EXEC CAPITAL

https://www.execcapital.co.uk/job/fractional-cto-fintech-saas-transition/

Fractional CTO — Fintech SaaS Transition

Hiring organization
Exec Capital

Employment Type
Part-time, Temporary

Beginning of employment
1st May 2026

Duration of employment
6 weeks potential for Perm

Industry
Technology

Job Location
Remote work from: United Kingdom

Working Hours
9-5

Base Salary
£ 1100 - £ 1600

Date posted
April 22, 2026

Valid through
31.05.2026

Description

Exec Capital is retained by an established, profitable B2B fintech SaaS business currently navigating a pivotal transition from a mature desktop platform to a modular, cloud-native SaaS architecture. With a loyal customer base across the UK, Ireland and EU and growing competitive pressure from cloud-native entrants, the business is at an inflection point where the quality and speed of technical execution will determine whether it leads or follows in its category.

The CEO requires a seasoned Fractional CTO to take an independent, evidence-led view of the current technology function, delivery model, and organisational design — and then move decisively from diagnosis into execution.

The Engagement

This is a 3-day-per-week fractional engagement, initially scoped across a 5–6 week diagnostic phase culminating in a report to the Board at the end of May. The appointed CTO will be expected to cover five interlocking areas:

- **Technical & Architecture Assessment** — viability of the current architecture for the SaaS transition, codebase health, integration strategy, and scalability
- **Delivery Model Assessment** — end-to-end flow from idea to production, identifying structural bottlenecks and integration between internal (~8) and

outsourced (~16) engineering teams
- **Product & Organisational Design** — the effectiveness of the current Product Committee model and the conditions under which a dedicated Product Lead becomes non-negotiable
- **AI & UX/UI Evaluation** — root-cause analysis of why prior investment has not translated into shipped product
- **Perception vs Reality Audit** — surfacing the factual delta between internal narrative and evidenced delivery

The output is a structured, actionable report that must be the catalyst for committed decisions, not further deliberation. A 90-day execution plan will be in flight within a week of the report landing.

Beyond the Initial Engagement

The incumbent CTO has tendered their resignation. For the right individual, there is a genuine, open pathway from fractional engagement into a permanent CTO appointment. This is not a diagnose-and-exit mandate unless the candidate wishes it to be.

Responsibilities

Candidate Profile

- Proven CTO or senior technology leader with demonstrable experience leading a desktop-to-SaaS or monolith-to-modular transition
- Fintech background essential; treasury domain experience is not required
- Hands-on technical credibility — capable of architecture review and meaningful code-level inspection, not a slide-deck operator
- Track record of managing, coordinating, or untangling outsourced engineering relationships at scale

- Comfortable operating with sensitivity in a politically live situation while producing unambiguous, evidence-based findings
- Style open — the CEO is equally receptive to a challenger who draws conclusions out of the team or a prescriptive operator who lands sharp findings decisively

Location & Logistics

The executive team is based in London; the engineering function is in Dublin. The role is substantively remote with regular time required in both locations. Candidates must be willing and able to travel.

Job Benefits

Day Rate

£1,100–£1,600 per day, based on 3 days per week.