PETER WEITL

SENIOR CREDIT RISK & PAYMENTS EXECUTIVE | FINTECH, PAYMENTS & COMMERCIAL CREDIT | STRATEGY, UNDERWRITING & PORTFOLIO LEADERSHIP

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EXECUTIVE PROFILE

Senior credit risk and payments executive with 20+ years spanning fintech, global payments, merchant acquiring, commercial banking, and enterprise credit. Senior Director-level scope at Worldline, leading credit-risk oversight across approximately 350 merchant relationships within a ~$91B global payments environment, including direct recurring underwriting of 54 larger and higher-risk relationships and delegated net-exposure authority up to approximately $20M. Combines commercial-bank underwriting discipline with transaction-level payments data to protect enterprise value while enabling responsible growth.

CORE LEADERSHIP & RISK EXPERTISE

Credit Risk Strategy & Operations; Merchant and Commercial Underwriting; Payments and Merchant Risk; Merchant Acquiring; Portfolio Monitoring; Exposure and Counterparty Risk; Financial Statement and Cash-Flow Analysis; Credit Policy and Risk Appetite; Acquiring Bank and Processor Partnerships; PayFac/PSP Risk; Settlement and Liquidity Risk; Cross-Border Payments; Fraud and Chargebacks; Distressed Credit and Recoveries; Risk Analytics; Process Transformation; SQL; Power BI; AI-Enabled Risk Processes.

SELECTED EXECUTIVE IMPACT

35% Processing growth supported through stronger credit decisioning and controls.	**20%** Lower net exposure through monitoring and capital-efficient security structures.
50% Faster application-to-credit approval through redesigned workflows.	**$15M** Recoveries generated through workout and distressed-credit strategies.

PROFESSIONAL EXPERIENCE

WEITL ENTERPRISES LLC — **June 2025 - Present**

Payments & Risk Management Consultant

- Provide independent advisory support across credit risk strategy and operations, payments risk, merchant underwriting, portfolio risk, exposure management, operational risk, and risk governance.
- Advise on underwriting frameworks, credit decisioning, portfolio monitoring, exposure management, early-warning approaches, approval authorities, and acquiring-bank expectations.
- Evaluate cash flow, liquidity, repayment capacity, settlement structures, reserves, collateral, and other mitigants supporting commercial and payments-related credit decisions.
- Apply risk analytics, workflow automation, Power BI, SQL-derived reporting, and AI-enabled processes to improve monitoring, decision support, and operating efficiency.

WORLDLINE — **August 2012 - May 2025**

Senior Credit Manager, Key Accounts - North America

Senior Director-level scope across approximately 350 relationships within a ~$91B global payments environment spanning North America, Latin America, and Europe.

- Directly performed recurring underwriting and ongoing credit-risk assessment for 54 larger and higher-risk merchant relationships, combining financial-statement and cash-flow analysis with liquidity, leverage, transaction behavior, chargebacks, reserves, settlement terms, and forward exposure.
- Exercised delegated net-exposure approval authority generally up to approximately $20M using limits, reserves, cash collateral, guarantees, letters of credit, delayed settlement, and remittance controls.
- Managed transaction-based early-warning frameworks using processing volume, fulfillment timing, refunds, chargebacks, settlement activity, and emerging financial deterioration.
- Held final Credit decision authority within cross-functional merchant governance involving Fraud and KYC/AML, integrating financial analysis and commercial considerations into approval, decline, and conditional-approval decisions.
- Owned credit-risk oversight for 12 PSP/PayFac relationships representing approximately $25M in combined gross exposure, including delegated boarding, sub-merchant underwriting, exceptions, and portfolio governance.

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PROFESSIONAL EXPERIENCE - CONTINUED

WORLDLINE
August 2012 - May 2025

Senior Credit Manager, Key Accounts - North America

- Developed and institutionalized a Yes / Yes-If methodology, converting binary declines into condition-based approvals through limits, reserves, collateral, guarantees, settlement controls, and monitoring.
- Supported approximately 35% processing growth while reducing net credit exposure approximately 20%; redesigned workflows to cut application-to-credit-approval cycle time approximately 50%.
- Developed workout and recovery strategies across more than a dozen relationships, generating approximately $15M in recoveries.
- Represented Worldline as senior financial and credit-risk authority in approximately 39 acquiring-bank and processor examinations and certifications.
- Defined risk-dashboard concepts, business rules, and decision outputs for technical implementation using Power BI, FICO, and AI-enabled monitoring.

FIRST REPUBLIC BANK
September 2010 - August 2012

Senior Program Manager (Contract)

- Led commercial-credit process transformation and governance in a regulated bank, partnering across Credit, Compliance, Operations, and business teams.
- Redesigned onboarding and cross-functional handoffs, reducing average cycle time from approximately 21 days to 10.

MCKESSON CORPORATION
August 2008 - September 2010

Director of Credit

- Directed senior-level credit decisioning and portfolio risk management within an approximately $17.5B accounts-receivable portfolio serving major pharmacy, healthcare, and hospital relationships.
- Served as senior escalation authority for significant commercial credit and underwriting decisions.

BANK OF THE WEST
May 2004 - August 2008

Vice President, Commercial Credit Officer

- Managed and underwrote an approximately $350M upper-middle-market C&I;, commercial real estate, and nonprofit portfolio, with independent credit approval authority up to approximately $15M.
- Led five senior credit analysts and designed electronic tools that improved service-level efficiency by approximately 75%.

EDUCATION

Lewis University - Romeoville, Illinois — B.A., Business Administration; B.A., Marketing | 2002