences including executives and engineers*

VISA

Partner Sales

|Sales & Business Development

Description

For Partner Sales, an experienced background in developing strategy, identifying partners, negotiating agreements and rapidly scaling partnerships is normally required. The main role is to team with other key business partners and global systems integrators to increase revenue and customer success.

Analysis

Prerequisites include analytical skills, partner sales experience, ability to work cross functionally, experience within a B2B Sales environment and knowledgeable about financial services / financial markets.

A bachelor's degree is sometimes required, however, having previous relevant experience in a professional environment tends to be the main priority for employers.

Top Skills

- **SQL and Excel**
- **Sales experience with digital products**
- **Strong interpersonal skills**

Experience

- Understanding of financial services sector

- Experience corresponding with both potential partners and final clients: presenting the proposition, describing the platform and how that could be an asset for the partners and the end users

- Experience in business development / sales

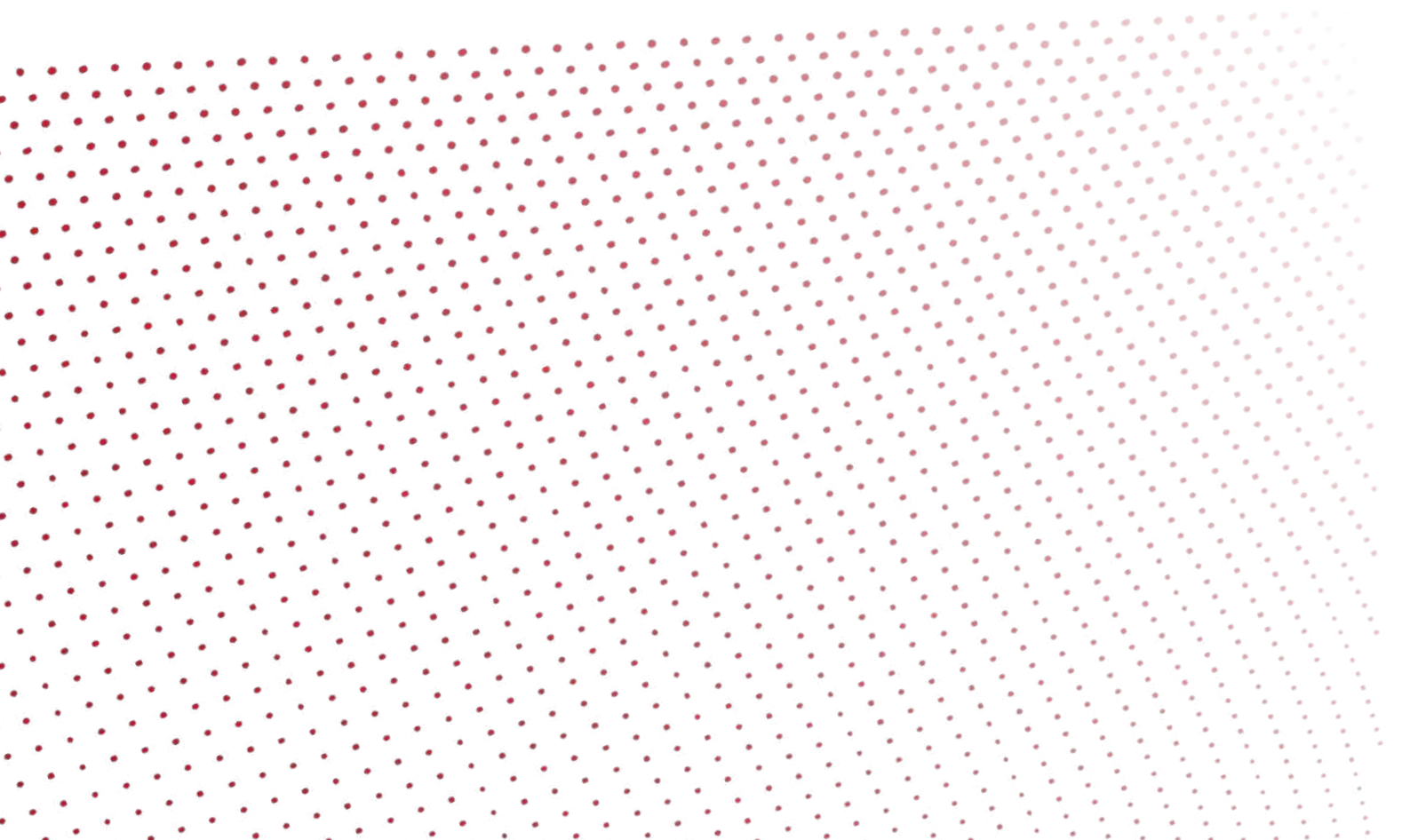- Bachelor's degree or equivalent is preferred

Partner, sales

- ➢ *Achieve regional pipeline and revenue targets and other key objectives.*
- ➢ *Develop a plan to team with other key business partners and global systems integrators to maximise revenue and customer success with alliances.*

Ui Path™

Partnership Roles

The Fintech Job Report

Partnerships

Essential roles for digital companies

This is a new role that has emerged in banks and Fintech companies. Individuals holding these positions are in charge of helping with customer acquisition or the delivery of a product or service. Typically, they are highly experienced in related roles such as Sales, Marketing or Business Development.

Since this is a relatively new position, little to no formal training is required. Some companies may accept candidates with limited experiences for the more entry-level positions. When it comes to the more senior or managerial position, 2-10 years of experience is desirable. A bachelor's degree in business administration or a similar field is sometimes a prerequisite.

Partnerships roles are essential and with the growth of Fintech industry, the demand for them is growing rapidly as well. Primary responsibilities for these roles might include; developing and executing strategic and referral relationships contributing to the company's growth, identifying new business opportunities aligned with the organisation's short-term and long-term goals, engaging with leads to promote the generation of revenue or identifying M&A targets within the key focus areas and creating recommendation. They are also in charge of continually analysing the market, competitive landscape or industry tends to identify market opportunities for the Fintech company.

Partnerships

HARD SKILLS

- ➢ Project/product management
- ➢ Experience in technology and industry software such as salesforce
- ➢ Business development
- ➢ Sales
- ➢ Account management

SOFT SKILLS

- ➢ Analytical skills
- ➢ Cross functional collaboration
- ➢ Communication and interpersonal skills

MINDSET

- ➢ Team player
- ➢ Proactive
- ➢ Organisational and planning skills
- ➢ Entrepreneurial mindset
- ➢ Ability to deal with uncertainty

EXPERIENCE AND INDUSTRY KNOWLEDGE

- ➢ Background in marketing, project/product management, business development, sales, account management or similar roles
- ➢ Bachelor's degree in business
- ➢ A thorough understanding of the Fintech industry and the company's product

Sales Partnership

Description

A Sale Partnership (representative) maintains and registers leads, while managing partner opportunities. Flawless execution of commercial partnerships is key to the success of young Fintech companies, so a Sales Partnership representative needs to show a remarkable entrepreneurial spirit to build and drive relationships with partners.

Top Skills

- **Marketing planning**
- **Partner program management**
- **Cross-functional collaboration**

Analysis

Previous relevant experience includes sales experience, in particular, within the partner sector. Great communication skills are essential as well as the ability to clearly present the firm's brand. In order to understand and sell the product of the Fintech company, some technical skills may be required. Regional languages constitute to a further advantage.

Experience

- Experience in sales, business development, marketing or entrepreneurship
- Experience in marketing planning
- Experience in strategic planning and implementation
- Understanding of financial services or Fintech sector
- Bachelor's degree or equivalent is preferred in Finance or Sales

Partnerships manager – Sales

- ➢ *Initiating and developing commercial relationships with a variety of strategic partners for Adyen*
- ➢ *Driving partner recommendations and referrals that lead to new business wins*
- ➢ *Attending partner events to promote Adyen's solutions*

adyen

Strategic Partnership

|Partnerships

Description

A Strategic Partnership Manager identifies and builds relationships with partners such as Financial Institutions/ Fintech/Tech with the goal of growing revenue. These partnerships are often targeted and created in strategic sectors for the company. This role is especially crucial for Fintech companies that have a business model that requires a network effect such as platforms.

Analysis

Previous relevant experience includes working for a Financial Institution or a Network with a focus in the B2B market and other Fintech companies that have a focus on B2B. Crucial skills for this position include strong analytical skills, ability to handle complex deals that involve multiple parties as well as relationships/project management.

Top Skills

- **Finance experience**
- **Marketing analytics**
- **Interpersonal skills**

Experience

- Demonstrated and proven sales results
- Experience in financial services or consumer finance
- Experience working in large organisations across different business groups such as marketing, sales, channel, services, development, and product management to drive results
- Experience selling a B2B payment

Marketing Manager, Strategic Partnerships

➢ *Develop and execute collaborative partner marketing campaigns*
➢ *Create succinct strategies, plans and tools to enable both our internal sales team and our partner sales team to sell these partnership integrations successfully*

Klarna.

Marketing Partnership

|Partnerships

Description

A Marketing Partnership (representative) leads key growth and consumer brand partnership initiatives as a member of a team, responsible for establishing relationships that grow brand awareness and ultimately customer base. In this role, one works closely with divisions such as Product, Data, Engineering, Marketing and Communications and Sales.

Analysis

Relevant experience for this role includes Marketing Manager, Brand Partnership Manager and Business Development Strategist in Tech or Consulting, ideally in regulated industries. Deep understanding of the Fintech firms product is also a requirement while crucial skills for this role are communication, leadership and negotiation. An existing strong network of go-to people is often preferred as well as additional languages.

Top Skills

- **Brand partnerships**
- **Marketing planning**
- **Cross functional work**

Experience

- Ability to lead multi-stakeholder groups and effectively utilise resources and relationships to drive results

- Experience in payments a plus - comfort and interest in becoming an expert in new industries a must

- Bachelor's degree or equivalent is preferred

- Proven success in both B2B and B2C marketing environments

Senior Manager, Partner Marketing, EMEA

➢ *Work closely with the EMEA sales and field marketing teams to create opportunities and build partner value propositions*
➢ *Communicate regularly with partners to inform them of platform updates, promotions or joint marketing resources and education*

Ui Path™

Risk & Compliance Roles

The Fintech Job Report

Risk & Compliance

Essential roles for digital companies

Risk & Compliance plays an important role in companies operating in any industry, including Fintech. This division is responsible for managing risks and aligning the company's operations with any relevant regulatory requirements and policies in the financial industry.

Individuals in these roles should have substantial experiences handling regulatory and legal issues related to Fintech and Financial Services. Additionally, having a strong foundation of legal knowledge and an understanding of regulatory frameworks, licensing and applications, compliance and enforcement matters or privacy and cybersecurity is crucial in making sure that risk is managed appropriately.

Risk & compliance roles typically require a bachelor's degree in Law and about 5-15 years of experience for more senior positions. For entry level roles and internships, an ongoing bachelor's degree is acceptable.

Specific responsibilities for this role include researching regulatory frameworks, monitoring and updating internal policies, KYC and AML policies in line with the relevant regulations, conducting relevant screening for clients and employees, as well as keeping up-to-date with relevant news related to both the regulatory bodies and the Fintech industry.

Risk & Compliance

HARD SKILLS

- ➢ AML legislation + regulation
- ➢ Database operations
- ➢ Finance operations

SOFT SKILLS

- ➢ Interpersonal skills
- ➢ Business acumen is encouraged
- ➢ Cross functional collaboration
- ➢ Active listening skills
- ➢ Written and verbal communication
- ➢ Multi-tasking and time management

MINDSET

- ➢ Learner mindset
- ➢ Proactive
- ➢ Identification and prevention of risk
- ➢ Forward thinker
- ➢ Analytical and detail oriented

EXPERIENCE AND INDUSTRY KNOWLEDGE

- ➢ Experience in different regulatory frameworks both nationally and internationally
- ➢ Bachelor's degree in law/ advanced degree such as masters or PhD
- ➢ Fintech acumen and knowledge of the regulatory space

Compliance Officer

|Risk & Compliance

Description

Compliance officers research and communicate compliance standards to ensure that organisation's operations meet them. Other areas of responsibility include but are not limited to: liaison with law enforcement and regulatory agencies, monitoring of prohibited activities and deployment of tools to assess compliance gaps.

Top Skills

- **Regulatory regional expertise**
- **Database operations**
- **Investigative skills**

Analysis

In Fintech companies, this role is becoming increasingly important given the regulatory pressure of regulators worldwide and it's part in Risk and Compliance. Compared to pure Finance companies, a compliance analyst working in Fintech may work closely with the Engineering or Data department to implement automated compliance tools. Hence, an interest and passion for technology holds great importance.

Experience

Experience working with state and/or federal regulators and agencies (i.e., FinCEN)

Certified Anti-Money Laundering Specialist (CAMS) and/or Certified Regulatory Compliance Manager (CRCM)

Economics, accounting, finance, lending, risk

Fraud principles and practices

Senior Compliance Analyst

➢ *Review and investigation of escalations in relation to AML, CTF and fraud monitoring as well as potential sanctions violations*
➢ *Work with clients to understand their product design and parameters, perform KYB/KYC due diligence, customer onboarding, AML risk assessment*

NIUM

Risk Intelligence Engineer

|Risk & Compliance

Description

Risk Intelligence Data Engineers assist with the creation of a scalable and sustainable Risk Intelligence Data Architecture to support business requirements. They often interact with the Business Intelligence team to provide insights aimed at developing new business intelligence solutions. In Fintech companies they often work in teams such as Credit, Risk or Compliance.

Analysis

Previous relevant work experience includes working on large scalable database platforms as well as designing and implementing data models specifically for Fintech and Financial Services. Strong technical skills are a strict requirement, moreover good time management and organisational skills. This is typically not an entry level position.

Top Skills

- **Big Data tools (Spark, Kafka, Hive, NiFi)**
- **Database operations**
- **Proactivity**

Experience

Software engineering experience

Understanding of data & how to design data models for Payments, Fintech, Financial Services

Programming with Hadoop, Hive, Scala/Spark, Python and SQL (MPP database, Google Cloud Platform a plus)

Risk Intelligence Engineer

➢ *Proposing and implementing product ideas that directly reduce Stripe's risk exposure*
➢ *Building live Stripe systems that interface with ML models to make risk decisions, and enact interventions and mitigations to protect Stripe from losses*

stripe

Privacy & Compliance Engineer

|Risk & Compliance

Description

Privacy and Compliance Engineers implement compliance solutions that may be needed to comply with Data Privacy regulations. This role is common especially in Fintech companies covering Insurance or in environments where Data Privacy rules have been widely implemented.

Top Skills

- **Privacy legal frameworks and tech issues**
- **Security or Privacy experience**
- **Collaboration**

Analysis

This is not an entry level position and requires previous experience in software engineering that allowed for great exposures to a variety of programming languages. Passion for security, privacy and compliance or experience in highly regulated industries are often an advantage. The ability to understand Data Privacy regulations constitutes to an advantage.

Experience

Experience working on privacy solutions in an engineering capacity (e.g. tracker blocker, password manager, or similar technology

Deep understanding of web technologies, how they can be exploited and how they can be used to prevent against exploits

Deep technical understanding of online privacy threats and the existing solution space to protect against them

Senior security engineer

➢ *Working with a variety of technologies, and have increasingly impactful accomplishments*
➢ *Using your technical skills to automate and engineer solutions to manual processes, is energising for you*

oscar

Fraud Officer

|Risk & Compliance

Description

Fraud officers investigate cases of frauds (internally or with clients) as well as work with the Product team to implement anti-fraud solutions where relevant. In Fintech companies this is a crucial role to comply with regulations and avoid reputational damages for companies that are typically building up their reputation. In addition, in order to identify fraud efficiently basic coding skills are required to develop automated solutions.

Analysis

Attention to details, communication skill, strong ethical standards and good data analytics abilities are crucial for this role. For this role, relevant experience can be acquired in Banking, or in general, Fraud related roles. Common degrees include Mathematics, Economics, Engineering or Finance.

Top Skills

- **Database operations**
- **Experience with regulatory agencies**
- **Cross functional collaboration**

Experience

Experienced fraud investigator

Working knowledge of Cifas and SIRA; and awareness of current fraud trends

Bachelor's degree or equivalent is preferred in Economics, Maths, Engineering

Sound technical knowledge of fraud prevention, tools and strategies

Senior Analyst – Fraud

➢ *Use statistical analysis tools and techniques to develop automated fraud detection and real time decisioning strategies*
➢ *Collaborate with date scientists to build and implement fraud pattern models*

Klarna.

AML Officer

Description

An Anti-Money Laundering officer implements the company AML policy to ensure that the company is not exposed to criminal risk by inadvertently facilitating financial crime. This role, often required by law, is crucial for Fintech companies that often aim to hire experienced AML given that their core business might be easily used with bad intentions.

Analysis

Fintech companies are looking for AML officers with relevant experience in the Finance industry but also capable of implementing automated and data-driven processes. AML officers need to be able to clearly explain AML compliance while developing mitigation strategies.

Communication and critical thinking skills are crucial for this role that is extremely valuable for Fintech companies that are often working with new technology, such as blockchain.

Top Skills

- **AML legislation and regulations**
- **Money laundering expertise**
- **Communication**

Experience

Experience in an AML-related role or equivalent

Awareness of financial service firms obligations in respect of financial crime prevention

Advanced knowledge of relevant AML,CTF, OFAC,ABC and NACHA rules and regulations

CAMS or other relevant professional qualifications

AML officer

- ➢ *Staying up to date on regulatory and policy developments relevant to Fintech*
- ➢ *Developing risk assessments, reporting, training and transaction monitoring*
- ➢ *Working collaboratively with cross-functional tools to develop creative solutions to complex challenges*

PLAID

Financial Crime Officer

|Risk & Compliance

Description

Financial Crime Officers identify, assess and mitigate financial crime risks. They assist in the development of mitigation solutions while collaborating with the Compliance officer, Legal Department and Product Management team. As for the Compliance officer, Financial Crime team heads often collaborate with external stakeholders such as Regulators of Government authorities. In Fintech companies this role often requires strong technical skills especially when it comes to databases or Data Analysis.

Analysis

Previous relevant experience includes working for regulated financial institutions within Crimes or Compliance teams while basic programming skills are often a prerequisite. The ability to communicate effectively is also crucial for a role connected with multiple teams within the firm. Good managerial skills is also very important in order to identify and mitigate risks in a timely manner.

Top Skills

- AML legislation and regulations
- Risk Identification Capabilities
- Integrity

Experience

- Worked in other Fintech's or innovative Financial Institutions

- Experience in BSA/AML regulations and Financial Crime Compliance

- Prior transaction monitoring & surveillance investigations experience in anti-money laundering (AML), counter-terrorism, anti-bribery, and/or anti-fraud experience

Financial Crime Analyst

- ➢ *Working independently within the AML policy framework to determine priorities and meet deadlines*
- ➢ *Keep update of changes to mobile payments industry, financial crime trends and regulatory requirements*

Chipper

Cyber Fraud Investigator

|Risk & Compliance

Description

A Cyber Fraud investigator conducts activities aimed at fighting cyber crimes which could impact clients and employees. These include identifying cyber risks and threats, proactively monitoring potential vulnerabilities, providing enterprise threat analysis and actionable intelligence for enterprise risk education. In Fintech companies, this is a crucial role given that the product is typically hosted in a digital environment.

Analysis

Typically this role requires at least 3 years of relevant experience in the Information Security field, proficiency in data analysis and databases, knowledge of security frameworks, network infrastructure and AML regulations.

Tech skills and the ability to communicate effectively at multiple levels are crucial skills for this role. Due to very frequent cyber-attacks, cyber fraud investigation is a role that helps protect the company reputation and credibility with external stakeholders.

Top Skills

- **SQL, Tableau, Excel**
- **AML legislation and regulations**
- **Detail-oriented**

Experience

- Experience in fraud/AML, internal fraud/insider abuse and cyber crimes
- Ability to apply analytical, technical, statistical and quantitative skills to tackle problems
- Proficiency in extracting and processing data using SQL
- Scripting languages, Excel or Tableau for data visualisation and reporting

Internal Fraud Investigator

- ➢ *Investigate cybercrime, complex fraud/AML, internal fraud/insider abuse, and/or high profile events*
- ➢ *Working with data acquisition and forensic examination*
- ➢ *Working with Advanced data query and analysis skills (SQL, SAS, Teradata, Hadoop…)*

PayPal

Regulatory Policy Officer

|Risk & Compliance

Description

Regulatory Policy Officers identify compliance obligations based on financial regulations. In certain circumstances, they liaise with external stakeholders such as regulators. Fintech companies often do not have the necessary know-how when it comes to the regulatory environment, hence this role is crucial to their success and competitiveness. In addition, the new business model of Fintech companies generates challenges when it comes to the interpretation of regulations.

Analysis

Previous banking experience is often a strict requirement, while crucial to this role is the ability to think critically, pay attention to details and network with relevant stakeholders. Self-driven individuals are usually preferred especially given the dynamic nature of Fintech firms.

Top Skills

- **Regulatory frameworks**
- **Financial services knowledge**
- **Communication skills**

Experience

Financial licensing, AML, CTF and Sanctions

Subject matter expert in regulatory processes, laws and regulations

Experience of both the informal and formal aspects of how regulatory policy is shaped and developed

Experience in a fast paced environment

Regulatory Compliance Officer

➢ *Identify compliance obligations based on financial obligation*
➢ *Translate identified obligations into relevant policies and procedures*
➢ *Represent compliance and regulatory to establish regulatory strategies that align with global objectives*

adyen

Technical Program Manager

|Risk & Compliance

Description

A Technical Product Manager manages cross-functional product security projects while developing and improving Compliance Program documentation procedures. In Fintech companies, one of the roles a Technical Programme Manager holds is to reduce the Compliance burden for Engineers while partnering with cross-functional teams within Engineering, Risk And Compliance, Product and Finance.

Analysis

Relevant experience includes working within regulated environments in security related technical roles. Technical skills include knowledge of cloud infrastructure, coding and various operating systems. Communication and organisational skills are crucial for this role that needs to balance internal engineering processes, business needs, and external audit requirements.

