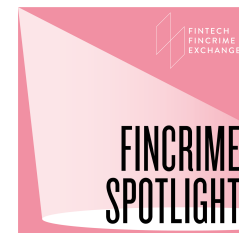


# FinCrime Spotlight Season 1

## Marta Requeijo - ClearBank



Transcript

### **Gemma Rogers 0:05**

Welcome to the first season of FinCrime spotlight, which looks to understand the person and the stories behind the FinTech FinCrime compliance officers who are building and shaping the future of financial services. I'm Gemma Rogers the co-founder of FINTRAIL. And I'll be sitting down with members of the FinTech Fincrime Exchange (FFE), a global community of FinTech, anti financial crime professionals who are leading the fight against financial crime at the most innovative technology companies. We will seek to understand their journeys to where they are now, what has defined their career and how the changing face of financial services and the crimes the industry is exposed to challenges them both personally and professionally.

If you've ever wondered how the world of financial services is evolving, and what that means for the financial crime professional, this is the series for you.

Today, I'm really excited to be joined by Marta Requeijo, the Money Laundering Reporting Officer (MLRO) and head of financial crime at ClearBank. Marta has over 15 years leadership experience in the anti-financial crime space. So I can't wait to hear more from her about that in our interview today.

### **Gemma Rogers 1:16**

So welcome to the show Marta, thank you so much for joining us. Maybe you could just start with a quick overview of ClearBank before we kick off into the detail of all our questions.

### **Marta Requeijo 1:24**

Yeah, sure. First of all, thank you so much for having me, Gemma. And ClearBank is the UK's first new clearing bank in more than 250 years. And our vision is to enable an open and competitive banking marketplace. Basically what ClearBank does is provide agency banking services to other banks and financial services, which don't have direct access to the UK payments infrastructures.

### **Gemma Rogers 1:50**

It sounds like a really interesting model. And I'm sure we're going to dive into that in a little bit of detail during our questions. So, but really helpful to give our audience members a little bit of an idea of what ClearBank does. But let's kick into your, your background a little bit. I'd love to find

out a bit more about that. And we'll start with your education. So you studied economics at university in Portugal and your first job was in banking. So what was behind these choices? What prompted those decisions?

**Marta Requeijo 2:18**

Yes, so well, this was more than 20 years ago, bear with me, I had a very inspiring economics teacher in secondary. And he was very keen to taught us to think critically about economic theory, but above all, developing quantitative thinking skills, which is something, which is extremely important skill for my role today. But obviously, thinking about potential job, I had an idea I had interest in the banking industry. And this was the right course to select at the time as a degree to be the basis of that, and then it proved to be a growing interest throughout the degree, so at the time, the industry, the university had a great programme covering capital markets products. And that proved to be an advantage when I entered the job market. As you said, my first job was precisely in a bank. So it was the biggest universal bank in Portugal at the time. And, and at that point, I needed to face a decision which is do I pick a role in the headquarters? Or do I pick the role in the front office and, and in, my, my friends, a lot of them selected to go to the headquarters directly. And I decided to start my career at the front office. I thought, you know what, if I'm going to spend some time working in this industry, I want to know basics, I want to be very hands on, I want to understand what the customer needs are. And in the end, I can tell you this was an extremely rewarding experience. I had the most amazing manager during my time working in the branch, he gave me the opportunity to perform all types of tasks and later support me, my promotion to the capital markets department in a bank. So, so it proven that the course was the right one. And, and having said that, a shout out to who is listening to this podcast. And, and all of these years in financial crime compliance, I am still building on those experienced from this time Gemma, either in the payments area, either on potential customer impact resulting from additional financial crime processes and procedures or controls I am thinking of, and because I was there performing the control, I was there dealing with customer complaints, and I was there suggesting changes to processes and procedures. So, this is such an important experience that I can drill off every day.

