

PCN

Q2 2025



Q2 Hiring trends review

Breaking down trends and most in demand skills

Full time

Part time

Freelance

Berlin, Amsterdam, London, Paris and...

Overview

Europe's fintech industry keeps growing fast, but this rapid growth brings a new challenge:

finding the right talent

In this report, we take a closer look at **key hiring trends in Q2 2025** across the **Payments, Open Banking, BNPL**, and **BaaS** sectors.

Using real job data from top fintech companies and insights from our recruitment work at PCN, we break down where companies are hiring, which departments are expanding, and what these trends reveal about the current state of the fintech job market.



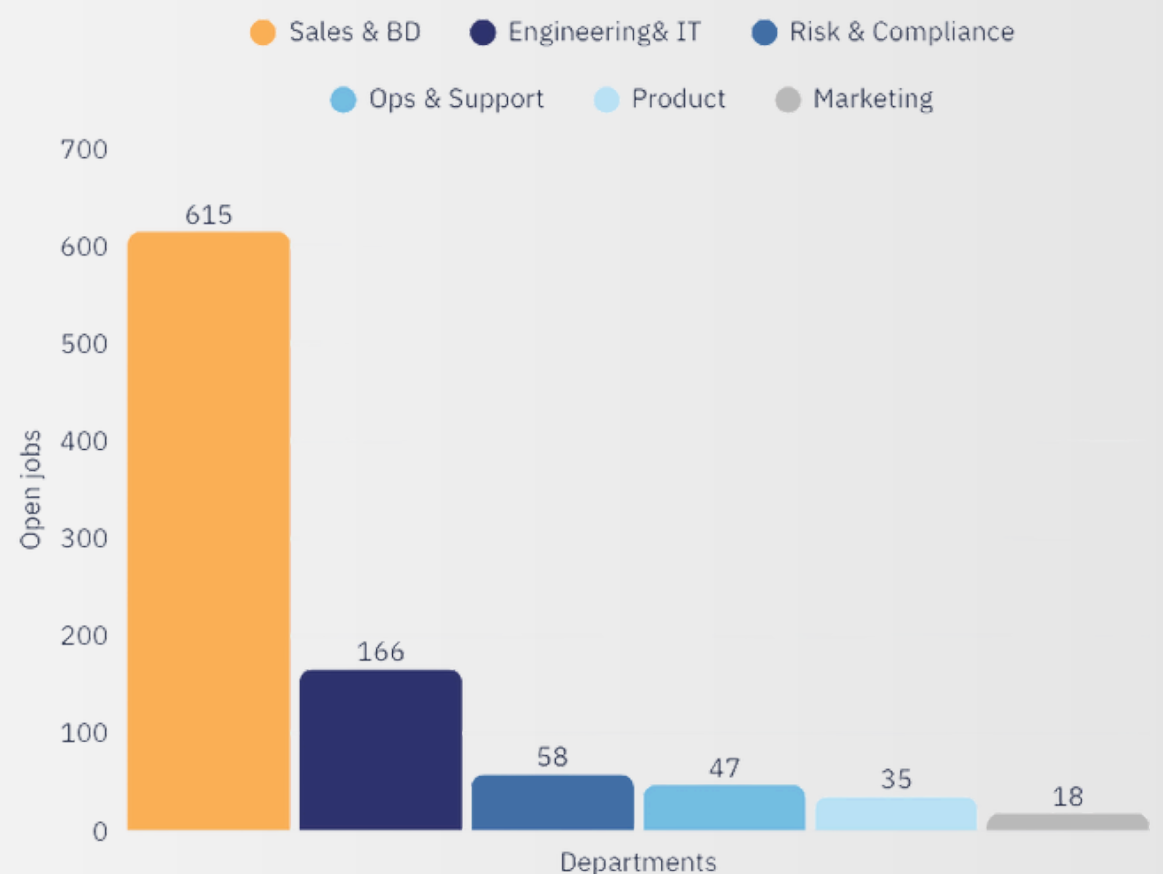
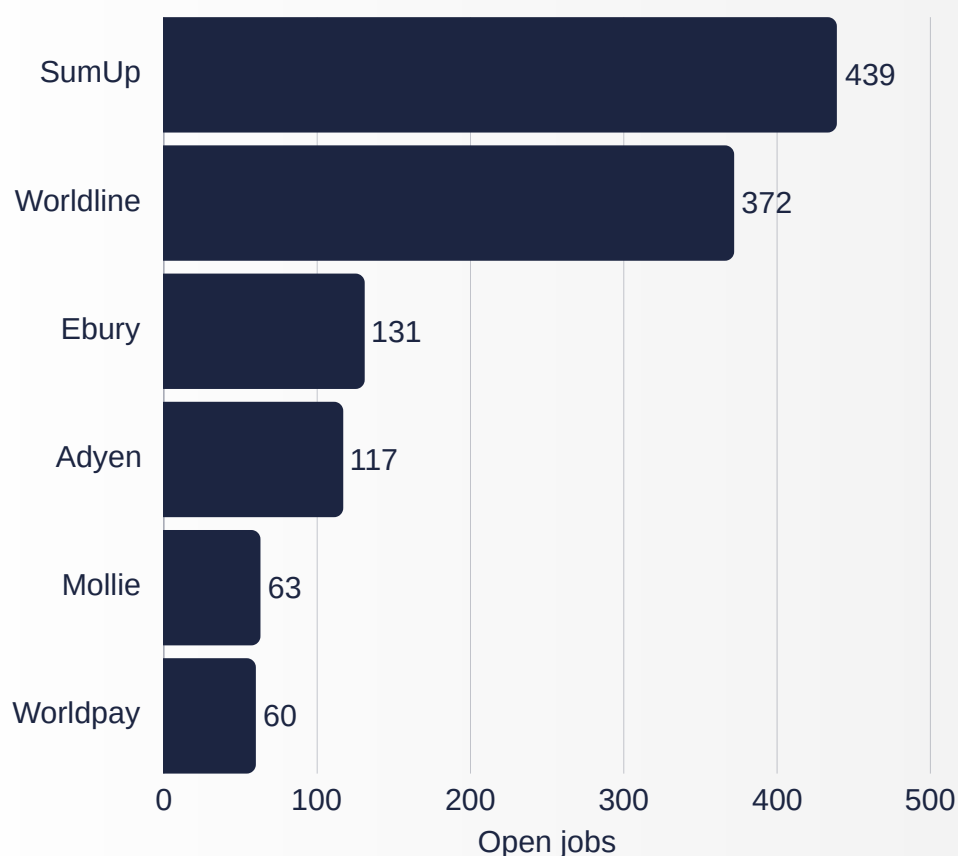


