



Mateusz Ciechański

Operations Director, systems delivery and process optimization

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RISK MANAGEMENT

DECISION AUTOMATION

LAUNCHING INSTITUTIONS

OWN SYSTEMS

PROFILE

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

2024 - present

CreamHub SIA (Latvia)

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

2023

Biuro Informacji Kredytowej S.A. (BIK)

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

2020 - 2023

Creamfinance Holding (AvaFin)

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)

2021 - 2022

Akulaku China (Silvrr+)

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

2018 - 2020

Credjet Brazil / Funeda

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

2016 - 2018

Fintredo (Intredo)

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

TOOL PORTFOLIO (OWN PROJECTS)

Furia

Python, React, PostgreSQL

Credit decision engine with a visual policy editor and reporting

FacesAces

AWS Lambda, Rekognition, Textract, DynamoDB

Production eKYC: OCR, face matching and identity deduplication

BiEyeCyclops.com

AWS Lambda, RDS, Terraform, React

Whole Management System, end to end management of a lending institution

arbedo

React, Python, PostgreSQL

Time and attendance system for the NL, DE and PL markets

SKILLS

MS Excel (+MS Office) · SQL · Python · AWS · Confluence + Jira · ServiceNow · Agile PM · ITIL · Prawo jazdy kat. B
Managing teams (100+ people) · Leadership and team building · Change management · Negotiation · Stakeholder management and board communication · Decision-making under uncertainty · Developing people and their potential

LANGUAGES

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

EDUCATION

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