

Recruitment Scenario

Software Engineer

Master - Version 1

1 Introduction

This document contains a scenario that will be used as part of the interview process with Cushon. You should spend as little time as you need to feel comfortable. The goal here is not to solicit free labour, but rather to have an informed discussion regarding how you might approach a real scenario, here in the Engineering Team at Cushon.

You are free to document or present this in any manner that you choose. The scenario definition is not exhaustive, and you may have to make some assumptions regarding our internal systems and processes.

The follow-up session will discuss your approaches to the problem and aspects you feel are important. Please submit anything you would like to present at least 1 business day before the scheduled interview.

2 About Cushon

Cushon is a FinTech provider of workplace savings and pensions; we like to look at ourselves as a tech company who happens to operate in financial services. Through a combination of web and native applications, Cushon offer pensions and investment services to direct members, employers and via intermediaries and payroll providers.

Across our web and mobile apps, Cushon has a full end-to end pension offering allowing members to accumulate and access their pension benefits based on scheme and regulatory rules. We are also proud to offer offline services, which allow members to carry out any servicing of their accounts by contacting the Cushon operations team. Cushon offers a Master Trust pension and is regulated as such.

3 Scenario

3.1 Description

Cushon already offers ISAs and Pensions to Employees of Companies (Employers) who have an existing arrangement with Cushon. Cushon would like to be able to offer ISA investments to retail (direct) customers who are not associated with an employer. Cushon would like to keep the functionality for retail ISA customers separate from its Employer based offering where practical.

When customers invest into a Cushon ISA they should be able to select a single fund from a list of available options. Currently they will be restricted to selecting a single fund however in the future we would anticipate allowing selection of multiple options.

Once the customer's selection has been made, they should also be able to provide details of the amount they would like to invest.

Given the customer has both made their selection and provided the amount the system should record these values and allow these details to be queried at a later date.

As a specific use case please consider a customer who wishes to deposit £25,000 into a Cushon ISA all into the Cushon Equities Fund.

3.2 Assignment

Please provide your solution to the above scenario in whatever form you feel is appropriate, using your preferred tools. Please spend the amount of time you feel appropriate to showcase your abilities and knowledge.

Please be prepared to discuss during an interview:

- What you have done and why.
- The specific decisions you made about your solution.
- Any assumptions you have made in the solution you have presented.
- Any enhancements you considered but decided not to cover.