Senior Software Engineer, Banking

About Us

Wagestream is a technology and financial services company with a social purpose.

We partner with employers to allow their employees to access their earned-but-not-yet-paid wages in real time.

Wagestream was founded with the desire to be a strong cause for social good, in making it possible for workers to gain fast access to accrued earnings. Our aim is to play a key role in reducing the UK poverty premium and prevent employees entering cycles of debt, caused by high interest credit or pay day loans. We are proud to have a social charter in our articles of association.

We are a fast moving and dedicated bunch. We value individuality, honesty, integrity, a go-get attitude, team spirit and a sense of humour.

Job Description

Wagestream moves money. We currently move tens of millions of GBP per month, and at current growth rates that will measure in the billions within the next 12 months.

Importantly, this is not just a few credit card payments or bills -- this is people's wages, it's their livelihood, so we take our payment responsibility very seriously.

The Core Banking team is responsible for maintaining our UK BACS, UK FPS, and SEPA infrastructure. In general, those 3 payment schemes work amazingly well, but when processing hundreds of thousands of transactions, there are always exceptions. The Core Banking team makes sure that our platform flags those exceptions and makes every conceivable attempt to auto-recover.

Our technology stack is AWS+Python+Postgres.

**Primary Responsibilities**

* Architect, develop, test, and maintain code to move money in GBP and EUR via the three major banking payment schemes (UK BACS, UK FPS, SEPA)
* Obsesses over speed. Currently, 99% of all Wagestream transfers settle within 4 seconds, and we've achieved that record by being absolutely maniacal about speed. But we can always be faster. And for the 1% that don't settle that quickly, we could be MUCH faster.
* Build metrics and dashboards to monitor banking infrastructure.
* Contribute to the broader engineering team (best practices, tools, technologies)

**Primary Qualifications**

* 7+ years experience in professional software engineering
* Mastery of Python, SQL, and REST APIs
* Deep experience with the AWS stack. We are heavy users of DyanmoDB, SQS, S3, SES, Lambdas, API Gateway, etc
* Prior experience with banking or payments is nice, but not required