

# JACEK ĆWIKLIŃSKI



## Contact data

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## Language

- Polish – native
- English – C1

## Education & Certifications

- Master in Law – UMCS
- PSPO I, PSM I, PSM II, SPS

## Core Skills

- Leadership & team enablement
- Stakeholder communication (business & technical)
- Complex problem solving & conflict resolution
- Decision-making & prioritization
- Delivery ownership & accountability



## PROFILE

Senior Project / Program Manager specializing in delivery of complex, regulated digital platforms (fintech, crypto, healthcare). Strong focus on governance, compliance, and audit readiness, with proven ability to structure delivery environments and align business, technology, and regulatory stakeholders.

## KEY IMPACT

- Led delivery of regulated crypto platform (multi-chain, institutional clients)
- Built PMO-lite governance model (traceability, reporting, change control)
- Prepared systems for security audit and compliance readiness
- Delivered healthcare product end-to-end (UX → build → maintenance)
- Introduced AI-driven process improvements and internal AI governance



## PROFESSIONAL EXPERIENCE



ONWELO Sp. z o.o.  
Project Manager / Scrum Master

04.2021 – till now

### Summary:

- Leading delivery of complex, regulated digital platforms
- Focus on governance, compliance, and structured delivery

### Crypto Platform (regulated, institutional, multi-chain)

Platform supporting BTC, ETH, AVAX, USDC across multiple blockchains

- End-to-end delivery (MVP → audit → production readiness)
- Governance setup: artefacts, reporting, traceability (Req → Dev → Test → Acceptance)
- Risk & dependency management (external providers, regulatory constraints)
- Change Control implementation (impact analysis, prioritization)
- Audit readiness (security, compliance, gap analysis, remediation planning)

## Tools

- Lucid Chart, Lucid Spark, Draw IO, Miro
- Jira, Rally, Azure DevOps
- Confluence, GitHub
- MS Excel, MS Word, MS PowerPoint

## Methodologies

- Agile,
- Scrum,
- Kanban,
- Nexus
- Waterfall
- DSDM

## Data processing consent

I agree to the processing of personal data provided in this document for realising the recruitment process pursuant to the Personal Data Protection Act of 10 May 2018 (Journal of Laws 2018, item 1000) and in agreement with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation).

### Healthcare Digital Product

- Full lifecycle delivery (discovery → UX → build → release → maintenance)
- Backlog ownership, scope management, UAT coordination
- Setup of maintenance & support model (SLA, incident handling)
- Client management, offshore coordination

### AI / Process Enablement

- Led AI POCs improving delivery efficiency
- Introduced AI tools into delivery workflows
- Defined internal AI usage guidelines and adoption practices
- Supported cross-team adoption of AI tools (training, use cases, best practices)

### PMO / Organizational Enablement

- Designed and implemented PMO-lite standards (processes, artefacts, documentation model)
- Established project documentation structure (Confluence / Azure DevOps integration)
- Standardized delivery artefacts (requirements, test coverage, acceptance reporting)
- Enabled organization-wide adoption of delivery standards and AI tooling through training and structured rollout
- Improving delivery consistency and transparency across projects
- Supported multiple teams in adopting delivery standards, tools, and documentation practices



**Aion Bank**  
Product Owner

10.2018 – 05.2022

Led development of digital lending products (BaaS model) for SME customers across European markets.

### Responsibilities & Achievements:

- Designed and implemented credit products within mobile banking platform
- Managed backlog, sprint planning, and delivery prioritization
- Defined business requirements across Legal, Risk, AML, Security, IT, Operations, UX
- Created process maps and optimized customer journeys
- Conducted user testing and feedback analysis to improve product performance
- Delivered documentation, training materials, and operational support for business teams

### Earlier Experience

Roles in financial services and operations (process, sales, customer operations), including:

- Process design and optimization
- External partner integrations
- Training and operational support

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hapi pożyczki

  
więcej / niż standard

  
Bank Polski