

Press release dated October 20, 2020

## **Guido Müller new CEO of Swisscard and reinforcement for the Executive Board**

**The Board of Managing Officers has appointed Guido Müller as the new CEO of Swisscard AECS GmbH. The proven industry expert will take up his position on January 1, 2021. Daniel Muff is also new to the Executive Board. He took over as head of the Risk Department on October 19, 2020 and as Chief Risk Officer (CRO) is responsible for Swisscard's entire risk management.**

Guido Müller succeeds Florence Schnydrig Moser as CEO, who left Swisscard in June 2020 to pursue her career outside the company. Until he takes up his position on January 1, 2021, Wilhelm Rohde will continue to manage Swisscard ad interim as CEO, in addition to his function as CFO.

Guido Müller already worked for Swisscard from 2003 to 2010, most recently as a member of the Executive Board responsible for Consumer Business and Marketing & Sales. From 2012 to 2017, as Country Manager Guido Müller expanded Mastercard's market leadership in the credit and debit card business in Switzerland with a digital innovation agenda. This includes the launch of Apple Pay and Samsung Pay in Switzerland and the introduction of the latest generation of contactless and Internet-enabled debit cards. Guido Müller is currently responsible for the Data & Services business in South East Asia at Mastercard Asia Pacific Ltd. in Singapore, including the areas of analytics and data platforms, consulting and marketing services and loyalty solutions. He holds a Master of Science degree from the University of Zurich and has further training in strategic marketing and digital commerce.

### **Daniel Muff joins the Executive Board as CRO**

Daniel Muff took over as Head of the Risk Department on October 19, 2020 and also joins the Swisscard Executive Board in his role as Chief Risk Officer (CRO). Daniel Muff is a proven risk expert and an experienced leader.

Daniel Muff was Head of Risk Management and member of the Executive Board at BANK-now from 2013. Prior to this, he held various management positions at Credit Suisse for 13 years, including responsibility for developing rating models in accordance with Basel II and working for the last five years as Head Risk Return Management Corporate Clients. He is considered to be a profound industry expert, is a member of various industry committees and also serves as President of the IKO Consumer Credit Information Office. Daniel Muff studied politics and economics at the University of Zurich, majoring in banking and finance, and completed his doctorate in economics in 2005.

Daniel Muff will take over the CRO responsibilities from Özlem Civelek, who has led the Risk Department for the past 5 years and took over as Head of Operations last June.

"We are delighted to have gained two proven industry experts in Guido Müller and Daniel Muff," said Rafael Marquez, Chairman of the Board of Managing Officers at Swisscard. "Together with their colleagues, they will continue our successful course and further expand our position as a leading card company with the strong American Express brand in the Swiss market."

**Guido Müller**

CEO from January 1, 2021  
at Swisscard AECS GmbH



**Daniel Muff**

CRO from October 19, 2020  
at Swisscard AECS GmbH



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**About Swisscard**

Swisscard AECS GmbH is a leading credit card company owned by Credit Suisse and American Express. Swisscard is the only card issuer in Switzerland to offer the world's most important credit card brands American Express, Mastercard and Visa all in one place. Swisscard customers have the largest selection of credit card products on the Swiss market. Thanks to the different product ranges, private customers and business clients can put together a personalized combination of cards. Swisscard manages over 1.5 million credit cards and the American Express acceptance points in Switzerland. Swisscard is the market leader in the premium sector and with the co-branding cards. Swisscard employs approx. 700 employees in Horgen (ZH).