
MIRIAM WOHLFARTH



Expert on Digital Economy

Founder of Ratepay

As the founder of Ratepay, Miriam Wohlfarth is one of the first female fintech founders in Germany. She looks back on almost 20 years of experience in online payment and sales and has helped build up the online payment scene. Handelsblatt lists her as one of the 50 best female entrepreneurs in Germany and Manager Magazin has ranked her among the top 100 most influential women in German business for several years.

Miriam Wohlfarth's fintech career began by chance: After dropping out of university and training as a travel agent, she landed at a start-up in the Netherlands in 2000. This sealed her professional future. In the eight years she spent in the Netherlands, she learned the world of online payments from scratch - and became a pioneer in Germany. In 2009, she founded the fintech company Ratepay and was its managing director until October 2021. During this time, she was responsible for innovation, business development and marketing. The payment service provider now has almost 300 employees and "Unicorn" status. In 2020 she founded the fintech company Banxware together with Jens Röhrborn, which raised over 14 million euros in venture capital and built up over 30 employees in just one year. Miriam Wohlfarth is Co-CEO of Banxware.

In the European start-up and payment world, the serial founder is not only known as an entrepreneur, but also as a speaker, networker and mentor. She accompanies and supports various organisations such as the Merchant and Risk Council (MRC), the Women's Advisory Board of HypoVereinsbank (HVB) or the Global Digital Women network. She is a partner and shareholder at the finance blog Payment & Banking and, since 2019, a shareholder at Startup Teens Netzwerk e.V. As an advisory board member, she supports the programme school School 42 in Heilbronn. Miriam Wohlfarth is active as a supervisory board member at Daimler Mobility AG and talentsconnect AG and is on the board of the German Startups Association as well as a member of the board of trustees of the Alfred Herrhausen Society.

Miriam initiates various events such as the Payment Exchange or the Payment Insider and created the "Golden Transaction", a German payment award.

She is co-author of the Spiegel bestseller "Future Republic", author of various columns and has received numerous awards for her work.