Senior Backend Engineer

We're building the best bank account in the world. We believe there should be an alternative to the banking of the past: we help our customers better manage their finances through beautiful and intuitive digital tools. We want to replace the terrible user experiences that you are forced to use whenever you log into your bank, and get rid of unfair fees and poor customer service.

Our mission started in the UK where we now have more than 5 million customers, and are one of the top startups to work for in Europe. We're just getting started in the US, but our mission is the same – we think that banking should be better.

Internally, we encourage an **open**, collaborative, **inclusive** working environment. We contribute to **open source software**, and we continually engage with our wonderful **community**. We're hiring talented, creative problem-solvers to help us build the bank of the future. Join us!

About the Role

We're looking for outstanding backend engineers to join our rapidly growing US product team. We have big ambitions in the US, but we're just getting started and you will be joining at a formative time. As one of our first US-based engineering hires you will have a rare and exciting opportunity to shape the product, the launch, and the team we hire.

You will be a key member of our small but passionate Product squad and will help us launch Monzo in the USA and ultimately will contribute to building a brand new bank in the USA. You'll be developing features that make money "just work", for example you might help us connect to new payment schemes, develop new budgeting tools, build joint accounts or work on internal tools to protect us from fraud.

Experience working in small teams or at early stage companies, and being comfortable with ambiguity and working independently will help be successful in this role. If you're looking for a role that gives you the opportunity to take on a wide range of responsibilities, with a high degree of autonomy, then we want to talk to you!

This position will report to the US Head of Engineering

Responsibilities:

- Develop the backend systems and services to power new features for the Monzo app experience
- Test, launch and iterate on product features based on a data driven approach that also incorporates user feedback and testing
- Work with our key vendors to build and launch new features. Bonus points if you have experience working with partners such as Plaid, Galileo, Mastercard, Visa or other payment technologies
- Because the team is small you'll also have the opportunity to get involved in a wider range of projects such as hiring, product testing and vendor selection if that interests you.

Qualifications

- Track record of shipping products, getting stuff done, and working in high growth product focussed organizations.
- 3+ years experience working with strongly-typed languages (Go, Java, C, Scala etc.) and strong experience working on the backend of a consumer technology product
- You have a product mindset: you really care about customer outcomes and you want to build a product that fundamentally changes how users manage their finances
- You're comfortable working in a new, small team that is rapidly growing – you'll need to be happy with ambiguity and things changing on a daily basis!
- You feel confident making trade-off decisions between moving quickly and getting products in the hands of our customers, versus building secure, scalable and resilient systems
- You must be authorized to work in the United States.

Location

- We're building a team in the **San Francisco Bay Area**, and we want to hire someone based in the area (and we would support you with moving costs if you don't currently live in SF).
- Once it's safe we are looking forward to being together in person again. Later this year, post-Covid, we will have a physical work space in **downtown S**F that will be a space for collaboration, meetings, teamwork and socializing (and optionally for quiet work if you want to get out of the house!)
- However, as a team we are remote native so we'll support remote / home working for some of the day/week/month.

Benefits

- 🏥 Great Health, Dental and Vision Insurance
- 💲 Competitive salary
- 📈 Stock Options
- 💰 Generous 401k with 4% employer match
- 🏝️ 32 days of vacation and public holidays per year (and we **require** that you take all of your days each year as we believe that well rested employees are more effective!)
- Maternity / Paternity leave
- We offer flexible working hours and trust you to work enough hours to do your job well, at times that suit you and your team.

Interview process

Our interview process is normally a phone interview, a coding task followed by a task review call, and 4 to 5 hours of interviews conducted via hangouts giving you a chance to meet senior leaders from both the US and global technology teams. We promise not to ask you any brain teasers or trick questions. We might design a system together on a whiteboard, the same way we often work together, but we won't make you write code on one.

#LI-San Francisco

#LI-EL1