BUSINESS & EXHIBITION FLOOR

REGISTRATION:
- ATTENDEES
- SPEAKERS
- MEDIA
- TRANSLATION SETS

CLOAKROOM ON LEVEL -1

PRESS

CHRIS SKINNER STAND WITH BOOKS

FUTURe TECH

FUTURe TECHNight

BIG DATA

INsur Tech

FIN Tech

WC
The place for networking meetings. Meet the participants of the event, introduce yourself, make contacts and exchange business cards! Meet our exhibitors and FutureTech partners and get acquainted with their solutions and products. With access to the Business & Exhibition Floor you will have the representatives of the market within your reach.

**FutureTech Night** is an evening event which highlights the first day of the **FutureTech Congress**.

The event brings together representatives of the financial sector, start-ups, companies challenging traditional business models, investors, private equity, capital markets and key companies of the economic sector which realize Big Data projects. The event is a great opportunity to tighten existing business and to establish new business relationships.

*FutureTech Night is only for Platinum and Diamond Attendees.*
STRATEGIC PARTNERS

FUTURETECH CONGRESS

Samsung  VISA  Blue Media  Ursus

ITMAGINATION Imagine it. Done.  G2A.com  emilel  PZU INWESTYCJE

FINTECH DIGITAL CONGRESS

Asseco  Atende  G2A.com  VISA

Vivus.pl  Blue Media  Grupa Lew.  ITMAGINATION Imagine it. Done.

Swaper  emilel  iwoca

INSURTECH DIGITAL CONGRESS

G2A.com  emilel  Starter

BIG DATA: THINK BIG CEE CONGRESS

Atos  APAGroup  Asseco

Atende  G2A.com  emilel  ITMAGINATION Imagine it. Done.
9:30 – 9:50
Introduction about the Congress
Marcin Petrykowski, Vice-Chairman of the Advisory Board of FinTech Digital Congress, Managing Director, S&P Global
Dorota Zimnoch, International Fintech and Insurtech Expert

9:50 – 10:20
Special guest speech
“The Autonomous Internet Of Everything”
5 minutes intro quiz for audience, 15 minutes Guest’s quiz conclusion and presentation about the futuristic perspective of the surrounding environment, 10 minutes for Q&A
James Felton Keith, Chairman, International Personal Data Trade Association, USA

10:20 – 10:35
Special guest speech
Ghela Boskovich, Founder of FemTechGlobal / Head of Partnership, StartupBootCamp, UK

10:35 – 10:50
Special guest speech
Presentation about Fintech impact on future life.
Chris Skinner, Writer, Fintech Commentator, Chair of the Financial Services Club, The Finanser, UK

10:50 – 11:20
Debate: What is the future of human and where will it take us in 2020?
Moderator:
Marcin Petrykowski, Managing Director, S&P Global

11:20 – 11:35
Special guest speech
Are you ready for the digital future?
Spiros K. Margaris, Founder & Venture Capitalist, Margaris Advisory, Switzerland

11:35 – 12:00
Speech by Deputy Prime Minister Mateusz Morawiecki, Minister of Economic Development and Finance, Poland

12:00 – 12:30
Debate: How does futuristic vision translates into business – practical dimension
Moderator:
Ralph Talmont, Speaker, Author and Sensemaker, Team Leader, Tedx
Speakers:
Stephen Brobst, Chief Technology Officer, Teradata Corporation, USA
Cezary Stypułkowski, President of the Management Board, mBank

12:30 – 13:00
Debate: Investors perspective key trends
Moderator:
Jacek Levernes, President, ABSL
Speakers:
James Felton Keith, Chairman, International Personal Data Trade Association, USA
Łukasz Wejchert, Founder, Dirlango
Adam Niewiński, Vice President of the Management Board, Bank Pekao SA

13:00 – 13:30
Networking break

13:30 – 16:00
FinTech Digital Congress
InsurTech Digital Congress
BIG DATA: Think Big CEE Congress

16:00 Lunch
Digital Finance – what is next and ahead?