**Gemma Rogers 5:02**

Yeah, I think that's such an awesome summary. And I, I really love this intersection between kind of these three things you talked about. So there's kind of critical thinking, there's quantitative analysis that you're able to do from an economics background, but then really kind of bringing that all together in a practical set of experiences working in the front line. I think that's, I think that's such a great, great combination. And I can see how that would stand you in really good stead throughout your career. And then you decided to move from banking to be a regulator. And so how did all those skills overlap?

**Marta Requeijo 5:36**

Yeah, so I think one thing that, that I think I've shared with you in the past, for the most of my career changes happen just by being open to new opportunities and being open to discuss them. And so I was attending a capital markets postgrad. And some of the papers I have submitted were focused on upcoming regulatory developments and at that time, my job had nothing to do regulatory developments, but I was really curious about it, and I enjoyed doing it. Some of the course tutors were from the regulator, the Portuguese security market commission, which at the time were hiring for Europe. So I applied for the role because I thought it was extremely interesting. And I joined the supervision division. And so the interesting thing I would highlight from this experience was, we were joint teams of economists and lawyers working together on the assessment of EU regulation of new regulatory requirements, recommendations and on site visits of supervised entities. And this was my first experience with compliance and many other regulatory requirement then, to that aim, the banking experience was extremely useful Gemma, because very often and in my opinion, you find regulators that have never worked in the industry side and it strikes me as odd that a group of people that never experienced the challenges of the role or the industry can just from a theoretical perspective, set the whole rules we need to comply with. So, so it was very natural to grow to this role. And, and actually, what I have done before was really useful for me.

**Gemma Rogers 7:20**

Yeah, definitely. I think that's, I think there's some real power in getting a lot more experience in the regulators. And so they understand kind of the impact of what they're suggesting, and whether or not it's really viable and achievable. I think we're pretty, pretty lucky in the UK, with, with our regulators, but I'm, you know, I think there are probably other experiences of that in other places. So, yeah, sounds like a great move. And then you kind of, then you made the switch back into banking, but this time in a compliance and money laundering role, this time with Citibank. So, what were some of the challenges you faced?

**Marta Requeijo 7:54**

This role was particularly challenging. If you think about it was in the early stages of my career. So my previous regulator experience was, was key to overcome some of the challenges of this role. And I'll tell you about it. It was not only the first time I was responsible for, for the area, so this was new, as you said, which included compliance, financial crime and internal control. But it was also the first time I was building and managing a team and it's quite a change when you're working as an individual contributor. And then you change to build a team, hire a team, manage a team is quite a big change. There was no compliance and financial crime department at a time in Citibank and Citigroup at the time in Portugal and this was direct subsidiaries from the UK. And the objective was to build from scratch the full framework, and aligning it not only with the bank, global policies would obviously we're American, but also having in consideration both the UK and Portuguese specific requirements, so this was quite an ambitious task to deliver on. At the same time, and this was quite challenging. I reported both to the CEO in country, but then to

different European clusters within the bank, and managing conflicting priorities and relationships with very senior stakeholders was something that was, was often in my agenda. And I learned very, very early on how to deal with these situations. And I think that the funny thing I would, I would highlight from the experience in Citibank in Portugal was, the way the bank worked was very similar to what I found later in my career in the FinTech industry, except we didn't call it FinTech at the time, right. But we were a very small team. We had a very light structure so we were able to enact changes fast and we were working on very innovative products and new ways of marketing those products. And I still remember the first time the first meeting with the regulator to present an innovative product. And remember, as I said, I was on that side, but the nervousness to meet the regulator to explain why I was comfortable as an MLRO, that the risks had been adequately mitigated and this was 15 years ago and we were discussing with the regulator opening accounts and loans in a branchless environment and utilising agents to outsource our KYC control. So you see, these are very current topics that we are currently discussing, right? So I guess, you will understand when I say for me, FinTech is not a thing of today's world, is kind of a way to addressing the challenges in the future. And I think I have been working in that way for a long time.

