Staff Software Engineer, Backend (Pay Now & Card)

at Affirm

Remote US

Affirm is reinventing credit to make it more honest and friendly, giving consumers the flexibility to buy now and pay later without any hidden fees or compounding interest.

The Affirm Card Engineering team is looking for a passionate Staff Software Engineer to help build the tools and systems that we use to manage money movement, bank data integration & merchant data. Affirm Card is Affirm's newest financial product that marries the functionality of a debit card with access to Affirm's buy now pay later financing options. Our ability to move money effectively is critical to our ability to reach new customers and improve financial lives. We work closely with experience, data science, product, and a wide range of engineering teams to both leverage existing systems and build new systems.

This role requires a high level of technical capability, strong cross functional communication, and a creative mindset. Our work needs to be correct, scalable, and extensible. Our job is to have an industry leading money movement system to empower our product.

Affirm is experiencing explosive growth with millions of customers across thousands of merchants in-store and online, and your contributions will be a key enabler of that growth. Come join us as we build a beloved, lasting financial services brand predicated on honesty and trust. It's going to be an amazing ride!

What you'll do

- Drive planning and prioritization of projects based on product, technical, and business goals by leveraging relevant resources and data.
- Work cross functionally with colleagues in Experience, Accounting, Product, and Analytics teams to set and execute our money movement strategy for the Debit card
- Build APIs and data models to work within micro-service and event-driven architectures
- Take an active role in mentoring junior engineers, and the processes that support team growth and efficiency

What we look for

- 7+ years of experience as a software engineer
- A strong understanding of distributed systems and how architectural decisions affect performance and maintainability
- Excellent communication skills, both written and verbal. Must be proficient in asynchronous mode of communication–written tech specs, wiki, project plans, etc.
- Excellent project management skills–high degree of organization and ability to surface critical information effectively.

Privacy - Terms

- Work with our Product team to extend our core money movement systems;
- Passion for working with multi-functional teams including Product, Design, Analytics and Business teams.
- Python/Kotlin development experience is a plus.
- Experience with AWS and/or other cloud providers is a plus

Optional skills / experience

- Exposure to ACH system
- Exposure to accounting / auditing systems in past
- Prior experience with card networks

Pay Grade - USA 31

Employees new to Affirm or promoted into a new role, typically begin in the min to mid range.

USA base pay range (CA, WA, NY, NJ, CT) per year:
Min: $190,000
Mid: $237,500
Max: $284,900

USA base pay range (all other U.S. states) per year:
Min: $171,000
Mid: $213,700
Max: $256,500

#LI-Remote

Affirm is proud to be a remote-first company! The majority of our roles are remote and you can work almost anywhere within the country of employment. Affirmers in proximal roles have the flexibility to work remotely, but will occasionally be required to work out of their assigned Affirm office. A limited number of roles remain office-based due to the nature of their job responsibilities.

We're extremely proud to offer competitive benefits that are anchored to our core value of people come first. Some key highlights of our benefits package include:

- Health care coverage - Affirm covers all premiums for all levels of coverage for you and your dependents
- Flexible Spending Wallets - generous stipends for spending on Technology, Food, various Lifestyle needs, and family forming expenses
- Time off - competitive vacation and holiday schedules allowing you to take time off to rest and recharge
- ESPP - An employee stock purchase plan enabling you to buy shares of Affirm at a discount

We believe It's On Us to provide an inclusive interview experience for all, including people with disabilities. We are happy to provide reasonable accommodations to candidates in need of individualized support during the hiring process.

[For U.S. positions that could be performed in Los Angeles or San Francisco] Pursuant to the San Francisco Fair Chance Ordinance and Los Angeles Fair Chance Initiative for Hiring Ordinance, Affirm will consider for employment qualified applicants with arrest and conviction records.

By clicking "Submit Application," you acknowledge that you have read the Affirm Employment Privacy Policy for applicants within the United States, the EU Employee Notice Regarding Use of Personal Data (Poland) for applicants applying from Poland, the EU Employee Notice Regarding Use of Personal Data (Spain) for applicants applying from Spain, or the Affirm U.K. Limited Employee Notice Regarding Use of Personal Data for applicants applying from the United Kingdom, and hereby freely and unambiguously give informed consent to the collection, processing, use, and storage of your personal information as described therein.

Apply for this Job

* Required

First Name *

Last Name *

Email *

Phone *

Resume/CV * Attach, Dropbox, Google Drive, or enter manually
(File types: pdf, doc, docx, txt, rtf)

Cover Letter Attach, Dropbox, Google Drive, or enter manually
(File types: pdf, doc, docx, txt, rtf)

LinkedIn Profile

Current Company

Preferred Name *

Name Pronunciation

Pronouns *

Please select

Are you legally authorized to work in the United States? *

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Do you now or in the future require sponsorship for employment visa status (e.g., H-1B, TN, E-3, F-1 visa status)? *

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Which U.S. State or Canadian Province do you reside in? *

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Please select
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How did you first learn about Affirm as an employer? *

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Please select
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GitHub

Twitter

Portfolio

Other Links

Demographic Questions & Categorizations

Affirm is dedicated to building a diverse team and an inclusive culture. We believe that it's crucial to Affirm's long-term success to create an environment where all Affirmers feel like they belong and have an equal opportunity to succeed.

For this reason, we are asking candidates to voluntarily self-identify through a few demographic questions. Our purpose in collecting this information is to help us assess our outreach efforts and diversity representation goals. Your responses will not be linked to your identity or your application, and neither recruiters nor hiring managers can see this information at an individual level. Your responses are stored in the aggregate and will not play any role in our hiring decision. Your decision to participate or not participate in this survey will have no impact on your candidacy at Affirm.

