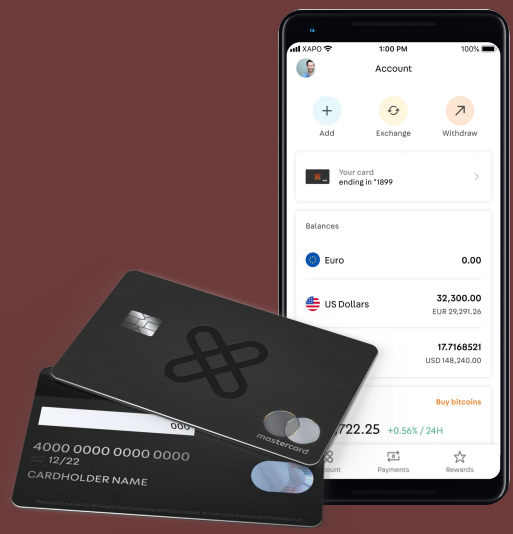




Xapo Careers

# Content

## About Xapo



## How we work



## Interview Playbook



## Diversity & Inclusion



# Impact globally. Work remotely.

## Is Xapo the place for you?

Xapo is a culture of ownership. We are curious, resourceful, collaborative, and we hold each other accountable for driving results. We value team wins over individual contributions.

Xapo is a place for high performers with relentless focus, self-discipline, and passion to achieve something bigger than themselves.

**Together, we're building a way to protect our clients' life savings.**

If you're talented, driven and share our vision, come work with us from anywhere!