Top Skills

- **Product Security experience**
- **Program management**
- **Cross functional collaboration**

Experience

- Technical program management or similar experience
- Experience in product management or engineering roles preferred
- Solid technical foundation and ability to master new technical concepts and technologies quickly
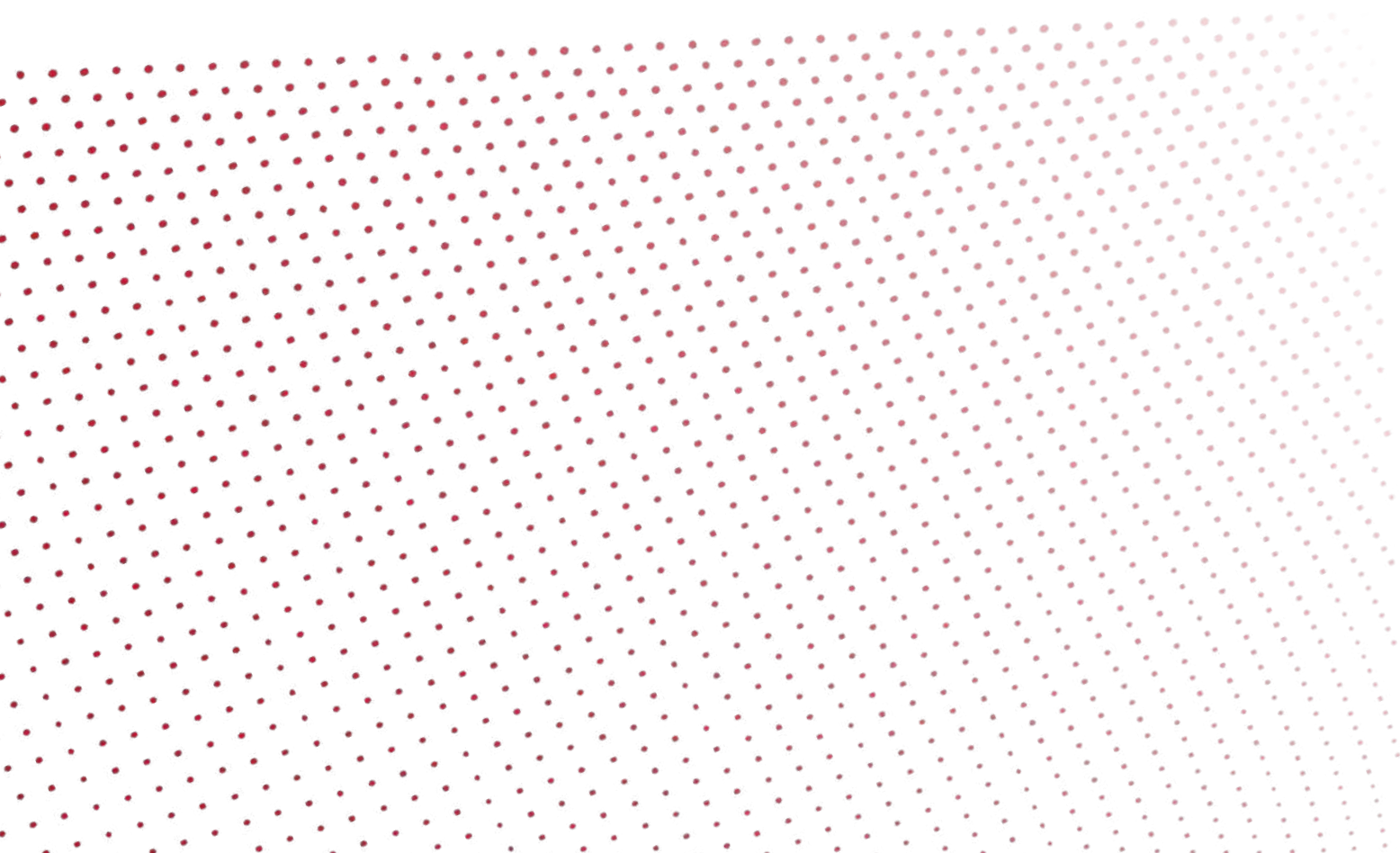
Technical Program Manager, Risk Product

➢ *Partner with portfolio analytics team and product managers to reduce the financial risk profile of established products*
➢ *Manage technology programs and gather project requirements for shipping of impactful and reliable products and platforms*

Square

Core Business Finance Roles

The Fintech Job Report

Core Business Finance

Essential roles for digital companies

The Core Business Finance section encompasses jobs that can be typically found in traditional financial institutions. These roles are directly involved in the core activities of the Fintech company. This is a broad category, and the types of roles vary based on the type of the organisation and their specific operations (insurance, payments, banking, wealth management…). Surprisingly, based on our research, there are not a lot of core business finance roles in Fintech, especially in comparison to the more technical roles such as engineering. Technology has automated and replaced a lot of key financial processes and therefore, not as many people are required to handle these types of tasks.

On average, these are not many entry level positions and they require some experience in the same comparable role. Graduate roles and internships are very rare as at least 2 years of experience in the same or comparable role is necessary. A bachelor's degree in finance, accounting, economics, mathematics, business or an equivalent course is a common prerequisite.

As mentioned above, core business finance position are quite rare in Fintech, there are definitely more opportunities of this nature in traditional financial institutions, both when it comes to more junior and senior positions. However, if one wishes to transition from Finance to Fintech, the skills and knowledge required to perform these tasks are very similar, if not the same. A successful candidate will have to showcase a strong passion and interest in Fintech and the specific sector in which that organisation operates.

Specific requirements will vary; however, having a strong fundamental knowledge of financial concepts is mandatory. A strong foundation in mathematics and statistics is also a common prerequisite and a proficiency in Microsoft Excel is a basic requirement for most. Finally, commercial awareness, customer service skills and excellent communication as well as presentation skills are highly valued in these positions.

Core Business Finance

HARD SKILLS

➢ Microsoft Office Suite (especially Excel and Powerpoint)
➢ Data Analysis
➢ Financial Modelling and Analysis
➢ Statistics and Mathematics
➢ R, Python, SQL
➢ Theoretical knowledge of finance

SOFT SKILLS

➢ Customer service
➢ Excellent verbal and written communication with internal and external stakeholders
➢ Good team working and collaborations skills
➢ Presentations

MINDSET

➢ Customer-centricity
➢ Commercial and business awareness
➢ Analytical thinking
➢ Problem solving

EXPERIENCE

➢ Previous experience in a similar role
➢ Formal education: university degree in Finance, Accounting, Statistics or equivalent (Bachelor's and sometimes Master's degree)
➢ Fintech and business acumen

Credit Analyst

|Core Business Finance

Description

Credit analysts asses customers' credit applications and make decisions based on their findings. To conduct their tasks, they need to follow established credit policies, company guidelines and be familiar with any relevant regulatory requirements.

Credit analysts might also be responsible for any communication with the customer as well as verifying any relevant information to the application.

Analysis

The role of a credit analyst is rarely an entry-level position and requires some previous professional experience in the same or equivalent job. This is a highly analytical position and proficiency in Microsoft Excel is a minimum requirement. Knowledge of other data analysis tools such as SQL is highly desirable. Furthermore, due to the customer-centric nature of the position, good communication skills is very important.

Top Skills

- **Microsoft Excel**
- **Data analysis (SQL)**
- **Lending regulations**

Experience

Experience in a similar position related to credit, loan processing, lending…

Proficiency in Microsoft Office (Excel in particular)

Experience using data analysis tools (SQL)

A strong understanding of lending regulations in the relevant geographical region(s)

Credit Verification Analyst

- ➢ *Perform consumer loan processing activities*
- ➢ *Determine the correct decision with an acceptable amount of minimal errors as it relates to the established credit policy*
- ➢ *Communicate with clients to verify personal information*

GreenSky™

Portfolio Analyst

|Core Business Finance

Description

Portfolio analysts are typically proficient in multiple skills such as asset management, trading or risk management. This is a highly analytical and quantitative role that revolve around constructing, managing and optimising investment portfolios based on financial models and analyses. Client relationship management and presenting them with portfolio performance reports are also common aspects of the job.

Analysis

This is a position that usually requires previous experience in asset management or an equivalent role. Due to the nature of the job, a portfolio analyst should have a strong financial and data analysis skills, as well as a strong understanding of economics and market trends.

Typically, a bachelor's or master's degree in Economics or Finance is required. Finally, to successfully interact with clients, effective verbal and written communication skills are highly valuable.

Top Skills

- **Financial modeling and data analysis**
- **Verbal and written communication**
- **Commercial awareness**

Experience

- Experience with financial markets
- Financial modeling and analysis
- Data analytics
- Understanding of financial theories and an ability to apply them
- Strong business and commercial acumen
- Bachelor's or Master's degree in Finance, Economics or any other equivalent related areas

---

Portfolio Analyst

➢ *Manage crypto index investment portfolios*
➢ *Portfolio construction based on data driven research and analysis*
➢ *Conduct trade execution, risk management and monitoring of investment portfolios*

Blockchain.com

Underwriter

|Core Business Finance

Description

Underwriters are responsible for assessing the risk of a specific party as well as determining if they want to take up such risk and under what conditions. This role is quite common in Insurtech companies where underwriters assess insurance policies and consider applicants based on the likelihood of a claim being made. Underwriters can be found in other Fintech sectors as well, for example, credit underwriters conduct detailed research to determine the creditworthiness of applicants.

Analysis

In Fintech companies, this is typically not an entry-level position, as 1-2 years of professional experience is required. Underwriting is a highly quantitative role, so being able to demonstrate strong mathematical and statistical skills is important. A degree in Accounting, Finance, Statistics or Mathematics can be an asset, however, it is rarely a prerequisite of underwriting positions in Fintech. Moreover, good verbal communication skills and customer-centricity are highly desirable.

Top Skills

- **Mathematics and statistics**
- **Data analysis**
- **Customer service**

Experience

- Experience working in a similar role and industry (e.g. Insurance)
- Experience analysing data
- Experience in a fast-growing and fast-moving company
- Written and oral communication
- Degree in Accounting, Finance, Economics, Statistics, Mathematics or equivalent

Underwriting Analyst

- ➢ *Assess business model risk and determine credit risk exposure*
- ➢ *Prepare concise oral and written summary recommendations*
- ➢ *Analyse financial, bank and processing statements to assess credit worthiness*

checkout.com

Fraud Analyst

|Core Business Finance

Description

This is a customer-facing role that can mostly be found in Paytech companies. A fraud analyst focuses on reviewing transactions, identifying any fraudulent activities and implementing processes that mitigate these events based on pre-identified patterns of risk.

For some companies, this role might be more centred around educating merchants on how to use the risk and fraud assessment tools that the company has developed.

Analysis

As computer programmes and tools are used to conduct fraud and risk analysis tasks, having a technical background is highly valued. A degree from a quantitative course such as Statistics, Finance, Computer Science or Engineering is a typical requirement. It is important to note that this role is not very common in Fintech companies, as a lot of the processes around Risk and Fraud assessment are automated, therefore, not as many people are needed to oversee these activities.

Top Skills

- **SQL, R, Python**

- **Knowledge of AML**

- **Data visualisation: Tableau, Power BI**

Experience

- Experience working in a similar role in fraud or risk management

- Experience working in Fintech or strong interest in the field

- Experience dealing with customers

- Working with large data sets

- Working in a fast-paced environment

- Degree: quantitative or technical subjects

Payments Fraud Manager

➢ *Detect Fraud Trends related to Payment schemes and money transfers*
➢ *Use data management tools to create modules able to predict, detect and prevent fraud*
➢ *Interact with internal and external stakeholders to apply the best fraud prevention solutions*

N̄26

Treasury Analyst

|Core Business Finance

Description

Treasury analysts oversee cash management, funding, foreign exchange or financial management activities of their organisation. This is a highly quantitative role which revolves around analysing and interpreting financial data, forecasts, preparing and presenting reports and developing cash and asset management strategies. Specifically when it comes to Fintech companies, this role is the most relevant to challenger banks.

Analysis

Previous work experience in Finance, or specifically Treasury, is required. A bachelor's or master's degree in Finance, Accounting or Business Administration is a common prerequisite. In terms of skills, the ideal candidate should demonstrate a deep understanding of financial analysis and forecasting tools, as well as good written and oral communication skills.

Top Skills

- **Microsoft Office (Excel, Powerpoint)**
- **Written and oral communication**
- **Financial analysis**

Experience

- Work experience in finance or treasury

- Financial analysis and forecasting

- Proficiency in Microsoft Office (particularly Excel and PowerPoint)

- Strong theoretical knowledge of finance and mathematics

- Bachelor's degree in Finance, Accounting, Business or equivalent (Master's degree is a plus)

Corporate Treasury Analyst

- ➤ *Manage banking and payer relationships*
- ➤ *Monitor bank fees and other fund transfer costs*
- ➤ *Ensure Treasury activities are in compliance with internal and external policies and guidelines*

mastercard

Claims Specialist

|Core Business Finance

Description

Claims specialists are responsible for evaluating the circumstances of claims in Insurtech companies. Typical tasks include ensuring that claims are accurately processed and paid as well as managing relationships with users by resolving questions and concerns. More senior individuals such as Claims managers are also in charge of shaping the claims handling strategy of the company.

Analysis

Depending on the seniority of the position, prior claims or general insurance experience might be required. For more senior and advanced positions a bachelor's degree may be required, although, typically only a high school diploma or equivalent is sufficient.

Strong verbal communication and investigative skills are also common must-haves. Finally, proficiency with the Microsoft Office Suite and overall PC literacy are highly desirable.

Top Skills

- **Microsoft Office Suite**
- **Investigation and problem solving**
- **Communication and customer service**

Experience

- Previous claim or insurance experience
- Structuring problems and identifying solutions
- Knowledge of claims handling procedures
- Customer service
- Minimum high school diploma (bachelor's degree required for more managerial positions)

Claims Specialist

➤ *Review claims submitted by members and ensure they are accurately processed and paid*
➤ *Answering questions, resolving concerns, and following up with members as necessary*

sidecar health

Actuary

|Core Business Finance

Description

This is a role that can most commonly be found in Insurtech companies. Actuaries measure risk and uncertainty of future events as well as their financial consequences. Through the use of various statistical models and actuarial techniques, they identify and adjust for appropriate premiums, losses or expenses policies. The tasks of an actuary often overlap with underwriters, accountants or other finance divisions.

Analysis

Typically, a higher-level education in a quantitative discipline is necessary. Being an associate or in the process of becoming an associate of IFoa or an equivalent actuarial organisation is a common requirement. This is a role that requires strong numerical and technical skills, so knowledge of R, Python, SQL as well as statistical modeling softwares are crucial.

Top Skills

- **Strong Mathematics skills**
- **R, Python, SQL**
- **Statistical modeling, actuarial techniques**

Experience

- Insurance experience in actuary
- Mathematics and statistics
- Experience using R, Python or other modelling software
- IFoA associate or equivalent
- Degree in Mathematics, Science, Engineering, or any other relevant quantitative discipline

---

Actuarial Analyst

- ➤ *Use statistical models to develop rating plans and recommendations for pricing improvements*
- ➤ *Build monitoring and reporting on new market metrics vs strategic goals*
- ➤ *Evaluate and analyse market data to make competitive strategic decisions*

Root Insurance Co

Conclusion

The development of the Fintech industry is now a trend that is well entrenched and is likely to continue with the digitalisation of financial services.

For those looking for new careers, this is a sector that combines high growth, competitive salaries, and an interesting career progression. In addition, it is a part of the wider finance industry, with potential to move between verticals such as banking, insurance or asset management.

Despite these attractive features, the Fintech industry finds it challenging to recruit the right talents, not because of a lack of candidates, but a lack of qualified candidates. On the other hand, many professionals with the right skills are not aware of the opportunities in Fintech, or do not realise that their skills are easily transferable in this dynamic industry.

This is a lost opportunity both for Fintech employers who cannot find the talents needed to help them grow, and for candidates who cannot benefit from well-paid jobs with potential for career progression.

There is an opportunity for the industry to solve this mismatch by increasing the awareness and understanding of Fintech, for example with initiatives such as this report, but also at the level of universities and professional bodies. At the level of individuals, a better understanding of the industry and the job landscape of Fintech would help those in need of upskilling or reskilling to properly focus their efforts on what is required for their desired position.

At the end of the day, the importance of Fintech jobs exceeds the limited world of the industry, but is ultimately a predictor of how jobs in financial services will evolve as the whole industry becomes digital. This has therefore special resonance not only for Fintech employees, but also those working in financial services, banks, insurers, and the wider industry.

Ultimately, there is an opportunity for the whole industry, financial institutions, governments, policymakers and regulators to focus their efforts on building talents and skills which are adapted to the new world of financial services.
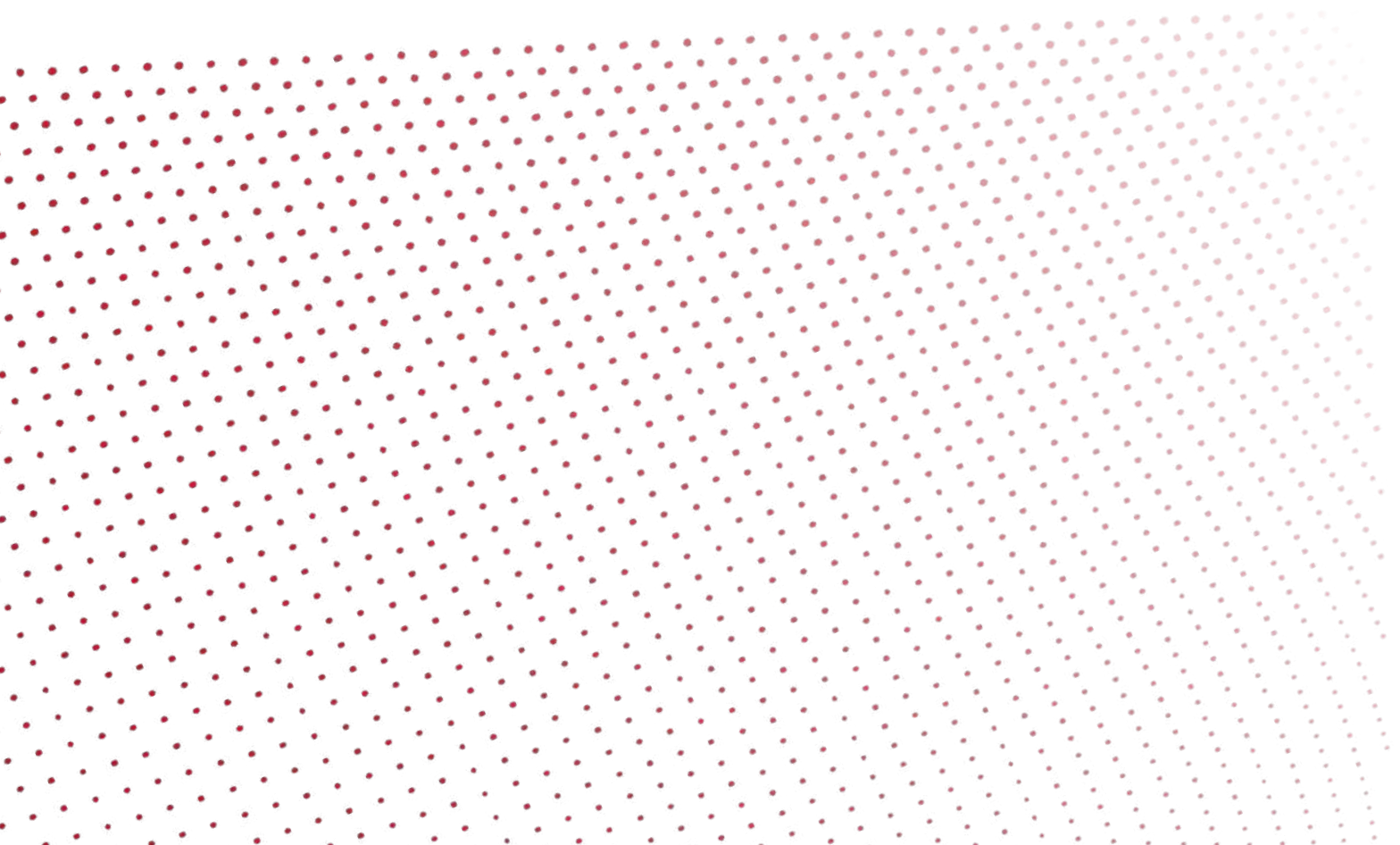
Appendix

The Fintech Job Report

▶ Report Methodology
▶ Job Postings
▶ List of Contributors

Report Methodology

The Fintech Job Report
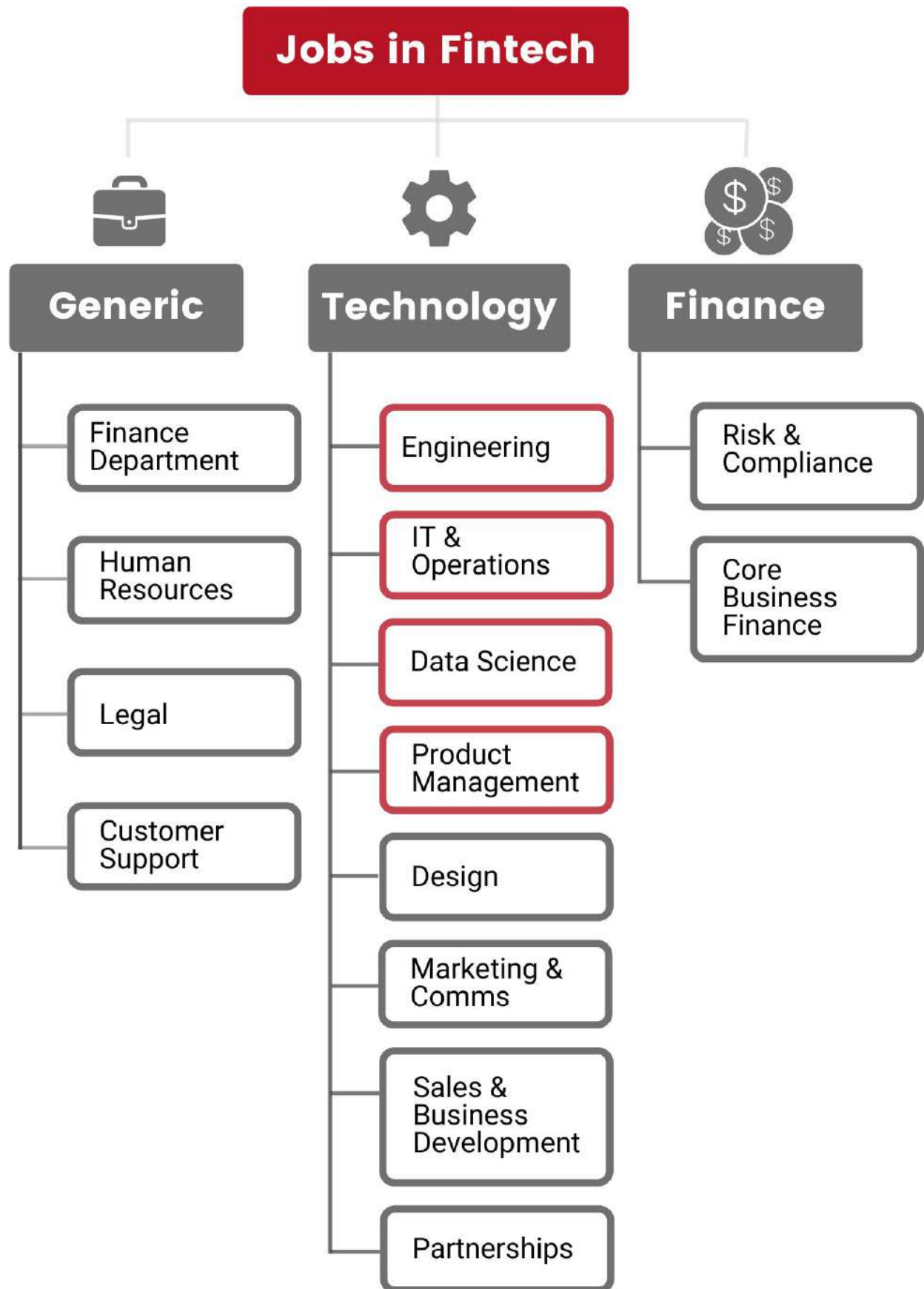
The Identification of 225 Fintech Unicorns

As of 1st October 2021, we have been able to identify 225 Fintech Unicorns, companies whose valuations exceed $1 billion. CFTE's definition of Fintech is "the impact that technology has on transforming the financial industry". Due to our broad definition, our list includes a variety of organisations: smaller and early-stage Fintech startups, established startups such as Stripe, but also large payment companies such as Visa or Tech companies like Ant Financial. We have decided to include these companies as they fit the general profile of Fintech in terms of not only activities, but also their ratio of market capitalisation to number of employees. They have significantly fewer employees in comparison to their counterparts in the traditional finance industry – a characteristic typical for Fintech and Tech. Our research shows that on average, the top 40 banks employ 130,000 people, whilst Mastercard, Visa and Ant Financial only have between 10,000 and 20,000 each.

