



MARKET INTELLIGENCE REPORT

Irish FinTech Talent Intelligence Report 2026

Salary Benchmarking, Talent Scarcity, and Strategic Hiring Intelligence for Senior Leaders in Regulated Financial Services

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1. Executive Summary

This is not a salary guide. It is a strategic briefing for the people who make consequential decisions about leadership talent in a regulated, fast-moving market.

Irish FinTech and Financial Services is in a period of sustained, structurally driven growth. Ireland now hosts approximately 600 international financial services companies employing 60,100 people, a 50 per cent increase since 2015 (Ireland for Finance). EY Ireland projects employment in the sector rising by 34 per cent between 2024 and 2028, representing approximately 30,000 new roles.

The Central Bank of Ireland's 2026 supervisory priorities, spanning operational resilience, AMLA preparation, AI governance, and the revised Consumer Protection Code, are generating direct PCF and Head of Function hiring demand.

The talent market, however, has not responded uniformly to this growth. It has bifurcated. Specific functions, particularly compliance, MLRO, and risk at PCF level, are structurally constrained. Other areas, notably technology leadership and certain finance functions, have seen supply improve as the broader technology sector correction released experienced professionals into the market.

73 per cent of international financial services firms in Ireland identified challenges accessing talent with the skills they need. Yet not all roles are equally hard to fill. The firms that understand the difference are the ones winning the talent contest.

The compliance and MLRO talent that regulated FinTechs most urgently need is also the least likely to be attracted by the FinTech compensation model. That tension sits at the centre of this report.

Boards and senior leaders who understand where scarcity is structural versus where supply has improved will make better decisions and waste less time and money. Those who treat the market as uniformly difficult will overpay in some areas and fail to move fast enough in others.

The seven actionable insights in Section 7 are designed to be used, not filed. Each one is grounded in the data and dynamics presented in this report, drawn from close to two decades of placing C-suite, board, and PCF-designated professionals across every major vertical of Irish FinTech and Financial Services.

This report draws on data compiled from trusted industry sources, augmented by live market intelligence gathered by Nexus Search through its executive search practice. No individual source is cited by name where that source is a commercial competitor.

2. The Irish FinTech Landscape in 2026

The growth of the Irish market is not coincidental and it is not finished. Government strategy, regulatory infrastructure, and the concentration of international financial services companies have created a compounding effect that continues to attract new entrants and sustain expansion among established operators.

Ireland is the third largest exporter of financial services in the EU and eighth globally (IDA Ireland). It hosts 22 of the world's top 25 financial services companies. The Ireland for Finance strategy has set a government target of 5,000 net new jobs in international financial services. These are not projections based on optimism. They reflect a policy-driven, structurally supported position that is actively being built.

Scale and Trajectory

FIBI member firms employed 14,700 people at the start of 2025, up over 20 per cent on pre-pandemic levels. 39 per cent of those firms expected headcount growth in 2025 (BPMI/FIBI, 2025). The funds and asset management sector directly employs over 19,500 people in Ireland, with 22 per cent employment growth over the past five years (Irish Funds Industry Association/Indecon). The IMF Ireland Country Report 2025 affirmed the resilience of the domestic financial sector and the importance of continued regulatory oversight.

Regulated FinTech Entities

As of early 2025, Ireland had 85 regulated FinTech entities: 28 Electronic Money Institutions, 21 Payment Institutions, 22 Virtual Asset Service Providers, and 7 open banking providers. The number of regulated Payment Institutions, EMIs, and CASPs has grown from 14 to 50 since 2018. Each new authorisation requires a full complement of PCF-designated individuals, and that structural requirement is the single most significant driver of senior talent demand in the Irish FinTech market.

Digital Assets and MiCA

Ireland's position as a leading EU hub for digital asset firms is generating governance and senior leadership hiring activity. MiCA implementation is the critical driver. Regulated VASP entities required full PCF complements as they establish and scale European operations. This is not speculative demand. It is regulatory demand, and it is already active in the market.

Regulatory Complexity

The regulatory environment is becoming more complex, not less. The Central Bank of Ireland's 2026 supervisory priorities, DORA implementation, AMLA preparation, the Senior Executive Accountability Regime, and AI governance frameworks are creating demand for senior governance, risk, and compliance talent that is structural and durable. This is the context in which every senior hiring decision in Irish FinTech is now being made.

Ireland now hosts 22 of the world's top 25 financial services companies. The talent market that supports that infrastructure is under pressure in specific, structural, and increasingly predictable ways.

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3. Salary Benchmarking by Function

These figures represent current market rates for professionals in post. They are the baseline, not the ceiling. Senior professionals, particularly those in governance, risk, and compliance functions, will expect a meaningful uplift on their current package when considering a move.