# About Xapo

Building a new banking experience



Incorporation

NEW Xapo Product 2022

2014  
**Wallet, Vault, AML program**

2015  
**1M** registered users

2016  
**\$1B** in customer funds

2017  
**E-money license** granted by the Gibraltar FSC

2018  
**Build the Foundations**

2019  
**DLT license** granted by the Gibraltar FSC

2020  
**Bank license** granted by the Gibraltar FSC

2013

2014

2015

2016

2017

2018

2019

2020

2022

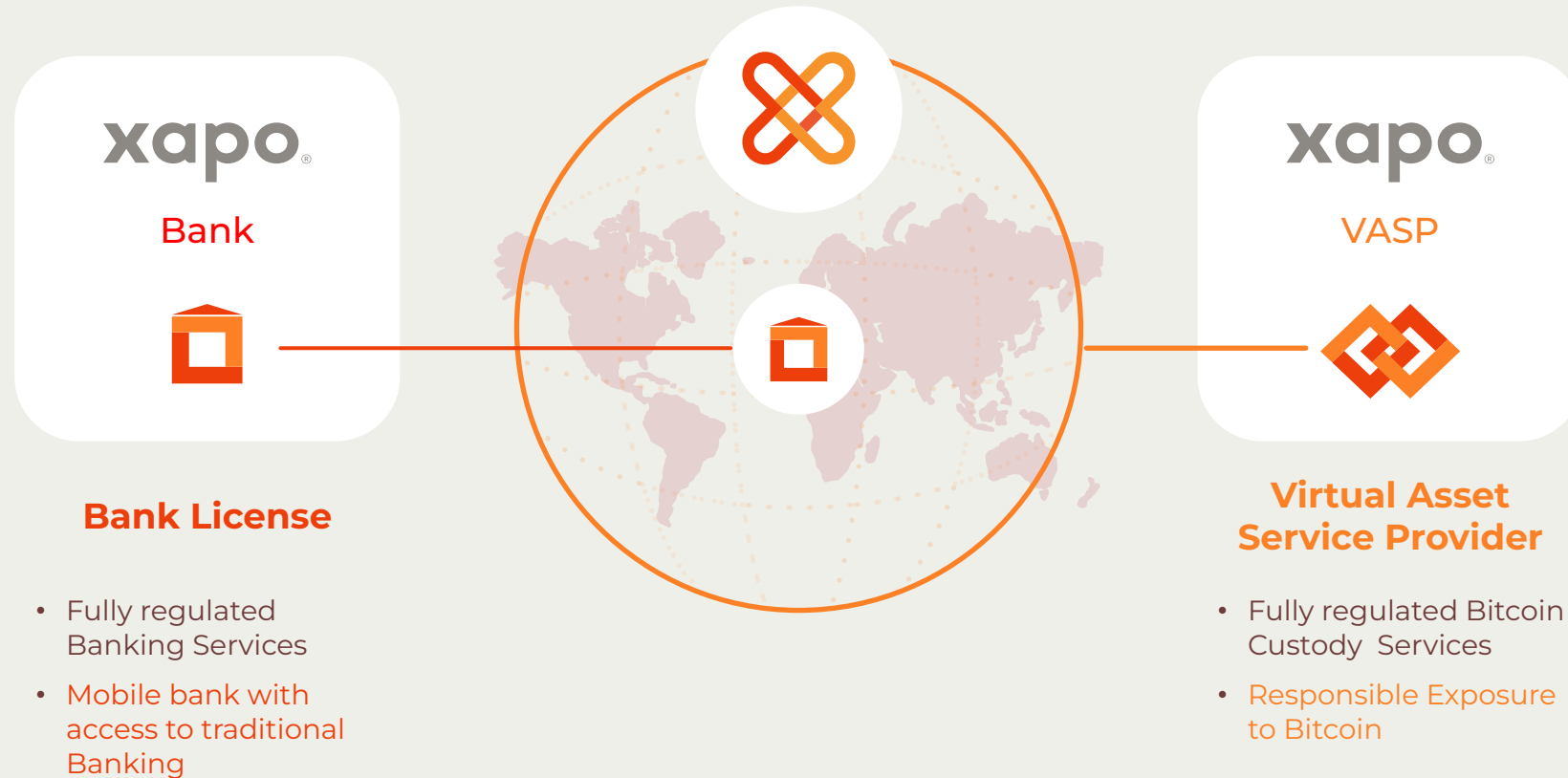
Xapo was founded to address two of the biggest issues with Bitcoin's success and adoption—accessibility and security. It four years it became the largest Bitcoin custodian, and managed to bring the cryptocurrency to the everyday life of millions of users around the globe.

Today, Xapo is expanding beyond Bitcoin to create a robust banking alternative that provides the same level of accessibility and security to all facets of your financial life. Because no matter who we are or where we're from, we deserve the opportunity to have more options, more control and more security in our financial lives.



# International Bank, globally accessible

## Our Solution



- Only cryptocurrency firm to be audited by a Big Four (KPMG) and to have a full banking license



- Directors' and Officers' Liability Insurance
- Professional Indemnity Insurance



- Principal Membership

# Xapo is

An international bank, globally accessible



A safe haven for your savings



An open free port for your small business



An exclusive service for select customers



# Top Silicon Valley Investors

BENCHMARK

Uber



Instagram

ebay



yelp



greylockpartners.



coinbase

facebook

Linked in

gofundme

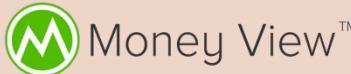
**Ribbit** Capital



credit karma

stripe

Revolut



# Advisory Board



**Larry H. Summers**

Former Secretary of the Treasury under President Bill Clinton, and continues to be one of the leading economic and policy thinkers of our time



**Dee Hock**

Founder of Visa, and is responsible for effectively creating payment systems as we know them today



**John Reed**

Former Chairman & CEO of Citibank, and was responsible for growing Citibank into the world's first truly global financial franchise



# Workplace Expectations





# Values

## Be Trustworthy



- Our customers rely on us to hold and protect their money. That confidence should never be taken for granted

## Be Global



- No matter where you are or where you're headed. We're always with you

## Be Ethical



- We strive to do what is right and we hold ourselves to the highest ethical standards.

