

Client Onboarding KYC Specialist

Who we are

iSignthis is the world's leading b2b neobank, publicly listed on the Australian Securities and Frankfurt Stock Exchange (ASX : ISX). Our services include eMoney, payments and identity verification, which all revolve around optimizing the online payment journey in a seamless and secure way.

We provide regulated and high value businesses a complete customer onboarding solution, close coupled with payments. Paydentity™ brings together remote identity verification, multiple card scheme and APM payment processing, acquiring and settlement through iXPay®, and SWIFT and SEPA capable deposit taking capabilities.

Our vision is to continue bringing together payments and identity into a seamless, secure and rapid experience for consumers and merchants alike, enhancing trust, confidence and online safety for all parties.

The role:

We are seeking an experienced Client Onboarding KYC Specialist to support the Risk and Underwriting department to assemble all documentation needed to complete application approvals.

The successful candidate will be able to perform duties under general supervision, applying knowledge of credit risk guidelines, within fundamental concepts, practices and procedures and demonstrate a high level of autonomy and independent judgment in making decisions and interacting effectively and positively with all levels of personnel, clients and business partners.

Responsibilities:

- Compliance with the Company's policies and procedures, including audit requirements, confidentiality, AML/CTF, information security and data privacy of the Company's customers and end users.
- Administration of the initial on-boarding and ongoing operational merchant due diligence and card scheme compliance.
- Maintains and reviews current information on existing accounts.
- Ensuring merchants are on-boarded according to iSignthis policies and procedures.
- Contacting merchants, requesting, gathering and checking completeness of all merchant due diligence data, information and/or documentation required per Company Procedures.
- Verifying the data, documents and information including checks of merchant incorporation status via company house/company registrar, regulators, specialist databases and public access databases.
- Identifying and verifying persons of significant control, including beneficial owners.
- Identifying and verifying that merchants have appropriate licensing to operate in AML/CFT regulated sectors, including checking the status of the license, any geographical limitations set by regulators on operators, fines and/or sanctions imposed.
- Recording merchant status for on-boarding and go live as well as keeping accurate records at termination to ensure records are always up to date.
- Setting up accurate and precise filing systems whether soft / hard copy, according to iSignthis policies and procedures.

- Carrying out merchant on-boarding checks on websites (where appropriate) including ghost shopping and investigation of merchant compliance to card schemes and where relevant, regulators.
- Summarizing status and compiling the above into pre- agreed formats for review by the Chief Risk Officer, the AMLCO and the Chief Operating Officer.
- Updating the above on an annual basis for each merchant.

Education/Experience:

- Bachelor's Degree in Finance, Law or other related field
- Up to 5 years of experience in underwriting merchant accounts
- Proficiency in English (both written and oral)
- Prior merchant services, client onboarding or underwriting experience
- Solid analytical, negotiation and problem-solving skills
- Time management skills, good communication skills and negotiation ability.
- Ability to communicate effectively with our client and business partners

Benefit from:

- Industry leading salary
- Private health insurance
- Equity/share-based scheme of company stock
- Continuous personal development and travel opportunities

How to Apply:

Apply to careers@isignthis.com with a full copy of your CV, quoting “Client Onboarding KYC Specialist”

Right to work

You must have the right to legally reside and work in the Republic of Cyprus or be an EU citizen.

Employment is subject to a National Police Check.