**Gemma Rogers 10:58**

Yeah, that's super interesting. I love that, I love this notion that actually like a number of years ago, we had these kind of innovative products and yeah, you know, from my, my own personal experience in banking, I do think it is quite an innovative sector. It kind of doesn't seem like that sometimes from the outside. But I think it, but I think it actually is.

**Marta Requeijo 11:15**

Yeah, but if you think of what FinTech means, it's like technology used for banking and financial services isn't it? It has always been there. So, so yeah, this is the point I'm saying, when looking back, I think the first time I worked in a similar environment to what I am working today, in the recent years, is precisely these thoughts.

**Gemma Rogers 11:33**

I think it's really interesting. And again, I can see how probably yet those experiences being in the front office. They're thinking about kind of products and services and customer impact and revenue and those kinds of things, then combining that with the regulatory experience. So understanding what the regulator's care about and then kind of bringing that to bear in those conversations was, was a real plus point for you. So that's awesome.

**Gemma Rogers 11:58**

And then you spend kind of the first half of your career in Portugal and then move to work in London. What do you think were the sort of main differences around working, living in those different geographies? How about you now around the culture in the AML space?

**Marta Requeijo 12:14**

The first one is don't make me talk about the weather. So, so that's the first difference. But I won't dwell into it. Yes. So there are very different working cultures. So in Portugal, you rarely have lunch at your desk. You often have lunch with your coworkers, which is a huge factor in building healthy working relationship. See, it might seem minor, but it's not. So in the UK, I try to replay that in different ways. Having minor meetings, having coffee chats and maintaining that personal relationship that always helps to build trust, and ultimately will bring us to the end result which is getting our objectives and our aims and visions within the bank, so that's one difference. In what concerns AML, obviously, the requirements are very similar as they derive from the Financial Action Task Force (FATF) recommendations and EU directives. There is a difference though and the caveat here is I am referring to where, when I was in Portugal and not today, so at the time I worked in Portugal, the regulatory environment was more prescriptive and less rules based as we have in the UK. And this is the main difference. So for me, this is both an advantage and a potential disadvantage because when you are more prescriptive in the way you address law and regulation, you reduce the unknown so when when one needs to deal with drafting a policy or defining a risk based approach, it's easier to do that because you have more boundaries that the regulator has told you how to do that. But it could be more limiting when you are exploring new business models products, which is not something you can do, you can overcome with the right relationship and the right approach with the regulator. But, but, outside, these are the main differences that I see between the two countries.

**Gemma Rogers 14:05**

Yeah, no, I think I can imagine that. And like you said, I think the timing of that is important as well, because I think regulatory approaches generally have shifted slightly in that, in that time. So yeah, I think that's a really important distinction to make. Now, something I know you're really passionate about is mentoring and coaching. So how important have those two things been to you throughout your career? It seems like probably played a big role. You mentioned your first manager, but also, you know, probably providing support to others as well, I can imagine is important to you. So talk us through that.

**Marta Requeijo 14:43**

I think. I think that success today is more about having the ability to navigate the challenges and being able to make the right choices with the situation at hand. And for these, a mentor can be crucial to, to your success, because the key value of the mentor is the knowledge, the experience of the organisation or the context. It doesn't, it doesn't need to be a specific organisation or role it could be a context in life where you are and, and the mentor has, has been there done that input that can be of extreme value when one is posed with a new challenge, because the mentor will share knowledge experiences and help the mentee get closer to where they aspire to be or to do right. And you referred of my experience, so I have been extremely fortunate to be inspired by great mentors and and in all honesty, I wouldn't be here in my career, if it were not for these people. So when I first managed a team, and I refer to

