

IGOR MARCHETTI

ENTERPRISE AND OPERATIONAL RISK MANAGER | PAYMENTS | RISK AND CONTROLS | SECOND LINE

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PROFILE

Enterprise and operational risk professional with 25+ years across payments, technology, compliance and risk, including nearly seven years in risk and controls within a regulated Irish merchant-acquiring business. Experienced in second-line oversight and challenge, RCSA, KRIs, control assessment, issue remediation, outsourcing risk, policy governance and senior-management and Board reporting. Combines deep payments knowledge with a Computer Science foundation and financial-services risk expertise.

CORE EXPERTISE

Enterprise Risk Management | Operational Risk | Non-Financial Risk | Risk and Controls | Second-Line Oversight | RCSA and Control Assessment | KRIs and Risk Dashboards | Risk Appetite | Issue and Remediation Tracking | Outsourcing and Third-Party Risk | Policy Governance | Senior-Management and Board Reporting | Payments and Merchant Acquiring | Technology-Enabled Controls | Risk Transformation

PROFESSIONAL EXPERIENCE

Enterprise Risk and Controls Analyst

Fiserv / AIB Merchant Services | Sep 2025 - 2026 | Dublin

- Strengthened enterprise-risk visibility through monthly reporting for senior management and Board governance, translating detailed risk and control information into concise decision-ready insight.
- Owned and enhanced KRI governance and dashboards, improving visibility of thresholds, emerging risks, control weaknesses and management actions.
- Provided independent second-line oversight and challenge across business functions, reinforcing first-line ownership and timely remediation.
- Supported RCSA strengthening, control monitoring, policy governance and reconciliation of risk and issue information across CalqRisk and Archer.
- Supported risk and control governance during organisational transformation and change.

Senior Credit and Risk Analyst

AIB Merchant Services / Fiserv | Dec 2019 - Aug 2025 | Dublin

- Designed and implemented an Outsourcing Risk Framework aligned with EBA and Central Bank of Ireland expectations, covering policy, register, risk assessment, gap analysis and governance.
- Clarified first-line ownership and second-line oversight across outsourced services and third-party dependencies.
- Supported risk and control assessments, challenged control design and effectiveness, identified weaknesses and tracked remediation with business owners.
- Developed management information that improved visibility of operational risks, control issues and emerging concerns across a regulated merchant-acquiring environment.

EARLIER PAYMENTS RISK AND COMPLIANCE EXPERIENCE

Senior Compliance Specialist

Tyl by NatWest | Nov 2018 - Nov 2019 | London

- Supported the launch of a merchant-acquiring proposition by translating payment, regulatory and card-scheme requirements into practical controls.
- Worked across risk, compliance, operations and technology to identify risks and embed control considerations into the developing operating model.
- Helped integrate risk management into business delivery rather than treating it as a separate compliance exercise.

EARLIER EXPERIENCE CONTINUED

Technical Compliance and Risk Consultant

Worldpay, Barclaycard, J.P. Morgan Merchant Services and Planet | 2015 - 2018 | Ireland and UK

- Delivered specialist assignments across major acquiring environments, assessing gaps between technical requirements, operational processes and control expectations.
- Partnered with technology, operations, compliance and business teams to investigate issues, assess risk implications and define practical remediation.
- Applied merchant-processing and card-scheme expertise to connect technical implementation with operational and regulatory risk.

Payments Technology and Technical Compliance

Elavon / U.S. Bank | 2004 - 2015 | Ireland

- Progressed through payments technology, production support and technical compliance roles in a major international merchant-acquiring environment.
- Supported regulatory and card-scheme releases and contributed to the international merchant-processing platform.
- Built the technical foundation later applied to operational risk, technology risk and control oversight.

Software Engineering and Payments

CSU Cardsystem, Orbitall and earlier roles | 1999 - 2004 | Brazil

- Developed and implemented card-processing solutions, including VisionPLUS, establishing hands-on expertise in payment systems, processing operations and technology change.

EDUCATION AND QUALIFICATIONS

MSc Financial Services, First Class Honours - UCD / Institute of Banking, 2026

MSc Management of Information Systems / Computer Science - Trinity College Dublin

BA Accounting and Finance - Dublin Business School | BSc Computer Science - PUC Minas, Brazil

Associate Professional Risk Manager - PRMIA, 2024 | PRINCE2 Foundation - APMG International

REGULATORY AND DOMAIN KNOWLEDGE

Irish regulated financial services | Payment institutions | Merchant acquiring | EBA outsourcing expectations | Central Bank of Ireland environment | PSD2 | DORA awareness | Risk and control registers | Technology-enabled controls

ADDITIONAL LEADERSHIP

Founder and Non-Executive Chair, Innovation Business Alliance - limited non-executive commitment connecting fintech practitioners and institutions across Ireland, the UK and Brazil.