

CHIEF PRODUCT OFFICER

- Results-oriented executive with more than 19 years of experience in business management functions, building software and SaaS driven B2B & B2C platforms with emerging technologies and scaling business models as well as building and leading teams
- Responsibilities included managing a revenue line of €35m p.a. and teams of more than 100 FTEs with functional responsibilities in the areas of product management, strategy and partnerships, sales & business development and steering of R&D resources of agile organizations (SCRUM)
- Successful structuring of the worldwide sales & product management organization and steering of agile product development; establishment of partnerships; international experience in cultural challenges and in leading international teams
- Ability to effectively translate complex operational concepts into concrete action plans; leadership demonstrated also in investment activities; formation of JVs and start-ups; intrapreneur for a video identification service
- Main focus industries were Financial Services and FinTechs, eCommerce marketplaces and industrial companies with a broad portfolio of payment solutions, ID Mgmt & Authentication, Cyber Security, Blockchain & Crypto Currencies and process automation

SANOTION UG Munich, Germany**Managing Director** 2018 – present

- Delivering consulting and interim engagements with e-Commerce (Marketplaces) (e.g. Silvertours, Mitsubishi Bank), Financial Services, Private Equity Funds and Corporate Clients as well as investment activities
- Lead and PM for large e-commerce marketplace introducing payment processing and PSD2 compliance for marketplace participants; Developed strategy / business case in 6 weeks, PSP selection and organizational change; liaised with Visa/Mastercard and BAFIN for compliance and various PSPs, Acquirers
- Rubean AG - mPOS Start Up (Partner CCV): Strategic support in sales, product strategy and product management to build an ecosystem with online checkout systems, billing services, etc.
- VESTO - Digital Banking Platform (Blockchain) – Advisor for the foundation of a European organization and business case
- Media company Australia: Advisor on setting up merchant accounts for FIAT currency deposits and withdrawals for a digital asset ecosystem - staxexchange, the first crypto-friendly IPO
- Largest Savings Bank Group (IT Services): Advised on eKYC and remote onboarding of bank customers and merchant services
- Consultant for a biometric payment token for payment authorization (and crypto token); corion Stablecoin Foundation

AUSTRALIAN PAYMENT NETWORK Sydney, Australia**Head of Payment Innovation (Interim)** 2018 – 2019

- Led a team of 5 FTEs across Australian banks and retailers for evaluation and implementation of new payment technologies and innovations; Facilitating startup collaboration
- Designed & implemented a fraud mgmt. framework (PSD2) for Card-not-Present transactions within 12 months and an effect of a 7% decreased fraud rate (interacted with

Mastercard's Brighterion, IBM Iris)

- Delivered impact analysis of new technologies such as biometrics, AI, QR Code, digital ID within 3 months and translated requirements to the Australian's payment eco-system

GIESECKE + DEVRIEN

Munich, Germany

Senior Director – Head of Global Business Development Cyber Security

2016 – 2018

- Managed a cross-functional international team – Germany, Spain with a revenue line of €10m for new business in ID Mgmt & Authentication, payments for financial services and the new mobility cluster
- Led development of a digital asset Token to support payment and wallet for crypto-currencies (first 500 Tokens roll out with RBS); led various PoCs for utilizing blockchain for new use cases - ID Mgmt. & Auth
- Build new business field with strategic investment (€10m) for mobile payments (e.g. Biometric smartcards, Biometric payment authentication); Developed strategy and acted as evangelist;
- Intrapreneur for secure remote banking customer onboarding (eKYC / AML) with recurring revenues of €1,5m in 18 months (Bank Luxembourg, Mitsubishi Bank, Commerzbank, WebID, ERGO, Telefonica); Implemented push towards AI & ML; Acquired by IDnow in 2018
- Responsible for technology scouting and strategic investments (verimi, Deutsche Bank, seamless, surepassID, Iris, nexus, Eyeverify) with investment volume €20m
- Led consultative selling initiatives to generate revenue for new business and for complex offerings with a deal value up to €25m with HW, SW; Services