How do you identify? (gender identity) *(Select one)*

☐ Cisgender female

☐ Cisgender male

☐ Genderfluid

☐ Genderqueer

☐ Non-binary

☐ Transgender female

☐ Transgender male

☐ Two-spirit

☐ I prefer not to say

☐ I prefer to self describe

Do you identify as LGBTQ+? *(Select one)*

☐ Yes

☐ No

☐ I prefer not to say

How do you identify? (race/ethnicity)

☐ Black/African American

☐ East Asian

☐ Latinx

☐ Middle Eastern

☐ Multiracial/Multiethnic

☐ Indigenous/Aboriginal (First Nations, Native American, Alaska Native, North American Indian,

Metis, Inuit)

☐ Pacific Islander

☐ South Asian

☐ Southeast Asian

☐ White

☐ I prefer not to say

☐ I prefer to self describe

What is your veteran status? *(Select one)*

☐ Yes, I am a veteran

☐ No, I am not a veteran

☐ I prefer not to say

What is your disability status? *(Select one)*

☐ Yes, I have a disability

☐ No, I do not have a disability

☐ I prefer not to say

Voluntary Self-Identification

For government reporting purposes, we ask candidates to respond to the below self-identification survey. Completion of the form is entirely voluntary. Whatever your decision, it will not be considered in the hiring process or thereafter. Any information that you do provide will be recorded and maintained in a confidential file.

As set forth in Affirm's Equal Employment Opportunity policy, we do not discriminate on the basis of any protected group status under any applicable law.

| Gender | Please select |

| Are you Hispanic/Latino? | Please select |

Race & Ethnicity Definitions

If you believe you belong to any of the categories of protected veterans listed below, please indicate by making the appropriate selection. As a government contractor subject to the Vietnam Era Veterans Readjustment Assistance Act (VEVRAA), we request this information in order to measure the effectiveness of the outreach and positive recruitment efforts we undertake pursuant to VEVRAA. Classification of protected categories is as follows:

A "disabled veteran" is one of the following: a veteran of the U.S. military, ground, naval or air service who is entitled to compensation (or who but for the receipt of military retired pay would be entitled to compensation) under laws administered by the Secretary of Veterans Affairs; or a person who was discharged or released from active duty because of a service-connected disability.

A "recently separated veteran" means any veteran during the three-year period beginning on the date of such veteran's discharge or release from active duty in the U.S. military, ground, naval, or air service.

An "active duty wartime or campaign badge veteran" means a veteran who served on active duty in the U.S. military, ground, naval or air service during a war, or in a campaign or expedition for which a campaign badge has been authorized under the laws administered by the Department of Defense.

An "Armed forces service medal veteran" means a veteran who, while serving on active duty in the U.S. military, ground, naval or air service, participated in a United States military operation for which an Armed Forces service medal was awarded pursuant to Executive Order 12985.

| Veteran Status | Please select |

Voluntary Self-Identification of Disability

Form CC-305   OMB Control Number 1250-0005
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Why are you being asked to complete this form?

We are a federal contractor or subcontractor. The law requires us to provide equal employment opportunity to qualified people with disabilities. We have a goal of having at least 7% of our workers as people with disabilities. The law says we must measure our progress towards this goal. To do this, we must ask applicants and employees if they have a disability or have ever had one. People can become disabled, so we need to ask this question at least every five years.

Completing this form is voluntary, and we hope that you will choose to do so. Your answer is confidential. No one who makes hiring decisions will see it. Your decision to complete the form and your answer will not harm you in any way. If you want to learn more about the law or this form, visit the U.S. Department of Labor's Office of Federal Contract Compliance Programs (OFCCP) website at www.dol.gov/ofccp.

How do you know if you have a disability?

A disability is a condition that substantially limits one or more of your "major life activities." If you have or have ever had such a condition, you are a person with a disability. **Disabilities include, but are not limited to:**

- Alcohol or other substance use disorder (not currently using drugs illegally)
- Autoimmune disorder, for example, lupus, fibromyalgia, rheumatoid arthritis, HIV/AIDS
- Blind or low vision
- Cancer (past or present)
- Cardiovascular or heart disease
- Celiac disease
- Cerebral palsy
- Deaf or serious difficulty hearing
- Diabetes
- Disfigurement, for example, disfigurement caused by burns, wounds, accidents, or congenital disorders
- Epilepsy or other seizure disorder
- Gastrointestinal disorders, for example, Crohn's Disease, irritable bowel syndrome
- Intellectual or developmental disability
- Mental health conditions, for example, depression, bipolar disorder, anxiety disorder, schizophrenia, PTSD
- Missing limbs or partially missing limbs
- Mobility impairment, benefiting from the use of a wheelchair, scooter, walker, leg brace(s) and/or other supports
- Nervous system condition, for example, migraine headaches, Parkinson's disease, multiple sclerosis (MS)
- Neurodivergence, for example, attention-deficit/hyperactivity disorder (ADHD), autism spectrum disorder, dyslexia, dyspraxia, other learning disabilities
- Partial or complete paralysis (any cause)
- Pulmonary or respiratory conditions, for example, tuberculosis, asthma, emphysema
- Short stature (dwarfism)
- Traumatic brain injury

Disability Status | Please select

PUBLIC BURDEN STATEMENT: According to the Paperwork Reduction Act of 1995 no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. This survey should take about 5 minutes to complete.

Submit Application

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