Video speech by Tomasz Czechowicz, Chairman of the Advisory Board of FinTech Digital Congress, Managing Partner, President of the Management Board, MCI Capital

13:30 – 13:55
Debate: Fintech influence on finance development. Where are we now? What are the next steps?
Maria Campos, Board Member, Bank Millennium
Loukas Notopoulos, CEO, Vivus Finance
Anita Szarek, Member of the Management Board & CFO, PayU EMEA

13:55 – 14:15
1:1 FireChat with bank CEO
Zbigniew Jagiełło, CEO, PKO Bank Polski
Moderated by Marcin Petrykowski, Managing Director, S&P Global

New Client Experience in Finance

14:15 – 15:10
Debate: Reshaping the client experience through digitalization - digital identity, access, services and interface
Moderator:
Jerzy Kalinowski, Partner, Head of Technology, Media and Telecommunications in Poland and CEE, KPMG in Poland

15:10 – 15:30
1:1 FireChat
With a Fintech Enterprenuer on Client Experience
Mario Shiliashki, President of the Management Board & CEO, PayU EMEA
Moderated by Nell Przybylska, Editor, Onet

15:30 – 16:00
Practical case studies. Dinosaurs and unicorns cooperation!
Introduction on models for Corporate Startup cooperation
15:30 - 15:40
Thibaut Rouquette, FinTech Director, The Heart Warsaw
Presentation about success stories of cooperation between traditional players and fintech companies.
15:40 - 15:50
Grzegorz Pawlicki, Director of Innovation & Customer Experience, PKO Bank Polski
Krzysztof Klimczak, CEO & Founder, ZenCard
15:50 - 16:00
Christoph Rieche, CEO and Co-Founder, iwoca

16:00 Lunch

Speakers:
Alvaro Amorim, CEO for the Indian market, SalaryFits
Piotr Alicki, CEO, Krajowa Izba Rozliczeniowa S.A.
Daniel Arak, Co-Founder and Board Member, ITMAGINATION
Daniel Daszkiewicz, VP of Digital Experience, Global Consumer Banking, Citi
Bartosz Skwarczek, CEO & Co-Founder, G2A.COM
Małgorzata Szturmowicz, Board Member, Idea Bank
13:30 – 13:35
InsurTech Digital Congress Opening
Witold Jaworski, Chairman of the Advisory Board of InsurTech Digital Congress; CEO, NIO

13:35 – 13:50
Keynote speech:
An economists view - finally recovery? Post Brexit, Post Trump impact on the financial market
Lars Christensen, Founder and Owner of Markets and Money Advisory, Denmark

13:50 – 14:30
Debate
• How will new technologies affect and change the insurance sector in 10 years (automation, robotics and smartphone trends)?
• Is traditional insurance coming to an end?
• Will insurance companies still exist in the near future?
Moderator:
Marek Zefirian, President of the Management Board, Starter24
Speakers:
Lars Christensen, Founder and Owner of Markets and Money Advisory, Denmark
Samir El-Alami, Co-Founder, CEO, ONE
Hesus Inoma, Founder & CEO, WeSavvy

14:30 – 15:10
Debate
• What will customers be in the future? What will their needs and behaviours look like?

15:10 – 15:25
Presentation: Regulations – impact on insurtech
Wojciech Rabiej, Senior Advisor, PwC

15:25 – 16:00
Debate
• How to construct regulations to make them foster market development?
• In what way do the present regulations (especially for data protection) support/hinder development/competitiveness of new technologies?
• If new technologies can explore business value from delivered data and reporting systems
• Why direct 2.0 will succeed when direct 1.0 failed?
Speakers:
Paweł Gruza, Undersecretary of State, Ministry of Finance, Poland
Andrzej Lewiński, Deputy of General Personal Data Protection Supervisor in 2006-2016
Konrad Wypchło, Data Division Director and Board Member, ITMAGINATION

16:00 Lunch
13:30 – 14:10
Keynote speech: “Autonomous Decision-Making, Machine Learning, and Artificial Intelligence: What Does It All Mean and Why Should You Care?”
Stephen Brobst, Chief Technology Officer, Teradata Corporation, USA

14:10 – 14:40
Keynote speech: Digitizing the physical world
Scott Neuman, Global Marketing Director IBM Watson IoT, Czech Republic

14:40 – 15:50
Debate
The rise of modern technologies in business: is replacement of human beings with AI the best possible solution?

- Social media: is it possible to collect additional customer data in real time?
- How to collect and store data (requirements, needs, expectations) obtained during virtual customer service?
- Undecided customers: is it possible for AI at this stage of development to apply persuasion and product recommendation techniques in the manner similar to a professional salesperson?
- Artificial intelligence, adaptive algorithms, new generation of malware: are we ready for intelligent threats both inside and outside the organization? What security measures should an average user apply when interacting with AI?

