

Florian Raschle

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Zurich, Switzerland - open to relocation (CH, EMEA, or global)

Product leader with 6+ years in payments and digital banking, currently Head B2C Solutions at Viseca, Switzerland's largest card issuer (4 million cardholders, one app with 2.5 million active users, 100+ partner banks). I take products from idea to launch at scale in regulated environments: two new fee products with CHF 2-4M in annual recurring revenue, a zero-downtime migration of 2.5 million users, and the first European integration of Mastercard's Smart Data InControl API. I bring solutions rather than issues, stay close to the technology (I build LLM products myself) and care about payments that earn user trust. MBA, University of St. Gallen (2026).

WORK EXPERIENCE

WISECA PAYMENT SERVICES SA (Issuer) | Zurich, Switzerland

12/2022 - present

Head B2C Solutions (12/25 - present) | Zurich

- Own strategy, roadmap and P&L for all customer-facing products: the one app (2.5M active users), Viseca Connect (B2B2C platform for 100+ partner banks) and all brand websites.
- Lead a team of 11 across Product Ownership, Business Analysis and Application Management; Technical PM in the Agile Release Train (SAFe 6) with Engineering, Design, Legal, Compliance and Marketing.
- Built the monitoring and reporting frameworks (usage, revenue, quality) that steer executive and partner-bank committees.
- Manage strategic partners and vendors (banks, Mastercard, core-banking providers): contract governance, SLAs, joint capability roadmaps.

Digital Product Manager (12/22 - 11/25) | Zurich

- Conceived, priced and launched two fee products worth CHF 2-4M in annual recurring revenue, including regulatory alignment with 100+ partner banks.
- Migrated 2.5M users to a new authentication platform with zero downtime and zero user loss, from vendor selection to legacy decommissioning.
- Led the first European integration of Mastercard's Smart Data InControl API for instant virtual cards, together with Mastercard's global product team.
- Shipped real-time balance display (Finnova core-banking API), a Debit EUR multi-currency card and automated interest statements (95% fewer tax-related support requests).
- Set the annual vision and roadmap of the one app and aligned 20+ stakeholders up to C-level.
- *Promoted to Head B2C Solutions in December 2025.*

GRAUBÜNDNER KANTONALBANK (Bank) | Chur, Switzerland

08/2020 - 12/2022

Product Owner Digital Channels (08/20 - 12/22) | Chur

- Owned system responsibility for e-banking and mobile banking platforms serving the bank's full retail and business customer base, including digital identity, authentication, and access management under FINMA regulatory oversight.
- Drove continuous feature delivery aligned with IT, Security, and business strategy by defining and prioritizing the digital banking product roadmap across multiple vendor ecosystems (Finnova, Netcetera).
- Led end-to-end delivery for new feature introductions — from specification and planning through implementation — ensuring compliance with FINMA outsourcing regulations across all vendor partnerships.

UNIVERSITY OF APPLIED SCIENCE OF THE GRISONS (University) | Chur, Switzerland

08/2023 - 07/2025

Lecturer (08/23 - 07/25) | Chur

- Designed and delivered the Digital Finance course for 80+ BSc students annually, covering payment systems, digital wallets, open banking, and financial regulation — organizing company visits and coordinating guest speakers from leading financial institutions.

EDUCATION

- MBA, University of St. Gallen (HSG) · 2024 to 2026
- MSc Business Information Technology, Major Digital Finance, Lucerne University of Applied Sciences (HSLU) ·

2021 to 2023

- BSc Information Science, Major Digital Business Management, University of Applied Sciences of the Grisons (FHGR) · 2017 to 2020

SKILLS

- **Product management:** product vision, strategy and roadmapping across multiple product lines; discovery to post-launch; 0-to-1 development; business cases, pricing and monetization; go-to-market; OKRs and PRDs; experiments and phased rollouts; end-to-end user journey ownership
- **Payments and cards:** credit and debit card issuing and lifecycle, Mastercard and Visa scheme frameworks, digital wallets, mobile and in-app payments, virtual cards and tokenization, NFC, 3-D Secure and strong customer authentication, digital identity and access management, multi-currency products
- **Partnerships and vendors:** partner and ecosystem management (100+ banks, card schemes, core-banking and technology vendors), deal structuring and negotiation, contract and SLA governance, joint capability roadmaps, steering committees
- **Banking and regulation:** Swiss banking ecosystem (Kantonalbanken, Finnova), FINMA and outsourcing compliance, PCI DSS, data privacy and security, regulated platforms
- **Strategy and business:** market and competitor analysis, financial modelling and P&L ownership, decision papers for executive boards, KPI, monitoring and reporting frameworks, data-informed prioritization and ROI-based decisions
- **Leadership and delivery:** team of 11, SAFe 6 and Scrum, Technical PM in the Agile Release Train, dependency and critical-path management, vendor selection and migrations, change management, C-level communication, stakeholder alignment across Engineering, Design, Legal, Compliance, Risk and Marketing
- **AI and tech:** applied LLM and document-AI products, OCR pipelines, AI-augmented product workflows, API integrations (Mastercard, core banking), authentication SDKs, systems-level architecture, TypeScript, Next.js, Node.js, Python, Docker, background in embedded software and hardware engineering

COMMUNITY CONTRIBUTIONS

- Provide career coaching and mentoring to students and recent graduates - supporting job applications, interview preparation, and career planning in digital banking and fintech.

INTERESTS: AI & Consumer Technology, Running & Cycling and my Dog “Daisy”.

Recommendations on demand as well as [on LinkedIn here](#).