GIESECKE + DEVRIENT

Munich, Germany

Director – Head of Global Business Line Operations (Product Management)

2013 – 2015

- Managed a cross-functional international team providing digital solutions and services delivering >€35m in revenue with leading 100 FTE in China, Sweden, US and Germany)
- Maintained cross-functional relationships to ensure that teams efficiently delivered above company OKRs
- Build mPOS proposition for Payleven (Rocket Internet) and Intel with Lifecycle Services for mobile merchants
- Build Mob Auth business from Zero to 1,5m€ recurring revenue during first 2 years (Symantec, Samsung,
- Developed & run closed-loop payment platform for PetroChina, turning \$1.2b daily
- Restructured solution portfolio with a focus on SaaS business and De-Investments to paypal; Managed cost by implementing competence centers, achieving 8% cost efficiency in proposal delivery

PA CONSULTING GROUP

Munich, Germany

Principal

2007 – 2013

- Led program for a technology carve-out within 12 months; set up of the Secure Services unit, securing first commercial contracts and contributing with 0,8m€ revenue within 12 months
- Led project for future target operating model of BMW FS, reduced the cost per contract (KPI) by 26%
- Led finance stream of Border Guard Development Program of Saudi Arabia and reorganized Finance & Accounting as well as Performance Management to introduce ORACLE ERP within a 12-month period
- Led the engagement with a private equity client to restructure the DACH organization; reviewed the US business platform and led investment process for acquisitions & post-merger integration, contributing to the 52% EBITDA margin (with a 15% cost reduction)
- Led the Sales Operations redesign and improvement initiative for a PE-held global SaaS company in Automotive / Insurance area for claims management (10% cost reduction)
- Managed various projects to design and refine Corporate Governance Frameworks in US, Europe and Middle East; worked closely with stakeholders
- Implemented a risk framework and tool for managing project risks securing mobile security business unit, decreasing annual losses by around 10m€

IBM BUSINESS CONSULTING SERVICES

Munich, Germany

Senior Consultant – Financial Management

2003 – 2007

- Transfer of Business from PriceWaterhouse Coopers; Responsible for managing & delivering corporate governance consulting engagements with large corporate multi-nationals
- Multiple project leads for Corporate Governance SOX 404 introduction and turnaround; HQ SOX404 compliance in 5 months in UK, NL, Malaysia, US, Italy for Lafarge
- Led design of a risk framework for special claims in the reinsurance industry segment

PRICEWATERHOUSECOOPERS

Munich, Germany

Consultant – Financial Management

2001 – 2003

- Led Program Management Office for implementation of international accounting standards (IFRS) on a global basis involving 100+ project team members; led certification on DIN ISO (WestLB)
- Project Management for implementing a B2B trading platform for one of the largest Asset Management Organization (Unicredit)

Education

UNIVERSITY MUENSTER

Muenster, Germany

Master of Law (LL.M.) in Mergers & Acquisition

2010 - 2011

Thesis: *Legal considerations for Private Equity Investments for Institutional Investors*

UNIVERSITY Karlsruhe (KIT) Karlsruhe, Germany

Diploma in Industrial Engineering & Management

1996 - 2001

Thesis: *Electronic marketplaces for the issuance of shares in the pre-market segment*

Leadership & Activities

FEDERAL ASSOCIATION MERGERS & ACQUISITION Munich, Germany

Member

2011 - present

- The objective is to improve the competence on M&A through knowledge transfer and to increase the acceptance for corporate transactions through public relations.

HENLEY BUSINESS SCHOOL London, UK

Master Class, Business & Enterprise Architecture

2011 - 2012

- Thesis: Business design & architecture review of a company within mobile security business

Skills & Interests

Professional: Leadership & Management, Strategy Development, Account Management, Business Development Sales Enablement, Analytical & Critical Thinking, IT Solution Program Management, Partnership Management, High Profile Presentations, Secure Digital Mobile Services, Emerging Market Solutions, Performance Improvement

Languages:

German – Native

English – Fluent