

# Software Engineer, Consumer Platform with verification

## Upstart

### *Full Job Description:*

About the job

About Upstart

Upstart is the leading AI lending marketplace partnering with banks and credit unions to expand access to affordable credit. By leveraging Upstart's AI marketplace, Upstart-powered banks and credit unions can have higher approval rates and lower loss rates across races, ages, and genders, while simultaneously delivering the exceptional digital-first lending experience their customers demand. More than 80% of borrowers are approved instantly, with zero documentation to upload.

Upstart is a digital-first company, which means that most Upstarters live and work anywhere in the United States. However, we also have offices in San Mateo, California; Columbus, Ohio; and Austin, Texas.

Most Upstarters join us because they connect with our mission of enabling access to effortless credit based on true risk. If you are energized by the impact you can make at Upstart, we'd love to hear from you!

The Team

Consumer Platform's mission is to ensure consumers are treated as individuals beyond their transactions. We build the foundation that powers personalized experiences across Upstart's products—helping us understand and support our consumers as individuals. Engineers on this team think long-term, prioritize strategic clarity, and are deeply invested in data accuracy and freshness. As a core product platform team we also partner cross-functionally with product and engineering teams to create scalable systems that ensure a seamless consumer experience.

How you'll make an impact:

As a Software Engineer on the Consumer Platform team, you'll be at the heart of our efforts to build a scalable, multi-product platform that deepens our relationship with users. In addition to utilizing our current technology stack (AWS, Kafka, Ruby, Kotlin, React, Next.js), your contributions will extend in the following impactful ways:

Designing and developing resilient services that serve internal product teams and directly impact the consumer experience.

Taking initiative beyond assigned Jira tasks, proactively identifying opportunities to elevate product and code quality.

Helping to shape up the technical direction and improve engineering excellence by proposing and leading impactful initiatives.

Using your fullstack skills to create maintainable solutions, working across backend systems (Kotlin, Ruby) and frontend frameworks (React, Next.js).

Collaborating closely with cross-functional teams and internal stakeholders, communicating technical ideas clearly and effectively.

What we're looking for:

Minimum requirements:

Bachelors degree in Computer Science, Engineering, or related field.

4–6 years of professional software engineering experience, ideally in fullstack development.

4+ years of hands-on experience with Kotlin, Java, or Ruby (Upstart uses Kotlin and Ruby on the backend).

Experience with modern JavaScript frameworks such as React.

Familiarity with SQL databases and domain modeling.

Strong communication skills and ability to represent technical work in cross-functional settings.

Preferred qualifications:

Experience designing APIs and working with microservices.

Experience building reusable frontend components leveraged by different teams.

Proven track record of making strategic contributions beyond individual features or projects, and a passion for improving team performance in code quality and system reliability.

Interest in or experience with product platform engineering or serving internal product teams.

Demonstrate strong end-to-end ownership for driving initiatives right from ideation to delivery and beyond - rather than simply executing on instructions.

Position Location - This role is available in the following locations: Remote, San Mateo, Columbus, Austin

Time Zone Requirements - This team operates across all U.S. time zones.

Travel Requirements - This team has regular on-site collaboration sessions. These occur 3 days per quarter at an Upstart office. If you need to travel to make these meetups, Upstart will cover all travel related expenses.

What you'll love:

Competitive Compensation (base + bonus & equity)

Comprehensive medical, dental, and vision coverage with Health Savings Account contributions from Upstart

401(k) with 100% company match up to \$4,500 and immediate vesting and after-tax savings

Employee Stock Purchase Plan (ESPP)

Life and disability insurance

Generous holiday, vacation, sick and safety leave

Supportive parental, family care, and military leave programs

Annual wellness, technology & ergonomic reimbursement programs

Social activities including team events and onsite, all-company updates, employee resource groups (ERGs), and other interest groups such as book clubs, fitness, investing, and volunteering

Catered lunches + snacks & drinks when working in offices

At Upstart, your base pay is one part of your total compensation package. The anticipated base salary for this position is expected to be within the below range. Your actual base pay will depend on your geographic location—with our “digital first” philosophy, Upstart uses compensation regions that vary depending on location. Individual pay is also determined by job-related skills, experience, and relevant education or training. Your recruiter can share more about the specific salary range for your preferred location during the hiring process.

In addition, Upstart provides employees with target bonuses, equity compensation, and generous benefits packages (including medical, dental, vision, and 401k).

United States | Remote - Anticipated Base Salary Range

\$142,000—\$196,600 USD

Upstart is a proud Equal Opportunity Employer. We are dedicated to ensuring that underrepresented classes receive better access to affordable credit, and are just as committed to embracing diversity and inclusion in our hiring practices. We celebrate all cultures, backgrounds, perspectives, and experiences, and know that we can only become better together.

If you require reasonable accommodation in completing an application, interviewing, completing any pre-employment testing, or otherwise participating in the employee selection process, please email [candidate\\_accommodations@upstart.com](mailto:candidate_accommodations@upstart.com)

[https://www.upstart.com/candidate\\_privacy\\_policy](https://www.upstart.com/candidate_privacy_policy)