In a market where the supply of qualified PCF-designated candidates is structurally constrained, the expectation of an improvement is a given, not a negotiation. Boards and compensation committees that approach a senior search with an offer calibrated to replicate what the candidate is already earning will not convert the hire.

Governance and Regulatory

Role	Salary Range	Notes
Chief Compliance Officer (CCO)	€170k to €220k	Persistent upward pressure in EMI and CASP entities
Head of Compliance (PCF-12)	€120k to €180k	Most constrained talent pool in the market
Chief Risk Officer (large institution)	€150k to €300k	DORA credentials command strongest premiums
CRO (small to medium FinTech)	€100k to €225k	Digital risk + PCF-14 seniority combination rare
MLRO (PCF-52)	€120k to €180k	Demand intensifying with AMLA preparation

Executive Leadership

Role	Salary Range	Notes
CEO/MD (FinTech)	€150k to €220k base	Equity 10 to 25% annual; total comp can reach IM parity
CFO (FinTech)	€120k to €160k base	Equity 5 to 10%; IM equivalent €150k to €220k
CFO (Funds/Investment Management)	€150k to €220k	Premium reflects AUM revenue model complexity
COO	€140k to €300k	DORA expanding role scope materially

Technology and Digital

Role	Salary Range	Notes
CTO	€120k to €200k base	Equity 7 to 15%; highest flexibility on hybrid working
CISO	€110k to €160k+	Contract rates €800 to €1,500/day; DORA elevated profile

Board and Non-Executive

Role	Salary Range	Notes
INED (FinTech)	€35k to €70k per annum	Daily rates €3,500 to €8,000 by entity complexity
INED (Funds/Investment Management)	€50k to €90k per annum	ESG and digital credentials most sought-after

Skill Set Premiums

The following premiums are additive to the functional ranges above and reflect genuine market scarcity.

Role	Salary Range	Notes
AI and machine learning governance	+€20k to €40k	Growing; 3 to 5 year premium window
Sustainable finance implementation	+€20k to €50k	CSRD driving demand; eroding as talent upskills
Real-time payments expertise	+€15k to €30k	Sustained by infrastructure investment cycle
Blockchain and tokenisation	+€15k to €35k	Persistent; limited experience in market
DORA/operational resilience	+€20k to €30k	Premium eroding into 2027 as expertise spreads

A CISO who can lead DORA implementation and hold the regulatory conversation at board level commands a package at a different level to one who cannot. The gap between the two is no longer negotiable.

4. Talent Scarcity at Senior Level

The talent market is not uniformly tight. That description is both inaccurate and unhelpful. It has bifurcated, and this section names where scarcity is genuine and structural, explains why, and addresses what to do about it.

Scarcity Area 1: Compliance, MLRO, and AML at PCF Level

PCF-12 and PCF-52 remain the hardest roles to fill in the Irish FinTech and financial services market. The structural friction is specific and persistent: the compliance professionals that FinTechs most urgently need are, by profile, risk-averse. They do not value equity. They benchmark their expectations against traditional banking base salaries. The FinTech compensation model, which trades lower base for equity participation and growth optionality, is precisely the wrong proposition for this talent pool.

91 per cent of FinTech firms planned to hire within 12 months, with 25 per cent of those hires needed in regulatory and compliance functions (Irish FinTech Survey, Q4 2024). AMLA preparation and the CBI's intensified financial crime focus will push this scarcity further through 2026. The supply is not growing at the pace the market requires.

Timeline reality: from role opening to a candidate handing in notice takes approximately three months, driven primarily by client-side process. A further three months' notice period follows. Total elapsed time to a hire in post is six months as a working baseline, and longer for PCF-designated roles in constrained talent pools. In the insurance sector, notice periods of six months are standard and are not negotiable.

Scarcity Area 2: CRO with Digital and Operational Resilience Credentials

The combination of PCF-14 regulatory seniority and the technical credibility to lead DORA, AI risk governance, and digital operational resilience is rare. Traditional CROs often lack the digital dimension. Technology risk specialists often lack CBI regulatory standing. The premium for profiles who bridge this gap is significant and growing. Competition from UK and European markets for these individuals is increasing.

Scarcity Area 3: Senior FinTech Leaders with CBI Authorisation Experience

New European market entrants continue to select Ireland. Demand for executives who understand the CBI authorisation process from direct experience remains consistently high. CEOs and MDs for new market entrant and scaling FinTech operations are the hardest profiles to source. These individuals are typically in stable, well-compensated, and credible roles. Attraction requires a combination of compelling challenge, appropriate compensation, and a credible mandate. A strong salary alone will not move them.

