



## CV CRISTOPH RUOFF

After his studies, Christoph Ruoff held leading positions in advertising, marketing and sales. The multi-founder is considered a proven expert in financial and receivables management and is a sought-after speaker at renowned conferences. Ruoff is involved in numerous studies in the financial environment, including consumer psychology, bank account usage, BNPL and e-commerce.

The founder and axytos CEO leads the strategic corporate development of the FinTech and white label BNPL enabler and develops with his team innovative embedded finance solutions for the payment processes of the future.