Justyna Ochmańczyk

Senior Manager, SVP

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Bold Profile

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Senior leader with 14+ years of experience in EU-regulated financial institutions, specializing in compliance governance, operational evaluation, internal control frameworks, audit readiness, strategic planning, and multi-jurisdictional risk management.
Proven record of supporting Executive Management and Board-level stakeholders, managing large operational units (100+), steering complex compliance programmes, and ensuring alignment with EU-level regulatory expectations (EBA, ESMA, FATF, GDPR, OCC, FCA).
Expert in building organisational resilience, improving operational integrity, leading internal audit remediation, implementing corporate risk frameworks, and coordinating cooperation across departments, external partners, and international bodies.

Skills

- Operational Compliance Governance (EU/EMEA)
- Strategy Development & Implementation
- Internal Control Frameworks & Operational Evaluation
- Risk Management & Audit Remediation
- Budgeting & Activity-Based Financial Planning
- Cross-Institutional & International Stakeholder Cooperation
- Organisational Leadership & Performance Management
- Policy & Procedure Development
- Regulatory Liaison & Reporting
- Anti-Fraud, Integrity & Ethics Promotion

Work History

2022-01 - 2025-06

Head of Quality & Learning (SVP)

Revolut LTD

Led global operational quality, learning, and performance improvement for Revolut's rapidly scaling customer and compliance operations (serving 35+ countries).

Partnered with executive stakeholders to strengthen process consistency, workforce productivity, and risk awareness.

- Designed and implemented a **global QA & monitoring framework** covering AML, onboarding, and support processes; improved control accuracy by 25%.
- Optimized workload distribution and staffing models across global hubs, increasing operational efficiency by 18% and reducing cost per case.
- Partnered with Compliance, Product, and Risk to ensure full alignment with EBA/FCA regulatory standards and Revolut's internal control framework.
- Delivered **end-to-end process reviews** identifying automation opportunities; implemented AI-based sampling tools reducing manual checks by 40%.
- Built and managed a team of 100+ professionals across L&D, QA, and Governance, embedding performance KPIs and continuous improvement culture.
- Introduced global QA analytics dashboards linking customer experience and control performance, used by leadership for data-driven decision making.
- Acted as cross-functional partner to senior leaders during audits and internal reviews, ensuring regulatory readiness and process traceability.

2019-10 - 2021-12

Global Standardization Lead, VP

Citibank Europe PLC

Directed standardization of global AML and QA operations for Citi's FIU, operating across EMEA, NAM, and APAC.

Worked directly with global heads of AML Operations, Risk, and Internal Audit to harmonize procedures and strengthen control governance.

- Developed and rolled out **global AML/KYC operating standards** across 30+ jurisdictions, achieving uniform policy adherence.
- Streamlined QA review methodology and documentation, improving audit readiness and reducing review cycle time by 22%.
- Partnered with senior leadership to create the FIU's **central governance library**, consolidating 400+ legacy documents into one digital system.
- Coordinated internal risk and control self-assessment (RCSA) programs, enhancing transparency and ownership across global teams.
- Initiated cross-regional workshops and communication platforms improving procedural consistency and staff engagement.

2018-08 - 2019-10

NAM Regional Engagement Manager, VP

Citibank Europe PLC

Served as liaison between regional AML operations and global governance teams, ensuring consistency of control execution and documentation.

- Drove integration of global AML process standards across NAM operations, enhancing investigative quality and regulatory alignment.

- Introduced key metrics and dashboards enabling regional leadership to monitor control effectiveness and timeliness.
- Supported implementation of process improvement initiatives that shortened investigation turnaround time by 15%.

2014-08 - 2018-07

AML Operations Manager (Deputy SVP)

Citibank Europe PLC

- Managed 20–30 direct employees and indirectly supervised 200+ AML analysts.
- Oversaw AML investigations, suspicious activity reporting (SARs), and transaction monitoring.
- Ensured compliance with RCSA, internal audit, and OCC standards.
- Delivered strategic workforce optimization, retaining 95% of key AML staff during organizational restructuring.
- Co-founded the **EPIC Group** – a governance committee recognizing excellence and innovation in AML investigation practices.
- Lectured on Financial Crime Compliance at **University of Warsaw** and **Koźmiński University**.

2013-07 - 2014-07

Balance Sheet Control Analyst

Citibank International PLC

- Responsible for monitoring of monthly and quarterly closing process including reconcilement, variance analysis, as well as regulatory and external reporting where necessary
- Balance sheet and Income Statement analysis and control including reporting and monitoring of exposures
- Assurance key controls are in place across all aspects of the function to secure the integrity of financial reporting
- Conducted regular reviews of control systems, ensuring optimal performance and accuracy.
- Improved overall financial reporting quality through meticulous analysis of accounting records and transactions.
- Assessed the impact of new projects on existing controls, ensuring proper integration into current systems without compromising effectiveness.
- Built strong relationships with external auditors, cooperating fully during audit engagements to support transparency and trust.

2011-07 - 2013-06

AML Senior Analyst, Team Leader Back-up

Citibank International PLC

- Verification of analyst's reports
- Control and Authorization of Suspicious Activity Alerts (SAAs)
- Communication with country Compliance
- Team's management – involvement in motivation, recruitment process and performance appraisal of team members
- Coordination of team's performance improvement process in cooperation with Quality Assurance Department
- Providing group and on-job trainings for new employees
- Two recognition awards for coordination of process migration from Hungary and Turkey to Polish Hub in Warsaw

2010-11 - 2011-06

AML Analyst

Citibank International PLC

- Authorized and reviewed SARs, ensuring regulatory submission accuracy.
- Oversaw process transitions from Hungary and Turkey to the Warsaw hub.
- Delivered team training on AML investigation quality and compliance methodology.
- Received two awards for excellence in process migration and control enhancement.

Education

2012-06

Postgraduate: Audit, Managerial Control & Accounting

Warsaw School of Economics - Warsaw, Poland

2010-10

M.D.: School of Management

Warsaw University - Warsaw, Poland

Specialisation: Banking, Insurance, Capital Markets

Languages

- Polish — Native or Bilingual
- English — Full Professional
- German — Limited Working
- Spanish — Elementary

Certifications

2013-06 ICA

2019-12 ACAMS

Snowboarding, Camping, Sailing

Activities that strengthen focus, adaptability, and resilience.