Where Scarcity Has Eased

Not every function is under the same pressure. CTO and certain finance function supply has improved as the technology sector correction released experienced candidates. Back-office and operations roles are approaching buyer's market conditions in some areas. Boards and compensation committees should negotiate firmly in these areas and redirect budget to where scarcity is genuine.

The regulated entities growing fastest in Ireland are also the ones competing hardest for the smallest available talent pool. That is not a coincidence. It is a structural tension that needs to be addressed at board level, not delegated to a hiring manager.

5. What Is Driving Senior Movement

It is tempting to assume that money drives movement at this level. It does not, except in specific circumstances. This section explains what actually makes a senior professional consider leaving, and by implication, what keeps them.

Growth, Substance, and Impact

The senior professionals this market depends on are motivated by scope of challenge, authority to act, and the opportunity to build something of consequence. A flat role with a competitive salary still loses talent. A demanding role with genuine strategic influence retains it. Boards and CEOs who invest in expanding remit and clarity of mandate before triggering compensation reviews make better retention decisions.

The Quality of the Team Below Them

At this level, the ability to hire well and build strong succession beneath them is part of what makes a role worthwhile. Where a function is inadequately resourced, the Head of Function carries disproportionate personal risk. That drives departure as reliably as any personal career ceiling.

Governance Culture and Organisational Credibility

For CCO, CRO, MLRO, and PCF-designated professionals, the tone set at board level is decisive. Professionals in these roles set the compliance and risk culture. They are not led by it. Where boards undervalue governance or treat regulatory obligations as a cost to be managed down, departure follows. This dynamic is acute in Irish subsidiaries of international firms where Dublin leadership teams have limited influence over structural decisions made at group level.

Compensation Competitiveness at Total Package Level

Salary is not the primary driver of movement for stable, established professionals. It becomes decisive when a credible external offer is received. FinTech equity requires transparent communication to be valued. Experienced finance professionals who do not understand or trust equity discount it heavily. This creates specific retention risk at CFO, CCO, and CRO level.

Cost of Living and Personal Tax as Structural Headwinds

33 per cent of financial services leaders cited cost of living as a structural disadvantage. 32 per cent cited housing affordability specifically (EY Ireland Financial Services Research). Irish rent prices have risen over 50 per cent since 2015, above any G7 market. Personal tax burden is explicitly cited as an obstacle to attracting senior international talent.

For PCF appointments requiring international candidates, total take-home value must be the package design framework, not gross salary benchmarking. Firms that continue to

benchmark to gross are losing candidates at the offer stage to jurisdictions that are structurally more competitive on take-home.

32 per cent of senior financial services leaders in Ireland specifically cited housing affordability as a structural disadvantage. That is a factor every board should be building into how they structure packages for senior international hires.

6. Hiring Forecast: H2 2026

The direction of the market is clear. The regulatory calendar is publicly available. What follows is a synthesis of regulatory pipeline, authorisation activity, macro employment projections, and live market intelligence. It should be read as a briefing, not a prediction.

Macro Employment Outlook

EY Ireland projects that gross value added in the financial services sector could increase by 26 per cent between 2024 and 2028, with employment rising by 34 per cent to approximately 168,000, representing 30,000 new roles and €3.4 billion in additional GVA. The Ireland for Finance Government target of 5,000 net new jobs in international financial services remains active policy.

Payments and RegTech

Continued strong growth. Real-time payments infrastructure investment, MiCA implementation, and EU regulatory harmonisation are sustaining senior hiring. The CBI's PI, EMI, and CASP authorisation pipeline remains active. Each new authorisation creates direct PCF hiring demand.

Digital Assets

Ireland's emergence as a preferred EU location for regulated digital asset operations is generating governance and senior leadership hiring. MiCA implementation is the critical driver. Compliance, risk, and executive leadership for scaling CASP entities will be the most active search category in H2 2026.

Funds and Asset Management

The sector employs over 19,500 directly in Ireland, with 22 per cent employment growth over five years (Irish Funds Industry Association/Indecon). Private assets specialism remains the most sought-after capability. ManCo governance and Designated Person supply will remain under pressure.

Banking

Selective, driven by ESG mandates, green finance development, and post-Brexit strategic positioning. Not a growth market in volume terms, but consistently active at the senior leadership and board level. Replacement-driven hiring will continue to sustain demand for experienced professionals.

Regulatory Pipeline Driving PCF Demand

The CBI's 2026 priorities, operational resilience, AMLA preparation, AI governance, and the revised Consumer Protection Code, each create a direct, identifiable PCF or Head of Function hiring event. The Senior Executive Accountability Regime has broadened

accountability across roles beyond PCF scope, increasing scrutiny of senior appointments across a wider function set.

