About 70% of U.S. debit, credit and gift card transactions run through companies with major Georgia operations. That's 118 billion transactions a year.

Atlanta's financial services market is built on payments. 170+ fintech firms are headquartered in Georgia, they generate roughly $72 billion in annual revenue, and they employ more than 40,000 people in the state. Payments companies answer to bank partners, card networks, state money transmission regulators and the CFPB at the same time, which is why compliance and legal hiring in Atlanta looks different from a bank town or an insurance town.

~70%
Share of U.S. card transactions processed by companies with major Georgia operations

170+
Fintech firms headquartered in Georgia, at roughly $72B in combined annual revenue

40,000+
Georgians employed directly by fintech

$256,300
Top of the published 2026 Atlanta market range for a Chief Compliance Officer

WHAT CHANGED

The Georgia Department of Banking and Finance's 2026 final rulemaking took effect July 6, 2026. The package amended rules across banking, credit unions, money transmission, financial institutions, merchant acquirer limited purpose banks, installment lending and litigation financing. Merchant acquirer limited purpose bank charters are a Georgia-specific instrument, and the firms holding them need people who've actually worked inside one.

House Bill 945 added rules for cryptocurrency kiosks and lets financial institutions place temporary holds on transactions when they suspect elder financial exploitation. That's a new operational judgment call sitting with fraud and AML teams.

On the insurance side, carriers now have to give homeowners 60 days' notice before canceling or refusing to renew, double the previous 30. SB 444 bans AI-only health insurance coverage decisions, so any carrier running automated adjudication needs documented human review.

Georgia's captive market grew fast. 56 captives at the end of 2023, up from 9 in 2014, with annual captive premium above $7 billion against $168.5 million a decade earlier.

Federal priorities land on top of all of it. The SEC published its 2026 exam priorities on November 17, 2025, with compliance program effectiveness, Regulation S-P information security, AML and adviser use of AI at the top, and never-examined advisers first in line. FinCEN pushed the investment adviser AML rule to January 1, 2028.

The teams absorbing all of it are thin. Nearly 40% of institutions run compliance with one or two people, and 64% expect flat or shrinking budgets over the next 12 to 18 months. At one in four institutions, a quarter of the compliance staff can retire within 5 years. Another 9% could lose more than half the team.

ROLES WE PLACE IN RISK, LEGAL AND COMPLIANCE

COMPLIANCE
- Chief Compliance Officer
- Head of Regulatory Affairs
- AML / BSA Officer
- Compliance Counsel

RISK
- Chief Risk Officer
- Head of Operational Risk
- Enterprise Risk Director
- Third-Party Risk Lead

LEGAL
- General Counsel
- Deputy General Counsel
- Regulatory Counsel
- Corporate Secretary

TECHNOLOGY & AI RISK
- CISO / Head of Digital Risk
- Technology Risk Director
- AI Governance Lead
- Vendor Risk Manager

100% Placement rate on retained searches since 1993

90% Of our placements earn a promotion within their organization

Top 250 HuntScanlon's 2025 America's Top Executive Search Firms

What it costs. Published 2026 market data puts the Atlanta range for a Chief Compliance Officer at $188,925 to $256,300, with a midpoint of $218,900, against a national range of $171,750 to $233,000. Our 2026 salary guide puts General Counsel median base at $235,000, Enterprise Risk Analyst at $128,000 and the new AI Governance & Compliance Lead at $155,000 nationally.

A CCO at a payments processor is a different hire than a CRO at a captive or a general counsel for a $2B RIA. We've recruited into insurance, wealth management and financial services since 1993, and the Lyneer Executive Search Strategy™ scores every candidate on technical skill, leadership capability, cultural alignment and long-term growth potential.

SOURCES. Technology Association of Georgia and Georgia Department of Economic Development, Transaction Alley payments share, fintech firm count, revenue and employment · Georgia Department of Banking and Finance, 2026 final rulemaking effective July 6, 2026 · Georgia House Bill 945 · Georgia homeowners policy cancellation notice change, effective 2026 · Georgia SB 444 · Georgia Office of Commissioner of Insurance and Safety Fire, captive counts and premium volume (2023) · SEC Division of Examinations 2026 Priorities (Nov 17, 2025) · FinCEN final rule delaying the investment adviser AML rule to Jan 1, 2028 · Ncontracts, The Future of Compliance (Dec 2025, n=183 U.S. financial institutions) · Robert Half 2026 salary data, Atlanta, GA · Lyneer Search Group, 2026 Family Office & Wealth Management Salary Guide.

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