it already, I was mentored by a very experienced person, more than 30 years of experience, when I got back to my career from maternity leave, I had the support of a woman in a very leadership position role in the bank at the time. And she also had felt the challenges of balancing her career and motherhood. So that was invaluable to me. And when I worked in HSBC, which is a massive organisation here in the UK, I had the director of the bank with more than 30 years of experience, helping me grasp the politics and the matrix environment in the back. So, so this was extremely important because you save time, and you, you don't do some mistakes, you might do others that your mentor has not experienced, but nobody's going to tell you what to do. But you can ask the question and this person will share a perspective and sometimes this person experienced exactly the same and then you can decide what to do. But having that input from someone that lived the same, for me is extremely crucial to being successful in the world. You talked about the benefits, I think it's, it's a two way street for both mentor and mentee. I'm not trying to say that the advantages are only for the mentee, not at all. Because for me as a mentor, it is extremely fulfilling to be able to help someone, to unlock their potential, to be able to pass that knowledge. Or it could be the same sentence, it could be the same experience that someone told me 20 years ago, and I'm using today. And you refer to that I have quite a big number of people there I continue to mentor and sometimes it's one and one off. And sometimes it's just one conversation and then some years later, we talk again. So this is something that I also take value from and at the same time, because most of the times naturally you are, you are mentoring a younger person or less experienced in the market. I'm also introduced to new perspectives to new ways of doing things, to do new ideas. And this is great for me to then incorporate in my own knowledge. Yeah, this is, this is a topic I'm really passionate about. And you know that. So I think if I could leave you with a thought is that successful people don't reach their goals alone, ever. So there's always one or a network of people that support you throughout your career. And that's actually a very intelligent thing to do, rather than sticking alone and, and then doing mistakes you could have avoided, and you could be faster to address some issues or have some guidance. So I totally recommend both things. Being a mentor and being a mentee. And I'm actually both as we speak.

**Gemma Rogers 18:42**

Yeah, I think that's an awesome perspective. I think, yeah, those kind of mutual benefits are really critical. And I think being able to see that fresh perspective from a mentee, but then also kind of benefit from, from that sort of, yeah, just that mentor relationship that you have where you can share issues and challenges is super important. I actually think I probably haven't benefit like, sort of, made enough of, sort of, the mentoring piece. I think I mentor a few people myself. But in terms of kind of using mentors in a more effective way, I think there's definitely more that I could do there. So, really enjoyed this perspective. It's given me some, some real inspiration. So thank you for that.

Going back to sort of career moves and that side of things, moving from banking to FinTech is now becoming a little bit more common. But lots of people have different reasons for why they did that. Talk us, talk us through that process in your mind.

**Marta Requeijo 19:40**

I think when you when you get to a point in your career, more than 20 years, right, as I said at the beginning, where you had covered already a broad range of businesses and products, company size, different levels of maturity, it's quite easy to look back and assess in which role you have more fun and why? And so it's easy for me to call that out. And I think I already mentioned it, it was, it was actually a Citibank Citigroup experience. And if you remember what I said before, is that it was pretty, pretty similar to my experiences in the last few years in the FinTech world. And I said, Why? So, I am clearly more passionate about fast paced environments which require change, such as building a framework from scratch or enhancing it to a higher level of maturity, I work very well under stress, I enjoy very much building teams, and building relationships with relevant stakeholders. And I think this is key in a changing environment because you need to have the trust with, with your peers, and I love to coach and train. And I think in bigger companies, my experience was the roles were narrower, and there was less opportunities to influence, so all those things that I just referred are things that I found to be more present in the FinTech world rather than on the bigger companies where I worked for. So, so, for me, it was pretty, pretty obvious what was the path, I would need to go up from where I was in the big companies and what I actually enjoyed doing and, and what I was passionate about. So, so yeah, I felt I was very far away from the people like could be coaching and training and helping, and I was very far away in the structure having a regional or global role. And in the end of the day, going home, you think, what exactly did I add as value based on the experience I have right now, where can I add more value? And for me, it was it was moving to the FinTech industry. So, so this is my this is my take on it. Regarding the key differences and challenges, there obviously are so there obviously changes in the way the companies are structured. And often in FinTech, you find less of a structured environment that some people may find difficult to navigate. Often there's less expertise, and, and you need to be passionate about growing people to be comfortable in that environment. But the main difference for me is the way you sell the idea of compliance, that that's the main difference for me. So whereas any big bank, the buy in for financial crime compliance is already there, due to previous fines on the company or, or its peers where also massive reputational damage happened in the market and there's more focus from the regulators, to these big companies. In the FinTech industry, what I think is happening is the FinTech industry has had fewer financial impacts. And I can tell you about what I have experienced, I have experienced this directly with arguments such as, well the regulator never visited us. And I've never heard of our peers getting a fine. And, and this narrative, all the financial crime experts out there in the financial world, financial system need to fight this narrative. And clearly state what are the risks that the company, is, might have in providing financial services. And so, I think also in FinTech to regulatory, focusing more on the banks, because FinTechs are customers of the banks, the resources are more limited, and the loyalty of the customer is such an important topic and FinTechs play it so well. So, so I think going back to what I said before, how do you sell the idea of compliance? I think obviously, our main objective is to ensure compliance with all relevant laws and regulations and ensure

