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Interim FCA Authorisation Lead (E-Money and Payments) – Remote, Cambridgeshire Onboarding

Description

FD Capital is recruiting an experienced Interim FCA Authorisation Lead for an established UK technology business based in Cambridgeshire. The business is setting up a new entity to be authorised by the FCA as an electronic money institution with payment services permissions.

This is a hands-on, end-to-end role. A gap analysis has been completed and the board has approved the e-money route. The business now needs a specialist to own the programme from start to finish: building the regulatory framework, preparing and submitting the application, managing FCA engagement and securing authorisation. The work is at an early stage, so you will build policies, processes and controls rather than finish someone else's work.

The assignment runs for around 12 months, with authorisation targeted by November 2027. It is one day a week, with some flexibility for additional days around the FCA application. You will be on site in Cambridgeshire for the initial onboarding only, with travel and accommodation covered, and fully remote after that. The role is paid on a day rate with a rolling notice period. After authorisation there may be scope to stay on in a compliance oversight or MLRO capacity.

Responsibilities

- Lead the full FCA authorisation programme for e-money issuance and payment services, from readiness through to approval
- Design and implement the compliance policies, processes and controls the new entity needs, and assess internal resource and future hiring needs
- Prepare and submit the FCA application, including the business plan, regulatory documentation and governance arrangements
- Coordinate the individual approvals for directors, persons responsible for management and the MLRO, and put the supporting governance in place
- Act as the lead point of contact with the FCA during assessment, managing questions and information requests through to a decision
- Implement safeguarding arrangements, including designated safeguarding accounts, daily reconciliation and the ledger and reconciliation platform, in line with the FCA's current safeguarding requirements
- Make sure policies, controls and training are in place, embedded and tested
- Lead the client migration plan through to the first migration wave, or an agreed handover to the business-as-usual owner
- Upskill the in-house information security and data privacy team on regulatory requirements
- Report progress to the board and coordinate several workstreams independently

Qualifications

- Has personally led at least one UK e-money institution or authorised payment institution through FCA authorisation, end to end

Hiring organization

FD Capital

Employment Type

Part-time

Beginning of employment

1st November 2026

Duration of employment

12 months

Industry

Financial Services

Job Location

Remote work from: United Kingdom

Base Salary

£ 800 - £ 1,000

Date posted

October 16, 2026

Valid through

31.10.2026

- Strong knowledge of the Electronic Money Regulations, Payment Services Regulations and the FCA's safeguarding regime
- Hands-on experience implementing safeguarding, reconciliation processes and supporting systems
- Has built compliance policy and control frameworks from first principles, including staff training
- Credible with the FCA, with a track record of high-quality applications and effective regulatory engagement
- Experience of AML and financial crime frameworks; MLRO experience is an advantage
- Able to lead independently, with strong project management and board-level stakeholder skills
- Experience of client migration onto a newly authorised entity, or of public sector, voucher or prepaid propositions, is desirable
- Able to attend Cambridgeshire for the initial onboarding

Job Benefits

- Competitive day rate, dependent on experience
- Around 12-month interim engagement with a rolling notice period
- Fully remote after the initial on-site onboarding, with travel and accommodation covered
- One day a week, with flexibility around the FCA application
- Full ownership of a high-profile authorisation programme from the ground up
- Potential to stay on after authorisation in a compliance oversight or MLRO capacity
- Supportive board that has already committed to the e-money route