

Job Title: Collections Manager**Location: Cardiff / Hybrid****About Sonovate**

Sonovate is redefining the future of work through intelligent financial infrastructure. As a technology-first fintech, we power the contingent workforce economy with scalable, automated funding and workflow solutions that help businesses grow with confidence. Our platform combines embedded finance, automation and seamless integrations to unlock efficiency, flexibility and growth for our customers.

Looking ahead, we're focused on building long-term value and creating structural advantage for businesses in a rapidly evolving world of work. Our ambition is to continually innovate, strengthen our foundations and explore new opportunities that make Sonovate an indispensable partner for organisations everywhere. If you're motivated by shaping the future and delivering impact at scale, you'll thrive here. Join us as we power the next generation of work.

Role Overview

The Collections Manager owns the recovery of delinquent and at-risk debt across Sonovate's portfolio, with a particular focus on legal collections and the highest-risk accounts. The role sits at the point where credit control, risk and legal activity meet, working alongside Credit Control Team Leaders, Credit Controllers, the Risk function and external legal and recovery partners. The Collections Manager must have a strong aptitude to spot material risk concerns and know when to escalate.

This is a hands-on, commercially minded role. The Collections Manager will run the legal recovery pipeline end-to-end, support and collaborate with the wider Credit Control Team Leadership group on escalations and provide the Credit Risk Manager with clear visibility of delinquent debt and recovery performance.

Success in this role will be measured through recovery performance against delinquent debt, the quality and timeliness of legal collections activity, the strength of the control environment, and feedback from internal stakeholders across Risk, Credit Control and Finance.

Key Responsibilities

- Lead the end-to-end legal collections process for delinquent and uninsured debt, working with internal stakeholders, solicitors, debt recovery partners and credit insurers.
- Apply commercial judgement on when to litigate, settle, write off or refer to insolvency, balancing recovery value against cost and reputational risk.
- Personally own the highest-risk and most complex delinquent accounts, dealing directly with Debtors and Customers to secure repayment.

- Act as the senior escalation point beyond standard credit control, partnering with Credit Control Team Leaders across all Business Units to ensure a consistent path from BAU into formal collections.
- Work closely with the Credit Risk Manager on collections strategy, policy and playbooks, and propose initiatives that strengthen the risk / reward balance of credit risk at Sonovate.
- Provide clear MI on legal recovery performance, portfolio risk and emerging trends to the Credit Risk Manager, Risk Committee and wider stakeholders.
- Partner with Product, Tech and Operations to design risk and friction out of the collections process and improve recovery outcomes.
- Maintain an audit-ready trail of credit risk and legal recovery activity, and support regulatory and audit requirements as they arise.

Experience & Capability

- Demonstrable experience leading collections, recoveries or legal collections, ideally within fintech, invoice finance, factoring or another regulated lending environment.
- Strong working knowledge of UK debt recovery routes, including letters before action, statutory demands, court claims, insolvency processes and credit insurance claims.
- Proven ability to understand the root causes of non-payment and manage them proactively with Debtors and Customers to secure repayment.
- Comfort working within Credit Risk frameworks and risk appetite, with the confidence to propose initiatives that enhance the risk / reward balance.
- Confident communicator with senior stakeholders (Risk Committee, Finance, Business Unit Heads), and comfortable using AI tools and modern collections tech to drive efficiency while knowing where human judgement must remain.

What will you get in return?

- 28 days holiday + bank holidays
- Private medical insurance with Bupa
- Employee Assistance Programme
- Techscheme with Apple and Currys PC World
- Cyclescheme
- Working with latest technologies and leading SaaS providers
- Eye care vouchers with Specsavers
- 50% discounted gym membership
- 50% off mobile apps (Calm, Duolingo, Audible, Les Mills)
- 2 days charity leave per year

- You'll work for a company that is passionate about personal development and a strong community focussed culture

Sound interesting?

If your answer is 'yes' then please Email alex.morrell@sonovate.com

If you require any reasonable adjustments to support you during the interview process, please let our Talent Acquisition Partner (Alex Morrell) know and we'd be happy to help!

We know that diverse teams are strong teams. We promote a diverse, inclusive and empowering culture and are committed to recruiting, retaining and developing all our employees

Please note: All successful applicants who are offered a role at Sonovate will be required to pass background screening checks before starting with us. These checks will include National ID Checks, Right to Work, Employment References, Adverse Financial History, Criminal Record, Global Sanctions, Bankruptcy checks. Our Talent Acquisition team will be able to run you through these in detail at the early stage of your application