## Be Inclusive



- We embrace diversity and we welcome people's differences. This makes our products richer and our approaches more global

## Be Autonomous



- We're resourceful and we thrive in difficult situations. We anticipate challenges and come up with the best possible solutions

# Xapien - Key Functional Competencies



**ACTION  
CHANGES  
THINGS**

## Flexibility

Quickly adjust behavior to new information or changing circumstances. Be versatile and open-minded when interacting with others to achieve goals. Respond to change with a positive attitude and a willingness to learn new ways to accomplish work activities and objectives. Willing to modify one's preferred way of doing things.

## Proactiveness

Act in anticipation of future needs or opportunities by participating in new initiatives, generating constructive change, and performing in a proactive way to achieve personal and team goals. Take self-initiated and anticipatory actions to explore new avenues of impactful and positive change.

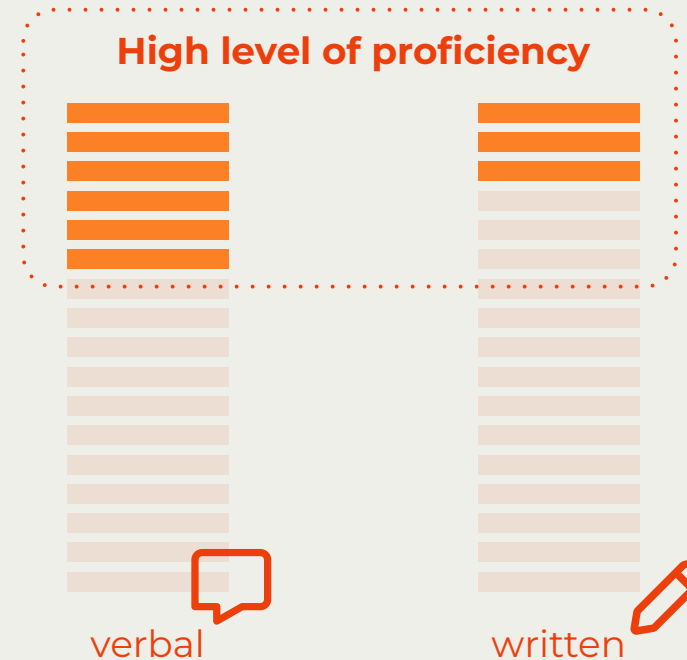
## Teamwork/ Collaboration

Work cooperatively with other associates and make valued contributions to the goals of others, even if no direct impact to you. Gain the trust and support of others by facilitating an open dialogue with a wide variety of contributors, as well as looking for opportunities to work with other teams to develop experience and knowledge. Look for informed opinions outside of one's own to encourage diverse and open discussions.

# We use English as a common language

Xapo has a global, remote workforce in over 50 countries. While many of our team members speak multiple languages, we communicate in English

In  
English  
Please.



.....

Writing skills are particularly necessary because we communicate important information via Slack and email daily

# Communication Tools

How to stay connected in a distributed environment



## Email

**Asynchronous** communication not requiring an immediate response

## Slack



**Synchronous** communication requiring an immediate response  
Team and company updates  
Social communications and “water-cooler chat”

