

To apply for this role, please email your CV to hr@mirlimited.com

The Company

MuchBetter is an eWallet app spearheading innovation in payment technology. We specialise in providing the perfect eWallet solution in 185 countries, for now more than 700,000 customers.

MuchBetter brings together a team of tenacious thought-leaders, re-imagining the business model of payment services and pushing the boundaries and capabilities of a payment app.

With offices in the UK, the Isle of Man, Spain, India, and Costa Rica, our team is multicultural, and our workspace is a place for creativity, change, innovation, and collaboration. We employ people who think outside the box, share ideas without restrictions, take pride in supporting the wider team, and are not afraid to ask questions.

The Role

We are looking for an Internal Auditor to join us. We are growing and increasing our governance functions. These include an Audit Risk & Compliance Committee, as well as internal audit and internal security. These additions will help the Company build out and enhance its control environment and monitoring capabilities. This presents a unique hands-on opportunity for a motivated sharp individual to create MuchBetter internal audit and internal security from inception whilst learning about all areas of the business.

Core Responsibilities:

The key aspects of this role are: -

- ✓ INTERNAL AUDIT
 - Developing first a good understanding of the business and its risks, and then preparing for ARCC approval a rolling plan of risk based internal audits and special projects across functions, policies, risks, and associated processes.
 - Conducting the internal audits to assess the management of risks, control design and operational effectiveness, and reporting formally to Management and the ARCC on the results and recommendations for improvement.
 - Tracking (internal and external) audit recommendations to implementation within agreed deadlines, and periodically report status of same to Management and the ARCC.
- ✓ INTERNAL SECURITY
 - Developing a deep understanding of the risks of internal frauds, abuses and exposures faced by the Company and creating a continuous monitoring program of bespoke systems exception reports and alerts, and working the same to detect inappropriate activity.
 - Identifying and taking proactive steps to close gaps in controls to reduce the scope and opportunity for staff to commit frauds and abuses of the company and its customers.

- ✓ INTERNAL INVESTIGATIONS & WHISTLEBLOWING
 - Conducting confidential internal investigations into suspected breaches of the Company's code of conduct, frauds, or other abuses.
 - Managing the Company's whistleblowing program, recording and responding to reports received, conducting related investigations where appropriate, and informing the ARCC.
- ✓ ACCOUNTABILITIES
 - Building strong constructive stakeholder relationships of trust and confidence throughout the business, consulting on controls for key systems, processes and projects and enhancing the controls infrastructure, policies, and procedures generally.

Knowledge & experience:

Knowledge

- ✓ A minimum 2:2 Graduate Degree is preferred but other achievements will be considered.
- ✓ Accountancy, Internal Audit, IT Audit, Fraud Prevention, Financial Crime & AML professional qualifications and knowledge are highly desirable.
- ✓ Knowledge of internal audit standards and practices important.
- ✓ Knowledge of whistleblowing law and best practices useful.
- ✓ Understanding of banking, finance, payments, or cards processing would be valuable.

Experience

- ✓ Ideally, but not essentially, two years or more experience conducting internal or external audits, internal investigations, risk management reviews and assessments, IT audit, compliance, financial crime, or fraud management.
- ✓ Understanding systems and data, and how to design exception / output reports very useful.
- ✓ This is a design, execute and manage opportunity requiring experience working effectively under low levels of supervision and direction.

Skills

- ✓ Risk and fraud awareness.
- ✓ Strong acumen and ability to identify key issues in a complex environment.
- ✓ Strong written and verbal communications needed to assimilate information, draw logical deductions and conclusions, define remediation and report same clearly and succinctly.
- ✓ Engages enthusiastically with and focuses on the detail as well as the bigger picture.
- ✓ Good working knowledge of MS office software suite, and ability to track and parse data.

Attributes & behaviours

- ✓ Highest levels of integrity and understanding why it is key to the role;
- ✓ Bright enquiring mind, strong grasp of detail, and quick learner.
- ✓ Respectful of other's opinions and consultative, not dictatorial.
- ✓ Self-motivated – driven energetic and proactive to achieve results and improve all areas of the Company.
- ✓ Develops and maintains positive working relationships with others.
- ✓ Shares ideas and information.
- ✓ Assists colleagues unprompted.
- ✓ Develops credibility with peers and senior managers
- ✓ Keeps pace with change – acquires knowledge/skills as the business develops

Remuneration:

- A competitive salary
- Bupa health insurance for you and your family
- Bupa dental insurance for you and your family
- 25 Days annual leave + all bank holidays
- 1 extra day annual leave for your birthday

The location: Isle of Man