Moderator:
Tim Peters, Partner, Arthur D. Little
Speakers:
Tomasz Domański, Principal Data Engineer, Teradata
Eliza Kruczkowska, CIO, Polish Development Fund
Scott Neuman, Global Marketing Director IBM Watson IoT, Czech Republic
Wojciech Olechno, Head of B2B Sales, Samsung Electronics Polska
Paweł Tulin, Lead UX Designer, G2A.COM

15:50 – 16:00
Q&A

16:00 Lunch
2nd Day

Market standards – already there or yet not developed? How much do we really need them?

10:35 – 10:55
Presentation: Data portability: does Fintech need more?
Krzysztof Korus, Partner, dLK Legal

10:55 – 11:15
1:1 FireChat about market standards
Moderated by
Krzysztof Korus, Partner, dLK Legal

11:15 – 11:30
Presentation: Blockchain Technology Solving Regulatory Problems
Paweł Kuskowski, CEO & Co-Founder, Coinfirm Blockchain Lab

11:30 – 11:45
Presentation: Digital Identity, The Next Frontier
Andrey Kovalev, Subject Matter Expert, ThreatMetrix, The Netherlands

11:45 – 12:00
Presentation
Ewa Wernerowicz, Chief Operating Officer, Vivus Finance

12:00 – 12:30
Networking break

E-commerce and payments
Client dynamics

12:30 – 12:45
Presentation: “Smart Phone, Stupid Man” – you cannot possibly think outside the box unless you understand the nature of the box that bounds your current thinking
Zuzanna Skalska, Founding Partner, 360Inspiration

12:45 – 13:00
1:1 FireChat
Konrad Kucharski, CEO, Blue Media S.A.
Moderated by
Michał Turalski, Senior Manager, KPMG
Advisory

13:00 – 13:30
Debate: E-commerce and payments
Client dynamics
Payments to ease the Client experience, not the institution / process
- Fintech’s influence on e-commerce and e-commerce on fintech
- Smart contracting – e-wallets
- AI, smart bots, new client interfacing
Moderator:
Anna Maj, FinTech Expert, Country Manager, PayTech Consulting
Speakers:
Patryk Kadlec, Director of Strategic Department, G2A.COM
Adrian Kurowski, Country Manager for Poland, Visa
Maciej Orzechowski, CEO, mPay

13:30 – 13:45
1:1 FireChat with Digital Entrepeneur
Krzysztof Bajotek, Founder, Answear.com
Moderated by
Karolina Wysota, Editor, Onet – RASP

13:45 – 14:00
Presentation: Business case of BLIK-Polish banks’ FinTech revolutionizing mobile payments
Dariusz Mazurkiewicz, Vice President of the Board, Polish Payment Standard

14:00 – 14:15
Presentation: Designig products around APIs
Monika Kania, Chief Executive Officer & Founder, Xchanger.io

Artificial Intelligence as the future of finance

14:15 – 14:30
Presentation: Artificial Intelligence as the future of finance?
Paul Higgins, CTO, Crowd Valley Inc., USA

14:30 – 14:45
Presentation: The Good, the Bot, and the Ugly - How intelligent can be chatbot?
Pawel Tadejko, Project manager, Global X

Solutions Sp. z o. o.

14:45 – 15:00
1:1 FireChat
Interview on AI – implemented A.I. solutions in a Bank or Financial Institution
Mirosław Forystek, CIO, ING Bank Śląski
Moderated by
Anna Maj, FinTech Expert, Country Manager, PayTech Consulting

Poland/CEE best practices

15:00 – 15:20
PFR presentation on program to scale up VC funding and update on start-up scene in Poland
Paweł Borys, President of Polish Development Fund (PFR)

15:20 – 15:40
Presentation: How new technologies can help optimizing banking business - best experiences in Estonian bank
Kaarel Kotkas, CEO & Founder at Veriff, Estonia
Tomasz Rzeski, Deputy General Director, Inbank Poland

15:40 – 16:00
Presentation: “Fintech world outside the Poland: Swaper P2P marketplace-a thriving future of alternative investing.”
Iveta Brūvele, CEO, Swaper, Latvia

16:00 – 16:20
Presentation: Finding and Managing Leaders for Disruptive Industries - CEE perspective
Evita Lune, Global Partner, Country Manager for Latvia and Head of Digital Economy, Pedersen & Partners, Latvia

16:20
FinTech Digital Congress Summary

16:30 Lunch
9:00 – 9:20
Opening of the 2nd day of the Congress

**Insurers vs InsurTech – collaboration or competition?**

9:20 – 10:35
Debate

- How should insurance companies plan innovations? New technologies – collaboration or competition?
- Which barriers could companies cooperating with insurance sector meet while implementing new technologies?
- How start-ups should prepare their offers to be easy to implement by traditional insurance companies?
- In which sector implementation of new technologies comes the easiest?

