

## Mark Hagerson | Regulatory Compliance Analyst

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Senior Analyst with proven experience in Insurance, Payment Processing, FinTech, financial institutions, and firms within compliance and risk. Possesses vision combined with grounded experience in high-risk insurance and annuity transactions, developing process improvements and revenue-generating initiatives that control cost, reduce risk, and streamline administrative operations. Seasoned auditing experience with a successful track record in regulatory examinations. Excellent communicator and director coordinating with teams and delivering specialized training.

### AREAS OF EXPERTISE

- Audit & Risk Assessment
- Policies and Procedures
- Insurance & Annuities
- Regulatory Compliance
- Licensing & Registrations
- NAIC & NIPR
- Internal Systems & Controls
- Fraud & Risk Analytics
- Salesforce & CRMs
- Gateways & Terminals
- Credit Underwriting

### CAREER SUMMARY

#### PIXXLES – London, UK

Jul 2023 - Current

##### Senior Risk Analyst

Oversee US, UK, and EU Merchant Compliance for a FinTech company (Payment Processor & Acquiring Bank). Responsible for maintaining and overseeing all aspects of high and medium-risk merchant underwriting, onboarding, ongoing monitoring, and due diligence. This position involves consulting with clients and internal teams in Sales, Operations, Technical Support, and external vendors.

- Analyzed fraud trends, incidents, and overall risk landscape. Reviewed creditworthiness and transactions as part of cash management, identifying discrepancies, suspicious activities, financial stability, and cash flow.
- Utilized knowledge of AML laws, including the Bank Secrecy Act (BSA), FinCEN, OFAC, Patriot Act, U.S. Treasury, EU, and FCA UK guidelines.
- Developed robust procedures and analyzed financial transactions to identify discrepancies and suspicious activities.
- Liaised with external partners and reviewed and responded to card scheme and regulatory inquiries.

#### SEGPAY– Deerfield Beach, FL

Nov 2020 – Mar 2023

##### Compliance Officer

Managed all aspects of client onboarding and monitoring various reports for suspicious activity, including onboarding eCommerce merchants, and identified discrepancies, PCI, mediated between clients and internal teams in Sales, Operations, Technical Support, external vendors, and acquiring partner banks.

- Administered U.S. Merchant, including all approval aspects with acquiring banks, including KYC, CIP, and AML records.
- Ongoing monitoring of internet platforms for payment processing adherence and AML review.
- Conducted regular risk assessments, developed policies and procedures to mitigate operational risks.
- Improved merchant approval rates from 55% to 85% efficiency over the calendar year by developing consolidated checklists and pre-approval procedures.
- Developed training programs for merchants and sales managers, reducing document requirements and processes, and reducing average boarding periods from eight to two weeks.

#### FIS GLOBAL – St. Petersburg, FL

Apr 2019- Oct 2020

##### Fraud Asset Specialist

Steered call center inbound calls to cancel lost/stolen debit cards. Contacted financial institutions regarding suspicious cardholder activities. Attended fraud awareness meetings through professional organizations and trained new employees on departmental procedures and processes.

- Reviewed FICO Falcon Fraud Manager Platform, utilized by over 2,000 banks and credit unions, identifying abnormal trends for investigation.
- Engaged cardholders to review activity, submit disputes, and issue credit or debit cards.
- Participated in department initiatives to improve efficiencies and remained up to date on changing fraud trends, including procedural updates.

**INDEPENDENT CONTRACTOR – Tampa, FL****Nov 2017 – Mar 2019****Operations / Compliance / Sales**

Facilitated companies with operational support, compliance guidance, sales growth, including insurance, annuities, general securities, and various bond products. Provided due diligence review and monitoring of third-party platforms.

- Oversaw filings and ongoing compliance for Investment Advisory firms.
- Provided operational support, including development of Written Supervisory Procedural Manuals, registrations and licensing, marketing review, and regulatory filings.
- Reduced administrative costs for firms by streamlining operational and compliance functions.

