

# Four eyes -

*a process or principle that adds integrity to decision making; carried out by diligent and able individuals.*

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Four Eyes is a new service from RFS Financial Crime.

A cost-effective way of accessing a virtual team of financial crime specialists to gain a double check or a wider perspective.

With Four Eyes MLROs and Senior Managers can be reassured that the governance, systems and controls - in relation to financial crime - is proportionate and in line with industry best practice.

MLROs and Senior Managers are under increasing pressure to mitigate financial crime risk. This is a complex arena, one that demands specialist knowledge and experience. MLROs are relied on to provide the answers yet they often act alone with no peers to turn to for a quick sanity check, cross reference or second opinion. Four Eyes fills that gap helping firms to ensure things are being done in the right way.

Four Eyes also fills another important gap - MLRO professional development. Each intervention through Four Eyes Premium is documented and helps the MLRO to maintain their knowledge by staying up to date with latest practice.

**Four Eyes BASIC**  
Unlimited helpdesk support  
£1,500 per annum

**Four Eyes PREMIUM**  
'Basic' PLUS 4 interventions  
£3,300 per annum

Four Eyes Basic provides unlimited access to the RFS Financial Crime helpdesk for support with any financial crime related matter. The telephone service is available during business hours Mon-Fri 9am-5pm and an email service is also available. We will always respond within 2 working days. We aim to resolve all queries with practical advice to support you in being self-sufficient, however in some cases to resolve your matter we may recommend referral to a law firm or that we undertake a consulting assignment.

The helpdesk can also be used to access our library of policy and procedural templates.

Four Eyes Premium includes the same helpdesk support, as the 'Basic' service, plus four face to face interventions with our specialists. These are scheduled and tailored around your needs, typically quarterly and in support of:

- Rep-Crim FCA submission
- Business model changes and subsequent control changes
- SARS and internal reports
- Annual MLRO report

**DISCOVER HOW FOUR EYES  
COULD WORK FOR YOU**

**CONTACT US**

0207 397 8709

foureyes@rfs.co.uk

## About RFS Financial Crime

RFS Financial Crime focuses entirely on practical, pragmatic and tailored advice as well as training to help our clients implement and maintain robust, effective financial crime risk management frameworks. As individuals we are experts, known and serving others in the marketplace for many years.

Our expertise is in the prevention of money laundering, terrorism financing, bribery, corruption, fraud, market abuse, information and data security.



***Martin Schofield***

DIRECTOR

Martin has over 16 years' experience. He has held senior positions in regulated firms and in consultancy practices. Martin is highly regarded as a consultant and a master trainer. He has developed and delivered some of the industry's leading learning programmes and trained large teams. In addition Martin has specialist knowledge of data security.



***Mani Masuria***

SENIOR MANAGER

Mani has 13 years' experience. Starting in the police and the Financial Investigation Unit (FIU) and has held roles such as a Compliance Manager and Deputy MLRO. Mani specialises in training and mentoring and has led KYC remediation teams. He also lectures on Behavioural Economics and Behavioural Psychology in the context of financial crime.