For listed companies, we used Google Finance to identify and update their market capitalisation, whilst the data for private companies was sourced from press releases and news articles. It is important to note that private valuations are difficult to compare (due to preferential rights, etc.) and disclosed numbers can have inaccuracies. Some organisations have not been included in our analysis as there were no valuations public at the time of the report's release.

Creating a Taxonomy for Fintech Jobs

Our preliminary analysis found more than 40,000 job openings in the top 225 Fintech companies from which we extracted over 100 of the most common roles in the industry. Up until now, there has not been an official taxonomy for jobs in Fintech and therefore, a new categorisation system was created. We divided the roles into **14 job families**, which can be further classified into **3 distinct categories**:

- **Generic**: roles found in most organisations in any industry (e.g., Human Resources, Legal)
2. **Technology**: technical and non-technical roles most commonly found in Tech companies (e.g., Engineering, Marketing & Communications)
3. **Finance**: roles typically found in traditional financial institutions (Risk & Compliance and Core Business Finance)

Jobs in Fintech

Generic
- Finance Department
- Human Resources
- Legal
- Customer Support

Technology
- Engineering
- IT & Operations
- Data Science
- Product Management
- Design
- Marketing & Comms
- Sales & Business Development
- Partnerships

Finance
- Risk & Compliance
- Core Business Finance

The Fintech Job Report only covers the 60 roles of Technology and Finance companies, as reports analysing jobs such as HR or Legal are already in place.

Once the Fintech job taxonomy was created, we analysed each role, extracted the most common requirements and identified the job description, the necessary hard skills, soft skills, mindset, experience and industry knowledge to provide an insight into the most common jobs in Fintech.

Mapping the Fintech Job Market

To gain a better understanding of the Fintech job market worldwide, we identified the aggregate number of employees and job postings per each continent. To find the number of employees, a combination of company reports and LinkedIn was used. For job postings, our main source of information were career portals and LinkedIn as well. In instances when we were unable to find any accurate public data, we reached out to company representatives and acquired the necessary information in this manner.

Job Postings

The Fintech Job Report
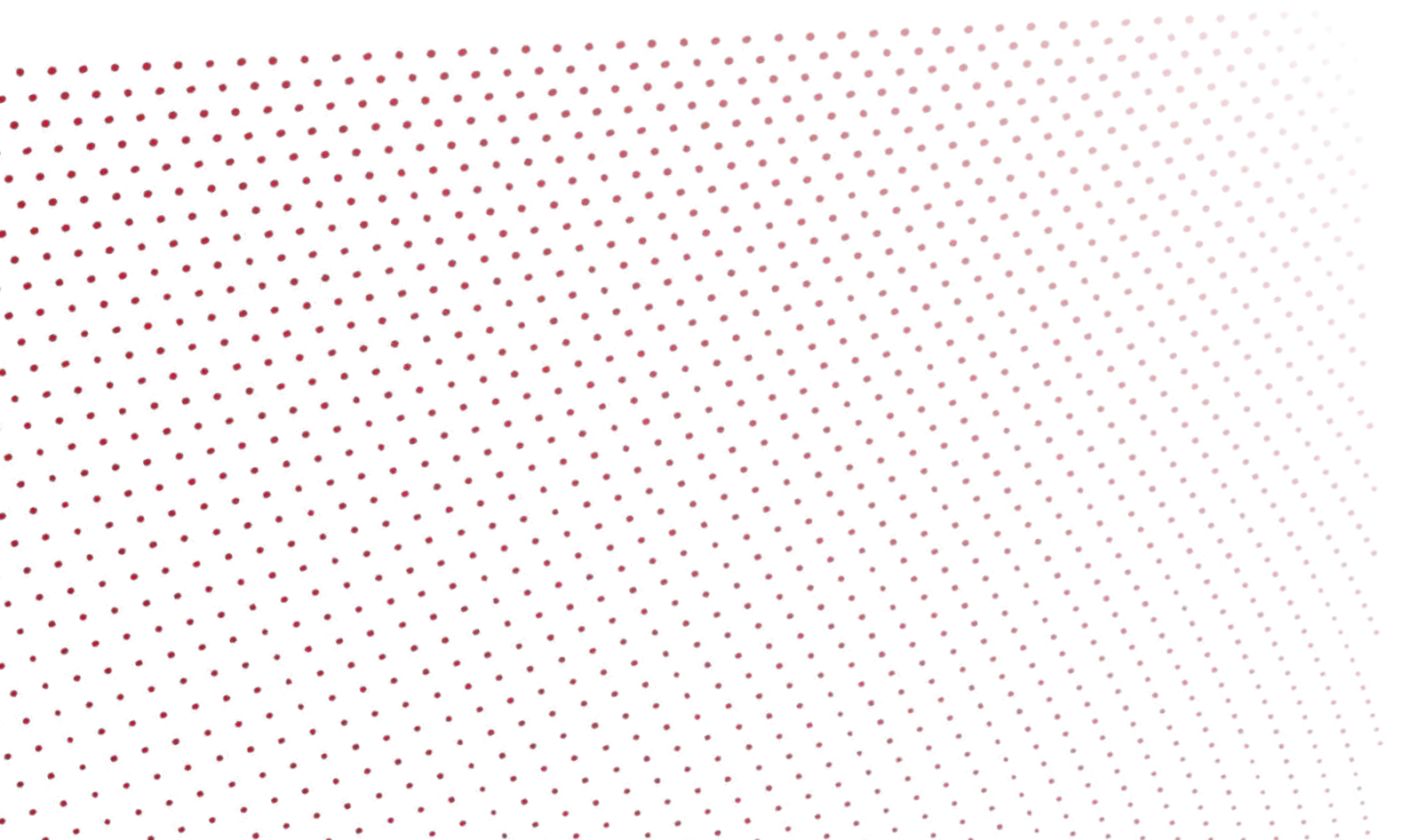
Brex

Software Engineer, Frontend (Remote)

Why join us

Brex is reimagining financial systems so every growing company can realize their full potential. As the financial OS, we're building software and services in one place—disrupting long-entrenched institutions with products and experiences that better serve the ambitions of our customers.

Working at Brex allows you to push your limits, challenge the status quo, and collaborate with some of the brightest minds in the industry. We're committed to building a diverse team and inclusive culture and believe your potential should only be limited by how big you can dream. We make this a reality by empowering you with the tools, resources, and support you need to grow your career.

Engineering at Brex

The Engineering team includes Data, IT, Security, and Software, and is responsible for building innovative products and infrastructure for Brex and our customers. We believe that engineers should accelerate the business through technology, and collaborate across multiple teams to accomplish that.

Teams are autonomous, value inclusivity, eager to learn, teach and constantly improve how things work. The software we build today is the foundation for dozens of Brex systems in the future, so engineers have a strong sense of ownership and accountability and take pride in their craft.

What you'll do

As a Frontend Engineer, you will be working across the entire Brex stack, creating and maintaining new products, features, and building tools to help scale Brex. You will have the opportunity to learn and push the frontier of providing the best financial software experience to help companies grow. You'll be encouraged to be metric and data-driven and to think creatively to help Brex scale and get prepared for the new markets we are about to enter. We're looking for folks with not only an interest in building products and tools but also interested in leading multi-functional projects with lots of moving pieces. In this role, you'll have the opportunity to drive direct business impact and shape our long-term technical vision with a high quality bar.

- Work side-by-side with user facing teams (Sales, Support) to best understand the needs of our customers.
- Design and implement experiments to improve our customer's experiences.
- Own problems end-to-end, thinking through everything from user experience, data models, scalability, operability and ongoing metrics.

Requirements

- Experience architecting, developing, and testing client-side code end to end
- Experience developing software for the Web platform, including cross-browser compatibility
- Experience with modern tools like ES6, React, Redux, Apollo, Vue.Js, Flux & Webpack
- Uphold our high engineering standards
- Strong communication and interpersonal skills.

Bonus points

- Experience collaborating with specialist in product, design, and operations
- Experience with developing in React Native for mobile
- Basic experience with design tools
- Great writing skills
- Proactive approach

Klarna.

Senior Backend Engineer - Java

BERLIN, GERMANY / ENGINEERING /

About Klarna

Klarna was founded in Stockholm, Sweden in 2005. Since then we've changed the banking industry forever. And now we're creating the world's smoothest shopping experience. We serve over 90 million consumers worldwide, and partner with 250,000 merchants – with a new merchant joining us every 8 minutes. Including some of the world's leading brands, such as H&M, ASOS, IKEA, Adidas, Samsung and Lufthansa. Our offices are spread over 17 different markets, hosted by 4000+ employees from 100+ nationalities.

Engineering at Klarna is an inspired, customer focused community, dedicated to crafting solutions that redefine our industry. Working in small, highly collaborative Agile teams, you and your team will have a clear mission and ownership of an important outcome that supports Klarna and our customers. At Klarna we optimise for quality, flow, fast feedback, focussing on end-to-end ownership, continuous improvement, testing, monitoring and experimentation. We aim for teams that are inclusive, helpful, and have a strong sense of ownership for the things they build.

Our engineers make some of the most significant decisions for the company and we are looking for bold, open and curious developers. As a Klarnaut, you'll be inspired to contribute to the growth of Europe's most highly valued fintech and your work will reach millions of users.

Want to be part of the change? As a Senior Engineer at Klarna, you'll be in a cross-functional team and will work with Java alongside other stack. We're currently expanding several of our engineering teams, including; teams working on our core checkout product, payment services, fraud prevention, or improving our billing service and shipping credentials to name a few.

What you'll get to do

- As a backend Java developer, you will work within a specific problem space critical to Klarna's current needs where you will design, develop and deploy backend services with a focus on scalability, high availability and low latency

- Collaborate and grow in a dynamic and autonomous environment while working in small, agile and cross functional teams
- Use the latest technologies to solve real problems for our customers at a massive scale
- Be part of a team that will take full operational responsibility for the services that you own, and potentially take part in an on-call rotation
- Share your knowledge and build creative solutions while helping the team evolve best practices

Some of the technologies you'll get to work with

- Java (latest versions)
- Spring and Spring Boot
- Docker and Kubernetes
- Kafka
- PostgreSQL, DynamoDB, Elastic search
- Microservices architecture on AWS

We value open source, here's some of our work - https://github.com/klarna

- A few years of software development experience with one or more general purpose programming languages including, but not limited to, Java
- Some professional experience working with the cloud (either AWS, Azure or GCP)
- Great problem solving abilities
- Bachelor's degree (or higher) in Computer Science or a related discipline
- Working proficiency in English

Senior Fullstack Engineer - GDAX

coinbase

JOB DESCRIPTION

Our vision (https://blog.coinbase.com/the-vision-mission-and-strategy-for-coinbase-944b79a64a7c#.xgrdfvfgc) is to bring more innovation, efficiency, and equality of opportunity to the world by building an open financial system. Our first step on that journey (https://blog.coinbase.com/the-coinbase-secret-master-plan-f4d644443301#.4noptq6zt) is making digital currency accessible and approachable for everyone. Two principles guide our efforts. First, be the most trusted company in our domain. Second, focus on the needs of our customers and create products that are easy to use.

The GDAX team plays a critical role in executing on that vision. We're building the most secure and trusted digital asset exchange for institutions and professional traders. We take on hard engineering problems around scalability, security and financial safety to help our customers invest in the rapidly growing digital asset space, and to protect their investments.

This is where we need you - you'll work with design, product, and trading teams to build new and exciting products that will shape the digital asset industry for years to come. If you're excited by the problem spaces of designing and delivering engaging user experiences, building performant APIs to power them, and dealing with relational databases, we should talk!

A little about our team: we're a full-stack product team with experts in frontend, backend, trading, product, and design. We care deeply about our stack and tools - we've built out a React based single page app frontend and have continuous integration with multiple deploys daily. We pay special attention to performance as we operate a real-time application with high frequency, low latency updates. Our toolchain is based on Node and PostgreSQL on the backend and React, MobX and Webpack on the frontend. We value positive energy, continuous learning, and clear communication and are committed to building an inclusive environment for people from every background.

Responsibilities

- Work across the entire stack to build, test and ship new user facing products using modern tools like Node 8, ES6, PostgreSQL, React, Flow and Webpack.
- Create trustworthy user experiences by building features that are simple, easy to comprehend, performant and reliable.

- Articulate a long term vision for growth engineering and infrastructure at Coinbase.
- Work with engineers, designers, product managers and senior leadership to turn our product and technical vision into a tangible roadmap every quarter.
- Add positive energy in every meeting, and make your coworkers feel included in every interaction.

Requirements

- You have at least 4 years of experience in software engineering.
- You've worked with production scale Web apps.
- You're comfortable working full-stack, and are excited about diving into the frontend, backend or datastore as needed.
- You write high quality, well tested code to meet the needs of your customers.
- You're comfortable operating in dynamic environments, and are self-directed.
- You're passionate about building an open financial system that brings the world together.

Nice to Haves

- You're staying on top of modern web application development best practices.
- You've worked on full stack teams in the finance or security space.

stripe JOBS

Frontend Platform Engineer, Developer Productivity

Stripe powers businesses all over the world. We process payments, run marketplaces, detect fraud, help entrepreneurs start an internet business from anywhere in the world, build world-class developer-friendly APIs, and more. If you're a frontend platform engineer here, you'll get to build the systems and tools that enable our product teams to deliver great experiences to our users.

As a Frontend Platform Engineer, you'll join a team that designs, builds, evolves, and maintains the foundational frontend ecosystem that enables web development at Stripe. Your decisions will have a significant impact on Stripe and on the productivity of Stripe engineers. There's a lot of work to do to make our platform even more reliable and powerful than it is today, and we'd love for you to be part of it. Our users are other Stripe engineers, so we constantly get feedback that we can use to make our systems better.

We're looking for engineers with a strong background in building and owning systems and tools. Many of our engineers work remotely, and we'd be happy to talk to you about the possibility of working remote.

Your role

- Design, build, evolve, and maintain the foundational frontend ecosystem and underlying tools used by all of Stripe's product engineering teams

- Own and drive changes that increase the productivity of Stripe engineers working on frontend applications

- Work with your teammates to own and innovate on the frontend development experience at Stripe

- Build a great experience for people using your team's products

To get a concrete idea of what projects you might work on here, see the "Projects you could work on" section.

We're looking for someone who …

- Thinks deeply about systems — their edge cases, failure modes, and lifecycles

- Knows their way around the modern frontend ecosystem, and has worked on complex web applications with a global user base

- Can debug problems that span systems, and design solutions that span the whole stack

- Is energized by focusing on the needs of our users, both internal and external

- Holds themselves and others to a high bar when working with production systems

- Writes high quality code, and is willing to work outside frontend technologies

- Is adept at clear, concise, well-organized written communication about their work

- Has at least 4 years of experience as a software engineer

It's not expected that any single candidate would check every box here — what's important is that you arrive with a strong set of fundamentals, and that you're committed to investing in the new skills you'll need to do your best work. A frontend background may be helpful, but we're especially interested in candidates who are eager to work on solutions that increase the productivity and happiness of frontend developers, no matter where they have to work in the stack.

Machine Learning Engineer (Modeling)

San Francisco, CA

🌐 Employees can work remotely

Full-time

Company Description

Square builds common business tools in unconventional ways so more people can start, run, and grow their businesses. When Square started, it was difficult and expensive (or just plain impossible) for some businesses to take credit cards. Square made credit card payments possible for all by turning a mobile phone into a credit card reader. Since then Square has been building an entire business toolkit of both hardware and software products including Square Capital, Square Terminal, Square Payroll, and more. We're working to find new and better ways to help businesses succeed on their own terms—and we're looking for people like you to help shape tomorrow at Square.

Job Description

As a Machine Learning Engineer within the Risk Machine Learning team, you work on projects that enable a software driven, machine learning centric view on all money movement and every transaction within the rapidly growing Square seller ecosystem. This touches on actively maximizing the trade off of revenue growth and risk using artificial intelligence. The machine learning driven software that we release interacts with every transaction and money movement within our seller ecosystem - a profound degree of scale and impact. Such machine learning techniques touch on reinforcement learning, decision theory, deep learning sequence modeling, and optimization theory. In addition, we also strive to provide our sellers, through seller facing products, with transparency around why our machine learning made a particular decision. This touches on algorithms in the relatively new space of explainable artificial intelligence.

Our algorithms derive value from our unique and rich data from our entire product portfolio within our rapidly growing seller ecosystem. We partner with business, product, operations and engineering teams to drive optimal decision making systems using sophisticated modeling and machine learning. We're a passionate team of entrepreneurs, scientists, and engineers who are shipping machine learning software that actively actively manages Square's view on each transaction as it pertains to our revenue growth and risk.

You Will

- Build machine learning/deep learning models that detect risk (credit or fraud) activity in real time across our Seller's ecosystem consisting of payments, banking and debit card products.
- You will leverage experimentation mindset along with state-of-the-art algorithms to drive down false positives, collaborate on new product features to drive losses down and explore new datasets (including 3rd party data) to engineer new features for risk models.
- Collaborate with business leaders, subject matter experts, and decision makers to develop success criteria and optimize new products, features, policies, and models

Qualifications

You Have

- An advanced degree (M.S., PhD.), preferably in Computer Science,Engineering, Statistics, Physics, Mathematics or a related technical field.
- PhD plus 2 years (or Master plus 4 years or Bachelor plus 6 years) industry working experience on applied Machine learning or Deep learning
- A strong track record of performing machine learning model development using Python (numpy, pandas, tensorflow, pytorch, scikit-learn, etc.) and SQL/NoSQL interaction patterns.
- Expert level knowledge of modern techniques in machine learning and deep learning, e.g., transformer network architectures, with an orientation to maximizing such algorithms in a large scale production setting. Reinforcement learning experience is a plus for developing optimal control policies
- Familiarity with Linux/OS X command line, version control software (git), and general software development principles with a machine learning software development life-cycle orientation.
- Machine learning strategic sequencing of methodological and software improvements to work back from maximizing core metrics associated with optimizing the business.
- The ability to clearly communicate complex results to technical and non-technical audiences and stakeholders (PMs, Operations, Engineers).

PayPal

Solutions Engineer

In London
At PayPal
Date Posted: 8/9/2021

Job Description

At PayPal (NASDAQ: PYPL), we believe that every person has the right to participate fully in the global economy. Our mission is to democratize financial services to ensure that everyone, regardless of background or economic standing, has access to affordable, convenient, and secure products and services to take control of their financial lives. We're a purpose-driven company, and our beliefs are the foundation of how we conduct business every day. We're guided by our core values of Inclusion, Innovation, Collaboration, and Wellness. Collectively, these values inspire us to work together as One Team with our customers at the center of everything we do, and to take care of ourselves, each other, and the communities in which we live and work. We challenge the status quo, ask questions, and find solutions. Join us as we enable the hopes, dreams, and ambitions of millions of people around the world.

The Solutions Engineer plays a pivotal role in enabling our growth and innovation agenda - partnering with merchants and technology providers, the Solutions Engineer provides technical consultancy to enable PayPal's diverse product set within these merchant environments. This role is part of the Global Professional Service team and partners with our Business Development teams, consulting with our external customers throughout the pre-sales and technical integration / enablement phases to understand our merchants technical environments, their challenges and propose technical solutions to address those challenges. The Solutions Engineer develops best in class solution designs, test cases and launch plans for each partnership opportunity and supports the technical development, testing and launch requirements of the project.