Payments

- In Q2 2025, top payments players, including SumUp, Worldline, Adyen, Mollie, Worldpay, and Ebury, opened more than 1,180 roles across the region.
- The majority of these roles were in **sales & business development** (615 openings), with SumUp (396) and Ebury (128) leading the charge.

It's a clear signal: the growth strategy across the sector is sales-led.

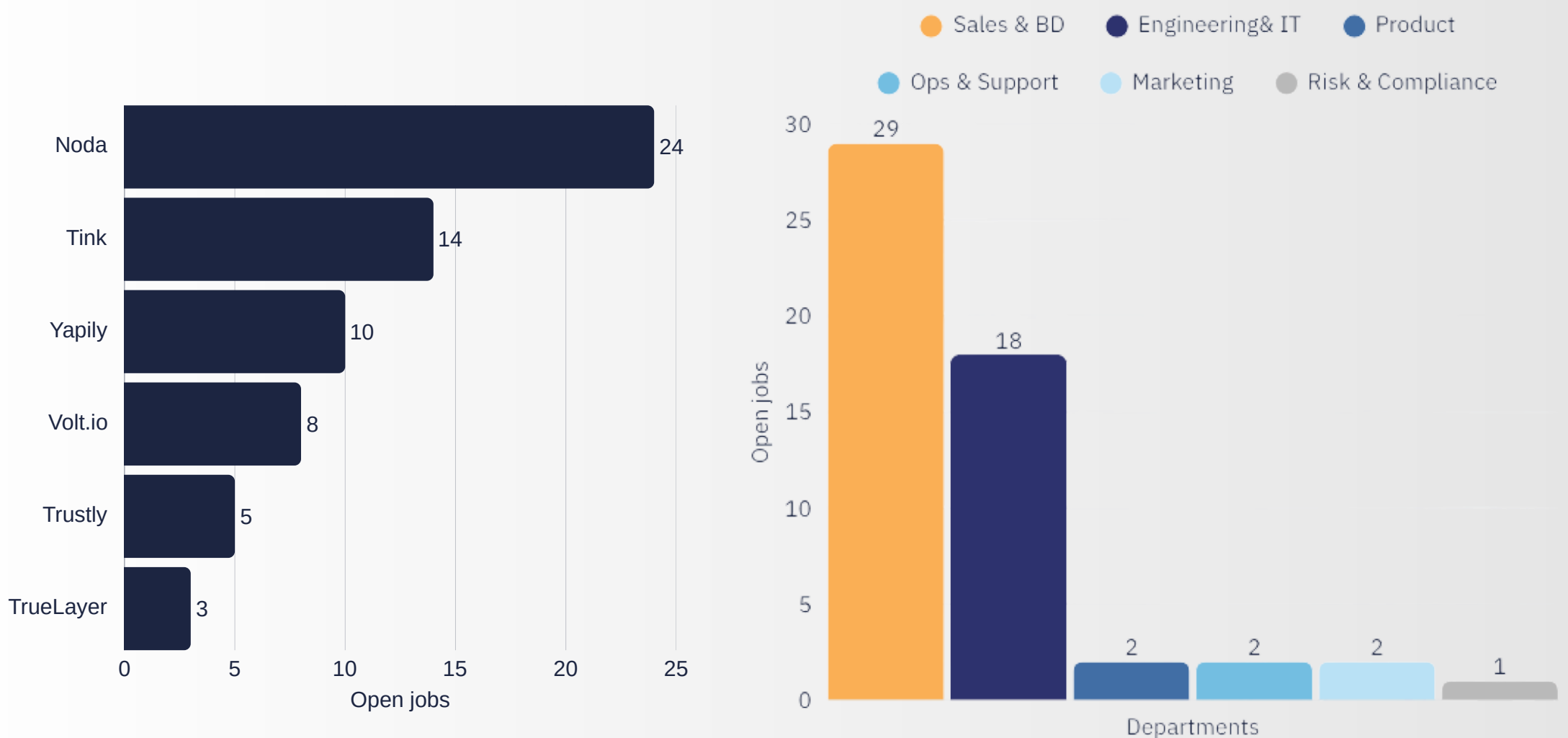
- **Engineering & IT** came in as the second-most hired function (166 roles), driven by Worldline (68), Adyen (39), and SumUp (30). This points to sustained investment in tech infrastructure and product scalability, essential for long-term competitiveness.
- **Risk & compliance** also saw meaningful hiring (58 roles), particularly at Worldline and Ebury, reflecting the increasing importance of regulatory readiness as companies enter new regions and serve more complex clients.





