

Alma Attic Limited

18 Wintersells Road, Byfleet, Surrey, KT14 7LF

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Written Statement of Employment

Name of employer: Alma Attic Limited

Employer's address: 18 Wintersells Road, Byfleet, Surrey, KT14 7LF

Job title: Financial Account Manager

SOC Code: 3534

1. Commencement of employment:

Your employment will begin on (-----)

2. Job description:

The Financial Accounts Manager at Glorydale Merchant Services plays a critical role in managing the financial operations of both the traditional payment-processing business and the company's new digital banking platform (Business Account Services – BAS). As the company transitions from a card-processing provider to an integrated fintech organisation, the Financial Accounts Manager is responsible for ensuring accurate settlements, strong internal controls, and financial compliance across all merchant activity. The postholder will oversee all settlement and reconciliation processes, monitor risk exposure, manage chargebacks, lead budgeting and forecasting, and implement improved financial workflows aligned with the company's expanded operational model. The role also supports the scaling of merchant onboarding and increased transaction volume resulting from the introduction of BAS digital accounts.

CORE DUTIES AND RESPONSIBILITIES:

Key Responsibilities: Financial Management:

Main Duties and Responsibilities

1. Settlement and Reconciliation

- Oversee end-of-day settlement cycles to ensure merchants receive funds accurately and on time.
- Monitor settlement cut-off times and ensure settlement files are processed within required schedules.
- Identify and resolve settlement delays and implement corrective action.
- Maintain daily settlement reports and ensure accuracy of payout amounts.

2. Transaction Reconciliation

- Manage reconciliation of POS, SoftPOS, e-commerce, digital banking ledger entries, and pay-by-link transactions.
- Review reconciliation variances and resolve mismatches between internal systems, banking partners, and FCA reporting records.
- Ensure all transaction-related financial entries are complete and accurate.

3. Financial Records and Reporting

- Prepare monthly management accounts, revenue summaries, and settlement performance reports.
- Maintain accurate accounting records to support FCA audits and compliance obligations.
- Support year-end financial statements and external audit processes.

4. Cashflow, Budgeting, and Forecasting

- Monitor daily cash positions and settlement funding requirements for both payment and digital banking operations.
- Assist in preparing annual budgets and rolling forecasts.
- Analyse financial performance and provide recommendations to senior management.

5. Chargeback and Dispute Management

- Supervise chargeback processing and financial disputes from acquirers and banking partners.
- Ensure accurate chargeback liability recording and timely communication with internal teams.

6. Process Improvement and System Oversight

- Develop and refine financial processes to support expanded merchant onboarding.
- Implement improvements to settlement accuracy, reconciliation efficiency, and reporting systems.
- Identify operational risks and introduce enhanced financial and regulatory controls.

7. Team Leadership and Cross-Department Collaboration

- Supervise finance staff responsible for settlements, reconciliation, and reporting tasks.
- Work closely with Operations, Merchant Support, Digital Banking, and IT teams to ensure smooth transaction flows.
- Provide guidance on financial best practices to support the company's growth and regulatory compliance.

3. Job location(s)

Your place of work is: 18 Wintersells Road, Byfleet, Surrey, KT14 7LF

4. Working overseas

You are not expected to work overseas.

5. Pay

You will be paid on a salary basis.

Your salary will be **£44,700 per annum** & you will be paid monthly in arrears.

6. Hours of work

- This is a permanent employment. Your normal working hours will be minimum 37.5 hours per week.
- You will work on the following days: Monday, Tuesday, Wednesday, Thursday & Friday You will never be required to work nights.
- You will never be required to work weekends.

7. Holidays

- You are entitled to 28 days holiday per year. This includes public holidays
- Your holiday year begins on (-----)
- Unused entitlement may not be carried forward to the next holiday year.

8. Sickness absence

- If you cannot work because of illness, you must inform personnel as early as possible on the first day and each subsequent day when you are unable to work.
- Self-certification is allowed for a maximum of 5 days after which a Doctor's Certificate must be provided.
- You are not entitled to contractual sick pay. You may be entitled to statutory sick pay.

9. Pension scheme

There is no company pension scheme.

10. Collective agreements with trade unions

There are no collective agreements with trade unions or other employee groups affecting this employment.

11. Ending the employment

This employment is permanent subject to each party's right to terminate in accordance with the terms of this statement.

If you want to leave this employment, you must give 4 weeks' notice.

We must give you 4 weeks' notice if we want to end this employment.