



<https://www.execcapital.co.uk/job/fractional-chief-technology-officer-cto-ai-native-fintech-platform/>

Fractional Chief Technology Officer (CTO) AI-Native Fintech Platform

Description

Location: London (hybrid) | **Sector:** Deep-tech / FinTech / AI

Commitment: Part-time, 2–3 days/week initially, with strong potential to grow into a full-time role as the company scales

The Company

Our client is an engineering-first, deep-tech fintech company building an AI-native platform for autonomous bookkeeping, auditing and financial integrity. At its core is a cross-modal synchronisation engine built on a proprietary Financial Knowledge Graph — designed to detect internal fraud, collusion and synthetic document forgery in real time, before a transaction is even executed. The founding team combines deep accounting domain expertise with original AI research, and the business is actively progressing an international patent portfolio around its core technology.

The Role

This is a hands-on CTO opportunity to take full ownership of the technical roadmap as the company moves beyond its initial patent filings and into building an enterprise-grade platform. Starting at 2–3 days per week, this role offers genuine scope to grow alongside the business — as funding and traction build, there is a clear path to a full-time CTO position for the right person. You'll sit at the intersection of advanced AI research and rigorous financial-ledger engineering, leading the architecture across a Go-based backend, Neo4j graph schemas and PyTorch AI infrastructure.

Responsibilities

Key Responsibilities

- Own the end-to-end software architecture, managing high-performance data exchange between concurrent Go services, Neo4j knowledge graphs and PyTorch AI clusters
- Act as the technical bridge between the accountant-founder's domain logic and the engineering team, translating complex financial concepts into scalable, production-grade code
- Lead MLOps and DevSecOps practice to maintain a zero-trust cloud architecture (GCP) meeting bank-grade data isolation and ISO 27001 standards
- Oversee technical documentation to support the company's ongoing utility patent filings, keeping engineering delivery aligned with the IP roadmap

What We're Looking For

- 5+ years in a senior technical leadership role (CTO, VP Engineering, or

Hiring organization

Exec Capital

Employment Type

Part-time

Beginning of employment

1st October 2026

Duration of employment

Perm

Industry

Technology

Job Location

London, South East, United Kingdom

Working Hours

9-5

Base Salary

£ 800 - £ 1,000

Date posted

September 14, 2026

Valid through

30.09.2026

Founding Principal Engineer) within a high-growth fintech or deep-tech software business

- Strong architectural command of Go for backend systems, alongside solid experience with Python-based ML pipelines and graph data systems
- Proven track record deploying and scaling low-latency microservices on distributed cloud infrastructure (Kubernetes/GCP)
- A hands-on, player-coach mentality suited to a small, high-calibre R&D team — someone who values precision, pace and strong architectural fundamentals
- Comfortable working in a fractional/part-time capacity initially, with appetite to commit further as the role grows