



Job title: Product Manager

About the company:

Pockit is a 'challenger bank' for the financially under-served. With a win at the Card & Payments Awards 2016, a 5* MoneyFacts rating, a FinTech50 listing and membership of TechCity's Upscale 2017 programme under its belt, the company is on a mission to eliminate financial exclusion with a simple, transparent retail banking model. Pockit has over 150,000 customers and is a fast-growing London fin-tech startup.

Pockit was founded by Virraj Jatania and the company's backers include Sir Alex Ferguson, Mark Newton-Jones (CEO of Mothercare) and Jon Moulton.

The company currently has 50 employees, and the senior management team includes an ex-Bain consultant who helped prepare WorldPay for IPO, a former Googler who grew Chrome to #1 and brought YouTube to Europe, and a technology executive who was a founding member of the engineering team at WorldRemit.

About the product:

Pockit provides a simple, transparent alternative to banking to people who are financially excluded from mainstream banking -- those with poor credit, those paid largely in cash and those looking for alternative money management solutions to traditional high-street banks. The product comprises a contactless MasterCard and a mobile app. Customers use Pockit to shop online and offline, earn cashback with leading UK retailers, send money to other UK bank accounts and transfer money internationally at the tap of a button.

The pricing is inspired by the retail industry, with different features either provided free of charge or priced simply at 99p each. Feedback from customers of this simple, transparent pricing model has been extremely enthusiastic.

Pockit is launching further financial products and its vision is to be at the centre of the financial lives of their target audience. Pockit's product roadmap includes a range of new banking services that will bring greater financial freedom to those who are excluded from mainstream banking. Our objective is to eliminate financial exclusion in the UK, and around the world.

About the role:

The Product Manager will own the product definition and rollout of various new features that Pockit is launching. Working with nearly every other part of the organisation in a dynamic and fast-paced environment, the PM will help deliver truly delightful product experiences that re-define what a banking experience feels like for our users, and simultaneously drive Pockit's commercial and business goals.



Key responsibilities:

- * Own product success -- both user adoption, and commercial ambition -- and rally the Pockit cross-functional teams (engineering, marketing, operations, customer service, design) towards the achievement of these goals
- * Manage the launch and rollout of new product features, coordinating across different functional areas in order to deliver a great product experience at launch. Set commercial targets & customer uptake targets and drive the cross functional teams to achieving these goals.
- * Drive ongoing product improvement post-launch. Monitor daily product usage and key metrics, make recommendations on product feature set and user journeys, and own the delivery of these recommendations in line with business objectives and a high standard of user-delight.
- * Lead new-product definition and requirements gathering. Scope product features and requirements based on a thorough understanding of our consumers, the retail-banking marketplace, our banking partner requirements and Pockit's business objectives.
- * Support other cross-functional initiatives where appropriate, to align the product experience to the ever-evolving goals of a fast-growing startup business

The ideal candidate will:

- * Be a creative problem-solver. Enjoy removing user roadblocks to product adoption and usage. Have strong user-empathy. Obsess over user happiness. Have unreasonably high standards around user experience.
- * Have excellent product judgment, and display the ability to make the right calls as business conditions change.
- * Have prior experience working alongside engineers and/or technology development teams, ideally in an agile startup environment. While the role isn't technical in itself, the candidate must understand and be able to appreciate the technical tradeoffs implicit in various product choices.
- * Have the ability to bring people together around a plan of action, clearly communicate goals and deadlines, and hold people to delivery against those deadlines
- * Be a strong communicator. Exhibit the ability to communicate strategies, progress and recommendations to the executive team and the board.



- * Be organised and detail oriented. Exhibit the ability to forward-plan, and project-manage accurately and well.
- * Be data-savvy and data-curious. Enjoy digging into stats and qualitative research to understand product usage, and consumer behaviour.
- * Be inherently optimistic, and start with “what if”
- * Be egalitarian at heart and care about inclusion and equality
- * Have an iterative, experimental approach to optimisation, and a hunger to keep improving what we’re doing in product

What we offer:

- * A great central London location
- * Untracked holidays
- * A wide range of employee perks
- * Stock options (H2 2017)
- * Regular company socials
- * Free snacks, coffee, tea and fruit everyday
- * Exposure to senior executive, investors and the board
- * The opportunity to be part of a growing London fin-tech startup with a unique social mission