

Curriculum Vitae

Married
2 children

*"Strategy & technology-driven
turnaround, transformation &
growth of financial service
companies"*



Since Aug 2023

Tawreed Financial Services, Kingdom of Saudi Arabia,
Member of the Board of Directors

Since Apr 2022

Hauck & Aufhäuser Innovative Capital GmbH, Germany,
Member of the Supervisory Board

Since Nov 2020

Addiko Bank, Austria, Member of the Supervisory Board
- Chairman of Digitalization & IT Committee
- Chairman of Nomination & Remuneration Committee
- Member of Audit, Compliance & AML Committee
- Member of the Credit & Risk committee
- Member of the committee for management matters
- Lead of the Business Transformation Working Group

Since Aug 2018

Gulf International Bank, Bahrain, Member of the
Board of Directors
- Chairman of Innovation & Digitalization Committee
- Member of Risk Committee, including Credit Risk
- Member of audit committee
- Member of governance, nomination & remuneration committee

Since Aug 2018

Public Investment Fund, Saudi Arabia, Board
Representative

Since Jan 2017

PayU, Netherlands, Member of the Independent Risk
Advisory Committee

Since Nov 2015

Investor in several German & European FinTech &
Blockchain startups, e.g. Invesdor.com (crowd
investing / SME finance platform)

Since Aug 2013

FinTech Forum, Co-founder, Germany

Jan 2022 – Dec 2022

Advanced Bitcoin Technologies AG, Germany, Chairman
of the Supervisory Board

Nov 2020 – Dec 2021

Token, Germany, Managing Director (Interim)

2020 – 2021

Sonect, Switzerland, Member of the Advisory Board

2016 – 2019

Hufsy, Denmark, Chairman of the Supervisory Board

2016 – 2018

GIZS (Sparkassen-Finanzgruppe / paydirekt),
Germany, CEO

2015 – 2018	Sberbank, Russia, Member of Technology Advisory Board
2013 – 2015	Fidor Solutions, Germany, CEO
2012 – 2013	Wiesbaden Business School, Germany, Lecturer Information Systems, Finance & Insurance
2010 – 2013	McKinsey, Germany, Senior Advisor to McKinsey
2007 – 2012	Mannheim Business School, Germany, Lecturer Creativity and Innovation Management
2005 – 2010	Deutsche Bank, Germany, Director for Strategy, Architecture, Business Development and Innovation, Group Technology & Operations
2002 – 2004	Deutsche Bank, Germany, Head of Strategy, Investment & Cost Control and European Co-ordination
1999 – 2001	Bank 24 / Deutsche Bank 24, Germany, Head of Internet & E-Commerce Technology
1998	Deutsche Bank, Germany, Project Leader for Structured Currency Products
1997	Deutsche Bank, Germany, Analyst for Innovations
1991 – 1996	Deutsche Bank, Germany, Programmer, Trading

Education

2018	Henley Business School, UK, The Board Directors' Programme
2009	AACSB Bridge Program, Babson Graduate School, Boston, USA
2001 – 2003	Ashridge / City University, UK, Executive MBA
1991 - 1998	University of Mannheim, Germany, Computer Science and Business Administration, Diploma
1989 - 1991	Deutsche Bank, Germany, Apprenticeship

Awards

2023	Gulf International Bank: Best API Banking Initiative for Global Transaction Banking by Global Finance Innovators Awards 2023
2015	Fidor: Model Bank of the Year 2015 - awarded by Celent, USA
2015	EditFAST COMPANY: Fidor Bank is amongst the World's Top 10 Most Innovative Companies of 2015 in Personal Finance

- 2014 FinTech Forum: 40 Innovators Shaping the Future of Finance
- 2014 Banking IT Innovation Award for Fidor Community Karma
- 2010 Deutsche Bank: Winner "Best use of IT in retail banking"
- 2010 Deutsche Bank: "Best use of CRM technology" - Touch Banking
- 2009 Deutsche Bank: Winner "Most Innovative Use of IT" – Mobile Banking
- 1999 "Best Major Broker", Deutsche Bank 24
- 1999 Deutsche Bank 24, Winner Website Trend