

Mateusz Ciechański

Operations Director, systems delivery and process optimization

+48 693 111 666 | matciechanski@gmail.com | Nadarzyn, Warszawa

PROFESSIONAL SUMMARY

Operations and risk director with over 10 years in fintech and banking, combining management with hands-on engineering. I launch credit institutions on new markets, build risk policies and automate lending decisions end to end. I personally design and build my own systems (decision engine, eKYC, reporting and BI, a Loan Management System, CRM) that I deploy in a company in 30-40 days. I work in pre-launch companies, in start-ups, as well as in corporations (including those supervised by a regulator).

CORE COMPETENCIES

Operational and credit risk management · AML/CFT (Anti-Money Laundering) · KYC (Know Your Customer) · CDD/EDD (Customer / Enhanced Due Diligence) · Fraud prevention · PEP and sanctions screening · BNPL (Buy Now, Pay Later) · P&L and budgeting · Scaling lending operations · Data-provider integration over API · Credit decision automation · KPI/OKR systems and executive dashboards · Regulatory compliance (FSA-supervised) · IT systems delivery · Process optimization · Automation in Python and AWS · Integrations and data flow

KEY ACHIEVEMENTS

- Raised automated credit decisions from 7% to 90% for new customers (Creamfinance / AvaFin)
- Launched credit institutions and products on new markets (Sri Lanka, Peru, Brazil), more in preparation
- Managed operations and teams of over 100 people (KYC, risk, repayments, communication)
- Delivered around 20 IT projects in SCRUM: verification, risk scoring, automation, back office modules
- Brought the new-loan portfolio above break-even in the Spanish market
- Authored 100+ AML, KYC and compliance procedures (decision trees, anti-fraud)

PROFESSIONAL EXPERIENCE

Operations and Risk Director, CreamHub SIA (Latvia)

2024 - present

Risk management and launch of credit and phone financing products on new markets (Sri Lanka, Peru), plus preparing further markets for expansion.

- Launched credit and phone financing products in Sri Lanka and Peru
- Prepared further markets for expansion (Malaysia, Albania, UAE)
- End to end risk management and credit policy
- Built an eKYC tool: identity assessment, text extraction (OCR), face library, fraud detection
- Selected data providers, built API integrations and automated decisions

Analytics Business Manager, Biuro Informacji Kredytowej S.A. (BIK)

2023

Development of the BIK analytics product and commercialization of analytics. Product support for the BNPL and Fintech area.

- Strategy, needs analysis, pricing, implementation and project management
- Onboarding of data sources and data consumers, closing RnD projects
- Framework for a new advisory product
- Optimization of the reporting product for BNPL
- Advisory for Fintech on regulation and Polish FSA supervision

Head of Verification, Creamfinance Holding (AvaFin)

2020 - 2023

Credit institution supervised by the Polish FSA. Oversight of the product lifecycle (KYC, risk, repayments, communication) and management of operational teams.

- Rebuilt the OKR, KPI and dashboard system from scratch
- Business reporting for the board and investors
- Grew Surplus on new loans above break even in Spain
- Managed operational teams across KYC, risk, repayments and communication

Operations Director (Product Owner), Akulaku China (Silvrr+)

2021 - 2022

E-commerce and BNPL platform. End to end implementation and risk management.

- Launched and ran the BNPL service (strategy, recruitment, risk policy, vendors, anti-fraud)
- Prepared store and BNPL launch in Poland and Italy (budget, vendors, translations, legal, UAT)

COO / CRO, Co-founder, Credjet Brazil / Funeda

2018 - 2020

Running companies in Brazil and Poland across the full operations and risk scope.

- Launched credit institutions, a healthy portfolio and a recognizable brand, met partner bank standards
- Secured over 1M PLN in funding and implemented two major IT systems: CRM and BRM (Business Rule Management)
- Set up and equipped 3 offices (2 in Poland, 1 in Brazil)
- Recruited and managed teams with diverse competencies
- Delivered a dozen large IT projects (lifecycle, back office, migrations, BI, risk rules), 10+ vendors over API

EARLIER EXPERIENCE

Board Advisor / Product Owner, Fintredo (Intredo)

2016 - 2018

Launched a lending company from scratch, managed risk and operations and optimized costs across the Intredo group.

OWN PROJECTS

- **Furia**: Credit decision engine with a visual policy editor and reporting (Python, React, PostgreSQL)
- **FacesAces**: Production eKYC: OCR, face matching and identity deduplication (AWS Lambda, Rekognition, Textract, DynamoDB)
- **BiEyeCyclops.com**: Whole Management System, end to end management of a lending institution (AWS Lambda, RDS, Terraform, React)
- **arbedo**: Time and attendance system for the NL, DE and PL markets (React, Python, PostgreSQL)

EDUCATION

- MSc, Banking, University of Łódź
- Agile PM Certificate (APMG, Practitioner level)

LANGUAGES

English (C1), Italian (B1), German (B1)