Job Responsibilities:

- Consult with new prospects, and existing partners at the enterprise level, providing best in class technical solutions designs which solve for the partner's needs.
- Partner with our integration engineering teams and oversee the enablement of new merchant and partner integrations.
- Collaborate closely with internal teams including compliance, risk, information security, support and operations to ensure all aspects of the launch are effectively managed.

Job Requirements

- Bachelor's degree in Computer Science or equivalent practical experience.
- Prior experience at an enterprise level, working as a technical pre-sales engineer or solutions architect.
- Experience working with web programming languages and app-based technologies is critical.
- Strong communicator and relationship builder at the c-level with the ability to communicate technical concepts to a non-technical audience.
- Prior experience within the payments environment will be highly desirable.

Revolut

Data Engineer

Apply now

ABOUT THE TEAM

Data sits at the heart of Revolut and plays a uniquely crucial role in what we do. With data we build intelligent real-time systems to personalise our product, tackle financial crime, automate reporting, track team performances and enhance customer experiences.

Fundamentally, data underpins all operations at Revolut and being part of the team gives you the chance to have a major impact across the company – apply today to join our world class data department.

ABOUT THE ROLE

As data engineers, it is our goal to ensure that every question at Revolut can be answered by anyone in the organisation using SQL.

What you'll be doing:
- Maintaining and enhancing our core data infrastructure and ETL framework.
 - Developing and owning core tools, frameworks, and methodologies.
 - Developing with an emphasis on scale, reusability, and simplicity.
 - Complementing our data scientists by providing a reliable, secure, and maintainable modelling framework.
 - Guarding code quality and fighting technical debt across the whole company.
 - Mentoring, leading and scaling our data teams.

WHAT SKILLS YOU'LL NEED

- You are self-disciplined. We hate micromanagement, and assume you do too.
 - You can communicate concisely and effectively.
 - You're a team player. Working in our team is a continuous process of learning and teaching.
 - You are pragmatically lazy. If it can be automated, it will be automated.
 - You are proactive. Taking initiative is hard, but we always recognise and reward it.

- You are fluent in Python. We primarily use Python 3.7.
- You are deeply knowledgeable of some flavour of SQL.
- You have experience with real-time data frameworks -related services such as Kafka or Flink.
- You have experience with CI/CD - Docker experience is essential.
- You are comfortable on the command-line and working with servers.
- You have worked with cloud-based infrastructure such as GCP

DESIRED
- Knowledge of other languages and an understanding of their perspectives.
- Being Postgres-native.
- Experience with an MPP or columnar database. We use BigQuery and Exasol here.
- Extensive use of Kubernetes, Helm, or other orchestration related tools.
- Use of config-as-code or infra-as-code tools such as ansible or Terraform.

WHAT WE ARE LOOKING FOR
From employee 1 to employee 1000, you will be slotting into a global team that shares a number of traits.
You can work autonomously and take ownership. We thrive with the space and responsibility to solve problems.
You operate best without lots of bureaucracy. We don't hide behind fancy job titles or clunky processes 'because that's how things are done'.
You approach work in a logical way. We are not afraid to make mistakes but we use data and logic to backup decisions and improve understanding.
And you share our mission to improve people's relationship with their money.

Cloud Security Engineer

MELBOURNE, AU / TECHNOLOGY – ENGINEERING / PERMANENT REMOTE

Xero is a beautiful, easy-to-use platform that helps small businesses and their accounting and bookkeeping advisors grow and thrive.

At Xero, our purpose is to make life better for people in small business, their advisors, and communities around the world. This purpose sits at the centre of everything we do. We support our people to do the best work of their lives so that they can help small businesses succeed through better tools, information and connections. Because when they succeed they make a difference, and when millions of small businesses are making a difference, the world is a more beautiful place.

We are looking for a Security Engineer to join our Security Engineering team, based in either Wellington, Auckland or Melbourne!

As a Security Engineer with the Security Engineering team, you'll ensure platform security systems are deployed, maintained and innovated in line with industry best practice and to best support the requirements of the Xero environment.

What you'll do:

- Provide excellent first line support to the engineers and developers at Xero.
- Work on Service Requests and lead incidents in the Security Engineering team's Ticketing System.
- Identify and develop potential processes and tasks for automation.
- Work with 3rd party vendors to ensure that systems security lifecycle is maintained and develop an understanding of vendor roadmaps and release schedules.

- Configure and maintain the defensive infrastructure at Xero

- Ensure that all assets at Xero are hardened in line with Xero's Security Policies and standards.

- Ensure that Xero's Platform Security controls are implemented to meet security and availability requirements.

- Develop and maintain platform security system documentation

- Ensure Xero's Platform Security solutions are deployed and managed in a repeatable, reliable manner utilising continuous integration.

- Be approachable and professional when it comes to communicating within and outside of the team.

- Be a technical lead on Security Engineering team projects, designing complex systems, pushing delivery and facilitating agile ceremonies.

- Proactively engage with other teams within Xero (both platform and product) to understand the business requirements of our stakeholders.

- Ability to provide 24x7 on-call support as required

What you'll bring:

- Excellent programming language knowledge (at least one of JavaScript, C#, Python, PowerShell)

- Professional experience with using AWS or other cloud services

- Professional experience in leading, designing, developing and deploying complex systems

- Experience in software development and automation

- Ability to engage with stakeholders and seek business requirements for projects the team are assigned to

- Ability to lead and execute projects, including engaging with stakeholders and pushing delivery practices such as Kanban and Scrum

- A drive to take ownership of problems and solve them

Paytm

Operations Associate, Consumer Payments

Job Description

Operations is at the heart of a well-run payments company and is what makes for a great user experience.

As an Operations Associate, you will help the Operations Team execute day to day business operations from the time the user makes a payment through to settlement of funds along with fraud and privacy management. The team obsesses over every dollar of money movement and how that impacts customers and our business.

The role of an Operations Associate at Paytm is therefore a lifestyle not a job! If you're passionate about payments and business operations and want to work in an entrepreneurial environment with a lot of responsibility and opportunity for tremendous growth, then there is no better place than Paytm.

Responsibilities
- Support business operations end to end including but not limited to Paytm's bill payment and rewards offerings
- Create and monitor dashboards to improve decision making
- Analyze and help implement fraud and risk management rules and policies
- Work with product team and engineers to continuously improve operations and automate processes and launch new features/services
- Work with vendors/partners - banks, payment processors, biller aggregators, and risk and fraud management partners amongst others
- Work with the accounting team for money management and reconciliation
- Work with the customer care team to address any operational issues impacting customers
- Perform other business operations, risk and fraud management tasks as necessary

Qualifications
- Willingness to learn new things, take on responsibility and work hard
- Being detail oriented and diligent is critical
- Strong analytical skills, communication skills and a "get stuff done" attitude
- Tableau, Excel and SQL skills is a big plus (else will need to learn)
- 1-2 years of experience in a financial services / payments company
- Undergraduate degree in Finance/Operations with a strong track record is a plus

oscar

Overview > All jobs > Insurance Operations

Associate Director, Insurance Operations - Claims (Remote)

Remote

Hi, we're Oscar. We're hiring an Associate Director to join our Insurance Operations team.

Oscar is the first health insurance company built around a full stack technology platform and a focus on serving our members. We started Oscar in 2012 to create the kind of health insurance company we would want for ourselves—one that behaves like a doctor in the family.
About the role

The Claims Process Design & Strategy team at Oscar ensures claims adjudication, manages supporting processes, and services our partners. We design and improve operations in our department using technology and process-based solutions to achieve outstanding performance, and differentiate Oscar from our competitors.

You will have end-to-end oversight for the design, improvement and implementation of operational processes that allow us to adjudicate claims, achieve unique capabilities to our claims platform, and hit expansion targets. You and your team will do this by working with partners across the organization to take your ideas from vision to implementation.

Responsibilities

- Coach a team of managers and their reports
- Provide structure and support for your team, allowing them to keep their focus on delivering plans
- Work with technical partners to provide the next generation of health insurance operations
- Become a trusted partner to our Insurance organization and sales partners, allowing delivery of growth and expansion targets
- Develop and reengineer foundational processes for scaling our claims operations and summarize the complexity of our data and operations into clear explanations
- Lead team to surface data, process, and technology issues through identification, measurement, and monitoring of our operations; partner to develop end-to-end strategy that uses these insights to grow
- Manage team strategy including quarterly goal setting and multi-year roadmap
- Support your team and leadership by guiding decisions and implementation on an ongoing basis

Qualifications

- A bachelor's degree or 4 years of operations experience
- 8+ years of work in health plan operations, health insurance, or data analysis or consulting in the healthcare space
- 5+ years of experience building and developing operational teams
- Experience developing project plans coordinating with all partners
- Experience designing and improving workflows and standing up accompanying operating and technical procedures

- Strong analytical decision-making and organizational skills.
- Expert in Excel / Google Sheets (can write advanced macros)

Bonus Points

- Process Improvement or Lean Six Sigma training
- Experience with claims processing
- Proficient in SQL
- Startup experience

Klarna.

Fraud Operations Team Lead

<div style="text-align:right">**APPLY FOR THIS JOB**</div>

We are looking for a driven and passionate fraud operations manager to lead a fraud operations team.. The team's job is to investigate confirmed fraudulent orders and proactively minimize the criminal behaviours that Klarna, our consumers and our merchants are facing. We do so, not only by analyzing data and research suspicious transactions, but also by always having our eyes and ears open to what is going on in the industry. The team puts great emphasis in both preventing fraud from being committed and striking a balance between fraud prevention and ensuring a great experience for our valued customers.

You will have gathered experience in operations management, preferably within a fraud environment, and possess the ability to drive performance within the team. You have a natural urge to deliver results within set deadlines with a positive mindset towards a fast-changing fraud environment. You are able to keep an overall perspective of ongoing matters within the team, but also get excited about being very hands-on and in the details when required. In order to be successful in this role you will greatly benefit from having a strong understanding of operational processes and ways of working.

In this exciting role, you will have responsibilities such as:

- Leading a team of fraud service specialists
- Being responsible for staffing and the operational delivery of the team.
- Being responsible for KPI fulfillments and taking necessary actions on deviations.
- Owning processes and routines within the Fraud Operations team scope.
- Drive improvements both on a process/routine level, as well as systems level, working closely with relevant internal stakeholders in the wider fraud group.
- Supporting the career development of direct and indirect reports.

In order to be successful in this role we believe that you will have:

- Relevant work experience managing teams within Service Operations (Fraud Operations is a plus)
- Strong analytical mindset - ability to work with data, understand problem areas and suggest solutions
- Ability to enjoy working in a fast paced fraud operational environment
- Strong knowledge of payments and financial services industry.
- Working proficiency and communication skills in verbal and written English.
- Great problem-solving skills and a doer attitude
- Ability to multitask and prioritize workload.
- Great stakeholder management and communication skills.
- A Bachelor's Degree and/or 3+ Years of relevant Fraud or Customer Service Experience
- Language skills besides English is a merit

Payoneer

BUSINESS OPERATIONS ASSOCIATE

Build Your Career | Have Fun | Make a Difference

If you're the kind of person that loves to get stuff done, collaborate with colleagues all over the world and is interested in joining a fast growth global company that is trusted by the world's top digital brands and truly cares for its customers, join us at Payoneer!

Check out our values

We're looking for a proactive problem solver with a business, analytical, and technical mindset, who is passionate about designing and improving processes, supporting the scale of new products, while managing day to day operations.

What's the Job?

As Working Capital Business Operations Associate you will design, implement, and manage core business and operational processes related to our Working Capital products. This is a hands-on process, technical, and data driven role that will work cross functionally across the program with a focus on building and managing scalable solutions for a growing unit.

Key responsibilities include

- **Daily Business Operation:** Work cross functionally across product, sales, growth, R&D, and risk to manage daily product and program operations, incident management, sales operations, and risk and collections management
- **Strategic Solutions:** Design and implement scalable cross functional operational and technical solutions for strategic initiatives, partnerships, pilots, or product feature expansion
- **Busines Operations Analytics:** Monitor and analyze ongoing business operations via qualitative and quantitative methods to report on progress, KPIs, SLAs, and build dashboards, reports, and ad hoc analyses to support ongoing operations
- **Process Improvement:** Analyze operational processes for existing product offering to identify inefficiencies and opportunities to automate, optimize and reduce time, effort, and costs
- **Process Documentation:** Analyze, map, and document relevant policies and processes for visibility, alignment, and knowledge management

Have you done this kind of stuff?

- BA Degree or equivalent
- 1-3 years of experience in business operations, sales operations, consulting, or analyst role
- Strong data analysis skills and data driven mindset (Excel and SQL required)
- Experience in credit or collections a bonus
- Exceptional written, presentation, and verbal communication
- Ability to work cross-functionally with different stakeholders at different levels

⬡ checkout.com

Operational Risk Analyst

Checkout.com
London
Full-time, Permanent

Job   Company

We're Checkout.com

We're building the connected finance businesses deserve. Unleashing them with tomorrow's technology, today. Our flexible payments solutions help global enterprises — like Samsung, Deliveroo and Adidas — launch new products and create experiences customers love. And it's not just what we build that makes us different. It's how.

We liberate smart, passionate people to collaborate, innovate and do their best work — faster. That's why we're one of the most valuable fintech firms around. But we're just getting started. By cutting through financial complexity, we'll empower companies to change the world. Join us. Unlock your potential.

Build tomorrow, today.

Operational Risk Analyst at Checkout.com

As our Operational Risk Analyst, you will be tasked with assisting with operational risk management activities along with our journey. You are expected to assist us on the operational risk management program. You are required to manage and review operational risk issues, provide recommendations and support on remediation activities. You will also be trusted to provide technical advice to ensure that operational risks are managed throughout all business units.

What you will be doing

- Facilitate and coordinate regular operational risk self-assessment carried out by business functions. Assess the current risk control structures, address any weaknesses and produce reports to senior management
- Assist In risk assessment, scenario analysis and internal control audit to address potential risks, offer risk assurance to senior management and discover opportunity to improve business operations
- Assist managers with identification of operational risks they encounter and the suggested course of action to address these risks
- Assist in the coordination of key risk indicators to determine their effectiveness and for ongoing improvement
- Handle operational risk related projects and work closely with other risk functions globally
- Builds strong relationships and interacts with colleagues from across the business

About You

- Proven experience in Operational Risk Management, Business Continuity, Internal Audit, Risk Management or Compliance related roles
- Prefer experience with one or more of the following: Operational risk governance, Scenario analysis, KRIs and Risk appetite
- Compliance experience/knowledge in the field of financial regulations of the America, APAC and the EU Region will be an advantage
- Financial risk or operational risk related certifications/qualifications will be advantageous (FRM, CIA, CORM, etc)
- Minimum 2 years of hands-on experience in a fast-paced working environment
- Demonstrate a strong commitment to personal learning and development
- Detail minded with an analytical approach
- Good communication skills with an ability to explain complex technical issues to non-technical business users
- Proficiency in both spoken and written English
- Be a self-starter

Data Analyst

Remote

Applications have closed

@krakenfx   GitHub   Website

Kraken

FIND MORE JOBS LIKE THIS

Posted 12 months ago

About Kraken
Our mission is to accelerate the adoption of cryptocurrency so that you and the rest of the world can achieve financial freedom and inclusion. Founded in 2011 and with over 4 million clients, Kraken is one of the world's largest, most successful bitcoin exchanges and we're growing faster than ever. Our range of successful products are playing an important role in the mainstream adoption of crypto assets. We attract people who constantly push themselves to think differently and chart exciting new paths in a rapidly growing industry. Kraken is a diverse group of dreamers and doers who see value in being radically transparent. Let's change the way the world thinks about money! Join the revolution!
About the role
This is a fully remote role, we will consider applicants based in North America, South America and Europe
We are looking for Data Analysts who will play a key role in driving decision making in building cutting-edge products at Kraken. You will transform large datasets from complex systems, generate actionable insights and share the results with stakeholders at all levels of the company. You will partner and lead projects with product management, engineering, client engagement, finance and other enterprise level teams.
You are a self-starter, results driven and passionate to drive success of products at Kraken using the power of data analytics.

Responsibilities

- Conduct data analysis and generate actionable insights and make recommendations for improving, developing and launching products
- Communicate key results with self-serve tools (dashboards, analytics tools) for your product teams and key stakeholders
- Develop and automate reporting of key performance indicators of various Kraken's products and services at scale, solving for business priorities
- Partner with product managers to design experiments to test hypothesis and help with idea generation and refinement
- Collaborate with engineering teams and relevant stakeholders to build key datasets and data pipelines using Python/ETL frameworks
- Be a data evangelist and help Kraken improve its products and services

Requirements

- 3+ years industry experience in data analytics field
- Advanced knowledge of SQL, scripting languages and database concepts
- A consistent track record of performing data analysis using scripting language (Python, Javascript, etc) and/or experience with a programming language (Java, Scala, Golang, etc)
- Strong understanding of statistical conceptsExperience with BI Software (Superset / Tableau / etc)
- Experience with big data tools (Hadoop, Presto, Spark, Druid, etc)
- Familiarity with data warehouse development and best practices
- The versatility and willingness to learn new technologies on the job
- The ability to clearly communicate complex results to technical and non-technical audiences

Nice to have

- Familiarity with cryptocurrency ecosystem
- BA/BS or MA/MS degree in Mathematics, Statistics, Information Systems, Computer Science, Business Analytics, Data Science or related technical field

Apply Now

Data Engineer - New Grad
at Ripple (View all jobs)

San Francisco, CA, United States

Ripple is the world's only enterprise blockchain solution for global payments. Today the world sends more than $155 trillion across borders, however, the underlying infrastructure is dated and flawed. Ripple solves this problem. We connect banks, payment providers, corporations, and digital asset exchanges via RippleNet to provide one frictionless experience to send money globally. Ripple's distributed financial technology outperforms today's banking infrastructure by driving down costs, increasing processing speeds and delivering end-to-end visibility into payment fees, timing and delivery.

Ripple is growing rapidly and we are looking for a results-oriented and passionate Software Engineer to help build our data platform. The platform enables everyone in the company to make data driven strategic decisions. You have a passion for the craft of software engineering and take pride in applying those skills to data challenges.

WHAT YOU'LL DO:

- Building, improving, maintaining data pipelines and foundational frameworks for data ingestion and data transformation
- Design and implement scalable and reliable backend infrastructure of the Data applications
- Collaborate with partner engineering teams and business stakeholders to build new capabilities to the Data platform

WHAT WE'RE LOOKING FOR:

- Degree in Computer Science or equivalent
- Coursework / intern experience with software engineering, ideally involving data oriented applications (Python, Java or other programming languages)
- Experience in building ETL/ELT data pipelines. Real time pipelines a huge plus.
- Experience writing SQL queries in data warehouses such as Redshift, BigQuery
- Knowledge of building REST API endpoints
- Exposure to Hadoop and NoSQL databases like hbase, cassandra etc is a plus
- Exposure to CI/CD (via Airflow or similar tool) a plus
- Experience with Terraform or similar tools a huge plus
- Excellent written and verbal communication skills
- Attention to detail and a commitment to excellence
- **Be a recent graduate of Spring 2020, Fall 2020, Spring 2021**

hippo

Senior Data QA Engineer

at Hippo Insurance (View all jobs)

Palo Alto, California

Senior Data QA Engineer

Hippo is modernizing the home insurance industry by putting customers at the center of everything we do, from the coverage we offer to the customer service we provide. Hippo's true ambition lies in helping people protect their homes to begin with by leveraging technology and data to help find small issues before they become big headaches. Because, at the end of the day, the best home insurance policy is the one you never have to use.

We're looking for a talented Data Quality Engineer to help test our data warehouse and supercharge our data analysis capabilities. An ideal candidate brings curiosity, a passion for data, and a deep understanding of the technologies behind data pipelines, warehousing, big data, analytics and deep understanding of the software development life cycle . Prior startup experience and ability to thrive in a fast-paced environment is a big plus.

Responsibilities:

- Lead QA efforts through the design, implementation and support of new features and products and working with the data team
- Design test cases and prioritize driving automation
- Collaborate with the data engineers to improve automation, QA methodologies and best practices
- Work closely with data engineers, data scientists and analysts to inform solution designs to adhere to test driven developmen
- Building and automating testing frameworks around data ingestion pipelines
- Experience in working with large scale Enterprise data warehouse, data integration, data migration and data quality verification
- Performing ETL testing and validating against product specifications for transformation logic, data completeness and data types.
- Write complex SQL queries on tables with ~50 million records and ensure data integrity is maintained throughout the ETL lifecycle.
- Batch SQL scripts using UNIX cron.

Required Qualifications:

- Bachelor's degree or equivalent in Computer Science, Computer Engineering, Information Technology or any related field of study
- 5+ years of work experience in QA, preferably in data or relevant space
- Demonstrable knowledge, experience, skill and proficiency with the following:
    - Scrum/Agile methodologies
    - SDLC
    - Unix / Linux environments; AWS / GCP cloud environments
    - Knowledge of data pipelines using Python, UNIX/LINUX, Postgres, BigQuery, MySQL
    - DBT and Shell scripting are a plus
    - Orchestration tools, eg: Airflow
- Experience with Monte Carlo and/or Anodot is a huge plus!

SoFi

Sr Software Engineer, Big Data Infrastructure

Engineering

The role

SoFi runs on data! In this role you will be contributing to the long-term success of SoFi's big data vision by building out distributed systems and scalable data platforms. The Big Data Infrastructure team supports data use cases across all of SoFi's diverse business units by providing an infinitely scalable, democratized data platform empowering teams to ingest, model, and consume data with confidence. Join the Big Data Infrastructure team as it refines this vision and establishes industry-leading standards for data lifecycle management ushering in best-in-class architectural components and processes for extracting value from disparate data sources. The success of this team is central to the success of the company and your contributions will have very visible and lasting impact.

As a senior engineer on the Big Data Infrastructure team at SoFi, you'll be involved in the entire product lifecycle – from ideation to building, deploying and continual improvement of the platform feature set. You will design functionality, architect systems, instrument observability, establish and uphold data quality standards, and continually grow as an engineer. You will expand your cloud computing (AWS) and data engineering skill set by directly working with technologies such as Snowflake, Airflow, Kafka, Spark, Dask, Python, and Tableau. Additionally, you will demonstrate SoFi's core values by running after problems and making your footprint bigger than your foot and helping your fellow team members grow. If you like working on problems with tangible and lasting impact, we would love to have you in our team!