Moderator:
Bartłomiej Gola, General Partner, SpeedUp Venture Capital Group

Speakers:
Maciej Balsewicz, CEO, bValue Angels VC
Tomasz Brożyński, COO & Co-Founder, Vintom
Jedrzej Iwaszkiewicz, Co-Founder & VP Business Development of The Heart Warsaw
Rafał Stankiewicz, Vice President of the Management Board, Warta
Cezary Świerszcz, CEO, Bacca

10:35 – 10:55
Presentation: Blockchain application in intelligent insurance
Marcin Tabędzki, Partner at Be Poland Think, Solve & Execute

10:55 – 12:00
Debate
- Will (and how) blockchain change the insurance sector?
- An opportunity or a threat?
- Influence of blockchain on peer-to-peer insurance

Moderator:
Filip Pawczyński, Chairman, Polish Bitcoin Association

Speakers:
Grant Blaisdell, CMO & Co-Founder, Coinfirm Blockchain Lab
Magdalena Borowik, Advisor to the Minister of Digital Affairs, Ministry of Digital Affairs, Poland
Jacek Figuła, Chief Commercial Officer, Billon Group
Piotr Kujawa, Vice President, Bacca
Marcin Tabędzki, Partner at Be Poland Think, Solve & Execute
Dorota Zimnoch, International FinTech and InsurTech Expert

12:00 – 12:30
Networking break

**Telematics – fashion or future?**

12:30 – 12:45
Presentation: How areas of telematics and economy of sharing can change the way we create services for the consumer
Jakub Tabędzki, CEO, Clorce/Enegive
12:45 – 13:45
Debate
- Internet of things and the use of sensors in underwriting and loss adjustment in health, life, and motor insurance
- Dynamic pricing
- Car sharing
Moderator: Witold Jaworski, CEO, NIO
Speakers:
Adam Bąkowski, CEO, Naviexpert
Michał Gomowski, CEO, Benefia Ubezpieczenia
Piotr Nawrocki, CEO, iTuran Europe
Jakub Tabędzki, CEO, Clorce/Enegive
Agnieszka Wrońska, CEO, Link4 TU S.A.

Insurers – implementation of InsurTech solutions today and tomorrow

13:45 – 14:00
Presentation: Digital insurance that has been built from scratch. The vision for future technology driven innovations in insurance, & how they benefit the policy holder and industry as a whole
Samir El-Alami, Co-Founder, ONE, UK

14:00 – 15:00
Debate
- In which fields of the insurance activity do new technologies show the highest potential? Should we expect a revolution in insurance in the near future? Will new technologies change the model of insurers?
- Automation
- Personalized risk assessment
- AI – opportunities & threats – self-coding solutions
Moderator: Piotr Czubłun, Editor-In-Chief, Beinsured

15:00 – 15:15
Presentation: Contextualized data & Artificial Intelligence the new tools for an improved preventive care
Fabienne Ostermeyer, International Development Director, VisiomedGroup, France

15:15 – 16:15
Debate
- Prevention in health insurance
- Sensory technology as a bridge between the insurer and the client
- Genomic & Patient-generated data – where do they lead and how can they support development of insurance market?
- Digital/connected hospitals
Moderator: Jacek Błoński, Managing Partner, Zernike Meta Ventures
Speakers:
Edyta Kocyk, Co-founder & Co-owner, SiDLY
Marta Kaleńska – Jaśkiewicz, CEO, Victor
Hesus Inoma, Founder & CEO, WeSavvy
Piotr Orzechowski, CEO, Infermedica
Fabienne Ostermeyer, International Development Director, VisiomedGroup

16:15 – 16:30
Q&A

16:30 Lunch
9:00 – 9:20
Opening of the 2nd day of the Congress

9:20 – 9:40
Case study: Affective data and what to make out of it
Aleksandra Przegalińska-Skierkowska, Assistant Professor, Kozminski University, visiting Research Fellow, Center for Collective Intelligence MIT Boston, USA

9:40 – 10:50
How to find and attract a customer in a business/commercial jungle?

