

Tobias Frydl

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Germany

Career History

Head of Product Management Payments Germany and Project Lead for the digital Euro Project, Director

*Deutsche Bank, Frankfurt - Corporate Cash Management Germany
(2025 - present)*

Responsible for leading the Payments Product Management within the Corporate Cash Management division, covering both corporate and retail banking clients for Deutsche Bank in Germany. Accountable for operational stability and strategic development of key payment products, including SEPA, High-Value-Payments, and Open Banking.

In this role, I lead a team of seven professionals and oversee the successful delivery of initiatives aligned with regulatory and market developments. I also serve as the program lead for Deutsche Bank's digital euro program, driving strategic alignment across the organization.

Product Management Lead Payments, VP

*Deutsche Bank, Frankfurt - Corporate Cash Management Germany
(2022 - 2025)*

Leading the Product Management for SEPA Payments in Germany and the OpenAPI Platform for the DB Group in Europe. In this role, I have end-to-end responsibility, from conception to implementation and smooth operation of new products and product features. This also includes the continuous review of the strategy.

Business Functional Analysis Manager/Team Lead Core Payments, VP

*Deutsche Bank, Eschborn - Domain Payments & Cards
(2019 - 2022)*

Leading the IT Core Payments team for the Private Bank in Germany coordinating the work of 8 application owners, 5 Business Functional Analysts, 1 Scrum Master and 1 Project Manager who are specialized in the payments area. As such the team is not only responsible for the run the bank processes, but also heavily involved in Change the Bank projects (e.g. IT project lead for a big migration program).

Lead Business Functional Analyst/Product Owner, AVP PSD2-API-Programme

*Deutsche Bank, Eschborn - Domain Payments & Cards
(2017 - 2019)*

Lead the business functional analysis cross-divisional for the PSD2-API implementation for the DB Group and acted at the beginning as Product Owner for one scrum team implementing the orchestration processes in close collaboration with the product management teams. Later I took over the deputy chief product ownership and managed the work of all four scrum teams mainly located in India.

Business Functional Analyst

*Deutsche Bank, Eschborn - Domain Payments & Cards
(2015 - 2017)*

Supported the business analysis for a regulatory project (ECB payment statistics) in deriving the requirement from the regulators guidelines, agreed scope and extend of implementation with business and compliance department, specified the requirements in a project requirements document and moderated the development and testing phase.

Service Management Analyst

*Deutsche Bank, Eschborn - Group Technology & Operations
(2011- 2015)*

Worked in a team operating the Enterprise IP-Telephony system in EMEA. Coordination of our service providers, whilst doing escalation management and coordinating the Incident-Management process. Managed several projects and developed future strategies for the department, including budget planning. Developed and analyzed a system of Key performance indicators. Prepared and held management presentations.

Professional education (Software developer)

*Deutsche Bank, Eschborn
(2009–2011)*

Worked in an international team to optimize IT-Infrastructure resource allocations. Planned and developed tools to support analyzing and reducing IT-Resource consumption. Analyzed data and created monthly IT-Product reports, detailing the resource consumption. Administered invoice payments of vendor invoices.

Civil Service (Zivildienst),

*Cancer Research Center, Heidelberg
(2008 - 2009)*

Assisted patient radiation, did office work, planned and developed a patient management system.

Education

University of applied sciences Koblenz -

Planned degree: Master of Business Administration

In addition to my completed professional education as a software developer, I was studying business administration in a distance learning program - pending thesis

Professional education (Software developer)

*Deutsche Bank, Eschborn
(2009–2011)*

Worked in an international team to optimize IT-Infrastructure resource allocations. Planned and developed tools to support analyzing and reducing IT-Resource consumption. Analyzed data and created monthly IT-Product reports, detailing the resource consumption. Administered invoice payments of vendor invoices.

Skills

Language Skills:

German	-	native language
English	-	fluent

Computer Skills:

Confluence/Jira	-	advanced
Microsoft Office Suite	-	advanced
Microsoft Visio	-	advanced
Microsoft Project:	-	advanced

Methodologies:

Requirements Engineering	-	advanced
Project Management	-	advanced
Agile Frameworks	-	basic

Programming/Modelling languages:

SQL	-	advanced
UML	-	advanced
Java	-	advanced
RestFul API concepts	-	advanced