What you'll do:

- Break new ground in creating the foundation for managing data at scale at SoFi
- Design, build, and refine scalable, high-performance batch and stream data processing systems
- Be a core contributor of code, tests, and application/data/systems architecture
- Manage and evolve cloud-based data storage and warehousing services
- Provide technical leadership, mentorship, pairing opportunities, and code reviews
- Investigate and drive adoption of new technologies, patterns, and practices
- Collaborate and represent your engineering squad with outside stakeholders
- Work with amazing product and business managers to identify strategic opportunities, set and measure KPIs, make data-driven recommendations, and drive informed actions.

What you'll need:

- Intellectual curiosity and aptitude to pick up new technical skills
- Ability to initiate and drive projects from inception to completion with minimal guidance
- Skilled at reading and understanding technical documentation
- A passion and instinct for data quality
- Ability to influence outcomes and communicate technical content to broad range of stakeholders
- Strong fundamentals of data structures, algorithms, and design patterns
- Software development experience in Java, C/C++, or C#
- Advanced proficiency with SQL and strong Python development skills
- In-depth experience building solutions using public clouds (Azure, AWS, GCP)
- Expertise in big data platforms and tooling (AWS, Snowflake, Kafka, Spark, Cassandra, Airflow, dbt, Dask, etc).
- Experience working in a collaborative coding environment, refining designs together, working through code reviews and managing pull requests

Nice to have:

- Prior experience with CI/CD (gradle, git, automated testing and deployments)
- Experience and in-depth knowledge of open source distributed systems such as Dask, Hadoop, Spark, Zookeeper, etcd, Cassandra, Kubernetes
- Data exploration and analysis experience using SQL/Python/R/Tableau. Experience surfacing insights using math/statistics/ML techniques
- Passion and curiosity for FinTech

Razorpay

Data Scientist

Razorpay

Bangalore

Job Description

Machine Learning   Java   Scala   NLP   Python

Location: **Bangalore**

Function: **Data Science and Analysis → Data Science / Machine Learning**

We're seeking experienced data scientists to deliver those insights to us on a daily basis. Our ideal team member will have the mathematical and statistical expertise you'd expect, along with natural curiosity and creative mind that's not so easy to find. As you mine, interpret, and clean the data, we will rely on you to ask questions, connect the dots, and uncover opportunities that lie hidden with the ultimate goal of realising the data's full potential. You are expected to bring in a strong experience of using a variety of data mining methods and tools in building models and running simulations. You must have a proven ability to drive business results with data-based insights and more importantly you should be comfortable working with a wide range of stakeholders and functional teams. You will be instrumental in helping the business continue its evolution into an analytical and data-driven culture.

Responsibilities:

- Work with stakeholders throughout the organization to identify opportunities for leveraging company data to drive business solutions.
- Develop a use case roadmap for a problem area or capability for the business.
- Frame the business problem into a Data Science or modelling problem.
- Extract data from multiple sources.
- Mine and analyse data from company databases to drive optimisation and improvement of product.
- Work as the data strategist, identifying and integrating new datasets that can be leveraged through our product capabilities and work closely with the engineering team to strategize and execute the development of data products.
- Enhance data collection procedures to include information that is relevant for building analytic systems.
- Processing, cleansing, and verifying the integrity of data used for analysis.
- Undertake preprocessing of structured and unstructured data.
- Run data exploration to understand relationships and patterns within the data, develop data visualisation to represent and be able to demonstrate the relationships identified from data exploration.
- Data mining using state-of-the-art methods.

- Selecting features, building and optimising classifiers using machine learning techniques.
- Refine and deepen understanding of the algorithmic and inferential aspects of statistical analysis.
- Evaluate new algorithms from latest research and develop intuition about the problems for which they are likely to improve the state of the practice.
- Build training pipelines for the production environment.
- Develop and execute on a plan for continuous iteration and refinement of a new model.
- Provide inputs for design, quality assurance parameters and support implementation for the model in online environment.
- Provide inputs and determine infra requirements and infra management for model deployment.
- Lead debugging of data pipelines and model behaviour in production environment.
- Develop dashboards to enable easy tracking and communication of model impact.

Requirements:

- We're looking for someone with 1-3 years of experience manipulating data sets and building statistical models, with a Bachelor's/Master's/PhD degree in Statistics, Mathematics, Computer Science or another quantitative field, from any of the top-tier colleges.
- Data-oriented personality.
- Strong problem solving skills with an emphasis on product development.
- Great communication skills.
- Excellent written and verbal communication skills for coordinating across teams.
- Good applied statistics skills such as distributions, statistical testing, regression.
- Good scripting and programming skills.
- Experience using statistical computer languages, Python, R, SQL to manipulate data and draw insights from large data sets.
- Familiarity with Scala, Golang or Java is an asset.
- Excellent understanding of machine learning techniques and algorithms, such as k-NN, Naive Bayes, SVM, Decision Forests, artificial neural networks and their real-world advantages or drawbacks.
- Knowledge of deep learning techniques is a plus.
- Experience with common data science toolkits such as R, NumPy, MatLab, Pandas, Scikit-learn, TensorFlow, Keras etc.
- Experience with data visualisation tools such as D3.js, GGplot.
- Proficiency in using query languages such as SQL.
- Experience with NoSQL databases such as MongoDB, Cassandra, HBase is desired.
- Experience with distributed data/computing tools like Map/Reduce, Hadoop, Hive, Spark is a big plus.

Varo

Analytics Manager, Growth

SAN FRANCISCO, CA / DATA / FULL-TIME

Varo is an entirely new kind of bank. All digital, mission-driven, FDIC insured, and designed for the way our customers live their lives.
A bank for all of us.

About the Data Analytics team

Varo's Data Analytics team partners with stakeholders across the organization to guide decision-making with data. The team explores our rich datasets to identify key trends, propose experiments, and provide a nuanced understanding of what the data are (and are not) saying. We hail from diverse quantitative backgrounds and are driven by a sense of ownership and the shared mission to translate rigor into impact.

About the role

We're seeking a senior contributor to lead our analytics efforts spanning marketing and growth. As the team lead for these areas, you will play a key role in crystallizing and executing a roadmap of initiatives aimed at propelling Varo's customer acquisition and engagement efforts in partnership with stakeholders from across the organization (Marketing, Product, Growth, Engineering). Achieving success will require drawing equally on your solid background in causal inference, statistics, and machine learning to derive meaningful insights, and the ability to influence partners from a range of backgrounds.

This role is ideal for someone who is a seasoned individual contributor, looking to take the first steps into people management. While your initial responsibilities will be individual in nature, you can expect to hire a team of analysts within the first 6-12 months of joining Varo. Join us in building the future of banking.

As an Analytics Manager, Growth you'll...

- Hire, guide a technically mentor a team of 1-3 analysts in the next 12 months to conduct statistical analysis related to attribution, experimentation, and causal inference

- Isolate and refine business questions in collaboration with cross-functional peers, assemble statistically rigorous and compelling analyses, and influence cross-functional decision-making

- Proactively explore data to uncover insights that can inform new experiments for user acquisition, activation, engagement, and retention

- Understand marketing and growth problems, frame them in statistical/mathematical / data science terms, and propose solutions that balance pragmatism and rigor

- Develop analyses, dashboards, and insights to drive business decision-making related to customer acquisitions and engagement

- Represent Data Analytics as a subject-matter expert in cross-functional initiatives, presenting technical results to a broad audience including senior executives

- Set requirements for experiments to ensure clean data and actionable results

You have the required experience...

- Ability to isolate and refine business questions in collaboration with cross-functional peers, assemble statistically rigorous and compelling analyses, and influence cross-functional decision-making

- Demonstrated track record of driving significant business impact in marketing and growth at other consumer internet companies

- Experience with digital marketing acquisition channels, marketing mix models, multi-touch attribution, and funnel optimization

- Expert command of SQL and scripting languages (Python or R preferred), and dashboarding tools (Tableau preferred)

- Excellent foundation in statistics

- Ability to independently get things done in a high-paced and dynamic environment

- Strong presentation skills and ability to communicate technical content to an audience with various backgrounds.

- PhD or Master's degree in a highly quantitative discipline

- 6+ years of work experience in Marketing or Growth Analytics with demonstrated experience conducting statistical analyses related to attribution, experimentation, and causal inference

This is what you'll do at UiPath

- Develop a deep understanding of the UiPath Platform and its functionalities
- Engage with clients in both technical pre- and post-sales activities to ensure UiPath adoption
- Develop automation workflows with UiPath Studio
- Learn and utilize new exciting technologies and how they integrate with UiPath
- Express your passion and enthusiasm by identifying out-of-the-box opportunities to expand the UiPath ecosystem
- Help gather project requirements for integration with partner products
- Provide support to internal teams, customers and partners' Implementation teams throughout their project implementation phase
- Develop workflows and custom solutions to address specific customer needs
- Implement internal automations in order to improve the business processes used throughout the company
- Prepare to deliver online and on-site trainings to customers and partners
- Document solutions and maintain best practices
- Remain up to date on product releases, roadmap and act on them (from product to customers - education, from customers to product - feedback and feature requests)

This is what you'll bring to our team

- Bachelor's Degree in Computer Science (or equivalent practical experience)
- Knowledge of object-oriented programming (C#, C++, VB, Java, or Python preferred)
- UiPath Certified RPA Associate (UiRPA) desired
- Previous experience working with UiPath, Automation Anywhere, Blue Prism, OpenSpan is a plus
- Skills required: process minded, good presentation and communication skills
- Fluent written and spoken English is mandatory, fluency in any other languages is a plus
- Team player attitude and eagerness to learn

Business Intelligence Associate

Lemonade   New York, NY   3 weeks ago   **18 applicants**

About the job

We're looking for a BI Associate who lives and breathes data to join our BizOps team in NYC. Data is at the core of everything that Lemonade does, and we act as the guardians of its integrity, and how it can be best used to make decisions throughout the business. We are looking for someone who is motivated both by accuracy and business impact, who wants to bring their rock star data skills to add value at a socially conscious, hyper-growth insurance startup.

The BizOps team partners with various groups at Lemonade to help the company make business decisions informed by data. We maintain our BI tool, Looker, and work closely with data engineering, product, and other teams to ensure that data and reporting is reliable, accurate, and supports key decision-making processes.

What you would do
- **Deliver Data Excellence:** Ensure a seamless data experience for core teams across the company. Accuracy and integrity of our data is key as we grow rapidly
- **Create Analytics:** Support goal-setting across Lemonade. You'll create reports and dashboards to monitor KPIs to ensure teams are making intelligent and informed decisions
- **Ensure Quality Assurance:** Be proactive in identifying discrepancies and irregularities within dashboards, visuals, and underlying LookML to ensure teams are able to access accurate data.
- **Drive cross-organizational collaboration:** Be the bridge between technical and non-technical teams across our company, and work with department heads across Lemonade's multiple products, to drive success in data projects.

Requirements
- 2-4 years of BI experience
- Proven SQL mastery (R and Python are plus)
- Experience working with different databases and building out data infrastructure and reporting (experience using Looker a plus)
- Start-up experience and database knowledge (Snowflake a plus) at a company level
- Bachelor's degree in CS, Mathematics, Economics, or similar
- Willingness to work with individuals in different time zones and cultures

Apply Now

Staff Software Engineer - Data Infrastructure
at Affirm

Remote Canada

Affirm is reinventing credit to make it more honest and friendly, giving consumers the flexibility to buy now and pay later without any hidden fees or compounding interest. Affirm, Inc. proudly includes Affirm, PayBright, and Returnly.

The vision for the Data@ Affirm team is to enable a culture that empowers everyone by the use of actionable, reliable, and readily available data when building a product or making a decision. Our team is responsible for frameworks for all things data including the OLAP storage, data replication, macro-batch processing, stream processing, data modeling, data exploration, data visualization, etc. Affirm is growing rapidly and so is the need for reliable and high availability frameworks. If solving infrastructure challenges at scale excites you, come join us!

What you'll do

- Design and build data infrastructure systems, services and tools to handle new Affirm products and business requirements that securely scale over millions of users and their transactions.
- Build frameworks and services which will be used by other engineering teams at Affirm to manage billions of dollars in loans and power customer experiences.
- Improve the reliability and efficiency of our core systems.
- Work cross-functionally with various engineering and analytics teams to identify and execute on new opportunities in data infrastructure.

What we look for

- Experience building and owning large-scale, geographically distributed backend systems.
- Skilled at developing and debugging in one or more programming languages.
- Working knowledge of Relational and NoSQL databases.
- Experience building scalable data processing systems using MapReduce and Spark.
- Knowledge of Python/Kotlin or the ability to learn them quickly.
- Experience with (or want to learn about) operating system internals, filesystems, databases, network, concurrency frameworks.
- Experience with AWS and/or other cloud providers.
- Eager to learn new things and have a growth mindset.
- Experience working in the data infrastructure domain is a plus.
- Working knowledge of OLAP systems like Snowflake or Redshift is a plus.
- BS, MS or PhD in Computer Science, Engineering or a related technical field.

Product Manager

at Nubank (View all jobs)

São Paulo

About Nubank

Tackling the complex banking system to empower people in one of the most bureaucratic markets in the world seems like a crazy idea, right? But that's why, how, and where Nubank was born. We fight complexity through our transparent and straightforward products and experiences: a no-fee credit card, a rewards program, a lending platform, and a digital savings account. In a nutshell, we are the most innovative tech company in Latin America, and we are obsessed with building financial services and products that make our customers love us fanatically. With over 40 million customers and $2 billions raised in investment rounds, we are the fastest growing digital bank in the world, with offices in Brazil, Germany, Mexico, Colombia, Argentina and United States. And it's still only Day One for us

At Nubank, Product Managers (PMs) are key players in building great products and delivering them to our customers. They are accountable for building products with a team composed of people with different functions, given the multifunctional structure we have within the organization. Among the key stakeholders, you may find developers, designers, customer service, business analysts, data scientists, etc. They are also responsible for the speed and quality of the team's decisions in order to maximize impact. Truly great Product Managers will, over time, shoulder ever-greater responsibility for realizing Nubank's vision to be the most influential financial services company in the world.

As a PM, here are some of the activities you might lead:

- Drive product development—from conception to launch—of the products and product solutions you are accountable for
- Develop a deep understanding of customers by conducting research, data analysis, customer interviews, and usability testing
- Utilize qualitative and quantitative insights to develop hypotheses
- Define, prioritize, and communicate short and long term product goals

- Partner with engineers, designers, marketing, acquisition, customer operations, strategy and analytics teams
- Defining, guiding and executing our product strategy to deliver tools that empowers our customers
- Defining clear success metrics, and supporting your teams to achieve them
- Communicating and collaborating with leaders from multiple disciplines and across multiple product lines

Given this, You will be successful if you are able to thrive on these aspects:

1. **Vision** - Set the vision for the product, understanding how it connects to company objectives
2. **Customer Focus** - Deep dive in user behavior by talking to real customers, analyzing data and seeing the products used in the real world
3. **Prioritization** - Help our teams prioritize features based on customer needs, engineering complexity, and the most relevant business outcomes
4. **Structured thinking** - Ability to grasp problems of varying levels of complexity and reduce them down to their essentials
5. **Execution** - Understand the problems we are trying to solve and work closely with engineers, designers, data scientists, and other functions to define, iterate and ship an awesome sustainable product
6. **Communication** - Build constructive relationships, communicate effectively with internal and external stakeholders, and have a great time doing it

Preferred qualifications

- Experience working with software products as a Product Manager or in a similar function
- Robust experience owning and supporting the entire product life-cycle of successful tech products
- Sharp UX design skills, with a strong desire to discover and fulfill the needs of users
- Comfortable working with numbers and making decisions based on data
- Ability to build strong relationships across distinct stakeholders
- The ability to turn incomplete, conflicting, or ambiguous inputs into solid action plans
- Excellent communication skills: written, verbal and presentation
- Advanced English language skills
- Great willingness to learn and adapt to a high paced environment
- Good understanding of the software development lifecycle
- Experience working with customer-facing products (the ones directly related to the final user) would be a plus

toast

Senior Product Manager, Business Platform

Are you bready* for a change?

The Business Platform team is a brand new team responsible for building infrastructure for onboarding new customers, services that provide the source of truth for business systems data, and internal systems and tools to manage data and workflows related to billing.

As a Senior Product Manager of Business Platform, you will spearhead initiatives that will provide the core shared services that Toast uses to manage customers, understand the truth of the business, and innovate on billing processes. This is a new role and will provide a critical function to ensure efficiencies as Toast continues to scale rapidly. You will focus on exploring opportunities with a diverse data set – turning those opportunities into revenue opportunities for Toast along the top and bottom line.

About this roll*:

- **Work with the** Director of Product Management to create a well-thought-out product vision and strategy for the business and billing platform initiatives.
- Own the internal business and billing systems products, where you will create product specs, review business analysis for prioritization, product performance metrics
- Work to understand the pain of your internal customers and synthesize those quantifiable opportunities into a product platform roadmap.
- Collaborate with Business Systems teams to align on opportunities for innovative billing methods and processes and drive those initiatives to deliver on OKRs.
- Perform market research and competitive analysis to understand best in class processes for business systems.

Do you have the right ingredients*?

- Prior product experience working on a platform team.
- Demonstrated experience taking team strategy into account when making roadmap decisions and effectively communicating those strategic ties to more junior team members.
- Proven ability to make a meaningful impact on the product strategy through day-to-day product execution and your contributions to the roadmap.

- Strength in effectively making adjustments to direction or process to maximize impact for the customer and Toast, and owning those outcomes.
- Excellent ability to utilize data to anticipate and design products.
- A proven track record of solving amorphous problems, listening to and organizing large amounts of information into a coherent plan forward, and handling difficult prioritization.
- A plus: you have worked in a business operations role prior.

Flutter**wave**

Product Compliance Manager (Kenya)

About the Product Compliance Manager Role

Flutterwave is looking for a Product Compliance Manager. This role requires a proactive, solution-oriented, articulate, strategic thinker, who is able to provide general AML/compliance advisory to Product Teams, Expansion, Growth, Engineering, Customer Experience, etc on behalf of the broader Compliance function.

Job Scope

- Collaborating with key stakeholders (e.g. Product Managers, Compliance, Risk, Legal, etc) to evaluate the potential compliance risks of any new or existing product, feature, or vertical;
- Providing general AML/compliance advisory to Product Teams, Expansion, Growth, Engineering, Customer Experience, on behalf of the broader Compliance function.
- Gathering and tracking implementation of product-specific Compliance requirements to support launch milestones (e.g. alpha, beta, general availability). Where significant changes in timeline or obstacles are known, CBPs are expected to communicate and/or resolve these in a timely manner;
- Support expansion for new payments product launches by scoping, defining, and communicating product and compliance requirements
- Participate in the review and negotiation of partner contracts to ensure consistency with existing processes and systems or highlight changes needed to integrate for future growth plans
- Determine compliance requirements for domestic and international markets
- Advise Payments Product team on Compliance operational process and regulatory requirements across various markets
- Design go-to-market strategies that comply with applicable regulatory obligations for all Payments products, initiatives, and strategies.
- Build a tactical road-map and set goals that align with the strategic product roadmap
- Design and draft all relevant program documentation, content, and processes
- Participate in annual risk assessments and audits
- Manage transitions between project stages and ensure that changes are consistent with organizational goals

Desired skills and expertise:

- 5+ years experience in applicable payments, card networks, and money transmission rules and regulations

- Project management experience

- Knowledge of Global AML Compliance and Banking regulations

- Knowledge of Customer underwriting, Risk assessment, and Risk Management

- Experience drafting policies and procedures

- Exceptional written and verbal presentation skills coupled with the ability to drive consensus.

- SQL, Data science knowledge is an added advantage.

- A track record of following through on commitments

- Competency in Microsoft applications including Word, Excel,

- Excellent planning, organizational, and time management skills

- Contribute to other needs within the Internal Products team as may be required from time to time

Wealthsimple

Lead Product Manager, Data Platform

Wealthsimple is looking for an experienced, customer-focused Product Leaderto join our Platform Product team to help us build a world class data foundation to power our growing ecosystem of financial products.

More About the Data Platform Team

As Wealthsimple continues to scale, our ability to manage and scale our data systems is critical. This team is responsible for building the core data platform that powers the underlying Wealthsimple ecosystem across all of its products. The team is directly owns algorithms that are used by our fraud team, customer and credit risk modelling, and all tools related to reconciliation, replication and storage of data.

As part of the data platform team, you will define and evolve our end-to-end growth product vision, strategy and execution by leading a core team of engineers and work with our operations teams to build amazing experiences for our customers as well as our internal stakeholders. This will require partnership and collaboration across various internal teams (especially finance, operations and risk), a deep understanding of our customers, and the ability to deliver financial products and streamline complex business flows.

In this role, you will:

- Help define the product vision and strategy, and define and own the roadmap for the Data Platform teams that power all of our product ecosystem.
- Support a cross-functional team of engineers, designers, and data scientists.
- Lead the planning, development, and launch of large scale platform initiatives; for example:
- a) A fraud detection, management and mitigation framework
- b) Develop and manage an ongoing platform for evaluating client risk and credit-worthiness
- c) Foundational data platform projects such as a machine learning models, data reconciliation tooling, broad analytics tool

- d) Design, build and launch data pipelines at scale to move data across Wealthsimple platform
- e) Build analytical tools that provide insight into business metrics across Wealthsimple
- Manage at least one other Product Manager while also owning and delivering a part of the roadmap directly.
- Build a deep understanding of our various platform systems, processes, and partners — and how they all fit together. Be opinionated about how we take these further to make them best-in-class.
- In this role you'll work with other product and domain teams to help them define, instrument, and build reporting for the metrics they own
- Partner with other engineering teams and departments across the company (e.g. Operations, Legal and Compliance, and more) to build compliant, efficient, and industry-leading data platform.
- Evaluate third-party vendors and develop business cases for how we can continue to flawlessly execute different initiatives, with an emphasis on deciding between build vs. buy decisions
- Work closely with product design to create simple, smart, and inspiring user-experiences that reflect the needs of our customers - functional, educational, emotional and otherwise.
- Help elevate the Product Management practice at Wealthsimple and create an inclusive and supportive team culture.

