

RAFFAELE MAGLIULO

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An ambitious, highly motivated and energetic hard worker with excellent analytical and technical skills. Great knowledge of the online payments process and systems. Extensive experience in Financial Services industry as well as in the Gaming industry. Strong interpersonal skills and excellent communicator. Welcoming and sociable, possessing the ability to create a pleasant atmosphere. Main career objective is to make best use of my skills in a company that offers opportunities for professional development and career progression. More than willing to undertake additional training to enhance personal and professional development.

KEY SKILLS

- ✓ Great listening skills and quick learner.
- ✓ Excellent communication and presentation skills.
- ✓ Ability to positively influence others combined with effective decision-making and superior interpersonal skills.
- ✓ Strong knowledge of MS Office programs.
- ✓ Strong analytical, problem solving and organizational skills.
- ✓ Persistent, able to perform well with little to no supervision. Flexible.
- ✓ Objection handling. Questioning and prospecting. Ability to think outside the box.
- ✓ Strong attention to details. Excellent time management skills.
- ✓ Excellent command of professional writing.
- ✓ Knowledge of EU AML regulations and of legal and regulatory landscapes.

Languages

- ✓ Italian (Native)
- ✓ English (Fluent)

CAREER HISTORY

Chief Group Compliance Officer

Broadbranding - IGP

St Julian's, Malta

April 2023 – Current

- Review and amend company's commercial agreements, addendums and other documents.
- Overseeing the company's compliance with the rules applicable in relevant regions and ensuring ongoing maintenance of licenses held.
- Managing the testing and certification process of new key product.
- Supporting in the licensing projects across all stages (preparation/submission/maintenance).
- Assisting team with new regulated markets, their requirements and submitting new applications for licenses in various jurisdiction to regulatory authorities.
- Minimising litigation risk via robust contracting and risk-appropriate limitations on liability in all the group's dealings.
- Preparing of legal documentation, contracts and agreements (and precedents) as required.
- Managing the relationship with the group's various corporate services providers in the multiple jurisdictions in which the group's subsidiaries are based, and supporting corporate

structuring/restructuring;

Compliance Manager

Betsson Group Limited

Betsson Experience Center, Ta Xbiex, Malta

November 2021 – April 2023

- Overseeing the company's compliance with the rules applicable in relevant regions and ensuring ongoing maintenance of licenses held.
- Managing and assisting to manage the Compliance functions in various key markets (ADM, MGA, Southern Europe and Northern Europe – Sweden, Denmark and UK).
- Acting as the main liaison between the company and the authorities, developing and implementing company policies and procedures, running regulatory audits and assessments, assessing and approving products and promotions in accordance with applicable regulation.
- Investigating new regulated markets, their requirements and submitting new applications for licenses in various jurisdiction to regulatory authorities.
- Conducting periodic internal reviews or audits to ensure that compliance procedures are followed.
- Identifying & remediating compliance risks as well as assisting with the development, implementation, and maintenance of anti-money laundering program.
- Acting as a liaison with external legal advisors where necessary.
- Attending committee and lobbyists meetings as well as identifying training needs for the relevant country team.

MLRO

Consultancy, projects and assistance – MGA and MFSA

- Arranging and providing AML/CFT training to all staff, ensuring that Company's employees are adequately trained, sharing the Compliance vision, building a safety culture across the Company.
- Creating and enforcing the implementation of the appropriate policies and procedures to prevent money laundering and terrorist financing, in line with the relevant Commission and National Crime Agencies regulations.
- Acting as a liaison with external legal advisors where necessary as well as point of contact for any party involved.
- Assisting in developing the Business Risk Assessment and maintaining its accuracy, adding new risks and controls as and when necessary as well as making recommendations for action to remedy any deficiencies in policies or required implementation.
- Working from early stage of Company set up and dealing closely with Directors to structure processes.
- Preparing and delivering the MLRO Annual Report to the Board of Directors as well as attending the quarterly board meetings.country team.