**Over-communicate!**

**Video** meetings for face-to-face, real-time conversations



## Zoom

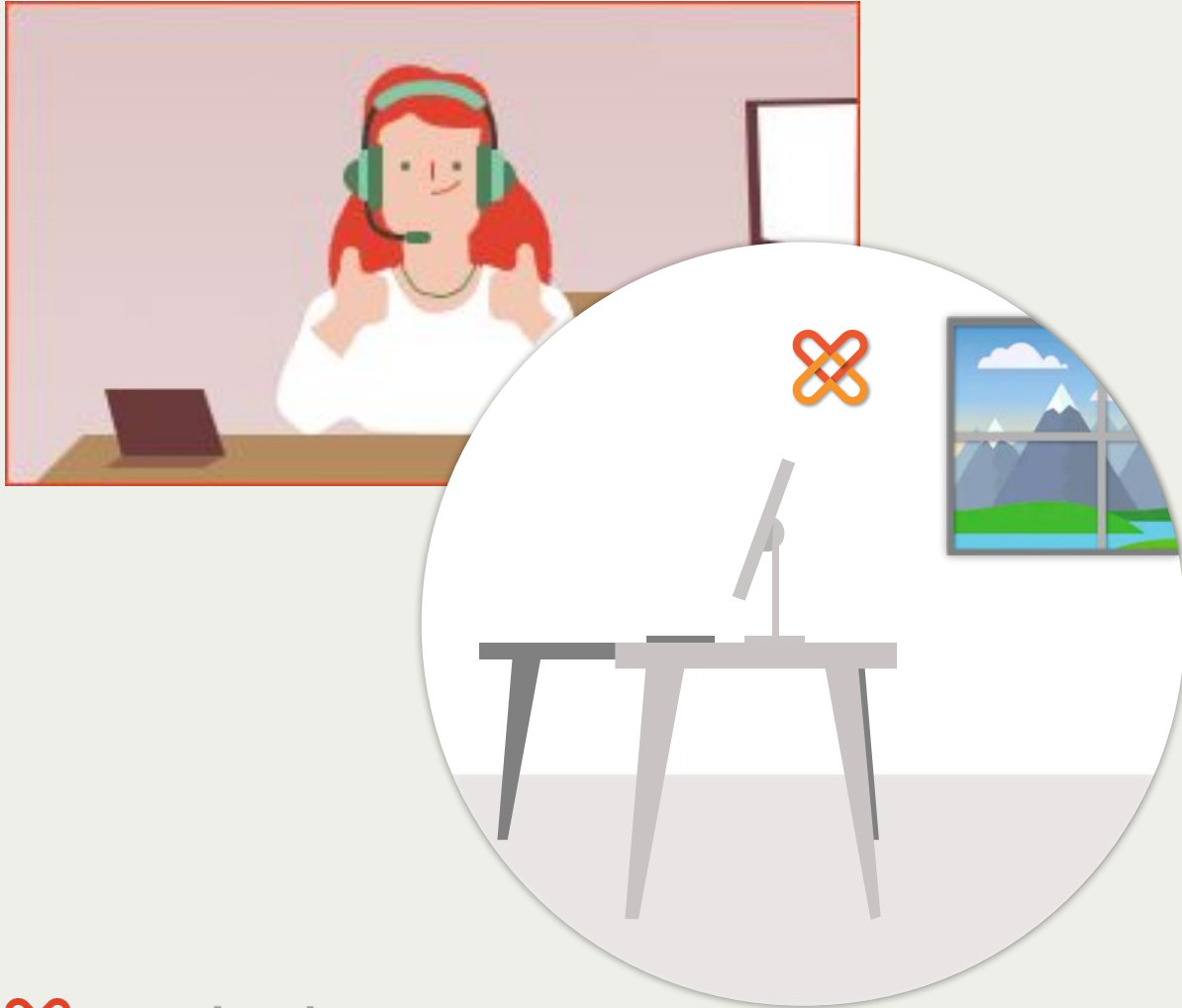
**BACK-UP**  
**International mobile**  
(Internet fails, Slack down, etc.)

## WhatsApp



# Equipment Expectations

You are responsible for providing your own equipment and Internet service.



## Hardware

- You must provide your own computer that fits Xapo's technical specifications. MAC or PC is fine, Google Chromebook is prohibited.

## Internet

- You are responsible for the cost of your Internet service and it should be the best available in your region.