Open Banking

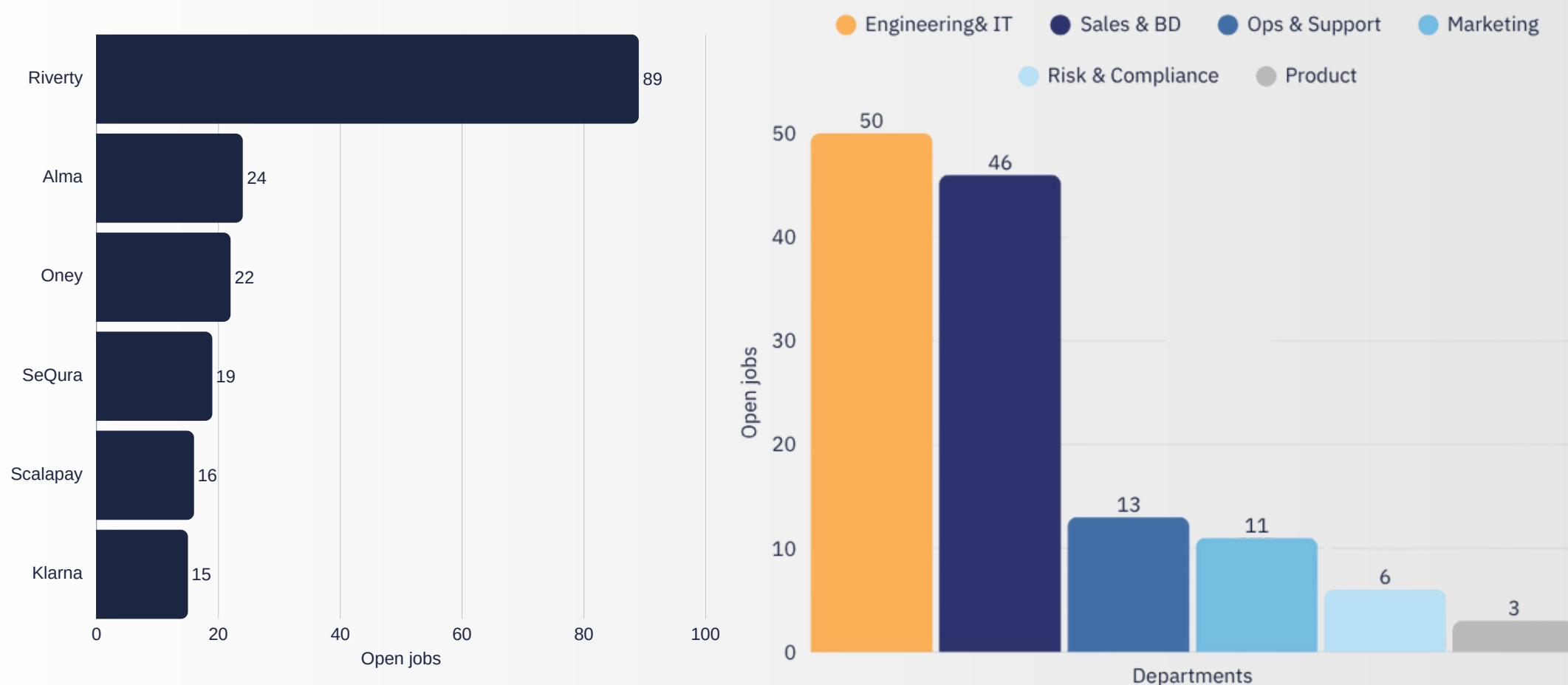
- While open banking has been one of the most hyped pillars of fintech innovation, its hiring footprint in Q2 2025 was far more measured. Across firms like Trustly, Tink, Volt.io, Yapily, TrueLayer, and Noda, only **64 roles** were listed. It's a modest number, especially compared to payments, and it reflects the state of the segment: strategic caution, not stagnation.
- **Sales & business development (29 roles)** was the top function by far, led by Noda with 21 roles, clear focus on go-to-market execution and monetization.
- **Tink**, with 14 roles, focused largely on engineering (7), while **Yapily** posted 10 openings, split between sales, engineering, and one compliance role.
- Other firms, Trustly, Volt.io, and TrueLayer, showed minimal hiring activity.





BNPL (Buy Now, Pay Later)