With 85 regulated FinTech entities in early 2025, and each new authorisation requiring a full PCF complement, the pipeline of demand is both visible and growing.

EY Ireland projects 30,000 new jobs in Irish financial services by 2028. The governance professionals needed to support that growth are already the scarcest people in the market. The gap between ambition and available talent will not close by itself.

7. Actionable Insights for Senior Leaders

Seven actions. Each one specific to the seniority and context of the reader. Each one grounded in the data and dynamics presented in this report. This is practitioner guidance from close to two decades of placing senior professionals at the most consequential levels of Irish FinTech and Financial Services.

1. Understand the Full Timeline Before You Open the Role

The average time from opening a senior role to a candidate handing in notice is approximately three months. A further three months' notice period should then be expected. In the insurance sector, six months' notice is standard and largely non-negotiable. Total elapsed time from decision to a hire in post sits at six months as a working baseline, and longer for PCF-designated roles. The single most effective way to compress this timeline is not to rush the search. It is to have done the groundwork before the vacancy exists.

2. Segment Your Compensation Strategy by Talent Pool, Not by Job Title

The market for a CCO from a traditional banking background requires a different compensation architecture than the market for a CTO from the scaling FinTech sector. One expects base salary benchmarked to banking equivalents and places limited value on equity. The other values flexibility, equity participation, and working arrangements. Treating all senior roles with a single compensation framework costs firms talent at both ends.

3. Brief Your Board on the Regulatory Talent Pipeline Before You Need It

The Central Bank of Ireland expects adequate succession pipelines for PCF-designated roles. Most boards are not actively managing this. Market map at least twelve months ahead of anticipated need for PCF-12, PCF-52, and PCF-14 roles. The cost of preparation is a fraction of the cost of a failed or delayed PCF appointment.

4. Design Total Take-Home Value for Senior International Hires

For boards seeking to attract experienced international executives into PCF-designated roles, gross salary benchmarking is insufficient. Cost of living, housing costs, and personal tax burden must be factored into the compensation design. The firms winning at international senior talent attraction are structuring packages around total take-home value. Those benchmarking to a salary table alone are losing candidates at the offer stage.

5. Treat Governance Culture as a Retention Tool, Not Just a Regulatory Obligation

The compliance and risk professionals who are hardest to replace are also those most sensitive to the governance culture they operate within. A board that treats regulatory compliance as a cost centre rather than a strategic function will lose its best governance talent consistently. The cost of getting this wrong, in talent replacement, regulatory exposure, and reputational risk, outweighs any short-term saving on function resourcing.

6. Move Decisively Where Supply Has Improved

The market is not uniformly tight. CFO and CTO supply has improved relative to the 2022 and 2023 peak. Back-office and operations roles are approaching buyer's market conditions in some areas. Boards and compensation committees that negotiate firmly in these areas free up budget to invest where scarcity is genuine and structural. The discipline to do both at the same time is where firms gain a strategic advantage.

7. Engage a Specialist Search Firm for PCF Roles Before You Are Under Pressure

A retained specialist executive search firm with direct PCF placement experience and established relationships in the regulatory and compliance talent pool is not an option when you have an urgent PCF vacancy. It is a prerequisite. The worst time to build that relationship is when the role is open, the CBI clock is running, and you have no candidates in process. The firms that hire best at senior level share one characteristic: they start the process before they need to.

8. About Nexus Search

Nexus Search is an executive search firm exclusively focused on FinTech and Financial Services in Ireland. The distinction between executive search and recruitment is deliberate and material for the firms that use specialist search to make their most consequential leadership appointments.

Three services: Executive Search, Board Search, and Market Mapping. Three client types: start-ups and scale-ups adding key leadership hires; new European market entrants establishing Irish operations; and established firms managing succession and leadership transitions.

Sectors covered: Payments, Digital Assets, Fund and Asset Management, Capital Markets, Banking, RegTech, Corporate Finance, Wealth Management, and ManCos.

Close to two decades of placing C-suite, board, and PCF-designated professionals across every major vertical of the Irish FinTech and Financial Services market. Deep, trusted networks. Rigorous process. A focus on the quality of the hire, not the speed of the transaction.

If a leadership appointment matters to your firm, it matters to us. That is the only brief we accept.

To discuss a current or upcoming senior appointment, or to commission a market mapping exercise, contact Paul Smyth directly.

www.nexussearch.io



This report draws on data compiled from trusted industry sources, augmented by live market intelligence gathered by Nexus Search through its executive search practice. All salary ranges reflect current market rates for professionals in post. Individual outcomes will vary based on role scope, firm type, and candidate profile. Engagement of a specialist executive search adviser is recommended for individual role benchmarking.

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