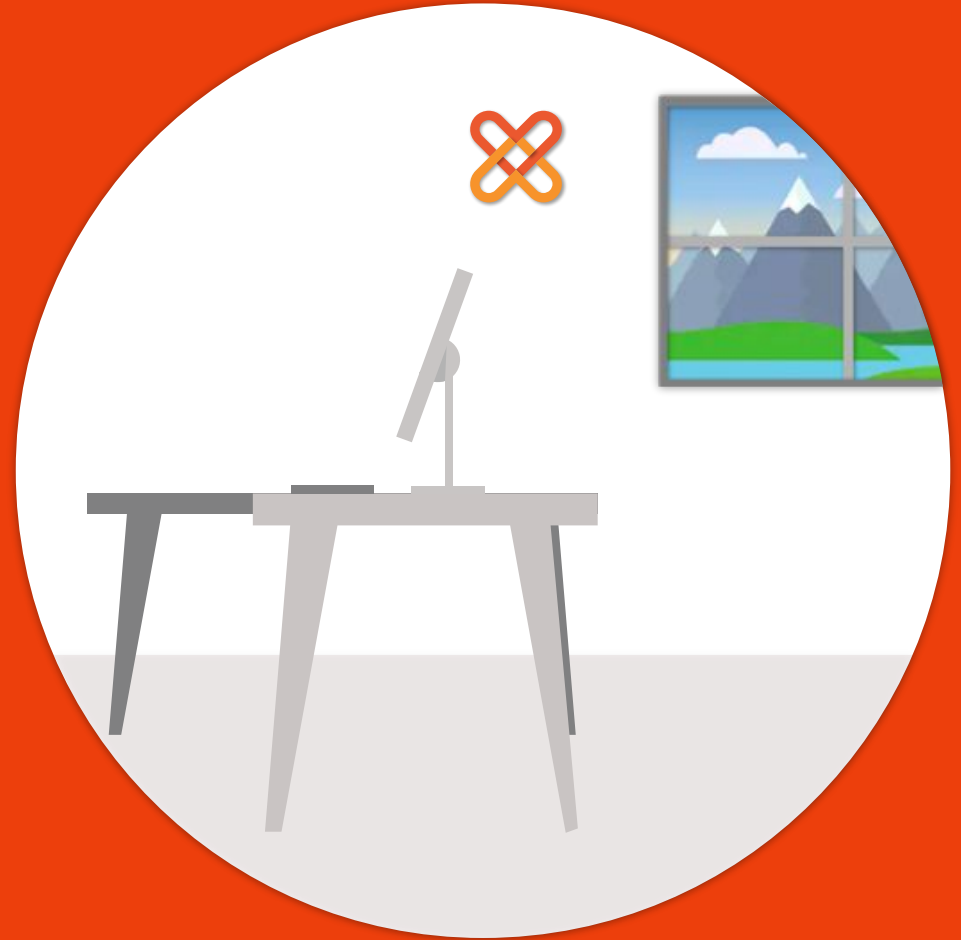
## Furniture

- You are responsible for providing any furniture needed for your home office space.

## Software & Security

- Xapo provides licenses for software needed to do your job and for security required to protect your device and its contents.

# Interview Playbook





# How we interview

As a distributed company, we conduct all interviews via video conference using Zoom, a cloud-based communications platform. You will need to download the Zoom app to your phone or computer for your interviews.

Your recruiter will communicate with you exclusively via email and Zoom. We do not use phones.

Our interview process varies slightly based on role, but in general involves the following steps:

- HR Interview
- Technical or Business Challenge
- Team Interview
- Hiring Manager Interview
- Outcome Call



# HR Interview

The HR interview is a one-on-one conversation with your recruiter to determine your fit for the role and your interest in Xapo. For your HR interview, and following interviews, we ask a mix of questions about your experience and skills, along with a few behavioral questions.

For the behavioral questions, we recommend you have a few examples ready to speak about from past experience, and to prepare them using the [STAR method](#).

Come prepared to ask your own questions, too!



**S**ituation

**T**ask

**A**ction

**R**esult

# Technical or Business Challenge

## **For Technical Roles:**

The technical challenge is either a live exercise facilitated by the hiring team via Zoom, or a problem sent to you via email to complete at your pace and send back for review. There are no definite right or wrong answers to the technical challenge. We are more interested in how you think and approach the problem. Your interview process may include up to two technical challenges.