We're looking for someone who has:

- A multi-year track record of building and shipping products that customers love, and experience across both customer-facing and platform product management. You've owned a complete product or large parts of an offering and are comfortable leading large cross-functional projects with significant technical complexity (e.g., a system re-architecture, a major data migration, etc.).
- A shipping mentality. We don't believe in spending forever analyzing and debating. The best way to validate something is to ship it — *so let's ship it, learn, and iterate.*
- Enough technical know-how to talk with engineers about architecture and technical considerations that impact product, and a desire to learn what you don't know to help drive decision making.
- A passion for financial inclusion and building products that increase access to financial freedom for everyone.
- **Bonus**: Experience working on scalable data products, machine learning or other technical products

We're looking for someone who is:

- A systems thinker that can distill many use-cases into a simple, elegant, generic logical solution design.
- A strong technical partner who is comfortable working with engineering to translate a logical system design into a technical architecture design.
- Able to navigate uncertainty and ambiguity and adept at synthesizing actionable problems, insights, and requirements from raw, unstructured qualitative and quantitative data.
- A thoughtful, critical thinker who follows a systematic and rigorous approach to problem solving.
- Scrappy and comfortable flexing into different roles to support your team. For example:
- a) Business model and business case development
- b) Workflow and operational process development
- c) Negotiation with external vendors, regulatory bodies, and more.
- d) Project management
- An excellent communicator that can convey complex ideas succinctly and clearly.
- A naturally collaborative and empathetic leader; comfortable working with a diverse group of stakeholders, making making sure every voice is heard.
- Passionate about creating simple and elegant user-experiences. You can't help but critique the UX of the apps you use.

VISA

Product Designer – General

Job Description and Responsibilities

It's our belief that great design has the ability to engage and inspire users, and we strive to rethink and redefine how users interact with Visa's applications and products. Our team members are innovative thinkers and strategic problem solvers, as analytical as they are creative. Collectively, we value hard work, accountability and collaboration, and we prize proven skills and team success over personal gain.

Design is currently seeking Product Designers to join our team. We have roles which span a variety of experience levels, from the more junior to senior level tenure. Candidates will have the opportunity to design usable, accessible and engaging user experiences for Visa's digital product line with senior-level talent expected to also play a critical role in helping drive Visa's UX strategy and vision. This is an extraordinary chance to influence customer journeys at Visa with high impact and scale. You'll be responsible for developing elegant and simple experiences that help solve complex business and design challenges, driving the vision for what a world-class digital experience should be.

As Visa has a variety of Design hubs around the globe, location will be assessed on a case-by-case basis. We look forward to hearing from you.

ESSENTIAL FUNCTIONS

- Proficiency designing high-fidelity mockups using Figma, Sketch or other industry tools

- Subject Matter Expertise in interaction design

- Strong verbal and written communication skills, including thorough and methodical attention to detail

- Ability to communicate concepts and recommendations confidently to a variety of audiences

- Ability to self-manage time and work independently or as part of a team

BASIC QUALIFICATIONS

- Minimum of 2 years of work experience with a Bachelor's Degree or an Advanced Degree (e.g. Masters, MBA, PhD)

PREFERRED QUALIFICATIONS

- 3 or more years of work experience with a Bachelor's Degree or more than 2 years of work experience with an Advanced Degree (e.g. Masters, MBA, JD, PhD)
- Bachelor's Degree in Human Factors, Design, Psychology, Sociology or related field
- An online portfolio that demonstrates B2B or B2C product experiences
- Group facilitation and teaching (design thinking) skills a plus

WorldRemit

Product Content Writer

London, United Kingdom

A Content Writer works on the end-to-end user journey to help users complete their goals easily, and the company to communicate with users effectively. In this role, your work may involve the creation of, or change to, content for our website, our mobile applications, or the notifications we send to our customers through various channels.

Responsibilities

As a Product Content Writer, you'll:

- Work with Product Managers, Business Analysts, UX Designers and other stakeholders to understand how content fits within the overall user experience, to understand the goals and objectives of the content that is required, and to figure out how to best create content to meet these
- Understand the needs of our diverse user base and the impact this has on how content needs to be created and presented
- Make sure appropriate content is shown to a user in the right place and in the best format
- Work iteratively across the product development cycle, from discovery to prototype testing to delivery and iteration on live content.

Summary of required experience & attributes

- **User focus**. You understand users and can identify who they are and what their needs are, based on evidence. You can translate user stories and propose design approaches to meet these needs. You can engage in meaningful interactions and relationships with users. You put users first and can manage competing priorities.
- **User-centred content design**. You can design content to meet user needs and make complex language and processes easy to understand. You can understand and implement style and standards.
- **Agile working**. You know about agile methodology and can apply an agile mindset to all aspects of your work. You can work in a fast-paced, evolving environment and use an iterative method and flexible approach to enable rapid delivery. You are unafraid to take risks, willing to learn from mistakes and appreciate the importance of agile delivery for digital products. You can ensure the team knows what each other is working on and how this relates to practical objectives and user needs.

Stakeholder relationship management. You can communicate with stakeholders clearly and regularly, clarifying mutual needs and commitments through consultation and consideration of impacts while focusing on user needs.

HoneyBook

Art Director
at HoneyBook (View all jobs)

San Francisco, CA

Here are a few of the things you will do:

- Turn customer insights, marketing goals, and best practices into strategic, remarkable creative that results in increased awareness, growth, and engagement for the brand.
- Collaborate cross-functionally to develop and elevate the HoneyBook brand throughout all projects and touch-points across multiple channels and formats including ads, web, video, and animation.
- Contribute to the development, growth, and refinement of our brand identity and implement it consistently.
- Keep up with industry best practices and emerging strategies, constantly bringing new creative ideas on how we visually communicate our story.

Here is what we're looking for in a candidate:

- 5-8 years of experience in design roles, in-house experience preferred, additional agency experience is a plus.
- Portfolio of previous work that displays an ability to design cohesive, innovative campaigns across marketing channels and mediums, including digital display, web, broadcast, and social channels.
- Experience using Sketch, Adobe Illustrator, Photoshop and InDesign, and experience Adobe Premiere and After Effects is a plus.
- Experience managing external production and leading other creatives.
- Possess a strong curiosity, ability to deal with ambiguity, work autonomously and a preference for a fast-paced, entrepreneurial environment.
- A kind, well intentioned, and collaborative team player that can bridge many stakeholders and can give/receive feedback.
- A passion for design and a discerning eye for exceptional creative and visual design.
- A strong communicator, both written and verbal.

bitpanda

UX Writer (f/m/d)

Vienna, Austria
Full-Time
Join Bitpanda, Europe's leading retail broker for buying and selling cryptocurrencies, precious metals and more! Currently, more than two million users are benefitting from our platform. We provide the easiest and fastest access to the world of digital assets. Our goal is to become the #1 neobroker in Europe and to offer our users all the assets they could need for investing, all in one place. Bitpanda just became Austria's first unicorn start-up, pushing our company's valuation to $1.2 billion and we have won multiple "Best Startup of the Year" awards. Now, we are accelerating our growth journey and we are looking for you!

Your mission:

As a UX writer at Bitpanda, you will be helping to strengthen our UX infrastructure. You will work closely with a strong product team to define and unify the tone of voice and language across our products, as well as to refine our global and local product experience.

What you'll do:

- Optimise in-product copy to best reflect user needs and brand experience
- Drive cohesive product narratives that solve real customer problems
- Work with multiple stakeholders from different backgrounds to define an in-product voice and tone
- Help drive our localisation and internationalisation strategy
- Define, implement and take charge of best practices, both in terms of content strategy as well as in a hands-on context

What we're looking for:

- Previous experience on a similar role
- Fierce advocate for customer-focused thinking
- Strategic thinker
- Attention to detail
- Excellent written and verbal communication skills
- Keen interest in the future of investing

Apply Now

monzo

Principal User Researcher (Mixed Methods)

at Monzo (View all jobs)

London

We're looking for a **Mixed Method Principal User Researcher** who can help us understand our customers and how they use our product.

Monzo's mission is to make money work for everyone. As a research team, we want to identify the customer needs we're not yet meeting and the value we bring to customers that we should amplify.

We're looking for someone who knows how to make use of both qualitative and quantitative user research methods to shape Monzo's company-wide strategy for product development. If you get excited about evaluating an experience, collaborating with multi-disciplinary teams and setting a product-wide strategy, this might be for you.

We don't expect everyone to have every type of experience on our list. If you have a lot of the relevant skills and are excited about learning more to fill in the gaps, we'd love to hear from you. We care deeply about inclusive working practices and diverse teams. We're keen to ensure we're designing a bank that works for everyone, so we particularly encourage applications from underrepresented demographics.

What you'll do everyday

- **Identify emerging opportunities for improving the user experience of core journeys in the app.** To do this you'll collect and analyse behavioural, experiment and survey data; usability test our live app; and support others to do the same.
- **Build new systems that help us better understand our user experience.** You'll identify the metrics that will help us measure the usability of our product, and where the appropriate systems for measuring our usability don't yet exist, you'll help us get them in place so we can track change over time.
- **Identify the root causes of wider customer experience issues and help multi-disciplinary teams tackle them.** You'll work closely with other researchers and colleagues who track a range of data sources, such as brand insights, app reviews, satisfaction ratings and customer service data. You'll run interviews with customers and non-customers to understand these trends more deeply.
- **Make sure we're capturing actionable feedback from our customers at the right place and time** by assessing and rationalising the feedback we gather whether that's in-app surveys, via social media and in reviews.
- **Help make Monzo more accessible** by helping to manage accessibility audits, running accessibility testing and advocating on behalf of all our customers
- **Collaborate with Product Managers, Product Designers, Marketeers, Data Scientists, Engineers, Customer Operations and other User Researchers.** You won't need to be an expert in every area. Using your holistic view of the whole product, you'll help build bridges between different parts of the organisation to advocate for the customer.

You should apply if

- **You're passionate about helping achieve our mission of making money work for everyone.** You've made a demonstrable impact on the direction of the product or service in the past and want to do the same at Monzo.
- **You have hands-on experience in qualitative and quantitative research methods,** and you know how to connect different sources of primary and secondary insight to provide the most relevant information.

- **You enjoy working with data.** You've used self-service tools like Looker to analyse customer segments, discover new opportunities, track goals or define target user lists for surveys. You have an understanding of basic statistical concepts, like statistical significance.
- **You think big, and start small.** You have a vision for what you want your insights to achieve for a whole product or service, and can break that down into achievable actions that can make things better quickly and often.
- **You bring people together through research.** You collaborate with multidisciplinary teams and bring people together to deliver the most impactful research and build shared understanding.
- **You can share insights with different stakeholders, from product teams to senior leadership.** You're able to contextualise and prioritise actionable insights to get work on the roadmap.
- **You're proactive, adaptable and resilient with a positive mindset.** You're able to balance robust study design with the practicalities of a fast-moving company.

Even better if

- You have basic SQL skills that allow you to understand or even write your own custom queries for data analysis
- You understand more advanced statistical techniques (like cluster and regression analysis) or can perform them in Python
- You have experience improving customer metrics like Net Promoter Score and Customer Effort Scores
- You've helped companies tailor their products to different user groups by segmenting customers through research and data analysis
- You're experienced applying behavioural science or economics to product decisions

This isn't for you if

- **You have a couple of research methods you love and want to stick to.** This role incorporates a broad range of skills - evaluative research, data analysis, exploratory research. You don't have to be an expert at everything, but you need to love flexing your approach and learning new skills as you go.
- **You like working on neat, discrete problems.** The opportunities in this role are many and you'll collaborate with lots of stakeholders and prioritise only the most impactful work.
- **You want to pass research findings over to someone else once you've written your report.** We're looking for researchers who are tenacious about making sure their research results in impact by working closely with stakeholders to find actionable next steps.
- **This is your first research job.** We're a small team at a fast-paced company, so we need someone to hit the ground running.
- **You want to focus on people management.** You'll lead large pieces of work and you'll act as a mentor for others, but the initial scope of the role is as an individual contributor and doesn't include managing people.

COINBASE IS HIRING A

Growth Marketing Manager

Responsibilities:

- Manage day-to-day operations of core paid acquisition channels in order to drive towards ambitious user growth goals while maximizing ROI
- Work closely with ad network partners to develop and execute on channel strategies and to capitalize on latest channel technology
- Proactively identify channel optimization and growth opportunities, surfacing dependencies and blockers to the growth marketing team and cross-functional stakeholders
- Partner with internal and external creative teams to advance a creative learning agenda
- Up-level channel performance and insights to marketing and product leadership

Requirements:

- 5+ years working in growth or performance marketing programs
- T-shaped acquisition channel skillset: you have deep experience in at least one channel but are knowledgeable enough in others to hit the ground running
- Experience managing a marketing channel end-to-end - from creative and audience ideation, to campaign execution, to reporting and performance analysis
- Hypothesis guided and are used to prioritizing a large number of ideas against a finite amount of resources
- Adept at leveraging data visualization tools like Looker, Tableau, or Chartio to manipulate data and extract insights
- Exceptional written and verbal communication skills

Nice To Haves (optional)

- SQL experience

ramp

Communications Manager

Apply Now

at Ramp (View all jobs)

New York, Remote

Ramp is building the world's first finance automation platform designed to save businesses time and money. Ramp offers 5-in-1 software that consolidates corporate cards, expense management, bill payments, accounting, and reporting into one simple and free solution. More than 2,000 businesses are using Ramp for over $1 billion in annualized transaction volume. Customers include some of the fastest growing startups and unicorns like Ro, DoNotPay, Better, ClickUp, and Applied Intuition, as well as established businesses across the US such as Bristol Hospice, Walther Farms, Douglas Elliman, and Planned Parenthood.

Founded in 2019 Ramp is NYC's fastest growing startup, having achieved a unicorn valuation of $3.9 billion in just over 2 years. Ramp has raised $620 million in funding from investors including Founders Fund, Stripe, Goldman Sachs, Coatue Management, D1 Capital Partners, Redpoint Ventures and Thrive Capital, as well as over 100 angel investors who were founders or executives of leading companies. Ramp is part of the Forbes Fintech 50 and Fast Company's Best Workplaces for Innovators program.

About the Role

Since launching in early 2020, Ramp has experienced exponential organic growth, fueled in no small part by continued media coverage of our business growth and fundraising. We're now looking for an experienced Communications Manager who will own our PR strategy and significantly raise our public profile . As an early member of Ramp's Marketing team, you will get the chance to build out a broader communications function and team over the coming years. You'll be a good fit for this role if you like working as part of a tight team in a fast moving environment, jumping from handling press enquiries to providing strategic advice to our executive team in a single day.

What You'll Do

- Develop a media strategy and tactics that will ensure Ramp becomes recognized as a leader in fintech. You'll position our executives as thought leaders in conversations around the current state and future of finance.
- Build brand awareness by refining and evolving our approach to telling the Ramp story through the media.
- Manage the relationship with our external PR agency so we maximize the value of the partnership.
- Develop and maintain lasting relationships with key business & tech media so that they understand Ramp's unique position in the financial services and software industry.
- Advise the executive team on communications strategy and prepare them for interviews and public engagements such as keynote addresses.
- Support the execution of our broader marketing campaigns to extend their reach.

What You'll Need

- 5 years experience in fintech, financial services, technology, or startup public relations
- Excellent written and verbal communication skills
- Track record of providing strategic advice to a senior executive team
- Strong project management skills and ability to prioritize
- Experience working with business and technology media. In particular, crafting interesting narratives from complex topics and successfully pitching them
- If not based in New York willing to travel there regularly (at least once a quarter)

SpotOn

Copywriter

Apply Now

at SpotOn: Corporate (View all jobs)

Remote

Small businesses and local restaurants are the heart of our communities. At SpotOn, we're helping them compete and win with the type of technology that used to be reserved for only the big guys. Think marketing software, website development, ecommerce, reservations, online ordering, digital loyalty, review management, and both retail and restaurant point-of-sale (POS) solutions. And we're growing fast, with 1,300+ employees and corporate offices around the world, including in San Francisco, Los Angeles, Chicago, Mexico City, Detroit, Atlanta, Denver, and Krakow.

That's where you come in.

You're a stellar copywriter who excels at writing clear headlines and concise copy, specifically for websites and/or sales 1-sheets. You enjoy learning about how new technology works and are comfortable jumping out of your primary writing role to pen corporate emails, informative blog articles, social media ads, and anything else that comes your way (and it will). Above all, you know how to convey technical topics in a plainspoken, easy-to-understand way.

As part of the SpotOn Marketing team, you'll be instrumental in helping us grow the SpotOn brand and communicate our offerings to local business owners, media, and SpotOn employees. You'll be working with a close-knit, collaborative team that takes pride in what we do and relies on data to continuously improve how we communicate.

What you'll be doing:

- Write copy for SpotOn.com and various landing pages
- Write & edit copy for various sales collateral
- Collaborate with our in-house creative team to develop new marketing campaigns
- Assist with writing corporate emails to employees, clients, and leads
- Research and write articles on *Heart & Hustle*, the SpotOn blog

Required skills:

- 3+ years of experience writing copy for websites and/or sales collateral, preferably for software or technology brands, with writing samples that illustrate your work
- Keen understanding of audience and context, with expertise in adjusting your writing style accordingly
- Ability to work independently and deliver error-free copy on schedule
- Ability and willingness to incorporate feedback form multiple stakeholders
- Desire to work collaboratively and grow alongside your teammates, even while working remotely
- Experience working directly with graphic designers and/or web developers

⊘raisin. Raisin

Senior CRM Tech Manager (m/f/d)

⊙ Berlin, Germany   🏛 Employee   ▢ Marketing

Your Responsibilities

As the CRM team at Raisin, we strive every day to achieve our company's vision of savings and investment products without barriers. Our focus is on overcoming communication barriers our customers face by using relevant, personalized and multi-channel communication. Join our team and you will have the unique opportunity to help us move our CRM activities to the next level and make customers around Europe happy.

The CRM team consists of three workstreams: CRM Campaigns, CRM Strategy and CRM Tech. You will be part of the CRM Tech crew.

As a Senior CRM Tech Manager (m/f/d), you will be responsible for :

- Setting up, manage and monitor customer segments, marketing and transactional messaging
- The technical implementation of email, push, weblayers and in-app messages
- Collaborate with internal teams (such as Data and Tech) and maximize 3rd party relationships to drive CRM platform innovation
- Work on problem statements to provide technical solutions, enable a better customer experience and oversee the outcome of your work

Your Profile

- Successfully completed bachelor studies
- At least 3-4 years of CRM relevant experience
- Experience with customer engagement platforms such as Exponea or Braze
- Good knowledge of HTML, CSS and Jinja; JSON and SQL as a plus
- Knowledgeable about personalisation, tracking, data integration and APIs
- Excellent project management and stakeholder management skills
- Proficiency in English, any additional language as a plus
- Very proactive and hands-on mentality
- Excited to grow and open for feedback
- Teamplayer eager to share knowledge and streamline processes

CHIPPER™

US & UK Growth Marketing Manager

Chipper Cash is the largest mobile cross-border money transfer platform in Africa. We are a passionate team, dedicated to expanding financial inclusion in some of the global regions most in need of accessible, interoperable, easy-to-use, and affordable financial services.

- As an individual contributor at a fast-growing early-stage technology company, in one of our most important global markets, you will have the opportunity to create a massive impact - on the company, on the product, and, most importantly, on the lives and livelihoods of our users.
- We believe that the best solution is often the simplest and that testing and measuring are the keys to unlocking exponential continuous growth.
- The Chipper team is truly global - on a daily basis, you might be interacting with team members in Accra, San Francisco, Lagos, Los Angeles, Nairobi, London, Cape Town, New York and Berlin.
- We are a small but fast-growing team. You will be encouraged to engage in impactful decision-making, and there are leadership roles available as the company continues to expand.
- Enjoy working remotely from home, co-working spaces or coffee-shops? Pick any of the above! Our global team is fully remote and we are growing our UK team. Possible office in the near future if that's more your style.
- We have a team culture centered on open communication, honest direct feedback, and personal responsibility. You will not be micromanaged.

What You Should Have

We don't care very much about checking boxes, such as "X years of experience" or "Familiarity with X tool" to show that you're qualified for this role. We're looking for a talented, passionate marketer, who draws inspiration from Chipper's mission and brings a will to win into their daily work. They enjoy owning every aspect from copywriting, field activations, user journeys, campaign and product analytics, and reporting. This is a job for "doers" not "managers", where you roll up your sleeves, sweat the details, and ship and iterate. We're big on reporting so we can learn as a team, and leverage wins in one country across the globe.

An ideal team member will be self-driven, will enjoy owning their projects, and will be able to constructively communicate with the rest of the team in order to brainstorm, disambiguate project specifications, and give (and receive) feedback on everything from writing style to performance and reporting. Most importantly, we're looking for people who love testing ideas and learning.

What You Will Be Doing

We are looking for a US & UK Growth Marketing Manager, to join Chipper's Growth Marketing team reporting to the VP of Growth Marketing. The position is responsible for driving growth in key outbound remittance markets. The target market are people who need to send money to African countries (primarily). Your objective is to drive awareness and create preference for Chipper in a crowded market through cultural association.

You'll be responsible for successfully executing and measuring marketing campaigns across a number of channels, including but not limited to Brand Awareness, Referrals, Influencers, PR, Incentives, PPC / Search Marketing, and live events. It's important to note that while we heavily leverage digital marketing channels, that won't be your primary responsibility.

As the US & UK - Growth Marketing Manager, you will:

- Have and source good ideas for how to best introduce Chipper to different segments of the Diaspora market, including remittance senders, creatives, business owners, side hustlers, and families.
- Recruit, close, and coach influencers to create native content that drives massive results.
- Lead marketing campaigns from idea to reporting across the acquisition, activation, and retention funnel.
- Develop and execute local CSR initiatives to drive brand good will in the local community.
- Manage multiple social media campaigns from organic posting to boosted campaigns, working with internal designers and agencies to produce original content that drives engagement and reach.
- Develop campaign briefs that include detailed KPI's, budgets, and expected results.
- Report on campaigns, extract key learnings, and set actionable plans for improvement.
- Be relentlessly focused on shipping campaigns and be willing to accept tradeoffs between shipping and perfection.
- Ensure development of campaigns and testing initiatives meet planned deadlines for delivery.
- Thoroughly QA campaigns for accuracy including design, copy, audience selections, tracking URLs, and offer details.
- Deliver proofs to the team for review and sign-off.
- Run tests of different ideas and executions to find the best performing assets.

