



Personal details



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27-03-1963



Dutch



Michiel Kalff

Languages

Dutch	● ● ● ● ●
English	● ● ● ● ○
German	● ● ● ● ○

Skills

- Strategic Partnerships
- Consultative selling
- Business Development
- Helicopter view
- Relationship management
- Team motivation
- Convince
- Hands on
- Take ownership
- Commercial overview
- Involved
- Enthusiastic
- Manage by doing
- Act on all levels as a manager
- Professional

Michiel Kalff

Payments / FinTech consultancy is my passion.

Profile

My name is Michiel Kalff, and I am passionate about staying on top of new developments in the global FinTech arena, with a particular focus on smartPOS, softPOS, (On- & Offline Payments) and smartPOS (non)-payment terminals in general. Love to be the sparring partner to third parties and take pride in being accountable for my actions. With robust communication skills and a great sense of humour, I shine in leading teams and have caring enthusiasm for new innovations and ongoing projects. I take pleasure in motivating and inspiring team members to think creatively and act boldly, moving beyond traditional approaches. Acting as a liaison between business-minded individuals and technical experts, I thrive in roles that involve managing, consulting, and taking ownership of products and services for partners and merchants.

Work experience

Regional Director – Europe

Feitian Technologies Co. Ltd. | Soest | 01/2022 – present

Lead the growth of Partner/Agent Channel Sales in the European market for FEITIAN Technologies, developing interest in ODM/OEM products and representing the company at Events & Conferences.

- Build and maintain strong relationships with partners to drive business growth.
- Develop innovative strategies to showcase Feitian's secure financial solutions to a wider audience.
- Follow market developments and discuss partner needs.

Owner

Kalff Consultancy | Soest | 01/2022 - present

- Manage stakeholder relationships within the FinTech/Payment Industry, focusing on acquiring & issuing, biometric developments, (smart)POS devices, e-commerce, vending, and partner management.
- Develop and implement strategic initiatives to drive growth and innovation in the sector.
- Collaborate with key industry players to stay ahead of market trends and drive business success.

Manager Partner Sourcing & Partner Implementation

PinDirect by Cyber & Mason | 11/2020 – 12/2021

- Advising on Acquiring & Issuing routes, total solutions for Merchants.
- Lead International PinDirect expansion efforts.
- Manage new Payment methods implementation (NFC, QR & Biometric recognition & payments).

Business Manager

CM Kalff Beheer BV 05/2012 – 30/11/2022

Business manager and/or Stakeholder within the FinTech/Payment Industry. Current focus on (new)developments within this sector:

- New developments like QR & Biometric recognition & payments.
- Alternative payments, Loyalty.
- Advising in Acquiring & Issuing, total solutions for Merchants / Operators.
- On- & Offline payments & Loyalty Schemes.
- Self-service solutions & NFC technology and use.

Channel Partner Sales Executive

Kuorio BV | Nieuw-Vennep | 01/2019 – 11/2019

Project for 10 months. Helping Kuorio on the International growth of the name & product Kuorio. Kuorio is a cloud based mobile app using QR technology. The multiple wallets work with Open & Closed loop cards. The platform includes loyalty, basic Telemetry and Top-up with a variety of cards and apps. Kuorio is built for all micro payments within the self-service industry.

- Acquired 2 new partners in Europe (Germany & UK).
- Acquired 3 new International Merchants / Suppliers.

Education

NCOI Study Economics
1990 – 1992

HAVO (economy)
1976 – 1981

Courses

Personal development by
webinars
2012 – 2020

MasterCard ING Dynamics
of Merchant Acquiring
1976 – 1981

Focus – Result oriented
coaching / Situational
leadership / Project
management
2008 – 2011

Time Management –
Business /Managerial
Economics
2007 -2007

Regina Coeli France
language
2004 – 2004

NIBE (Nederlands Instituut
Bedrijfs Economie)
1982 – 1990

Incompany training ABN /
ABN AMRO / PaySquare /
Equens / ING
1985 – 2014

Hobbies

- Sailing
- Golf
- Tennis
- Winter sport
- Horse riding

International Strategic Partner Manager

CCV Group BV | Arnhem | 12/2016 – 12/2018

Within the CCV Easy Vending vertical heading the growth for the European market and (potential) customers in Self-Service.

- Introduced CCV Easy to 9 business partners, operators & distributors in Europe.
- Acquired 3 PAN European partners and/or operators.
- Guide and advise internal and external teams on everything within Self-Service.
- Provide partners a total solution (accepting, processing, reconciliation) for Cashless / Self-service payments.
- Act as the stakeholder of CCV Easy and manage the major International Vending accounts at executive level.
- Follow the market trends and react on them.