Compliance Manager

NoLimit City Limited

Tower63, Sliema, Malta

June 2021 – October 2021 (Consultancy)

- Handling licensing issues and other related compliance in existing and future regulated markets.
- Compiling and submitting reports, returns and notifications, including the monthly submission of product certificates to the respective authorities.
- Holding overall responsibility of AML, data protection and respective GDPR policies as well as supervision and management of change controls.
- Managing the ISO 27001 certification process.
- Implementing internal and external Due Diligence and Know Your Customer (KYC) policies.
- Analysing trends and reporting insights to inform stakeholders on compliance risks, promote internal control awareness and demonstrate compliance.

MLRO, DPO and Compliance Executive

Lopoca Limited

Pendergardens, St Julians, Malta From

August 2020 – May 2021

- Investigating Internal Reports, reporting any suspicious activity to relevant authority (including FIAU, Banca di Italia, ARB and Courts of Justice) and liaising with relevant authorities and the police to investigate suspicious activity.
- Carrying out risk assessments, advising the Company on necessary actions as well as assessing processes, controls and procedures.
- Developing, improving, and managing the Company's policies related to AML in line with the latest regulations in the industry.
- Providing AML/CFT training, ensuring that Company's employees are adequately trained, sharing the Compliance vision, building a safety culture across the Company.
- Registering Key Functions on the relevant regulator's portal and managing relationship.
- Reporting periodically to the board of Directors and providing clear guidelines at all levels of the Company in relation to the application of the AML framework.

Senior Compliance Officer

Ixaris Solutions

Business Capital Center, San Gwann, Malta

From January 2018 – August 2020

- Supporting the MLRO as an additional point of contact for local regulators, and internal stakeholders and for requests for information from regulators, law enforcement, clients and partners.
- Preparing and presenting relevant reporting to the various Boards. Executing risk assessments, processes, controls and procedures as well as third party and partners due diligence.
- Preparing and managing licence applications for additional products or jurisdictions as well as handling all existing licensing application and maintenance.
- Ensuring that mandatory trainings for Company's employees (AML, ABC and Whistleblowing policies)

are completed as well as monitoring and assisting in internal and external audits and investigations.

- Training, Mentoring and Supervising junior staff.
- Responsible for internal reporting and coordinating with the MLRO to comply with SAR reporting obligations.

Payment and Fraud Analyst

The Stars Group – PokerStars

Air Street, Piccadilly Circus, London

From April 2015 – December 2017

- Investigating payment issues, performing analysis and resolving customers' problems across numerous processes and systems.
- Coordinating and working closely with all payment partner channels (merchant acquirer, banks partners, premium partners, etc.) to identify discrepancies and reconcile them.
- Identifying suspicious activities in online transactions and taking immediate action to mitigate losses.
- Monitoring inbound transactions. Approving and processing outbound payments in timely manner (BACS – SEPA) on daily basis.
- Mentoring and coaching team, especially new members. Reviewing team's work.

Claims Handler and Compensations Service Officer

Air France – KLM

Wembley, London

From September 2014 to February 2015

- Dealing with all aspects of claims handling including letter writing, telephone contact, diary management and valuation. Ensuring all claims are handled professionally
- Determining solutions and compensations
- Dealing with claims payments within agreed authority level. Processing payments (BACS – SEPA).
- Ensuring that reserves and other recordable information on the system are accurately recorded and updated

Customer service advisor

Lycatel Services LTD

Canary Wharf, London

From January 2014 to September 2014

- Answering incoming calls from Lycamobile customers, responding to their requirements
- Escalating issues to concerned internal departments or team leaders as when required
- Ensuring adherence to product scripting in all customer communications
- Attending and responding to customer e-mail and written request on day to day basis
- Managing and maintaining product related databases in line

EDUCATIONAL HISTORY

MAY 2008

Trinity College, English Language Examinations

Grade 8. Trinity Cert in ESOL International

JULY 2008

Liceo Scientifico statale A. Nobel– Napoli - Italy

High School Diploma in scientific and maths studies

SEPTEMBER 2011

Università degli Studi di Napoli Federico II

Bachelor's Degree in law

JANUARY 2020

ACAMS

Compliance Certificate

DECEMBER 2020

iGaming Academy

MLRO MasterClass Certificate

SEPTEMBER 2022

International Academy of Business and Financial Management (IABFM)

Certified Legal and Compliance Professional