What You Should Have

- Highly empathetic to the needs of our diverse Diaspora user base and the people they are sending money to in Africa, that depend on Chipper for personal and business finances.
- You're a seasoned expert or an up and coming marketer with ~2 yrs of experience.
- Ideally you have worked for high growth Fintech or tech startups.
- Your experience over index's on Brand/PR/Social vs Paid Ads.
- You know what it takes to create impact.
- You're bold, you think big, and are ready to take calculated risks to catapult Chipper into the cultural zeitgeist.
- You understand how to best use digital and offline channels to drive significant and measurable results.
- Comfortable digging into the numbers and analyzing data to produce actionable plans and insights.
- Willingness to learn how to use new tools, here at Chipper we use world class products and services to power our work.
- A fast learner that is willing to make a few mistakes along the way to learning something new.
- 3+ years of experience in marketing (preferred not required).
- You will simultaneously lead multiple projects with a variety of partners, and showcase excellent problem solving and communication skills, in order to drive impact across different teams.
- Detail oriented and well-organized, you sweat the details, read the copy twice, then launch.
- An editor mindset, you constantly subtract clutter for maximum clarity.
- Ability to interface with internal teams including Marketing, Engineering, Compliance, Product and Operations.
- Ability to work in a fast paced, deadline-driven, hyper growth startup environment.
- Ability to be flexible with project timelines.
- Manage agencies and vendors, balancing the best pricing and the best results.
- A self-starter with a strong work ethic – goes the extra mile without being asked.
- Comfort with ambiguity, and an instinct for moving quickly and iterating rapidly.

Ui Path

Marketing Automation Manager

BUCHAREST, EUROPE

MARKETING, MARKETING AUTOMATION AND GROWTH

- Work with key stakeholders to develop new processes in Marketo
- Update and monitor Marketo processes and integrations with other platforms
- Create process documentation
- Monitor and improve data flow in Marketo and between Marketo and Salesforce
- Monitor data quality in Marketo and work on data clean-up

This is what you'll bring to the team:

- At least 3 years of experience in working with a Marketing Automation platform
- Knowledge of API integrations between a marketing automation toll and a CRM or other platforms
- Strong understanding of digital marketing and demand generation
- Experience in data quality, lead flow, lead scoring, CMS platforms, marketing
- SQL/Java script knowledge is a plus
- Bachelor's degree (focus in Marketing, Information Systems or similar)
- Experience in maintaining a data hygiene

◉ gojek

(Moka) Enterprise Sales - Commerce Enablement

[APPLY FOR THIS JOB]

JAKARTA / MERCHANTS – GO-MERCHANTS / PERMANENT

What You Will Do

- Acquiring merchants with multiple outlets

- Do presentation, follow-up, delivering demo of the solutions, negotiations and closing deals

- Build and retain network of customers

- To be the face of MOKA and GoStore to merchants to build strong rapport, partnership and relationship.

- Reach daily goals of lead generation and demo appointments

- Meet and exceed monthly sales target

- Work closely with Product, Business Development and Marketing team to convey feedback and experience merchants face to improve the products further

What You Will Need

- BA/BS degree ideally in Marketing, Business, Economics or Communications

- At least 3 years of experience in handling enterprise accounts in Retail, F&B and/or non-F&B industry

- A passionate, self-starter, keen learner with an entrepreneurial mindset.

- Well organized and committed to accuracy at all levels of details

- Demonstrate proactiveness and ability to work in a fast paced environment

- Possess excellent written and communication skills

- Good presentation skills including ability to present to top decision makers or senior management

- Strong in Excel and Powerpoint

- Ability to speak English is a must

bill.com™

Business Development Representative

APPLY FOR THIS JOB

Bill.com is a leading provider of cloud-based software that simplifies, digitizes, and automates complex, back-office financial operations for small and midsize businesses. Customers use the Bill.com platform to manage end-to-end financial workflows and to process payments. The Bill.com AI-enabled, financial software platform creates connections between businesses and their suppliers and clients. It helps manage cash inflows and outflow. The company partners with several of the largest U.S. financial institutions, the majority of the top 100 U.S. accounting firms, and popular accounting software providers. Bill.com has offices in San Jose, California and Houston, Texas.

Mission:

We are seeking Business Development Representatives to join our growing sales team. You will qualify leads, build relationships with prospective customers, network with partners, and generate new opportunities in Bill.com's Direct Channel. Business Development Reps who consistently meet and exceed their sales targets will be considered for exciting career expansion opportunities within our growing organization. This position reports to the Sales Manager, Business Development in the direct channel.

Professional Experience/Background to be successful in this role:

- Bachelor's degree
- Minimum 1-3 years of experience in Sales Development, Lead Generation or Sales (direct channel background and/or SaaS experience a plus, but not required)
- Proven track record of exceeding high-volume opportunity generation/sales quotas in hyper-growth, goal-focused environments
- Organized and process-oriented while being creative and willing to try new approaches
- Ability to multi-task, prioritize, and manage time effectively
- Confident, articulate phone presence and written communication skills – ability to initiate discussions with executive-level decision makers
- Proficiency using Salesforce.com and other best-of-breed Sales & Marketing productivity tools
- Experience using social networking tools to help research and connect with target contacts/accounts
- Ability to work full-time from our beautiful Houston office

VISA

Analyst Sales Engineer

Essential Functions:

· Develop and maintain knowledge of Cybersource payment management platform solutions

· Team up with Account Executives and Account Managers to drive incremental revenue through acquisition of net-new customers or upsell of existing customers

· Generate and deliver solution presentations and product demonstrations in a customer-facing environment to a range of audiences including executives and engineers

· Digest client business, functional, and technical requirements and apply Cybersource solutions to address their needs

· Provide technical guidance and apply industry best practices throughout the sales cycle to help drive sales opportunities to close

· Engage with internal teams including Product Management, Solutions Marketing, and Product Development to share market feedback and recommend solution design

· Contribute to completion of RFI/RFP requests

· Support client delivery activity for technical implementation and client go live activation of Cybersource services.

· Development of technical applications for testing of services and for support in client engagement meetings for show casing end to end client experiences.

· Lead regular internal product training sessions for a variety of teams and organizations

· Participate as a subject matter expert at industry conferences, tradeshows, customer events and summits

Qualifications

Basic Qualifications:

· Minimum of 2 years of work experience or a bachelor's degree

Preferred Qualifications:

· 3+ years of work experience with a bachelor's degree in Computer Science or similar

· Excellent verbal, written, and communication skills

· Excellent analytical and problem solving skills

· Natural eagerness, motivation, and willingness to learn

· Confident speaker with ability to present, interact, and connect with executives, engineers, and other technical contacts

· Natural ability to understand and articulate complex concepts in a clear and concise manner

· Strong personal desire to improve and expand industry-related knowledge

Ui Path

Partner Sales

TOKYO, APAC

SALES, CHANNEL REP - JAPAN

This is what you'll do at UiPath

- Develop a plan to team with other key business partners and global systems integrators to maximize revenue and customer success with alliances.
- Refine and execute business and go-to-market plans with technology alliances and local sales and marketing teams to build pipeline and accelerate revenue growth in Japan.
- Build and execute regional plans to create awareness and demand –including enablement activities to build competency to sell, service and support technology partner solutions to mutual customers
- Oversee partner program to manage training, service, and technology partners.
- Achieve regional pipeline and revenue targets and other key objectives.
- Be the liaison to technology alliances in the region.
- Conduct quarterly business reviews on the progress and execution of the business, go to market and relationship plans to ensure we are meeting our mutual business objectives and define action plans to address any gaps or new opportunities.
- Work with UiPath sales and marketing teams to align and communicate the sales and marketing motion for each technology partner.

This is what you'll bring to our team

- 5-8 years of partner sales experience
- Possesses Key partner relationships and network
- Strategic business and marketing planning capabilities for commercial business
- Excellent interpersonal skills and a proven capacity to build strong relationships and close business with partners
- Demonstrated ability to work cross-functionally
- Self-motivated, have strong self-management skills and should demonstrate basic leadership qualities
- (Plus) Experiences in managing partner program
- Bachelor's degree or equivalent required

adyen

Partnerships Manager

Partnerships Manager

Adyen is looking for a proven, experienced commercial individual to develop and manage partnerships that are instrumental in bringing Adyen new customers.

This role is based from the Germany company's office in Berlin and is primarily focused on building up relationships with existing partners but also take care of new ones and especially on building up a network of system integrators in Germany for Mid-market and POS to help us accelerate.

Flawless execution of strategic commercial partnerships is key to Adyen's success and we are looking for someone with the entrepreneurial flair to identify, build and drive relationships that will help Adyen stand out from its competitors. Examples of the types partners we work with are:

- Ecommerce platform providers
- Traditional PoS and Retail System providers
- Next generation Point of Sales software providers
- Systems Integrators

What you'll do

- Initiating and developing commercial relationships with a variety of strategic partners for Adyen;
- Driving partner recommendations and referrals that lead to new business wins;
- Ensuring that suitable technical integrations are developed to support the partnership and make it easier for Adyen to integrate new customers;
- Negotiating commercial partnership models (e.g. revenue share models and joint go to market plans);
- Positioning the Adyen solution to employees at partner companies;
- Attending partner events to promote Adyen's solutions;
- Working together with Adyen's global sales team by attending meetings with existing and potential customers.

Who you are

- You are a born networker with high energy, self-starter with a hands-on mentality and a proven commercial edge and entrepreneurial track record;
- You are a natural communicator and team player with strong technical knowledge;
- You have a clear understanding of the challenges of global e-commerce and the various components that are required of a retailer to be successful across regions;
- You have worked with and are well connected with digital commerce platforms, system integrators and have experience in managing partner projects and relationships. Experience with retail in-store technology systems is a plus;
- Fluent in English and German.

Klarna.

Marketing Manager, Strategic Partnerships

APPLY FOR THIS JOB

Who You Are

- You have great communication and analytics skills and can work both independently and collaboratively.
- You can get partners and Klarnauts excited to participate in joint initiatives.
- You are never satisfied and constantly test, iterate, and evolve your approach to achieve better partner engagement, better merchant engagement, and greater ROI on each initiative.
- You are a self-starter who can work independently with minimal direction.
- You are a people person and enjoy networking and building lasting relationships.

Responsibilities

- You will develop and execute collaborative partner marketing campaigns to help drive key KPI's including acquisition and merchant sales volume.
- You will be the key owner of all marketing initiatives for these strategic distribution partners including building a cohesive value proposition and growth strategy.
- You will create succinct strategies, plans, and tools to enable both our internal sales team and our partner sales team to sell these partnership integrations successfully.
- You will work with local marketing teams at Klarna and develop goals/KPI's and marketing/sales enablement plans for our partnerships at the local level.
- You will conceive and execute on a range of marketing tactics; email campaigns, newsletters, webinars, industry research studies, white papers, events, trade shows, paid media campaigns, and gifting programs.

Requirements

- You have at least 5-7+ years of experience working in the commerce marketing or partnerships space.
- You have experience in e-commerce, retail, and/or payments.
- You have experience in B2B marketing and associated channels, including, campaign optimization, campaign management, product and/or content marketing.
- You have experience in developing sales enablement strategies.
- You have strong business writing skills that you can demonstrate through examples of long (whitepaper) and short (email, blog, ad, social) content.
- You have experience collaborating and executing on events from conferences to intimate dinners.
- You work effectively in a fast-paced, results-oriented environment.
- You can work under ambiguity, with minimal direction and manage multiple internal and external stakeholders.

Ui Path

Senior Manager, Partner Marketing, EMEA

LONDON, EUROPE

MARKETING, FIELD MARKETING EMEA

Your mission:

As the EMEA Senior Manager, Partner Marketing, you will work with internal and external stakeholders to scale our global partner marketing program in the region. You will focus on engaging and educating partners to sell the UiPath automation platform; you will also plan and execute strategic partner marketing campaigns for named partners. You're excited to hit the ground running and work collaboratively to build successful long-term relationships that produce partner sourced leads and revenue.

Here Is what you will do at UiPath:

- Operate in a manner aligned to our company and employee values: Humble, Bold, Fast and Immersed.
- Work closely with the EMEA sales and field marketing teams to create opportunities and build partner value propositions
- Communicate regularly with partners via emails, webinars, partner portal updates, and other tactics to inform partners of platform updates, promotions, joint marketing resources and education
- Create/localise marketing content such as: emails, social posts, presentations, and customer success stories
- Develop joint campaigns, events and webinars to execute with partners across multiple marketing channels that generate partner sourced leads, pipeline and revenue in each country and across the region
- Use data to support decisions; report on partner activities and progress; manage budgets, track and report campaign results and outcomes with EMEA counterparts
- Become a subject matter expert on UiPath use cases and value proposition for partners, and partner value props by geography and industry
- Work closely with the partner account team to strengthen partnerships and go-to-market execution

Here is what you will bring to the team:

- Adaptability and flexibility to operate within a rapidly changing partner and strategic landscape
- Hands on attitude and creative use of limited resources
- Partner-first mentality with strong advocacy and imaginative thinking on how to incorporate partners into key strategic initiatives
- 5+ years of B2B marketing experience, including partner marketing
- Proven history of working with regional partners to influence them to conduct marketing campaigns to generate leads through them
- Knowledge of Digital Marketing including search, social and online nurture journeys
- Experience organizing marketing campaigns and field marketing events involving partners to generate leads
- Strong collaborator with proven ability to innovate and implement through an extended local and global team
- Solid project management skills, including setting priorities and managing details and deadlines
- Excellent process and analytic skills with interest in data and results to constantly improve
- Good knowledge of Salesforce, marketing automation tools (Marketo or similar) and webinar platforms is required
- Excellent written and verbal communication skills and high attention to detail. Fluency in German language is a plus

NIUM

Senior Compliance Analyst

REMOTE

Miami, Florida, United States · Compliance · Full time

Where do you come into the picture?

As a part of the US Compliance Team, you will be responsible for the detection and prevention of financial crime including fraud, money laundering, and terrorist financing. Your role will include :

- Review of new and existing clients due diligence for onboarding and monitoring purposes across all product lines including card programs, remittance and collections.
- Review and investigation of escalations in relation to AML, CTF and fraud monitoring as well as potential sanctions violations.
- Work with clients to understand and provide feedback on the clients' product design and parameters, perform KYB/KYC due diligence, customer onboarding, AML risk assessment to ensure proper controls are in place.
- Conduct review and audits on our clients and third-party intermediaries across US and LatAm regions.
- Responsible for onboarding decision-making and determine risk limits associated with the product.
- Support change requests for existing products, business accounts, and risk limits.
- Co-operate with sales, operations, and project managers to support the customer onboarding process in an efficient manner.
- Drafting of Suspicious Transaction Reports (STRs) for review by the AML Compliance Officer
- Assisting in the development and ongoing improvement of policies and procedures.
- Dealing with queries from law enforcement, banking providers and regulators.
- Acting as a subject matter expert for the business on compliance-related matters.

Requirements

- At least 2-5 years of overall experience working in a risk and compliance role.
- Bachelors in any disciple.A Master's Degree would be desirable.
- Spanish-speaking skills would be strongly preferred, Portuguese and French-speaking skills are also desirable
- Willingness to travel within the US and LatAm
- Experience in conducting due diligence on and maintaining ongoing oversight including conducting audits of institutional clients, program managers and/or agents.

- Experience within the payments / FinTech industry or have knowledge in card acquiring/issuing schemes highly desirable.
- Good working knowledge of the US regulatory framework and relevant AML rules and legislation.
- Ability to work effectively as part of a team as well as to accomplish tasks with minimal supervision within tight deadlines.
- Ability to identify red flags and suspicious activity relating to AML, CTF and fraud.
- Strong analytical and problem-solving ability.
- Excellent communication and interpersonal skills.
- Advanced Excel skills including macros, and experience using data analytics tools such as Tableau

stripe

Backend / API Engineer, Risk Intelligence

The Risk Intelligence group consists of machine learning, backend, and full stack engineers who tackle this problem through creative new product ideas and impactful machine learning models. We are undertaking several new efforts, where you can have an outsized impact on the architecture, implementation, and design choices behind these systems.

We are looking for a Backend Engineer to help scale our risk defenses as Stripe grows its user base and expands across countries, payment methods, and new product lines.

Your work will include:

- Proposing and implementing product ideas that directly reduce Stripe's risk exposure and losses
- Building live Stripe systems that interface with ML models to make risk decisions, and enact interventions and mitigations to protect Stripe from losses
- Working with our partner teams to define and implement new policies that directly impact Stripe's bottom line
- Working with engineers across the company to develop the right technologies for scaling our infrastructure
- Debugging production issues across services and multiple levels of the stack

You may be a good fit if you:

- Have at least 3 years of software engineering experience
- Enjoy and have experience building scalable backend infrastructure
- Hold yourself and others to a high bar when working with production systems
- Take pride in taking ownership and working on projects to successful completion involving a wide variety of technologies and systems
- Thrive in a collaborative environment involving different stakeholders and subject matter experts
- Think about systems and services and write high quality code
- Bonus if you have experience or are interested in ML and payments, but these are by no means required

oscar

Overview > All jobs > Security

Senior Security Engineer, Privacy & Compliance

As a member of the Security Engineering team, you'll join our growing security organization alongside other motivated and talented security engineers. We take pride in our ability to find smart and efficient solutions and be organized about our process. You will work together with various peers in engineering and in other parts of the organization. You will report into the Senior Director, Security Engineering. Responsibilities:

- You will collect many stories of how different teams operate in their environment, while looking for ways to make the work aligned with compliance, security, and privacy requirements facilitate gathering of the evidence that will be presented to auditors.
- You will find ways to automate information gathering and remove manual dependencies as much as possible.
- You will participate in calls with various regulators and auditors, while representing the company.

The following is a sample list of tasks we oversee:

- Collect SOC1 and SOC2 reports for various vendors
- Collect and analyze various recommendations for SOC1, SOC2, and MAR compliance and make sure those recommendations are implemented across the organization in a timely manner
- Interview various teams to map and document their process
- Write scripts and software to collect evidence
- Work with product managers to suggest quick wins that can be incorporated into roadmaps
- Help identify vendors and SAAS solutions that can be integrated into our flow
- Contribute across other parts of the Security organization

Requirements:

- You have 6+ years professional software engineering experience working with a variety of technologies, and have increasingly impactful accomplishments.
- You are passionate about security, privacy, and compliance.
- Using your technical skills to automate and engineer solutions to manual processes, is energizing for you.
- You can balance company needs with tech needs.
- You're passionate about technologies, whether it be a shiny new thing or an arcane, ill-conceived protocol; our company may be new, but the healthcare industry isn't!

Klarna.

Senior Analyst - Fraud

APPLY FOR THIS JOB

SYDNEY, AUSTRALIA / ANALYTICS /

What you'll do

- Use statistical analysis tools and techniques to develop automated fraud detection and real-time decisioning strategies.
- Collaborate with Data Scientists to build and implement fraud pattern models.
- Work with other teams across the business (particularly Engineering, Product and Commercial) to devise robust fraud strategies for new products and markets.
- Create, test and monitor new fraud tools and strategies from scratch.
- Work on proof of concepts involving new technologies and proactively seek out vendor and internal solutions to fraud problems.
- Ensure metrics and strategies are fit for purpose in terms of the current fraud environment and emerging threats.
- Work closely with the investigations team to understand threats and develop mitigations.
- Communicate and involve stakeholders to respond to any fraud related incidents as the first touchpoint for Legal, Finance, Engineering, Data Science and other partners

Who you are

- You'll have 3 to 7 years experience in analytics ideally with a focus on Fraud.
- A degree from a university in a numerate subject (e.g. Economics, Science, Engineering, Mathematics).
- Exceptional analytical thinking abilities, decision making and problem solving skills.
- Strong proficiency in SQL with the ability to analyse large quantities of data using statistical analysis tools such as Python or R
- Experience in the entire Analytics lifecycle, from requirements gathering, data extraction, manipulation and analysis to sharing insights and advising on decision making.
- Excellent track record in optimising business performance and identifying gaps in business strategy, with a focus on financial services.
- Fantastic stakeholder management skills.

PLAID

AML Officer

Plaid
New York, NY 10012
Full-time

Plaid
★★★★☆ 6 reviews
Read what people are saying about working here.

What excites us...

- 8+ years of experience in an AML-related role, or in a similar compliance or risk control-related function
- Advanced knowledge of relevant AML, BSA, CTF, OFAC, ABC, and Nacha Rules and regulations, along with in house experience implementing and administering those requirements
- Experience building out AML/BSA Programs (including building out policies and procedures, conducting AML training, investigation management, SAR filing, and transaction monitoring) based on business needs and risk tolerance
- Ability to influence, challenge, and support senior leadership.
- Experience balancing cross-functional stakeholders pushing in different directions. This role will reward entrepreneurial and creative problem solvers who approach challenges with curiosity and a solutions-oriented mindset.
- Experience managing internal/external audits and/or regulatory examinations
- Ability to juggle multiple deadlines in a fast-paced environment
- Strong analytical, organizational, and communication skills with impeccable attention to detail
- Good sense of humor and a "roll up your sleeves" attitude
- Experience in financial services is a must. Bonus points if you've worked at a payment processor, third party sender, or a financial institution with exposure to the ACH world.
- CAMS or other relevant professional qualifications

What excites you...