Vice President Sales & Marketing

Payter BV | Rotterdam | 11/2014 – 11/2016

Develop product strategy, “put” Payter on the map and leading the international (European) growth.

- Manage the yearly turnover (>€ 2 mln) and Sales (profit & loss responsibility) and lead internal sales (2 persons);
- Establish (5) and extend contact/contracts with partners (Schemes/PSP/Suppliers/Processors);
- Negotiate pricing with Schemes, PSP's and processors. Develop strategies for the introduction of new products.
- Attend seminars, exhibitions and congresses and act as the representative of Payter.
- Manage the accounts of all Preferred Merchants at executive level.
- Sell NFC terminals to 65% of the market.
- Stakeholder for develop new distributions channels, communication plans, promotions and actions.

Senior Market Representative EU Rep Office

Union Pay International | Frankfurt| 06/2014 – 10/2014

Sales and target responsible for (potential) customers in the DACH region.

- Identify and acquire new members for the growth of UPI acceptance and issuance in the region and supervise implementations to guarantee the success in partner experience.
- Develop strategies for the introduction of new products.
- Manage the accounts of UPI members at executive level for the DACH and Benelux markets Germany.
- Manage and /or supervise all product implementation projects with UPI partners (Issuers, Acquirers and Merchants).
- Negotiate and implement eCommerce deal with Airline company accepting online payments from China.

Principal Product Manager Cards Acquiring & Issuing

ING Bank NV | Amsterdam| 07/2012 – 05/2014

Working on new Authorization platform and introducing NFC (Contactless Payments).

- Make sure that the complete Cards Issuing & Acquiring chain is working as designed.
- Migration and restructuring of the Authorization servers due to introduction of NFC payments and analyse the Financial Risks.
- Doing the presentations for NFC to the (VIP) merchants of ING Bank.
- Being a representative of Cards in divers' committees (internal & external).
- Draw up a vision for the strategy of card related products.
- As principle managing and starting up change- and new- projects and lead/guide 3 SCRUM teams (total of 36 persons).

Manager Innovation, Development & Process Management

Equens/PaySquare | Utrecht| 08/2006 – 05/2012

Built and manage the Innovation, Development and Processing team for (Credit) Card Merchant Acquiring products (Card Present/POS and Card Not Present/e-Commerce).

- Establish and manage from strategic point of view a team (15Fte) of (Sr) Product managers and Innovation managers (total of 16 persons).
- Responsible for Profit & Loss of the teams (>7,5 mln).
- Prepare and execute team plans, annual plans, Roadmaps Merchant Acquiring.

- Advice and decide, together with MT, which new developments will be added in the program.
- In the lead for contract negotiations with new or existing parties and pricing of the products and services from the suppliers, ISO's and partners (contracts with 2 new Processors and 4 PSP's).
- Establish and maintain relations with Schemes, PSP's, suppliers and processors.
- Program manager of the migration to a completely new processing platform.

Entrepreneur – Consultant / Real estate

TomBas B.V. | Ellmau | 04/2002 – 12/2008

- As a mediator in Alliance with local Real Estate Agency advising in buying or selling property in Austria.
- Consultant in favour of families who wanted to move to Austria.
- Mediator between European consumers and Real Estate Agencies in Austria.
- Mediator for commercial Real Estate in Austria and Germany (Shopping Centre's, Office buildings).
- Interim Management (financial and logistics) in Austria and France.

Manager Sales

SCM Microsystems BV | 's-Hertogenbosch | 2001 – 2002

- Responsible for Sales targets of the Dutch office.
- Responsible for Sales of (secure) Smartcard readers in Europe (OEM).
- Primary users: Schlumberger, Gemplus, Banks and other Financial institutions.
- Secondary users: Health & Care organizations, Government and Schools.
- Responsible (together with the Marketing Department) for the testing of "new" products and/or applications in the market.
- Realized among others a contract with a Financial Institution.

Divers @ ABN AMRO

ABN AMRO Bank NV | Amsterdam | 1981 - 2001

- 2000 – 2001 Senior Product Manager ChipKnip
- 1996 – 2000 Operational Manager ArenA (Cards)
- 1993 – 1996 Head Consultancy Group Payments
- 1991 – 1993 Chief Domestic & Foreign Payments
- 1981 – 1991 Divers on Payments

Full description on the roles is available on LinkedIn:

<https://www.linkedin.com/in/michielkalff/>