Debate
- What do we know and what will we know about the customer, and how should that information be used when preparing a customized offer?
- Don’t speak too much, keep to the point: from a monolog to a dialog. Big Data in the transfer from mass communication to personalized one-2-one communication
- Fast, easy, nice, with new benefits: evolution of sales models
- Fast, faster, you know where to find me: logistics at times of growing expectations
- I expect you to know who you’re talking to and what I want to talk to you about: evolution of support and change in customer service processes

Moderator:
Daniel Arak, Co-Founder and Board Member, ITMAGINATION

10:50 – 11:00
Q&A

11:00 – 12:00
1:1 FireChat: Modern Technologies & Business Operations - How to adapt to dynamic changes?

Moderator:
Piotr Buszka, Board Member, Ultimo S.A.

11:00 – 11:20
Joao Bras Jorge, President of the Management Board, Bank Millennium

11:20 – 11:40
Aleksandra Łucja Jaworska, Business Consultant, Atos Polska

11:40 – 12:00
Łukasz Wejchert, Founder, Dirlango

12:00 – 12:30
Networking break

12:30 – 12:45
Keynote speech
Giovanni Buttarelli, European Data Protection Supervisor

12:45 – 13:00
Keynote speech: Big Data – big challenges for data protection.
Edyta Bielak-Jomaa, General Inspector for Personal Data Protection

13:00 – 13:50
The impact of the General Data Protection Regulation on solutions based on Big Data processing
Debate
Block host: GIODO (Inspector General for Personal Data Protection)
- The need to protect privacy and personal data: profiling, disclosure obligation, privacy by design, PIA, seemingly anonymized data – how to avoid the traps?
- Big Data = Big Responsibility. Challenges for companies, i.e. how to prepare for the implementation of the General Data Protection Regulation (economic aspects).
- Performance of public tasks in the context of implementation of the GDPR: are public authorities prepared for the application of new personal data protection regulations?
- Codes of conduct and certification in the GDPR: a step towards identification of the best practices in business?
Moderator:
Paweł Makowski, General Counselor of Inspector General
Speakers:
Piotr Mechliński, Country Leader for Government and Banking, IBM
Ireneusz Piecuch, Partner, CMS
Jakub Turowski, Head of Public Policy Facebook, Poland & Baltics
Gertruda Uścińska, President of The Social Insurance Institution

13:50 – 14:00
Q&A

14:00 – 14:30
Case study:
How African tech uses AI
Marek Zmysłowski, International Development Director, Unified Factory S.A.

14:30 – 14:50
Case study:
See the whole story in your data – how to combine your data closed in various systems and transform it into business benefits.
Piotr Kowal, Presales Team Leader, Qlik

14:50 – 15:50
Technological aspects of implementing Big Data solutions in business
Debate
Block host: IBM
- How to prepare your company for implementing Big Data solutions:
  - What problems might arise during the implementation and how can they be solved?
  - Cost calculation: how to implement a solution which does not cost more than the value of benefits
  - Big Data team: resources, competencies and its place in the organization
  - Data management
- Big Data solutions and technological platforms
  - Customized solutions: how to avoid solutions that do not meet the requirements
  - Solutions in the classic model
  - Cloud-based solutions
  - Uses of Open Source software
Moderator:
Arkadiusz Wiśniewski, Analytics Center Of Competence Director, IBM Analytics, Central & Eastern Europe
Speakers:
Michał Możdżonek, ZUS Board Member supervising IT Department
Tomasz Motyl, Chief Innovation Officer, Alior Bank
Arkadiusz Kalebma, COO & Board Member, Energy Data Lab, ATENDE GROUP
Artur Pollak, President of the Management Board, APA Group
Leszek Maśniak, Chief Data Officer, Political Cabinet of the Minister of Digital Affairs

15:50 – 16:00
Q&A

16:00 Lunch
FutureTech Night is an evening event which highlights the first day of the FutureTech Congress.

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**Competition Categories**

- **Best start up**
- **Currency exchange solution**
- **Insurtech implementation**
- **IoT Solution**
- **Fintech in bank implementation**
- **Payment solution**
- **Lending solution**
- **Technology innovation**

**PARTNERS**

**FUTURETECH NIGHT**
FutureTech is an event that consists of three projects taking place simultaneously: FinTech Digital Congress, InsurTech Digital Congress and BIG DATA: Think Big CEE Congress.

