

Junior Administrator - Client Onboarding & Reconciliation (Fintech & Payments)

- **Location:** In-Office | Big Bay, Cape Town
- **Remuneration:** Market-Related
- **Type:** Permanent, Full-Time

Position Overview

OneGate is seeking an analytical, process-driven Client Onboarding & Reconciliation Administrator to join our operational team.

This dual-focus role is critical to maintaining operational integrity, combining rigorous client compliance verification with high-precision financial reconciliation.

You will ensure seamless merchant activation in full accordance with regulatory standards while executing daily settlement, clearing, and balancing routines across payment networks and partners.

Key Responsibilities

- **Client Compliance & Onboarding:** Manage end-to-end merchant onboarding workflows, conducting thorough risk assessments, verification checks, and FICA/KYC/AML compliance reviews prior to account activation.
- **Financial Clearing & Reconciliation:** Execute daily clearing, settlement matching, merchant fee calculations, and ledger reconciliations across processing banks and payment rails.
- **Discrepancy Resolution:** Perform root-cause analysis on statement exceptions, chargebacks, unallocated funds, failed payouts, and ledger mismatches, liaising directly with banking partners to resolve variances.
- **Reporting & Auditing:** Maintain complete, audit-ready documentation and produce accurate daily, weekly, and monthly operational reconciliation reports for executive leadership.
- **Process Optimization:** Identify operational bottlenecks in merchant vetting or ledger balancing workflows and collaborate with internal teams to automate and refine controls.

Qualifications & Core Competencies

- **Professional Experience:** 2 to 4+ years of hands-on experience in merchant onboarding, compliance, and financial/payment reconciliations strictly within the **Fintech, Banking, or Merchant Acquiring** industries.
- **Industry Accreditations:** **PASA Accreditation** (*PASA Certificate in Foundational Payments* or *Introduction to Payments*) is advantageous.
- **Regulatory & Industry Knowledge:** Deep understanding of South African FICA, KYC, and Anti-Money Laundering (AML) regulatory frameworks, alongside a working knowledge of payment clearing streams (Card, Instant EFT, Open Banking, Debit Orders, PayShap and APM's).
- **Advanced Analytical Capabilities:** Hi-level proficiency in Microsoft Excel (advanced functions including XLOOKUP, nested logic, PivotTables, and complex data matching routines).
- **Tooling & Software:** Familiarity with CRM compliance workflows, ERP systems, and internal reporting/settlement dashboards.

- **Attributes:** High attention to detail, strong numerical acumen, absolute integrity, and the discipline to manage sensitive financial data in an in-office setting.

How to Apply:

- Please send your **CV, relevant qualifications (including PASA certificates where applicable), and supporting documentation** to recruitments@onegate.co.za with the subject line: *Application: Onboarding & Recon Admin - [Your Name]*.