- The idea of building a new AML program at a dynamic, fast-growing company. Putting in place new processes, and supercharging existing processes and structures
- Being a leader within the team. You recognize that leading with influence rather than authority is typically more effective. You take pride in helping build the foundation of something that will be much bigger than yourself Crafting, reviewing, and enhancing AML and CTF policies, helping to define and optimize customer onboarding processes, KYC reviews, and account opening
- Developing risk assessments, reporting, training, and transaction monitoring
- Advising business partners at all levels on laws, regulations, and policies related to financial crimes and AML-even (or especially!) when those laws are ambiguous
- Working collaboratively with cross-functional partners to develop creative solutions to complex challenges
- Staying up to date on regulatory and policy developments relevant to fintech and growth-stage companies

Apply Now

Financial Crime Analyst

at Chipper Cash (View all jobs)

Africa, remote

This position supports the Chief Compliance Officer (CCO), who develops and provides oversight of AML/CFT and Sanctions risk management, under reporting to the General Counsel leading Legal and Compliance for Chipper Cash. The incumbent will functionally report to the Head of Compliance for Africa.

Are you someone who wants to keep criminals from abusing people and the financial system? Do you enjoy solving mysteries? Can you maintain objectivity and independence?

We are looking for someone like you who can conduct forensic financial investigations of clients or potential clients presenting possible compliance, reputational and regulatory risks to Chipper Cash. These risks might include money laundering, fraud/identity theft, terrorist financing, sanctions violations, among others.

Responsibilities include, but are not limited to:

- Your responsibilities will include initiating proactive cases and reviewing escalations of high-risk clients; conducting periodic/EDD reviews; and reviewing potential instances of suspicious activity and financial crimes investigations across a diverse range of disciplines including AML, Sanctions, Fraud, cybercrime, and security using the case management and other compliance tools.
- You will work independently within the AML policy framework to determine priorities and meet deadlines.
- You must keep abreast of changes to mobile payments industry, financial crime trends, and regulatory requirements in order to assess impact and communicate changes to relevant stakeholders.
- You apply subject matter expertise to the prioritization and identification of trends, anomalies and patterns for given case investigations and prepare required reporting for dispositioning, including further escalation per policy.
- Your interactions regarding sensitive investigatory matters evidence you demonstrating the exercise of sound judgement and high quality standards in risk analysis.
- You will prepare reporting of trends and patterns of suspicious activity of the customers who misuse our products and services, so that we may adjust our control mitigation.

- You serve as a mentor to other analysts through sharing knowledge, expertise, and problem-solving discussions.
- You work with management to identify professional development goals and opportunities, including on-the-job training/skills enhancement.
- You must maintain detailed records of all information used within the case management system for the investigation to clear or escalate the alert.
- You will perform any additional duties, as assigned.

Qualifications

- You possess a minimum of 5+ years of experience in financial services related role(s), with experience in several financial crimes underlying disciplines (AML/CFT, sanctions, fraud, investigations, transaction monitoring, client due diligence, agent due diligence). Candidates with less financial services experience may be considered if in a relevant discipline.
- You have a minimum of bachelor's degree, advanced degree preferred, and if you also have certification(s) from professional bodies relevant to the financial services sector that's a plus.
- You have demonstrated subject matter expertise (mobile banking/mobile payments/prepaid/internet payments).
- Knowledge of AML/CFT, sanctions, and fraud laws, rules, regulations, risks, and typologies.
- Supervisory experience in an investigative, financial crimes unit, or related control area.
- You gained experience operating effectively across globally dispersed teams.
- You have demonstrated experience to independently manage, organize and prioritize multiple tasks, projects, responsibilities, and competing priorities for yourself and the team.
- You possess excellent written, verbal English communication and analytical skills, with the ability to articulate ideas to a diverse audience.
- It's a plus if you have experience liaising with regulators and internal audit staff, such as examinations, audit and reviews, document production, and issue responses.
- Be a self-driven, self-starter. We're a dedicated, hardworking team collectively motivated by our mission and vision.
- Have a global mindset. Even at our small size, we have a team that represents 10+ countries, and our global footprint of customers will continue to grow.
- Be comfortable with the uncomfortable, goals that is!

Internal Fraud Investigator

PayPal · Omaha, NE

Job Description Summary:

Global Investigations (GI) is seeking a highly talented, self-motivated and analytical individual to conduct internal investigations under the Global Financial Crimes & Customer Protection (GFC&CP) Program. This role requires prior end-to-end investigative experience. This role also requires a self-starter with the ability to think critically and strategically when handling investigations, seeing beyond the initial facts presented and reviewing information thoroughly and in a highly organized manner to drive the investigation to conclusion. This role also requires the ability to operate independently, manage multiple competing priorities with difficult deadlines, and exhibit a sense of urgency when necessary.

Job Description:

Qualifications/ Education/Experience/Skills

- Bachelor's degree required or equivalent work experience.
- Minimum of five years professional experience conducting investigations related to cybercrime, complex fraud/AML, internal fraud/insider abuse, and/or high profile/high priority events.
- Experience at PayPal and institutional knowledge is preferred and valued.
- Proven ability to analyze large amounts of data in order to report critical information.
- Ability to understand opposing points of view on highly complex issues.
- Experience working with data acquisition and forensic examination.
- Advanced data query and analysis skills (SQL, SAS, Teradata, Hadoop, Splunk, etc.)
- Prior law enforcement and/or prosecution experience a plus.
- Witness interview experience and training a plus.
- CAMS designation a plus.
- Travel, as needed.

Competencies

- Expert oral and interpersonal communication skills with the ability to communicate complex information accurately, clearly and quickly to senior leaders or internal stakeholders.
- Strong writing skills with ability to both write persuasively and convey complex matters clearly and concisely.
- Proven ability to develop and execute investigative strategies.

- Results oriented with the ability to identify the long-term effects of decisions/solutions on customers and the business.
- Collaborative with excellent project management and organizational skills.
- High level of integrity, professional judgment and commitment; able to maintain composure under pressure and make sound decisions.
- Self-motivated, team player, energetic personality, curious, quick minded, focused, committed, able to work efficiently in a fast-paced changing environment.
- Proficient in the use of a personal computer and its applications, including Windows and Windows based applications (Word, Excel, Power Point, etc.).

adyen

← Jobs

Regulatory Compliance Officer

🏛 Amsterdam   👤 Compliance

This is Adyen

We took an unobvious approach to starting a payments company, building a platform from scratch. Today, we're the payments platform of choice for the world's brightest companies. Our unobvious approach is a product of our diverse perspectives. This diversity, of backgrounds, cultures, and perspectives, is essential in helping us maintain our momentum. Our business challenges are unique, we need as many different voices as possible to join us in solving them - voices like yours. So no matter where you're from, who you love, or what you believe in, we welcome you to be your true self at Adyen.

Regulatory Compliance Officer

Our fast-paced Compliance team is looking for an experienced Compliance Regulatory Officer with experience in setting Policy and in the payments and/or finance industry. The successful candidate must have strong analytical skills and be able to work as a business partner to connect with a wide range of teams, including risk, legal, finance and sales, and provide pragmatic advice and guidance to build sustainable growth.

What you'll do

- Proactively identify compliance obligations based on financial regulation;
- Translate identified obligations into relevant Policies and Procedures to be communicated and implemented across the global business;
- Represent compliance and regulatory on a variety of workstreams and products to establish regulatory strategies that align with global objectives and ensure controlled and compliant growth;
- Strengthen knowledge and education management across the global business;
- Consider opportunities and risks from a variety of angles to achieve compliant solutions that align with commercial and strategic objectives.
- For specific statutory responsibilities, including financial licensing, AML, CTF and Sanctions, to advise internal stakeholders and liaise with external stakeholders as well as relevant regulators and supervisors

Who you are

- You have 4-5 years' experience in regulatory and/or second line compliance functions;
- Your knowledge of the finance and/or payment industry will be well established;
- You are an analytical thinker who can both draft, and monitor on the implementation of, relevant Policies;
- You have solid inter-personal skills, specifically you will be able to liaise and connect with a variety of internal and external stakeholders and Merchants from varying disciplines and cultures;
- Your strong sense of initiative and self-motivation will add value to a fast-growing business.

Technical Program Manager, Risk Product

Toronto, Canada
Full-time

You will:

- Manage Technology Programs by working with Product, Engineering, Operations, and Analytics teams to understand technical components to big product launches in order to gather requirements and determine milestones and success criteria, ensuring teams ship impactful and reliable products and platforms
- Work with Product Managers, Analysts, Engineering, Operations Policy and Machine Learning/Data Science to evaluate risk associated with new product launches across the Seller team and create impactful risk mitigating strategies to protect our Sellers
- Partner with our Portfolio Analytics team and Product Managers to scope and manage projects that reduce the financial risk profile of our established products
- Highlight and communicate risks to partners while working to define creative solutions to mitigate those risks. You'll also manage communications to leadership and across teams to manage timelines
- Develop efficient and scalable processes and frameworks to ensure the team's work is streamlined and optimized for complexity and velocity
- Build knowledge and trust of other teams to allow efficient execution of program plans, while playing the role of a trusted advisor to teams external to Risk
- Balance urgency and priority while quickly moving the needle on multiple programs

Qualifications

You have:

- 6+ years of relevant experience as a Program Manager or Technical Program Manager at a technology company
- Experience driving successful programs while remaining objective, balancing priorities, and managing expectations
- Excellent written & verbal communication skills
- Strong leadership skills with the ability to collaborate and build relationships across organizations, bridge gaps between teams, and successfully influence without authority

Even better:

- You have a payments or FinTech background and are passionate about the space.
- You understand the inner workings of different payment or non-traditional banking methods
- You have experience managing fraud risk
- Technical or analytical background

- Willingness to improve process and interact with different stakeholders to solve internal issues
- Previous experience in marketplace fraud prevention

Skills:

- Fluent in English (German, French, Spanish and Italian are a plus)
- Analytical skills
- KYC knowledge and previous experience in a Fintech environment are also a plus
- IKnowledge of SQL , R and Python
- A team player with good interpersonal skills
- Detail oriented
- Proactive
- Respectful and an active listener
- Negotiation and communication skills
- Able to maintain a positive mindset while working under pressure

Traits:

- Maintain a positive mindset despite the challenges
- Act as a team player to accomplish the goals together
- Continuously learn and challenge the status quo
- Proactively propose solutions and ideas to improve our work
- Respect others and be an active listener
- Work with discipline and constancy
- Give and receive open, direct and timely feedback
- Show negotiation skills to get into common ground with stakeholders

GreenSky™

Credit Verification Analyst

GreenSky®   Atlanta, GA

Duties & Responsibilities

- Perform consumer loan processing activities including analyzing & full review of credit information from all compliance approved resources which include but not limited to Credit Bureau Reports to determine Applicants creditworthiness.
- Search, obtain, verify, process & interpret required info/data to include but not limited to calculating Debt-To-Income (D-T-I) ratio, analyzing tax returns or verifying income, address and SSN for remediation of a Pended application in preparation for a non-judgmental loan decision.
- Communicate to applicant verifying personal information through challenge questions and loan decisions.
- Adhere to established credit and bank policies, company guidelines and all regulatory requirements.
- Maintain acceptable turnaround times while providing excellent customer service within established SLAs.
- Research, analyze pending credit applications and case work to protect customers and GreenSky from identity theft in alignment with FACTA. Ability to identify customers and assess the risks involved in doing business with them as part of a program to prevent identity theft, fraud, money laundering, and terrorist financing.
- Review alerts, notifications and warnings including but not limited to active duty alerts, credit freeze, address discrepancies, inconsistent patterns in aperson's credit history.
- Ability to document details, gather evidence and escalate appropriately to prevent friction for customers and merchants while protecting the company from risk.
- Perform other duties as required.

Required Skills/Qualifications

- Two plus years work experience in financial services industry, primarily in operations related to Credit, loan process, consumer lending/servicing, customer protection, disputes, prevention and mitigation of identity theft, credit cards, consumer lending, customer service, and or other transactional businesses
- Demonstrated analytical and problem solving skills; the ability to recognize details and non-obvious patterns.
- Demonstrated aptitude to utilize computer systems, adhere to bank policies and procedures, and ensure compliance with applicable bank regulations.
- Independent thinker, minimal supervision, handles multiple tasks simultaneously and team oriented.
- Solid understanding of credit, ability to read credit bureau report and identify discrepancies
- Proficient with Microsoft Office and strong internet research skills.
- Flexibility to work evening and weekend shifts if scheduled.
- Ability to work with highly confidential and sensitive information.
- Results oriented, flexible, takes initiative and works well in a team environment.

Preferred Qualifications

- Associate's or Bachelor's Degree preferred.
- Proven ability to work in fast paced dynamic environment where correct decisions are made with acceptable amount of minimal errors while ensuring to not compromise the customer experience and prevent organizational financial loss.
- Team player capable of learning and sharing knowledge in global/enterprise environment.
- Knowledgeable of current and emerging fraud trends for both consumer facing and merchant facing portfolios.
- Advanced knowledge of LexisNexis and all major Credit Bureau Reporting Agencies

Blockchain.com

Portfolio Analyst

at Blockchain.com (View all jobs)

London, San Francisco, Miami, Remote (US), Remote (UK)

Blockchain.com is the world's leading software platform for digital assets. Offering the largest production blockchain platform in the world, we share the passion to code, create, and ultimately build an open, accessible and fair financial future, one piece of software at a time.

The person will build index portfolio strategies based on rigorous data analysis and research: e.g. construct a DeFi index portfolio that holds assets weighted by factors such as: liquidity, market capitalization, on-chain metrics, developer activity and other quantitative and qualitative considerations. Portfolio allocations and reallocations will then be approved by an investment committee.

WHAT YOU WILL DO

- Manage crypto index investment portfolios
- Portfolio construction based on data driven research and analysis
- Conduct trade execution, risk management and monitoring of investment portfolios
- Optimise investment performance and understand key drivers
- Communicate with clients and compile portfolio performance reports
- Maintain operational procedures and risk controls
- Contribute to the development of new investment portfolio strategies
- Adhere to the highest standards of governance and compliance

WHAT YOU WILL NEED

- The foremost quality for this position or any position at Blockchain.com is integrity.
- 3 years+ of experience in financial markets and/or portfolio management
- A passion for crypto markets and good experience interacting with the crypto ecosystem
- Strong quantitative, numerical and analytical skills
- Excellent communication skills and commercial acumen.
- A growth mindset, attention to detail and a high level of motivation, resilience and adaptability
- A relentless work ethic and a willingness to accommodate the 24/7 nature of the crypto markets

⟨ **checkout**.com

Underwriting Analyst - US

CHICAGO / OPERATIONS – CUSTOMER OPERATIONS / PERMANENT FULL-TIME

What you will be doing

- Assess business model risk and determine credit risk exposure on existing merchants to determine appropriate course of action
- Prepare concise oral and written summary recommendations regarding findings, issues, and mitigation to risks
- Analyse financial, bank and processing statements to assess credit worthiness
- Prepare persuasive summaries to assess micro and macro risk. For large deals, present to a Global Credit Risk Committee as necessary
- Assist Account Management and Sales with customer calls requiring explanation of specific credit risks, internal credit policies, and decisions related to those assessments & policies
- Monitor and investigate merchants' credit card processing activities using internal and external risk monitoring tools
- Stay current on market and industry trends
- Interact with members of Special Credits team when dealing with companies whose credit profile is deteriorating to balance best outcome for customer relationship and loss avoidance
- Handle escalations for complex situations and high exposure cases as necessary
- Actively participate in daily stand ups and deal discussions with peers and leaders, providing constructive inputs and suggestions on teammates cases, while also learning and growing through discussions

About you

- 1+ years of merchant service work experience related to merchant underwriting and/or commercial lending
- Solid financial statement analysis and assessing credit exposure
- Strong analytical skills - must be able to analyse complex data, draw meaningful conclusion, and make holistic business recommendations
- Experience with concise written and oral presentations

- Highly curious and thoughtful - a proactive self-starter with a sense of urgency and bias for action in a fast-paced environment and a desire to get to the source of anything even the least bit fishy

- A highly analytical team player who loves to evaluate degrees of financial and credit risk

- Ability to exercise sound judgement and be resourceful in all things

- An acute sense of right and wrong with the calculations to back it up

- Strong collaboration skills, and the ability to build rapport with members of other departments

- Leadership skills for guiding, supporting, coaching and mentoring peers

- Ability to navigate difficult conversations and negotiate with clients on adverse issues

- Familiarity with the merchant processing industry, particularly risk and operational processes

- Bachelor's Degree in Accounting, Finance, Economics, Statistics, Mathematics or equivalent experience required

# N̲26

GFP Payments Fraud Manager

In this role, you will:

- Detect Fraud Trends related to Payment schemes and money transfers.

- Use data management tools to create modules able to predict, detect and prevent fraud.

- Maintain all of the processes under your scope registered and up to date

- Interact with internal and external stakeholders to apply the best fraud prevention solutions possible without creating a major business impact.

- Ensure full compliance on our fraud prevention processes

- Lead the payment fraud prevention area

- Creation of rules to detect and block fraudulent accounts

- Work closely with operational teams to improve their processes and create channels to send the accounts to be processed in the most efficient way possible.

- Create business cases to acquire internal or external resources from the product.

What you need to be successful:

Background:

- At least 5 years of experience in fraud prevention or similar positions

- Previous team management experience

- Proficiency in data management tools (SQL , R and Python) , at least 2 years of professional experience with them

- Knowledge of marketplace fraud prevention

- Good interpersonal skills
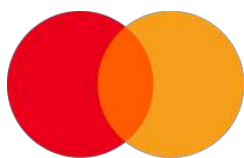
Corporate Treasury Analyst

Overview

Mastercard Transaction Services Philippines is looking for a Treasury professional skilled in foreign exchange and cash management. The position is responsible for daily cash positioning, monitoring of bank balances, facilitating wire transfers, settlement of foreign exchange transactions and forecasting of pay out volumes.

Role

- Manage the day to day cash operations, wire transfer payments, bank accounts set up, maintenance and closing.
- Manage banking and payer relationships
- Forecast daily cash requirements
- Monitor bank fees and other fund transfer costs
- Ensure Treasury activities are in compliance with internal and external policies and guidelines

All About You

- Proven work experience in Treasury, Finance or related fields
- Keen attention to details
- Highly self motivated with a proven ability to take initiative and work independently
- Advanced knowledge in MS Office applications
- Strong written and oral communication skills

sidecar health

Claims Specialist
at Sidecar Health

Salt Lake City, Utah, United States

About the Role

*This role is based in Salt Lake City, Utah *(employees must be based in SLC but currently work-from-home due to pandemic)**

Sidecar Health is looking for empathetic, compassionate, and detail-oriented individuals to process claims and help resolve claims questions for our members. You will be working alongside a dynamic team that is disrupting the healthcare industry. The pay range we're offering is $17-20/hr.

As part of the claims team, your job will be to review claims submitted by members and ensure they are accurately processed and paid. Your role will also include answering questions, resolving concerns, and following up with members as necessary. Prior claims handling experience of any type would be helpful but is not required. When you are not impressing customers with your outstanding customer service skills, you will be helping to build our company in a variety of ways. As a startup, there is no shortage of variety of opportunities and responsibilities, so be prepared to be flexible and versatile.
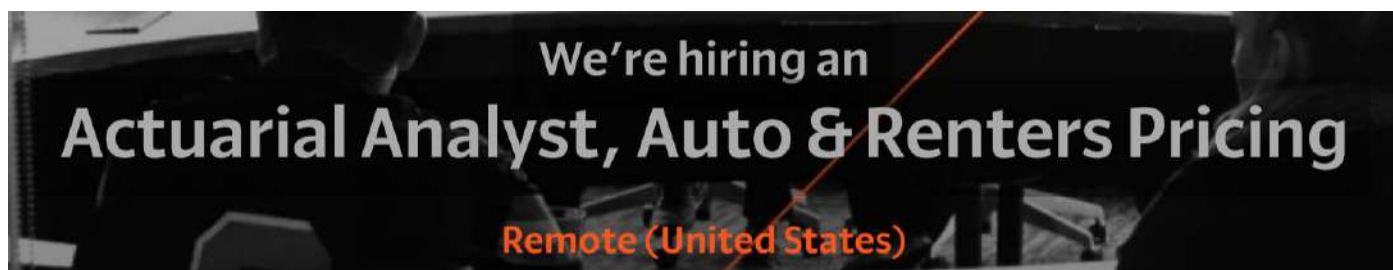
What You'll Do

- Willingness and ability to work in a fast-paced startup environment
- Compassionate, empathetic, detail-oriented, computer literate
- Strong interpersonal communication skills; effectively communicates in verbal and written form.
- Outstanding customer service experience
- High School Diploma (or equivalent)

What You'll Bring

- Prior claims experience
- Experience in healthcare/insurance
- College Education, High School Diploma (or equivalent)
- Immediate availability
- Understanding of and affinity for the Sidecar Health mission – making great, affordable healthcare available to all

Root
Insurance Co

We're hiring an
Actuarial Analyst, Auto & Renters Pricing

Remote (United States)

What you'll be doing

- Execute pricing initiatives including initial state-by-state roll-out and rate changes for auto and renters products

- Support rate filings and engineering implementations

- Use statistical models to develop rating plans and recommendations for pricing improvements (example: rate indications work, limit studies, etc)

- Build monitoring and reporting on new market metrics vs strategic goals

- Evaluate and analyze market data to make competitive strategic decisions

- Opportunities for growth with company into management or other more senior roles

What we're looking for

- 1+ years of P&C insurance experience in an actuarial role

- Demonstrable experience with R, Python or other modeling software packages

- Intermediate experience in SQL or other database software packages

What we'd prefer

- 2+ CAS/SOA exams

- Personal Auto/Home pricing experience

- Demonstrable experience building and validating predictive models (e.g. model selection, performance metric selection, cross-validation, bootstrapping)

- Rigorous statistical thinking within an alternative model framework

- Management experience (team, project, or product)

- Experienced candidates may be considered for team leadership role

Contributors

The Fintech Job Report

Content and Research

Huy Nguyen Trieu
Co-Founder

Ines Ouali
Fintech Research Analyst

Guido Bassi
Fintech Research Analyst

Kabeer Chauhan
Fintech Research Analyst

Waridah Makena
Fintech Research Analyst

Michaela Do
Fintech Research Analyst

Sarah Khan
Fintech Research Analyst

Design and Marketing

Paul Putscher
Marketing Lead

Urvi Bhatia
Marketing Associate

Irina Barzykina
Fintech Analyst

The Fintech Job Report

Technology is eating finance