

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

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)

Education

— 2007
Business Economist FH, ZHAW
— 2004
Mediamatics Clerk, Handelsschule KVS SH

Other Activities

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

Languages

German, English

Publications & Presentations

Die Welt der Zahlungsmethoden wird immer vielfältiger konsum.ch - Das Magazin des Schweizerischen Konsumentenforums, Nr. 85, 10-13	Cornelia Stengel Thomas Weber	2024
Digitale und mobile Zahlungssysteme – Kredit- und Debitkarten, Wallets, virtuelle Währungen und Kryptowerte Hrsg. Cornelia Stengel/Thomas Weber, Schulthess Verlag, Zürich 2024	Cornelia Stengel, Thomas Weber, Manuel Brogli, Benjamin Bürgi, Daniel Emch, Michael Kremer, Gaspare Loderer, Ramin Paydar, Lea Ruckstuhl, Elena Rüegg, Jessica Sommer, Luca Stäuble	2024
Digitale und mobile Zahlungssysteme – Technologie, Verträge und Regulation von Kreditkarten, Wallets und E-Geld Schulthess Verlag, Zürich 2014	Cornelia Stengel Thomas Weber	2016