

Louie Ferrer

Financial Crime & Compliance Lead

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Professional Summary

Experienced Deputy MLRO/Financial Crime leader with 15+ years across payments, banking, fintech, gambling and reg-tech. Specialist in building proportionate, best-in-class AML/CTF and wider financial crime frameworks for start-ups and scale-ups, then rolling up sleeves to run day-to-day operations (CDD/EDD, screening, transaction monitoring, investigations and SARs). Recent work includes advising two Electronic Money Institution (EMI) applicants through their FCA authorisation journeys, enhancing frameworks, coaching MLROs, and supporting applications. Known for pragmatic, commercially-astute decision-making, clear stakeholder communication, and the ability to stand up functions and teams from zero.

Core Competencies

- **Frameworks & Policies:** AML/CTF, sanctions, fraud, ABC, tax evasion – design, gap-analysis, overhaul & implementation
- **Hands-on operations:** CDD/EDD, screening (PEPs/sanctions/adverse media), onboarding, TM alert handling, investigations, SARs
- **Payments & EMI:** API/EMI permissions, FCA applications & supervisory engagement, JMLSG, MLRs 2017 (as amended), PSRs 2017
- **Risk Assessment:** enterprise & product risk assessments, customer risk scoring models, methodology & MI
- **Regulatory Response:** remediation, s166/skilled person support, SAMLP/thematic actions, effectiveness testing
- **People & Build-out:** hiring and leading analysts, training, QA/QC, procedures, MI & dashboards
- **Tooling:** screening configuration, TM scenario tuning & test scripts; vendor selection & implementation

Recent Consulting & Leadership Experience

Ferrer Consultancy Services – Managing Director (Financial Crime & Compliance) | Mar 2023 – Present

- Led financial crime engagements for **two EMI clients undergoing FCA authorisation**, advising incumbent/nominee MLROs and senior leadership.

- **Reviewed and enhanced AML/CTF, sanctions and fraud frameworks** end-to-end: policies, standards, procedures, KRIs/KPIs, and MI.
- **Prepared and supported FCA application packs** (incl. governance, systems & controls, TM methodologies, customer risk models, outsourcing oversight, and training matrices).
- Implemented **CDD/EDD playbooks, screening configurations** (PEP/sanctions/adverse media), and **TM scenario design & tuning**; authored **SARs procedures** and investigation workflows.
- Set up proportionate **first-line onboarding controls** for early days of go-live; designed **QA/QC** and effectiveness testing for scale-up.

Shweed — COO / Compliance Director / Board Member | Apr 2021 – Present

- Built and maintained the firm's financial crime governance, including fraud prevention, ABC, and a **customer risk assessment model**; implemented automated compliance solutions in partnership with engineering.
- Oversight of compliance programme, regulator liaison, and policy lifecycle; led cross-functional risk initiatives.

Deloitte — Manager, Financial Crime (Forensic) | Jul 2021 – Nov 2023

- Advised banks and FS firms on **financial crime frameworks across AML, sanctions, fraud, ABC and anti-tax evasion**.
- Delivered **risk assessments, policy/standard refreshes, control design & testing, and regulatory response** (incl. SAML & skilled-person follow-ups).
- Led client workshops; authored **TM look-back** approaches and **effectiveness testing** playbooks; drafted and ran test scripts.

Earlier roles (selected)

Kompli-Global — Operations Manager & Financial Crime SME | 2017 – 2021

- Managed KYC/compliance teams; designed EDD/ABC reports; trained staff and clients; contributed to **onboarding and adverse-media platform** builds; wrote AML/KYC policies and risk assessments.

Credit Suisse — AML Advisory (Contract) | 2016 – 2017

- 2LoD advisory, **high-risk client approvals**, SoW/SoF aggregation, and procedure ownership; stakeholder engagement across PB/IB/AM.

Santander — Financial Crime Consultant (Contract) | 2016

- Established **2LoD QA, TM and Trade Finance** functions; designed TM scenarios/rules; wrote QA scripts and training.

London Capital Group — Head of KYC & Client Onboarding | 2014 – 2015

- Led onboarding & payments/transactions teams; ran AML monitoring programmes; MI to the Executive Board.

Caesars UK — Compliance & Risk Officer / Deputy MLRO | 2009 – 2014

- **Investigations, TM rule-setting, SARs to SOCA/NCA**, site audits, board reporting, and regulator liaison.

Selected Achievements

- **FCA authorisation support (EMI)**: Drove two EMI applicants' AML/CTF readiness from gap-analysis through policy overhaul, control build, and application support, enabling credible submissions and regulator engagement.
- **TM effectiveness uplift**: Designed and tested **TM scenarios and alert handling runbooks**, improving signal-to-noise and enabling lean L1/L2 operations for a start-up context.
- **Proportionate frameworks**: Rewrote policy stacks to be **risk-based and scalable**, with clear board-level risk appetite translation into operational KRIs/KPIs and MI.
- **Function build-out**: Hired, trained and led multi-disciplinary teams (KYC/TM/QA), setting SOPs, QA/QC and coaching pathways.

Education & Certifications

- **ICA Advanced Certificate in Anti-Money Laundering** (2020)
- **LLB (Hons) Law**, London Guildhall University

Professional Training (selected)

JMLSG/MLR workshops • Bribery Act • TBML • Terrorist Financing • Fraud typologies • Whistle-blowing • Social Responsibility • First Aid

Technology

World-Check, LexisNexis, Dow Jones, Accuity, Experian, 192, Companies House, CallCredit, KYC360, W2, Arachnys, Factiva, D&B, Mint Global

Availability & Preferences

- **Availability**: Immediate - Part-time (2-3 days/week), with the flexibility to increase if required
- **Work pattern**: Remote, Hybrid (London), fully office-based (London).