CONTACT

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CORE AREAS

ASIC and AUSTRAC obligations
Regulatory change
AML/CTF, KYC and fraud controls
Treasury and Accounts Payable
Payments and card processing
PSP and supplier management
Procedures and documentation
Staff training and team leadership

QUALIFICATIONS

RG146, Foreign Exchange and Derivatives
RG105, Responsible Manager (ASIC)

MEMBERSHIPS

Toastmasters International

SYSTEMS

Xero, SAP, Salesforce
Microsoft Office, Google Workspace
AI tools: ChatGPT, Claude, Gemini, Grok

EDUCATION

Macquarie University
Bachelor of Commerce, Professional Accounting
2012 - 2015

Bryce Matthews

Professional summary

12 years' experience in regulated financial services and payments, ten of them at HighLow, an AFSL-holding derivatives broker, where I grew from an early employee to Responsible Manager on the AFSL and then Payments Operations Manager, running payments, treasury and compliance. I managed AML/CTF obligations, breach reporting and our obligations to ASIC and AUSTRAC, navigated ASIC's regulatory changes, and managed payments across 9 card acquirers, banking PSPs and crypto providers. Since HighLow closed I have launched a broker of my own and built a payment orchestration platform, utilising AI tools to assist.

Professional experience

Torilla Technologies Pty Ltd — 2025 - Present

Co-Founder | Startup Studio

- Launched an FX brokerage within 10 weeks of HighLow closing, and reached 550+ active clients before closing
- Set up Torilla locally and established the legal frameworks for the broker in other jurisdictions, and drafted all legal documents, contractor and client agreements and client-facing materials
- Built Koncierge (www.koncierge.tech), an agnostic payment orchestration platform for a PSP offering Japanese local wire transfers, taking it from 1 merchant to 6, with AML/CTF controls built into client withdrawals and settlements
- Signed and onboarded 8 merchants including XS.com, Infinox, HFM, JFX and TheOptions.com, running onboarding, KYC and due diligence, contracts and portal training
- Integrated with FXBO and PayNetEasy, two of the largest FX back-office providers, to widen distribution
- Hired 8 contractors and led strategy, guidance and operational work, including daily stand-ups, keeping the team accountable to build products efficiently
- Carried out due diligence on suppliers, white-labels and PSPs, gathering KYC and details of each business, and reviewed all contracts, including SLAs covering outages, incidents and turnaround times, before signing
- Owned budgeting and forecasting and ran all back-office work, including Xero bookkeeping, payroll and BAS preparation, daily client balance reconciliations and foreign currency exposure

HighLow Markets — 2015 - 2025

Payments Operations Manager (2023 - 2025)

A global derivatives broker; $400m AUD net revenue p.a.

- Managed group treasury with 9 figure annual FX volume, holding currencies at target levels and converting when rates moved favourably
- Led group compliance, including AML/CTF and governance and a weekly AML meeting with representatives from across the business, with obligations growing as more licenses and users were within the group
- Main internal contact for client deposits and withdrawals, averaging US$30m in and US$15m out each month, across card acquirers, banking PSPs and crypto providers such as Worldpay, Checkout.com, Trust Payments, BVNK
- Managed all payment channels, controlling third-party exposure to account for settlement timings, rolling reserve terms and MDR: By managing this, I saved US$2,500,000 a year for HighLow
- Expanded the finance and payments team to 6, meeting the growing demand of the group's banking, bookkeeping and compliance requirements

- Travelled several times a year to supplier conferences, mostly in the UK and EU, building trust, improving our rolling reserve terms and opening doors to new suppliers; HighLow finished with 9 card acquirers across Visa, Mastercard, JCB and Amex
- Worked closely with the development team on system integrations and improvements, adding new PSPs, routing and rules within our cashier
- Assisted in development lifecycles, from discovery to UAT for all payment related work, ensuring compliance and ease of operations for the end users

Finance Manager (2021 - 2023)

- Identified gaps in anti-fraud controls for credit card processing and built daily pre-withdrawal risk queries with the development team, flagging card abuse, fraud and third-party deposits, saving US$750,000 a year in fees and chargebacks whilst reducing AML risk
- Consulted on, then worked in, HighLow's precious metals off-shoot, securing local card acquiring at an average 2% lower merchant discount rate and saving US$3,500,000 a year in processing fees
- Managed a team of 4 responsible for payments in and out of the platform and accounts payable for 10 global entities and 50+ bank accounts, with documented procedures, and thousands of transactions reconciled each month
- Liaised with external accountants and auditors to ensure a smooth yearly audit, and trained staff on compliance and operational requirements
- Led weekly reporting and analysis, curating and presenting the data to the executive team

Finance Officer / Responsible Manager (2018 - 2021)

- Held statutory responsibility as Responsible Manager, managing breach reporting, daily client balances, the complaints register and our obligations to ASIC and AUSTRAC, including the AUSTRAC registration
- Assessed the effect of ASIC's 2019 warning on offering OTC derivatives to retail clients overseas and its 2021 product intervention order, setting out how the business would respond and continue complying
- Supervised the accounts payable team, along with regular reporting and analysis and day-to-day finance and accounting tasks and projects
- Began taking charge of the payments side of the business, including chargebacks, card acquirers and crypto PSPs
- Worked with the director on onboarding every new PSP, including due diligence, rate negotiation and contract review before signing

Financial Services Representative (2015 - 2018)

- Early employee at a start-up, working nights on UK/EU client support while learning every back-office function, from bookkeeping and client balance reconciliations to 3DS implementation, platform UAT, SEO and supplier liaison
- Wrote standard operating procedures for routine tasks to support the onboarding of new staff as the team grew
- Relocated to London after a year to open the UK office and obtain an FCA licence, growing the UK/EU business through affiliate marketing alongside the local director
- Designed a more rigorous KYC process and stronger monitoring of client funds, and implemented screening software to address KYC fraud

References available upon request.