The purpose for which FutureTech came about was to create a neutral platform for sharing ideas and experiences of firms and institutions that have an impact on the way the sectors grow. The event will bring together key players and architects of the rapidly expanding fintech/insurtech sector: representatives of a mature financial sector, startups, firms which challenge the traditional business models, investors, private equity funds, the capital market, and also firms and institutions handling Big Data projects in key economic sectors.

The highlight of the first day of the congress will be FutureTech Night, in which special attention will be paid to the firms and institutions that are causing fintech, insurtech and big data to grow.

Zbigniew Jagiełło
Honorary Chairman of the Advisory Board, President of the Management Board, PKO Bank Polski

Tomasz Czechowicz
Chairman of the Advisory Board, Managing Partner, President of the Management Board, MCI Capital

Marcin Petrykowski
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Witold Jaworski
Chairman of the Advisory Board, CEO NIO, President of the Management Board, Allianz in 2013-2015

Maciej Witucki
Chairman of the Advisory Board, Chairman of the Supervisory Board Orange Poland, President of the Management Board, Work Service S.A.

Witold Abramowicz
Honorary Chairman of the Advisory Board, Chair of Department of Information Systems, Poznan University of Economics and Business

Piotr Zesiuk
Vice-Chairman of the Advisory Board, President of the Management Board, MM Conferences S.A.

FutureTech

In the era of digital expansion, economic growth based largely on modern technologies, and rapid change taking place in key sectors, resulting from the need to adapt to new needs and demands of digital customers, we are glad to present a project that responds to these challenges.

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Witold Abramowicz
Honorary Chairman of the Advisory Board, Chair of Department of Information Systems, Poznan University of Economics and Business

Piotr Zesiuk
Vice-Chairman of the Advisory Board, President of the Management Board, MM Conferences S.A.

FutureTech

The need to effectively combine ideas and capital, anticipation of the changing needs of digital clients, professionalization of services, changes in laws and regulations have all created a demand for a neutral platform allowing for the exchange of experiences, the presentation of solutions and the implementation of best practices in business as well as the distribution of technologies among key participants of the market and new entities. The Fintech Digital Congress is mostly aimed at meeting this demand.

InsurTech Digital Congress

InsurTech Digital Congress is an event aimed at creating a neutral platform for sharing ideas and experiences, leading to the forging of important strategic partnerships between traditional insurance companies and technological startups.

The growing technological awareness of customers, the expanding role of the mobile and internet channel, the need to make use of technological innovation both internally (calculating risk, data analysis, automation of business processes) and externally (creating new, innovative products, sales channels, improving customer service) are reasons for the need to devise a new model for insurance companies and insurtechs to work together, which is precisely what the InsurTech Digital Congress is mainly designed to do.

BIG DATA: Think Big CEE Congress

BIG DATA: Think Big CEE Congress is the response to one of the most important business questions in the region: how to use different, unstructured data? During the course of its five editions, the Congress has established its position as a unique and prestigious meeting of the most important representatives of all sectors of the industry, government and self-government administration, science and media, and at the same time as a unique opportunity to confront and exchange experiences with experts active in this specific and highly promising branch not only when it comes to Big Data, but also with regard to the national and international market, practical use of technologies and solutions. This strategic meeting offers a neutral platform for discussion, an exchange of ideas and experiences.
Target group

**FinTech Digital Congress**
- technology companies: 21%
- law firms and consulting companies: 9%
- banks and insurance companies: 17%
- payment institutions and loan companies: 19%
- investors: 10%
- public institutions: 8%
- startups: 16%

**InsurTech Digital Congress**
- insurance companies: 34%
- consulting companies: 32%
- IT: 10%
- payment institutions: 9%
- public institutions: 4%
- others: 4%
- banks: 3%
- telekom/internet: 2%
- government administrations: 2%

**BIG DATA: Think Big CEE Congress**
- IT: 29%
- law firms and consulting companies: 22%
- public institutions: 9%
- telekom: 9%
- banks: 8%
- payment institutions: 6%
- government administrations: 4%
- others: 3%
- loan companies: 3%
- investors: 2%
- fmcg: 2%
- insurance companies: 2%
- startups: 2%
What is FinTech?
What is FinTech?

FinTech Digital Congress will be the exclusive forum for exchanging ideas key players and the creators of dynamically growing Fintech industry:

- Representatives of mature financial sector;
- Start-ups and companies challenging the traditional business models;
- Investors, private equity funds and capital market.

