

CV and Profile

Name	Reiff
First Names	Michael Falko
Title	Dr. oec. HSG, Dipl.-Kfm.
Date of Birth	1962, 25 th of July
Nationalities	Swiss Confederation, Federal Republic of Germany
E-Mail	michael.reiff@mireico.ch
Telephone	++41 79 774 34 86



Skills

Banking / Finance Industry

- Credit Risk Management
 - Counterparty analysis / financial analysis
 - Rating systems / calculation of probability of default and exposure
 - Loss Given Default (LGD) calculation for loans
 - Risk adjusted pricing of loans
- Business Analysis / Requirement transformations (Banking to IT)
- Credit business processes
- Risk management and controlling
- Optimal refinancing of mortgages under consideration of several periods and a stochastic development of the interest rates as well as the mortgage volume
- Pricing optimization in banks by BI (Business Intelligence)
- Bank management

Information Technology

- All areas of business informatics
- Business analysis, design and development of application software
- Data modelling
- Design and specification concepts
- Design and specification of interfaces

- Development and design tools (e.g. TOAD, PowerDesigner DataArchitect, macromedia Dreamweaver, Microsoft Visual Source Save)
- Business Intelligence (e.g. QlikView, Cognos)
- Development of optimization software
- System architectures
- Deep practical experiences with various programming languages (e.g. C, FORTRAN, APL, Pascal, PL-SQL, Java, Python), operating systems (e.g. VMS, Unix), development tools and applications (e.g. Microsoft Excel, PowerPoint, Project, Visio, Word, Access)
- System administration
- Release and application management

Economics / Methods

- All areas of business economics
- Operations Research (development and application of mathematical optimization methods and models)
- Corporate finance
- Scheduling of time tables and route planning
- Incentive systems

Management

- Project management
- Functional and conceptual development supervision
- Test management
- Test tools (e.g. HP Quality Center)
- Project management tools (e.g. Jira, Bugzilla, Microsoft Project)
- Project controlling und billing
- Leadership and line management
- User trainings and introductions of application software

Others

- German and English fluent, French elementary
- Experience in teaching at universities

Education

1969 - 1973	Primary School in Pfullendorf (FRG)
1973 - 1982	Grammar School (mathematical and natural scientific orientation) in Pfullendorf
1982, May 28	University Entrance Diploma
WS 1982 - SS 1983	Studies of Theology at the University of Tübingen (FRG)
SS 1985 - WS 1989	Studies of Economics at the Free University of Berlin (FRG) <ul style="list-style-type: none"> • Major Subjects: Business Informatics, Corporate Finance, Operations Research • Diploma project: Development of application software in the field of time scheduling at universities
1990, May 9	Master Degree in Economics
WS 1990 - WS 1993	Doctorate study at the University of St. Gall (Switzerland)
WS 1992 - WS 1993	Elaboration of a doctor thesis with the topic: "Development of OR based software systems: concepts for problem and user adequate design"
1994, April 11	Doctor degree in Economics (Dr. oec. HSG)

Professional Experience

1987 – 1990	Employment at the Institute for Economic Informatics, Faculty of Economics, Free University of Berlin (FRG): <ul style="list-style-type: none"> • Teaching students, in particular lectures in Algebra and counselling of project seminars • Development of optimization software
1990 – 1995	Academic associate at the Institute of Operations Research at the University of St. Gall (Switzerland): <ul style="list-style-type: none"> • Conception, development and application of computer assisted simulation models for the analysis and planning of emergency infrastructures in hospitals and regions • Joint project of the University of St. Gall and the Swiss Bank Corporation for the optimal refinancing of mortgages under consideration of a stochastic development of interest rates and the mortgage volume • Scientific officer, teaching assistant and lecturer at the University of St. Gall • System administrator for a VAX cluster (Workstations DEC, VAX-VMS) and SUN workstations (Solaris, Unix)

<p>1996 – 2009</p>	<p>COMIT AG, Zurich (Switzerland):</p> <ul style="list-style-type: none"> • 1996 - 2000: Cooperation in software development projects (RCS, ALBA, SKP) in the areas of risk management, risk controlling, pricing of loans, rating of counterparties und loss given default of loans for UBS: <ul style="list-style-type: none"> ○ Project management ○ Business analysis ○ Requirements specifications ○ Data modelling ○ Specification of interfaces ○ Test management ○ Functional supervision of software development projects • 2000 -2008: Conception, development and enhancement of CreditMaster (a system for the measurement, control and pricing of credit risks) for RSN (Risk Solution Network AG), Productive in 17 cantonal banks and 8 other banks, internal team size approx. 15 business analysts and software engineers, external team size approx. 40 banking specialists: <ul style="list-style-type: none"> ○ Complete functional responsibility for conception, building and enhancements ○ Business analysis and requirements specifications ○ Data modelling ○ Specification of interfaces (e.g. to avaloq, finnova and other banking systems) ○ Contact person to the customers ○ Development and management of a team of business analysts and testers ○ Responsibility for productivity, budget and customer satisfaction • 2008 -2009: Test manager within a SAP-ERP implementation project (COMIT and Swisscom IT Services internal)
<p>Since 2009</p>	<p>MIREICO GmbH, Richterswil (Switzerland):</p> <ul style="list-style-type: none"> • Development of a concept and a methodology concerning the pricing of loans for a leading Swiss major bank: <ul style="list-style-type: none"> ○ Business analysis ○ Development and specification of mathematical calculation methodology ○ Data modelling an interfaces ○ Production of the corresponding concept ○ Analysis, evaluation und parameterisation of existing software • Development of a methodology and a tool with the aim to analyse and optimize the pricing in credit business: <ul style="list-style-type: none"> ○ Business analysis ○ Development of a methodology for the determination of relevant parameters und their influence on fair prices using statistical analysis ○ Data modelling and interfaces ○ Production of concepts ○ Development of prototypes using QlikView • Aside several consulting mandates, especially in the area of regulation, risk, rating und pricing in credit business



Contact

MIREICO GmbH

Erlenstrasse 60

CH-8805 Richterswil

Switzerland

Telephone: ++41 79 774 34 86

michael.reiff@mireico.ch

www.mireico.ch