**A brief blurb about Score**

**Our Mission**

Score aims to redress the relationship between Banks and Millennials through dynamic, intelligent, digestible and actionable data. Score is looking to push the boundaries of big data, analytics and robo-advice and its usefulness within a new business model in the Personal Finance Management (PFM) and Retail Banking industries.

**Our Solution**

Our solution is Score, is an independent PFM account-aggregating app, which will teach users about finance through visually engaging, easy-to-use gaming mechanisms. Score will build an early *real world* user credit score and is powered by a real-time, real credit-data website. It will teach young adults about credit and give them the tools they need to budget responsibly; a vital skill, which they currently aren’t being taught.

Score will provide financial institutions with predictive insights into behaviours and aptitudes aggregated and analysed through Score, which can replace guesswork and translate into higher customer acquisition and loyalty whilst significantly reducing their exposure to bad debt. With Score, banks and lenders get earlier access to de-risked Millennials at a lower cost per acquisition, whilst our users get earlier access to relevant products and services.

**Traction/Background**

Score is an early stage, pre-revenue start-up that has received significant support from the Fintech community. Support includes Innovate UK Grant for a proof of market; Finalist at Financial Literacy Challenge at IC Tomorrow; Fast tracked at startupbootcamp.com and being through Business Growth Accelerator and Entrepreneurial Spark (powered by RBS/Natwest). We’ve completed a proof of market study and have a full business plan and pitch deck ready. We are finalist at the FundForum in Berlin and will need to pitch on 8th June for a chance for a place on the Global Solutions Programme in Silicon Valley.

Traction with banks, full business plan and now meeting with angel and seed investors to raise £200K to get to an MVP. We have 2 Seed and 2 VC investors interested so far. So, we are ready to move to the next stage!

**The CTO Role**

The CTO will seek to continuously evolve the business through data science, big data, robo-advice, data and analytics. I’m looking for a partner in the business who can oversee the tech side and ensure we are not only successful when we get to market but can continue to grow the brand and product/services internationally. It encompasses EdTech and FinTech. (Finance Services, Data Science and/or Lead Generation, Gaming Mechanisms) so any experience or exposure to those industries would be a plus. At the moment, the role is ad-hoc, as we raise funds. Required to attend meetings and perhaps a few days of development. Technically should have:

* Hands-on experience coding in more than one currently popular web application framework.
* Familiar with more than one software development methodology.
* Ability to discern user requirements and develop specifications.
* Has contributed to one or more open source projects.
* Skill with CSS, XHTML, one or more Javascript frameworks, and AJAX.

We have a very experienced pair of freelancers ready, which consist of a lead developer and a lead UX research and designer, when we have secured the seed investment.

**Full Job Spec**

**Title**

Chief Technology Officer + Co-Founder

**Description**

The Chief Technology Officer’s role is to assure the successful execution of the company’s business mission through development and deployment of the company’s web presence. This requires envisioning the company’s service offerings as a web-based business, leading implementation of web applications, and planning for risk and growth.

**Responsibilities**

Strategy & Planning

* In partnership with the company’s founders, identify opportunities and risks for delivering the company’s services as a web-based business, including identification of competitive services, opportunities for innovation, and assessment of marketplace obstacles and technical hurdles to the business success.
* Identify technology trends and evolving social behaviour that may support or impede the success of the business.
* Evaluate and identify appropriate technology platforms (including web application frameworks and the deployment stack) for delivering the company’s services.
* Lead strategic planning to achieve business goals by identifying and prioritizing development initiatives and setting timetables for the evaluation, development, and deployment of all web-based services.
* Participate as a member of the senior management team in establishing governance processes of direction and control to ensure that objectives are achieved, risks are managed appropriately and the organization’s resources are used responsibly, particularly in the areas of software development, office networks and computers, and telecommunications.
* Collaborate with the appropriate departments to assess and recommend technologies that support company organizational needs.
* Establish a governance process that meets government, partner, and company expectations for customer information privacy.
* Direct development and execution of an enterprise-wide information security plan that protects the confidentiality, integrity, and availability of the company’s data and servers.
* Direct development and execution of an enterprise-wide disaster recovery and business continuity plan.
* Communicate the company’s technology strategy to investors, management, staff, partners, customers, and stakeholders.