Digitization, technological progress, innovative business models, unifying services market drives the dynamic development of the Fintech industry, having wider and wider impact on the current or future financial services market. The huge potential of this relatively young sector, in addition to creating new value, revives the traditional players by encouraging them to better address the growing needs of modern consumers.

The need to effectively connect ideas with capital anticipation of changing customer requirements of digital professionalization of services, changes in laws and regulations created the need for a neutral platform for the exchange of experience, presentation of solutions, implementation of best business practices and technology transfer between key market players and its new entities. Ago primarily dedicated to the FinTech Digital Congress.

**Target group:**

- Investors - private equity, venture capital, crowd funding, individual investors
- Banks
- Startups
- Loan companies
- Payment institutions
- Insurance companies
- Technology companies
- Law firms and consulting companies
About InsurTech
InsurTech Digital Congress is an event aimed at creating a neutral platform for sharing ideas and experiences, leading to the forging of important strategic partnerships between traditional insurance companies and technological startups.

InsurTech Congress will be an elite place for key players in the InsurTech sector to meet:

- Insurance companies;
- Startups and disruptors;
- Investors, private equity funds and the capital market.

The growing technological awareness of customers, the expanding role of the mobile and internet channel, the need to make use of technological innovation both internally (calculating risk, data analysis, automation of business processes) and externally (creating new, innovative products, sales channels, improving customer service) are reasons for the need to devise a new model for insurance companies and insurtechs to work together, which is precisely what the InsurTech Congress is mainly designed to do.
Advisory Board

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Dorota Zimnoch
International FinTech and Insurtech expert
What the BIG DATA: Think Big CEE Congress is?
The most important know-how of modern business is the knowledge about what data we have, how to understand them and how to use them in a business way. Information invariably is a basic and essential resource that guarantees functioning and company development.

Big Data Volumes are a challenge but also an opportunity to use lots of data that are generated both by the public, administration and business.

Big Data is the response to one of the most important business topics in the region, which are the ability to use data, communication between different types of devices and creation of an ecosystem of products and services.

The event is a unique, prestigious and well-established on the market meeting of the most important representatives of each business sector, government and local administration, media and science specialists. At the same time it creates a unique opportunity to confront and exchange experiences with experts in this specific and extremely fast developing unit of the business who are involved not only in the Big Data area, but also participating in national and international market exchanges and engaged in practical use of technologies and solutions.

**Target group:**

- Advisory/Law/Marketing
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- Public Institutions
- Telkom/Internet
- Banks
- Insurance
- Retail
- Internet portals
- Energy sector
- Investment
- Government Administration
- Construction
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Witold Abramowicz  
*Chair of Department of Information Systems, The Poznan University of Economics and Business*

Witold Abramowicz (http://www.kie.ae.poznan.pl/members/wabramowicz/) is a full professor and the chair of Department of Information Systems at The Poznan University of Economics (PUE), Poland, and founder of SmartBrain – Smart and Big Data Research and Innovation Center, whose goal is to conduct research and innovation activities in economy and public administration in the field of Big Data. His particular areas of interest are Big Data, Data Analytics, Information Retrieval and Filtering, Knowledge Management in MIS. He received his M.Sc. from The Technical University of Poznan, Poland, Ph.D. from The Wroclaw Technical University, Poland, and habilitation from The Humboldt University Berlin, Germany. He worked for three universities in the Switzerland and Germany for twelve years. He is an editor, author or co-author of 44 eight books (published mostly by Springer and Kluwer Academic Publishers) and over 300 book chapters, articles in various journals and conference proceedings. He chaired 28 scientific international conferences and was a member of the program committees of over 400 other conferences. He is member of the editorial boards in some international journals like Business & Information Systems Engineering, AIS Transactions on Enterprise Systems, Journal of Service Science, Management, Engineering and Technology, Enterprise Modelling and Information Systems Architecture - An International Journal. Currently Professor Abramowicz is and was involved – also as coordinator – in ten research projects in the 6th and the 7th Framework Program EU, other international projects and many national founded projects. He supervised twenty PhD dissertations. Professor was professorships’ and doctoral theses’ reviewer in Australia, Austria, Germany, Ireland, the Netherlands, New Zealand, Poland and in the Switzerland. He is vice president of the Polish Association of Management Information Systems. Professor Abramowicz has also experience in working in international consulting firms as well as in Polish and foreign industry as CEO, President, Vice-President and Member of Boards of Directors but also as expert. Department of Information Systems at Poznań University of Economics has received in 2015 two BIG DATA: THINK BIG CEE CONGRESS Awards: Innovation Poland 2014 for the Team and Big Data Man of the Year for Professor Witold Abramowicz. In 2014 he received the prestigious title of the Visionary Member of SAP UA for his education activities in the area of Big Data.