## **For Non-Technical Roles:**

The business challenge is a case study or assignment that helps us understand how you would think and perform in the role. This also gives you an opportunity to test-drive the role and see if it is a fit for what you are looking to do.



# Team Interview

The team interview is with a Xapo team member that would be a peer to you in the role, or a cross-functional stakeholder. They will assess your knowledge, skills, and experience for the role. Your interview process may include up to two team interviews.



# Hiring Manager Interview

The hiring manager interview is the final assessment stage of your candidacy. The manager will seek to determine team fit and your functional expertise, covering any areas that may have been missed in previous interviews.



# Outcome Call

In the case of a consensus to hire, the final step is a conversation with your recruiter to explain your offer and any remaining details.



# Note

We understand that interviewing is a two-way street. You are welcome to ask questions to any of your interviewers. We love questions - they show your curiosity! We do ask, however, that you save your remuneration questions for the HR team.

If at any point in the interview process the team decides you are not a fit for the role, we will promptly notify you of your status. You are eligible to apply for other roles at Xapo.



# Other Resources

Xapo Blog: [Improving banking for you](#), May 2020

Masters of Scale with Reid Hoffman: [How to Start a Revolution ft. Xapo CEO Wences Casares](#), February 2020

Xapien Features: [Andrea's Story](#), January 2020

[Bitcoin: The New Gold Standard](#), Wences Casares, November 2014



# Diversity and Inclusion



# Diverse Teams Win



Representing a variety of backgrounds, cultures, and experiences is critical to our success as a global company

Perform  
Better  
Financially

Companies in the top-quartile for ethnic & cultural diversity are 33% to outperform on profitability<sup>1)</sup>

Spark  
Innovation

Organizations with diverse leadership are 70% likelier to capture a new market than companies lacking diverse leadership<sup>2)</sup>

Build  
Resilience

Better than their more homogenous counterparts at withstanding unanticipated changes and adapting to external threats<sup>3)</sup>

Links to sources: 1) [ScienceDaily](#); 2) [Harvard Business Review](#); 3) [BCG](#)

# Inclusion

We are committed to cultivating a culture of respect and equal opportunity



**40+**  
countries



... with one  
single mission

Each individual, regardless of any aspect of their identity...

gender age nationality sexual orientation  
ethnicity religion disability status other

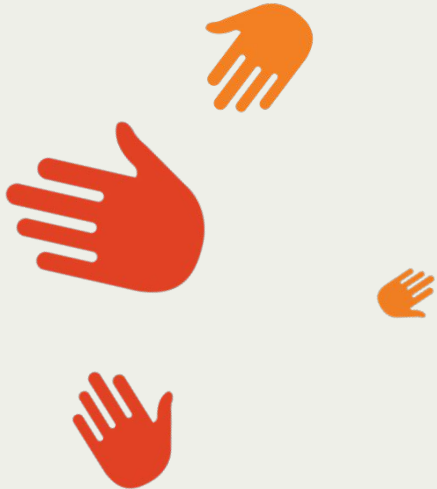


... should feel welcome, valued, and included at Xapo

# Inclusion

Each of us is responsible for fostering an inclusive environment, where all Xapiens are comfortable bringing their whole selves to work every day

## DIVERSITY



## INCLUSION

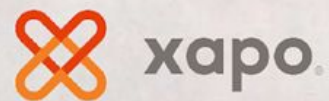


In meetings and other team collaboration, we must ensure that all voices are heard and considered

We encourage new ideas regardless of what level, department or location in the organization they come from

**Developing a diverse and inclusive environment is an ongoing effort at Xapo:**

- Training
- Work to overcome our unconscious biases
- Question our assumptions
- Openly communicate and ask questions to broaden our understanding



**Questions? Contact your Recruiter.  
We can't wait to meet you!**

Love You're Beautiful!

BEAT