



Thomas Weber

Business Economist FH, Advisor Payments and
FinTech, Of Counsel

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Payment Systems Expert. Committed to interdisciplinary cooperation for #payments and #fintech in #banking and #finance.

Payment systems have been Thomas Weber's professional passion for over two decades. He is an expert in all areas of retail payments, including strategy, commercial factors (revenue and cost drivers, scheme fees, interchange fees), regulation (licensing, scheme rules), risk management (fraud, chargebacks, merchant risk mgmt.) and technology (payment processing).

Thomas advises card issuers, banks, acquirers, payment schemes, and merchants in Switzerland and select European markets. He is the Managing Director of SwissDebitPay (the industry association for Swiss debit card issuers), a Board Member of a Swiss bank, and a Board Member of a PayTech company.

Before joining the Kellerhals Carrard FinTech Team, Thomas gained comprehensive experience working with all key players in the payment systems ecosystem—issuers, acquirers, card schemes, and technology providers. This experience enables him to offer clients a holistic and well-rounded perspective on all payment-related matters and impacts on the payments value chain.

Expertise

Banking, Finance and Fintech



Intellectual Property Law, Technology Law, Digitalisation, and Communication



IT Security and Cybercrime



Board of Directors

- Vice Chairman of the Bank Council, Schaffhauser Kantonalbank
 - Managing Director, SwissDebitPay
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Career

- 2019 - 2023: Founder and member of the management board at a FinTech in payment transactions
 - 2018 - 2019: Divisional Lead Franchise at an international payment system
 - 2004 - 2027: Various activities (COO/CIO staff, scheme compliance, risk control, risk management, projects)
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Education

- 2007
Business Economist FH, ZHAW
 - 2004
Mediamatics Clerk, Handelsschule KVS SH
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Other Activities

- Publisher: "Digital and mobile payment systems" (Schulthess Verlag)
 - Councillor of the City of Schaffhausen
 - Guest lecturer on various courses
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Languages

German, English

Publications

Digital & Mobile Payment Systems SNB Technology & Finance Seminar	Prof. Dr. Cornelia Stengel Thomas Weber	2025
Die Welt der Zahlungsmethoden wird immer vielfältiger konsum.ch – Das Magazin des Schweizerischen Konsumentenforums, Nr. 85, 10-13	Prof. Dr. Cornelia Stengel Thomas Weber	2024
Digitale und mobile Zahlungssysteme – Kredit- und Debitkarten, Wallets, virtuelle Währungen und Kryptowerte Schulthess Verlag, Zürich	Prof. Dr. Cornelia Stengel, Thomas Weber, Manuel Brogli, Benjamin Bürgi, Dr. Daniel Emch, Michael Kremer, Gaspard Loderer, Ramin Paydar, Lea Ruckstuhl, Elena Rüegg	2024
Point Zero Forum 2023 Swiss National Bank's and BIS Innovation Hub's roundtable on privacy in digital money	Prof. Dr. Cornelia Stengel Thomas Weber	2023
Schaffung von Rechtssicherheit im FinTech-Bereich vertagt MoneyToday.	Prof. Dr. Cornelia Stengel Thomas Weber	2019
Legal Implications on Token Issuing (ICO)	Prof. Dr. Cornelia Stengel Thomas Weber	2018
FinTech-Sandbox ist keine Finanzierungsquelle Blogartikel	Prof. Dr. Cornelia Stengel Thomas Weber	2017
FinTech-Regulierung – Eine Übersicht Blogartikel	Prof. Dr. Cornelia Stengel Thomas Weber	2017
Zahlungssystem ist nicht gleich Zahlungssystem Blogartikel	Prof. Dr. Cornelia Stengel Thomas Weber	2017
Digitale und mobile Zahlungssysteme – Technologie, Verträge und Regulation von Kreditkarten, Wallets und E-Geld Schulthess Verlag, Zürich 2014.	Prof. Dr. Cornelia Stengel Thomas Weber	2016
