

# Mark Wenger

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## Financial Services Executive Specializing in Operational Risk and Marketing

Strategic leader with two decades of customer-centric experience across risk and control management, governance, product development, program management and marketing analysis. Deep expertise in developing effective and efficient business controls to mitigate financial, legal, regulatory, and reputation risks. Builder of strong professional teams, focused on innovation, design, analysis, and quality results.

### Key Strengths

**Operational Risk | Business Controls | Governance | Sales Practices | Audit and Exam Management  
Product Design | Product Management | Program Management | Channel Management  
Process Analysis | P&L Management | Marketing Analytics | Leadership and People Development**

### Experience

#### **JPMORGAN CHASE & CO.**

**1998 – Present**

#### **Executive Director, Control Manager, Merchant Services (2016 – Present)**

Managed risk and controls for sales, relationship management, field strategy, and partner functions.

- Designed and implemented governance program for 8 types of relationships with hundreds of entities.
- Discovered need, wrote plan and convinced senior leaders to establish 20-member pricing accuracy team.
- Established governance process to reduce risk of sales practices misconduct; key to successful initial audit.
- Guided 12-month process to identify and inventory all relevant legal and regulatory obligations.
- Served 6 business units as clients, developed relationships with business unit presidents and their teams.
- Built and directly managed team of 12 control manager professionals in 5 cities across 3 countries.

#### **Control Officer Director, Business Card (2012 – 2016)**

Developed governance plan to manage all operational risk as the first control officer for this business unit.

- Identified 135 issues and action plans with testing and analysis; guided them from beginning to end.
- Determined the need and directed team to publish a full set of 14 Business Card procedures.
- Guided changes to marketing and sales process, and terminated a product, to reduce operational risk.
- Evaluated unique risks of digital marketing, social media, emerging technologies, and third parties.
- Crafted Business Card responses to audit, compliance, and Consumer Financial Protection Bureau exams.
- Strengthened controls for credit card underwriting process after coordinating across 6 business units.
- Coached control team on standards, led quality review of all Card marketing risk and control descriptions.
- Led team from 6 business units to create the Consumer & Community Banking Issue Management process.
- Directly managed team of 3 control officer professionals.

#### **Marketing Director, Retail Cards (2007 – 2012)**

Managed credit card products and acquisitions in Retail branches (1.5 mm accounts in 5,200 branches).

- Designed, developed, and implemented new card products for customers with a Chase checking account.
- Directed all aspects of launch of Chase Freedom in '08, redesigned Chase Freedom in '09, and Slate in '09.
- Ensured compliance with CARD Act with new sales procedures in '10 and retiring a Slate feature in '11.
- Led relationship management with Retail line of business for acquisitions and product matters.
- Identified and resolved 30 opportunities to improve Retail marketing and sales practices.

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#### **Marketing Director, Balance Build, Card Services (2007)**

Led Balance Build program, investing \$131 million marketing budget to produce \$985 million profit.

- Directed marketing strategy with a focus on \$90 million investment in direct mail and statements.
- Directly managed team of 16 analysts and marketing managers.

#### **Marketing Director, Revenue Services (2005 – 2007)**

Led product development team, created enhancement products with customer and operations input.

- Managed telesales channel, responsible for \$30 million spend, 2 million calling hours, and 1.3 million sales.
- Supervised analysis group, responsible for all product profitability models, investment analysis and sales analysis for the \$550 million Revenue Services business, with \$150 million marketing spend.
- Developed 3-year sales growth strategy, by leading internal strategy team and building a long-term model.
- Directly managed team of 9 analysts and marketing managers.

#### **Senior Marketing Manager, Card Services (2004 – 2005)**

Managed all insurance products sold to credit card customers.

- Held direct profit and loss responsibility for a line of business earning \$85 million.
- Planned and implemented marketing program to maximize profit.

#### **Vice President: Strategic Planning, Finance, and Marketing Strategy & Analysis (1998 – 2004)**

Managed all financial analysis for the bank's fee services business, earning \$97 million pretax profit.

- Developed profit forecast models for 6 products in 4 channels, determined investment for \$50 million.
- Drove decision to cut \$10 million in unprofitable marketing expense and expand marketable universe 14%.

### **Military Experience**

#### **UNITED STATES AIR FORCE**

##### **Captain: Flight Commander, Planning and Analysis Officer, General's Staff Officer**

Directed 55 operations and maintenance personnel assigned to satellite operations mission.

- Delivered 54 time-critical threat assessment reports to commanders worldwide without error.
- Combined crews and trained operators in two duty positions to overcome 35% manpower shortage.
- Created and implemented custom software to streamline scheduling of 75 personnel on shifts.

### **Education**

**The Wharton School, University of Pennsylvania** - MBA, Dual Major in Finance and Marketing

**University of Colorado** - Master of Engineering in Electrical Engineering

**Princeton University** - Bachelor of Science in Electrical Engineering and Computer Science