effective systems and controls are in place. But you need to consider if the systems and controls you want to put in place are adequate and proportionate to the risks that that specific company has. You need to think about operational effectiveness, how are you helping the company to design the best operation process that will help comply, but at the same time being effective. And you also need to think about impacts on the customer experience, because that's absolutely crucial for companies that live from the loyalty of the customer and less on the legacy of "I already have an account open here not going to change" that, that's a different experience for me. And when comparing FinTech and the big banking environment, I think also you always need to think about quick wins to implement while the longer term solution is being developed and this is more crucial for a smaller company than a big company. So, as a financial crime expert working in a FinTech company, I think if you don't approach financial crime topics this way, I will doubt if you have significant buy-in from the business, because I think the narrative must be obviously compliance suite. But these topics are referred because of the reality of how the industries need to be there, or else it's very difficult to sell the idea of what you're doing.

**Gemma Rogers 25:36**

Yeah, I think that's an awesome perspective. And it definitely chimes with experience we've had at FINTRAIL and the consulting work that we do is, you know, trying to get kind of people excited about this notion of financial crime and wanting to prevent it. I don't think anyone sets out to commit financial crime, no one wants to do that, but really kind of getting them to understand look, this is how this crime could manifest in your particular product offering is very crucial. And and yes, yes, we have to comply and put all of those right systems and controls in place. But we also have to make sure they are effective, and that we reduce that impact on customers. So I think those are some really like really key points that it's great for our listeners to hear, particularly if they're thinking of making that move, making that shift from from one industry to another. So going on to ClearBank, again, it has quite a unique product offering, is that what kind of first attracted you to the role there? It's in the clearing space, audience members might not be too familiar with that. So yeah, it would be great to just kind of talk through that a bit and what you see for the future in that space too.

**Marta Requeijo 26:41**

Well, yes, the response is yes, it attracted me to the role obviously. And not only that, but I already briefly touched on what ClearBank is so ClearBank is the first new clearing bank in 250 years, which is quite significant. And then already referred what could, what agency banking services are, basically providing funding to financial services providers that don't have the full access to the UK payments infrastructure. So historically clearing payments were controlled by a range of banks, but to hold the consolidation that happened in the market, we have ended up in a position where only the big four banks offered clearing services, and then all the smaller banks, credit unions, building societies, and then FinTechs therefore needed to rely on these four banks to get their services to the system, right? So, ClearBank comes to respond to that, to that, need to have a more competitive banking marketplace. So that's why ClearBank was born.



I think one of the things I would like to highlight is ClearBank is free from the constraints of legacy technology. It's built on quality infrastructure, and delivers open access to payments, current account and transactional clearance services, it's essentially a Banking as a Service (BaaS). And that's what I would like to describe ClearBank and that's the strength of our, of our products and services. And of course, as I said before, being part of a new offering is extremely exciting. I really enjoy the part of assessing new products and services and help the company get them outside in a very safe way, addressing all the risks we might have and mitigating them. And I think the other reason was the, the knowledge and the seniority of the senior management team in the company. The learning opportunities for me are endless, and I'm enjoying every bit and, and it's proven to be the right decision for me now and I'm enjoying it really. I'm really enjoying it.