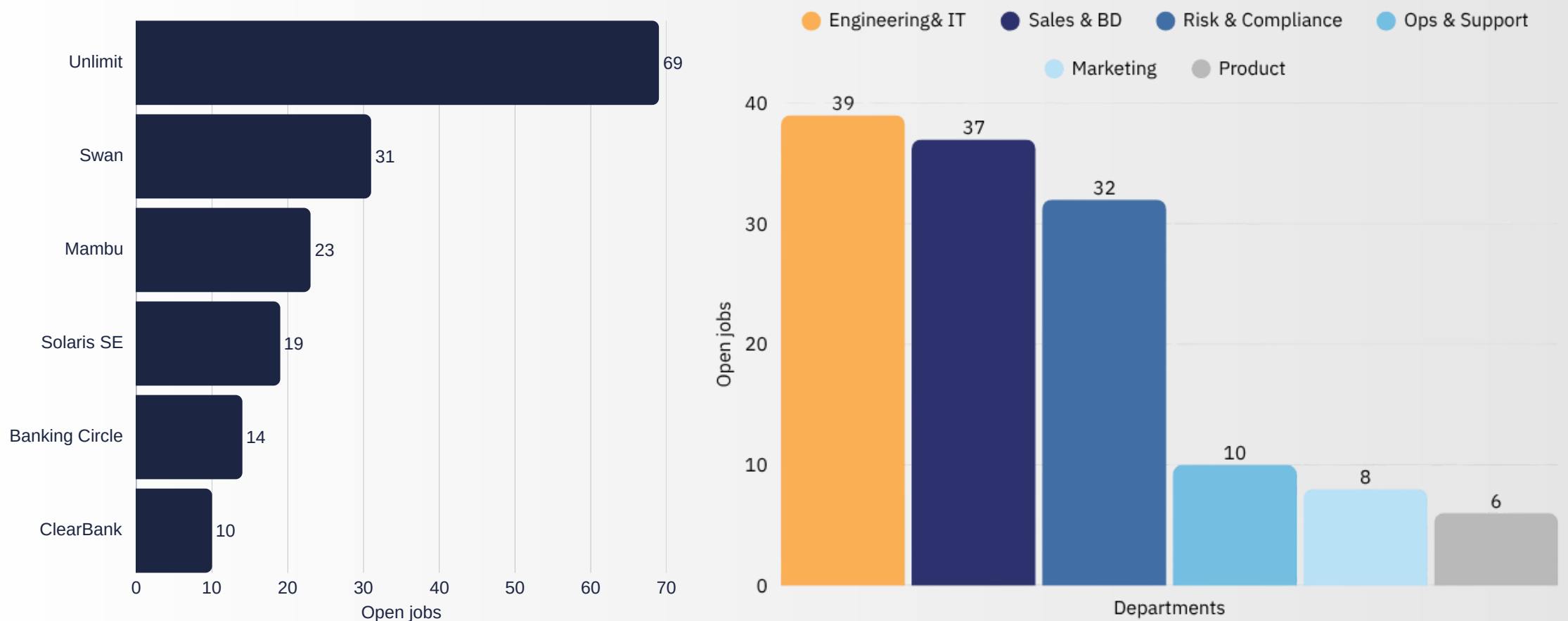
- **Engineering & IT** (50 roles) is the most active function, led by Riverty (23) and supported by Oney, SeQura, and Klarna, signaling continued investment in core platforms and tech resilience.
- **Sales & business development** (46 roles) remains essential, especially at Alma (14), Riverty (12), and Klarna (5), but it's no longer the only focus, reflecting a maturing commercial model.
- **Ops & support** (15 roles), primarily at Riverty, points to stronger backend and customer infrastructure, likely in response to scaling demands and service expectations.
- **Risk & compliance** (8 roles) is a visible theme, more than in open banking, showing BNPL firms are prepping for regulatory scrutiny and safer lending practices.
- **Riverty** (89 roles) is by far the most active hirer, balancing headcount across tech, sales, ops, and marketing, and appears to be building holistically rather than scaling one function in isolation.





BaaS (Banking-as-a-Service)

- BaaS hiring is notably focused across all three core areas, engineering, sales, and compliance, reflecting a well-rounded and strategic growth approach.
- **Engineering & IT** (39 roles) remains foundational, led by Mambu (14) and supported by Swan, Solaris, and Unlimit.
- **Sales & BD** (41 roles) is surprisingly strong, Unlimit (25) leads here, reflecting the growing demand for distribution and partnerships in a B2B-heavy market.
- **Risk & Compliance** (32 roles) is highly visible across players, especially Swan, ClearBank, and Unlimit, showing how deeply regulatory readiness is embedded in the segment's DNA.
- **Unlimit** (69 roles) leads total hiring, scaling across sales, risk, and engineering in a clear cross-functional growth push. **Swan** (31) is investing in compliance roles (11) and a strong engineering presence.



What we're seeing at PCN

At PCN, our hiring data shows many of the shifts playing out across the wider market, and, in some areas, even gets ahead of them.

- One of the clearest movements we observed in Q2 2025 was a significant uptick in **risk & compliance** hiring. This has now become the most in-demand category among our clients, marking a clear departure from Q2 2024.
- **Commercial roles**, which were previously the main focus in the Q2 2024, have seen a notable reduction, suggesting either a saturation in client demand or a strategic pivot away from front-office hiring.



Final Conclusion

Each segment reflects its business model maturity and market pressures through its hiring footprint:

- **Payments** is racing to scale across markets and functions.
- **Open banking** is building cautiously, tech-first.
- **BNPL** is shifting from scale to stability.
- **BaaS** is becoming the backbone of fintech, with serious investment in tech, compliance, and core infrastructure.

These hiring patterns reflect more than resource needs, they reflect how each sector is preparing for what's next.





If you'd like to discuss your hiring challenges
or explore custom market reports, we are here to help!



Rogier Rouppe van der Voort
CEO of PCN

✉ rogier@teampcn.com

☎ +31 617314008

teampcn.com