**JEFFREY MATTHEWS FINANCIAL GROUP– Safety Harbor, FL****Mar 2015 – October 2017****VP, Branch Manager**

Overall management of customer relationship-building, sales, service, and portfolio growth at the new branch. Monitored regulatory compliance and licensing. Adhered to compliance procedures and internal/operational risk controls by all applicable regulatory standards, requirements, and policies. Steered municipal bond trading floor for leading fixed-income dealer.

- Recruited and managed financial advisors assisting with marketing, licensing, and overall growth development of their practices.
- Served as Principal for branch officer operations.
- Established a new Financial Advisor business with a firm strictly involved with Municipal Bond trading. Expanded product offerings and income stream.

**RAYMOND JAMES AND ASSOCIATES – St. Petersburg, FL****Jun 2013 – Mar 2015****Compliance Specialist, Insurance & Annuity Review**

Delivered specialized knowledge and skills in securities industry compliance obtained through education, experience, training, and certification to assist in administering and analyzing complex compliance reviews, mitigating risk, and providing compliance support within the Compliance Department. Resolved or recommended solutions to complex problems. Provided review and compliance approval for new products offered by various insurance companies, along with discontinuation.

- Oversight of principal approval on high-risk annuity/insurance transactions for over one hundred branches.
- Reviewed firm processes and procedures for compliance with industry regulations relating to annuity and insurance business.
- Provided educational seminars to Advisors regarding features and suitability of new insurance offerings.

**ALLIANCE HOLDING COMPANY, LTD – Tampa, FL****Nov 2005- May 2012****Offshore Trust Services / International Financial Services Group – Tampa, FL****EVP, Director of Client Services**

Served as liaison between high-net-worth clients and foreign trust companies, insurance companies, attorneys, CPAs, and financial advisors in developing and implementing legally compliant business structures and vehicles, including U.S. tax-compliant international structures. Presented U.S. tax-compliant strategies at industry conferences and forums. Streamlined processes and procedures, and developed a Working Supervisory Procedures Manual and ADV Filings.

- Spearheaded the Client Services department, assisting high-net-worth clients.
- Played a pivotal role in expanding the Client Services Department. Assembled a group of professionals focused on team responsibility and results, which proved vital in boosting morale, improving individual performance, and increasing productivity by 70%.
- Drafted fund and investment manager approval procedures, resulting in better fiduciary oversight of investment managers, delivered a complete overview of memorandums and prospectuses, and improved the clarity of investment parameters and liquidity for clients.

**MERRILL LYNCH – Hopewell, NJ****June 1999- July 2004****AVP, Service Manager**

Managed day-to-day operations of Merrill Lynch Service Network (MLSN) Distribution Department, charged with providing telephone-based service to 1.5 million+ Financial Advisory Center accounts.

- Implemented multiple turnaround processes, procedures, and initiatives, instituting over-the-phone client authorization of IRA transactions; saved \$12 million on document distribution and paperwork archival costs.
- Designed and conducted training programs on new department processes and compliance procedures.
- Functioned as Service Manager for the Merrill Lynch Service Network (MLSN), oversight of all department-related customer service, compliance, trading, and staffing issues.

**EDUCATION AND CREDENTIALS**

**Bachelor of Arts in Political Science · University of California** – Los Angeles, CA 1993

**Licensure:** Current Florida Health & Life Insurance (2-15) · Previous FINRA Series 7/63 General Securities · Series 9 Branch Manager Options · Series 10 Branch Manager General Securities · Series 4 Options Principle · Series 24 Securities Principle · Series 27 Financial Operation Principle · Series 53 Municipal Securities Principle · Series 65 Uniform Investment Adviser

**ADDITIONAL INFORMATION**

**Computer Skills:** MS Office, SQL, Verisk G2, WebShield, CreditSafe, LexisNexis, CLEAR, IARD/CRD FINRA Systems, DST, FABKOM, Muni Manager, Bloomberg, MoneyGuide Pro, RedTail CRM, Salesforce, Quest Compliance, Artisan Repertoire, and Maestro Management Software.

**Military History:** Honorably Discharged U.S. Army Veteran (Retired) 1990-1998