Implementation & Deployment

* As a member of the senior management team, participate in the selection and registration of the company’s web site domain names, including any related-but-unused domains that could compromise the integrity of the business (through competition, typosquatting, etc.).
* Establish email service for the company (in the absence of a system administrator).
* Select and set up a software revision control system and repository (in the absence of a system administrator).
* Select and set up web-based internal communications systems, such as a wiki, blog, chatroom, project management, and bug tracking systems (in the absence of a system administrator).
* Collaborate with the founders and potential customers to develop use cases (or user stories) and specifications that describe the implementation of the company’s services as a web application.
* Collaborate with a User Experience Designer and potential customers to prepare wireframes or mockups of a prototype of the company’s web application.
* As a member of the senior management team, participate in the selection of a graphic designer who will create the company corporate identity and design the web application’s look and feel. Ensure that the graphic designer has sufficient web experience, follows guidelines established in the User Experience design process, and delivers assets that can be easily adapted to web requirements.
* Select and manage company staff or outsourced vendors who will implement a design as web pages using CSS and XHTML conforming to web standards.
* Select or define the company’s software development methodology.
* Establish a specification conformance and testing regimen based on user stories and the User Experience design.
* Promulgate coding conventions and documentation standards.
* Review current best practices for the selected web framework and establish the initial architecture for the application.
* Select and manage company staff or outsourced vendors who will implement the application.
* Establish and supervise the software development process, setting short-term objectives and assessing progress as defined by the selected software development methodology.
* Conduct code reviews and specification conformance testing as defined by the selected software development methodology.
* Establish and supervise a quality assurance process, including integration and system testing.
* Select, deploy, and monitor performance profiling tools and procedures.
* Review and approve proposed development releases and manage the release process.
* Evaluate and select web application hosting providers.
* Establish an application deployment process and supervise deployment to staging and production servers.
* Monitor application performance and review any application failures in staging or production.
* Establish and monitor a web analytics regime that measures site traffic and application usage relative to business goals.
* Support the marketing process by providing implementation of technical requirements for Internet marketing and search engine optimization.
* As a member of the senior management team, establish a customer service and support process, with particular responsibility for web-based services that implement the support function. Establish a process to integrate customer service and support with the software engineering process to support resolution of customer issues and improve application usability.

Operational Management

* Maintain up-to-date knowledge of technology standards, industry trends, emerging technologies, and software development best practices by attending relevant conferences and reading widely (including reading your peers’ blogs!).
* Define and communicate company values and standards for acquiring or developing systems, equipment, or software within the company.
* Ensure that technology standards and best practices are maintained across the organization.
* Share knowledge, mentor, and educate the organization’s investors, management, staff, partners, customers, and stakeholders with regard to the company’s technological vision, opportunities, and challenges.
* Ensure company technical problems are resolved in a timely and cost-effective manner.
* Develop, track, and control the development and deployment annual operating and capital budgets for purchasing, staffing, and operations.
* Supervise recruitment, training, retention, and organization of all development staff in accordance with the company hiring process, personnel policies, and budget requirements.
* Establish standards of performance and monitor conformance for staff (through performance review) and vendors (through service level agreements).
* Ensure the company’s internal technological processes and customer-facing services comply with community expectations and applicable laws and regulations for privacy, security, and social responsibility.
* Promote achievement of the company’s business goals within a context of community collaboration by developing policies for sharing software code, technological innovation, business processes, and other intellectual property.
* Contribute to open source software development, standardization of technologies, and evolution of best practices by collaborating with peers outside the company, releasing code, presenting at conferences, and writing for publication (online or offline).

**Position Requirements**

Formal Education & Certification

* University degree in the field of computer science, business administration, or another rigorous discipline. An advanced degree in one these fields is a plus.

Knowledge & Experience

* Demonstrated ability to envision web-based services that meet consumer needs or solve business problems.
* 5 years experience managing web application development.
* 2 years experience with startup companies.
* Hands-on experience coding in more than one currently popular web application framework.
* Familiar with more than one software development methodology.
* Ability to discern user requirements and develop specifications.
* Has contributed to one or more open source projects.
* Skill with CSS, XHTML, one or more Javascript frameworks, and AJAX.
* Knowledge of web standards.
* Experience with UNIX system administration and web server configuration.
* Knowledge of Internet protocols and RFC standards, database management systems, and revivion control systems.
* Familiarity with technical requirements of Internet marketing and search engine optimization.
* Familiarity with information security vulnerabilities and risk management.
* Familiarity with consumer privacy and payments industry compliance requirements.
* Exposure to business theory, business process development, governance processes, management, budgeting, and administrative operations.

Personal Attributes

* Proven leadership ability.
* Ability to set and manage priorities judiciously.
* Excellent written and oral communication skills.
* Excellent interpersonal skills.
* Ability to articulate ideas to both technical and non-technical audiences.
* Exceptionally self-motivated and directed.
* Keen attention to detail.
* Superior analytical, evaluative, and problem-solving abilities.
* Exceptional service orientation.
* Ability to motivate in a team-oriented, collaborative environment.