**Gemma Rogers 28:54**

Yeah, that's awesome. It sounds really exciting. And I think, you know, this, this point about you know, getting new products to market quickly and safely, like, clearly that's a thread throughout your career. And this is like a great opportunity to really, yeah, I guess kind of almost up the stakes with something like banking as a service. You know, that's a really sort of necessary service in our, in the world we live in today, especially. So you talked about new products and services, and you know, the sort of the newness of the, of the ClearBank offering. That means you're, you're working in a relatively new team as well. Right. So I'm sure that's very exciting in many ways, but also potentially has its challenges, particularly given that we're recording this podcast during the COVID-19 crisis. So everyone is remote. Talk us through sort of the experience and how you're leading your, your function as, as, a relatively new team member.

**Marta Requeijo 29:47**

Yeah, so I joined in the end of January. So it's quite recent. And I can tell you that the deputy MLRO in the team joined already in this new environment and so he has not been in, at the office yet, which hopefully it's near. Let's, let's hope for that. So I think when leading any team, but more important on a role, where you're still learning about the company and the business, I think it's extremely crucial you understand what the business vision and strategies. And obviously, as we spoke before being responsible for financial crime area means, I need to ensure effective systems and controls are in place, but I can't lose sight of where the company is going. So I can support the business strategy. And in any bank as ClearBank, as we just spoke, I also need to prepare the systems and controls to further scale. So that's that's the first priority I think. The second priority is ensure you build your team with that in mind, making sure you have the right skills to respond to the specific challenges you need to deliver on. And then I think the most important thing is you need to appropriately prioritise balancing the objectives I referred, so systems and controls effectiveness, but then assessment of new products and services, and are they scalable in the future and manage the expectations of the senior stakeholders accordingly. So it's quite a demanding agenda. This means you need to be able to present our world, so our financial crime world, in a very consumable narrative to non FCC

experts, right? You can't just prepare a summary of law and regulations and, and try to explain what needs to be developed, you need to work collaborative with business. So these are these are the main challenges for, from that perspective. Regarding working remotely, we are working extremely well in this environment. We have regular team meetings, where we have the cameras on so helping to maintain some personal contact. We have a 15 minute meeting every day to chat where work topics are prohibited, which allows us to have, I don't know, in a sense replicate our normal day in the office. And in a sense, we are a very pretty close knit team in ClearBank and the culture, the transparency and openness are inspiring. And I'm really enjoying, as I said, but I think it also is connected with the sense of mission of what we are doing, you know, and it's like, the future is defined by the customer's expectations and and and we are customers too right, and, and I think the customers expect us to deliver things in a simpler and faster way that the benchmark today is speed and simplicity right. When for processes in other industries, such as the experiences we have with products like and services like Uber, Netflix or Amazon. So what customers expect from financial services is the same level of speed and simplicity. And in today's financial services world, there are still too many hurdles, basically due to legacy infrastructure. And I think the industry will need to evolve with players that bring the simplicity and speed. And both WorldPay and GoCardless, where I worked before and ClearBank today are helping define what that future will have, which is being more efficient and faster on the flow of funds, and more innovative, in the, in the services to their customers. So we have this sense of mission. And we know we're helping to get there. So in a sense, it also helps to showcase what we're doing and also it helps to put everything in perspective, that we're doing all of these but in the end, we really believe we're working to have a more competitive market. And I do think this is the future and I believe other players are going to appear in the market in different aspects of the provision of financial services, if you know what I mean.

