

MIRIAM WOHLFARTH



Expert on Digital Economy

Founder of Ratepay

Miriam Wohlfarth is one of Germany's first female fintech founders. With almost 20 years of experience in online payments, she has played a key role in shaping the industry. Handelsblatt lists her as one of Germany's 50 best female entrepreneurs, while Manager Magazin ranks her among the top 100 most influential women in German business.

Her career path began by chance: after training as a travel agent, she ended up at a Dutch start-up in 2000 and became a payment pioneer. In 2009, she founded Ratepay, led the company for over a decade as managing director, and turned it into a leading payment service provider with around 300 employees and "unicorn" status. In 2020, she launched her next successful fintech startup, Banxware, which raised over €14 million in capital within a year. As co-CEO, she is driving the development of innovative financial solutions.

In addition to her role as a serial entrepreneur, Miriam is a sought-after speaker, mentor, and networker. She is involved in numerous organizations, including the Merchant and Risk Council (MRC) and Global Digital Women, as well as the programming school School 42. She is also a partner at Payment & Banking, a member of the supervisory board at Daimler Mobility AG, and a member of the board of the German Startups Association.

As the initiator of industry events such as Payment Exchange and Payment Insider, and as the founder of the German payment award "Goldene Transaktion" (Golden Transaction), she is a key influencer in the world of finance and start-ups. She is also the co-author of the Spiegel bestseller "Zukunftsrepublik" (Republic of the Future) and a columnist. She has received numerous awards for her outstanding achievements.

Miriam Wohlfarth combines entrepreneurial excellence with social commitment - a thought leader who is actively shaping the future of the financial world.