**Gemma Rogers 34:02**

I think I love that kind of sense of mission point that you make, I think kind of really connecting to the why you're there. You know, if you have that if you have that quite strongly, you have that common sense of purpose, then no matter whether a team is remote, spending lots of time together, not able to spend lots of time together. I think if you've got that common mission, then you're still going to make a great impact. So yeah, I think, I think that's a great, great point.

I've so enjoyed chatting to you today. I think there's some amazing perspectives in there that our audience are absolutely going to love. But what we'd like to do just before we finish off, we like to kind of end each interview with a FINTRAIL quick five. So this is where I asked you to finish a series of five different sentences. So this is just to kind of dig a little bit more into your your personality and, and who you are so first one, if I wasn't a FinCrime officer at ClearBank, I would be

**Marta Requeijo 35:04**

A travel photographer.

**Gemma Rogers 35:07**

Oh, cool.

**Marta Requeijo 35:08**

I know it's quite different.

**Gemma Rogers 35:10**

That's cool. Yeah. Like, I like that. Is that more about do you think there's an equal split between your desire to travel and your desire to photograph things? Or is it like...

**Marta Requeijo 35:19**

It's really, it's really a hobby since I was teenager. And I sometimes wonder, why didn't I get to that career path? And I'm here today, but it's something I really enjoy is part of my life on a daily basis.

**Gemma Rogers 35:34**

Yeah, I think that's great. I think when you're quite an analytical person, it's quite common to have quite artistic hobbies is my theory. I think there's a lot of people that, that really enjoy that. That I know who are very analytical. So yeah, that's great. And my colleagues at ClearBank would describe me as?

**Marta Requeijo 35:53**

So this is tough, and you needed to ask them but what I work every day for them to see me as I feel it's helped me. I'm really passionate about financial crime or anti-financial crime. And I want them to see me as strategic, dependable and invested in other careers. This is what I work every day.

**Gemma Rogers 36:15**

Yeah, awesome. Awesome. Well, I think those things definitely come across in a session today. So I'm sure they feel, feel that too. And the last book I read and would highly recommend is?

**Marta Requeijo 36:27**

That the last one was by Melinda Gates, the moment of lift, the book has a very strong mission statement on what we need to move society forward, which is, continue to empower. So it is a recommendation not only for women, but for men too. It's quite a strong book, and I really enjoyed it.

**Gemma Rogers 36:48**

Yeah, awesome. I've not read that one, actually. But it sounds like a yeah, I quite like that. That it's open to kind of men and women like it's not directed at kind of one or the other. So I think that's really important, awesome. And then the last TV show I binge watch was?

**Marta Requeijo 37:05**

Ozark. And I highly recommend to this audience that an interesting I don't know, I don't want to say anything I shouldn't but it's such an interesting theory for someone that works in financial crime. It's definitely a great experience.

**Gemma Rogers 37:25**

Yeah, I would completely agree with that. I love that TV series and I think they did a really good job. Generally speaking of explaining how financial crime works in a very exciting, accessible and very, don't want to say say enjoyable, but very watchable, watchable way. Some great storylines, so and some great characters too. So yeah, highly right.

**Marta Requeijo 37:49**

They must have very good financial crime experts supporting and consulting them.

**Gemma Rogers 37:53**

I know I know. I'm a bit jealous. It's not FINTRAIL, but maybe one maybe one day.

**Marta Requeijo 37:58**

Maybe one day.

**Gemma Rogers 38:00**

And then finally, if you want to start a career in anti-financial crime at a FinTech, you must?

**Marta Requeijo 38:05**

You must find a mentor that could help you navigate the challenges and can explain to you exactly what is the good parts and the challenging parts so you can decide if you're up for it.

**Gemma Rogers 38:17**

Brilliant. I think that's excellent advice. So we will close our podcast there. Thank you again to Marta for joining us today. I really enjoyed our discussion, and I'm sure our listeners will too. And thanks so much for taking the time to speak to us today.

**Marta Requeijo 38:31**

Thank you, Gemma it was a pleasure.

**Gemma Rogers 38:39**

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