Piotr Adamczyk  
*CIO, Work Service S.A.*

Piotr Adamczyk is a Head of IT (CIO) in Work Service Group. He has over 15 years’ experience in all aspects of IT, IT Executive, with successful track record in defining business oriented IT strategy connected with people and budget management. Team leader with broad experience in all aspects of IT management and people management. Focused on developing new business opportunities through partnering and application of technology. Manager with high interpersonal and communication skills with proven results in many areas. Responsible for forming IT strategy & governance, enterprise architecture to guarantee sustainable growth, for operational activities of IT to ensure that IT delivers every day: service management, outsourcing, shared service, networking, systems infrastructure, application development, Help Desk, license management etc. Partner to all business functions. Multicultural work experience: Poland, Germany, Holland, Sweden, Czech, Slovakia MBA Studies Graduate.

Piotr Alicki  
*President of the Management Board, Krajowa Izba Rozliczeniowa S.A.*

In 1990-1998 he worked in Pomorski Bank Kredytowy S.A. in Szczecin. He was responsible for the management of the bank’s transaction systems: including designing, development, implementation and operation phases. In 1999-2010, he held the position of the Director of the IT Systems Development and Maintenance Department in Bank Pekao S.A. From 2005 to 2010 he was the Chairman of the Supervisory Board of KIR. In 2010-2016 he held the position of the Vice-President of the Management Board supervising the Area of Information Technology and Services at PKO Bank Polski S.A. His responsibilities included integration of Integlo to the bank’s systems, merger and integration of Nordea Bank Polska to PKO Bank Polski S.A. He graduated from the Faculty of Mathematics and Physics at the Adam Mickiewicz University of Poznań.

Alvaro Amorim  
*CEO for the Indian market, SalaryFits*

Brazilian, attorney and advisor, post graduated in Corporate Law and Process Law, expert in the Fintech market. Alvaro has been ahead of many internationalization efforts of companies in Latin America, Europe and India. He is currently one of the main leaders responsible for taking SalaryFits all over the world.

Daniel Arak  
*Co-Founder and Board Member, ITMAGINATION*

An originator and one of the co-founders of ITMAGINATION. Responsible for the company’s growth strategy and relations with its key clients. A source of charisma, sets the cultural tone at the company. Creating added value through innovative combinations of business and technology is what tickles his fancy. Daniel studied at the University of Oxford and the Polish-Japanese Academy of Information Technology in Warsaw. Before setting up ITMAGINATION, he worked at ABC Data and Societe Generale. He is an avid cyclist, an activity he holds in high esteem as a demanding team sport. A bicycle is also his favorite mode of transport - it allows Daniel to see a lot in a short space of time and to continue discovering new places.
Aleš Bartůněk has become Country General Manager for IBM Poland and Baltics in January 2013. Ales has more than twenty years of industry expertise and sales success across industries within Central and Eastern Europe. Aleš Bartůněk joined IBM in 1998 as the Sales Director for public sector in the Czech Republic. Additionally in 2000, he became responsible for the development of business relationships in Financial Services, Telecommunications and Industry Sectors. In January 2003 he was appointed as General Manager of IBM Czech Republic, responsible for managing all IBM activities in the Czech Republic. After 7 years in the Country General Manager role he was promoted to the position of Vice President, Systems & Technology Group, with the responsibility for Central and Eastern Europe, including Russia/CIS and Turkey territories. Recently he was Vice President, Sales and Distribution, with responsibility for the sales activities of the overall IBM products and services portfolio in the CEE region and also served as Interim Country General Manager for IBM Turkey. Aleš Bartůněk is a graduate of Czech Technical University in Prague with a specialization in Aircraft Technology. Before joining IBM, he held various technical, sales and management positions in leading Czech IT companies and financial institutions.
Andrzej Basiak  
**President of the Management Board, Lew Group**  
A graduate of the Technical University of Częstochowa at the Faculty of Management. During his studies, in 1993, he founded his first business (an advertising-consulting agency), which was transformed into a Grupa LEW S.A. in 2012, in which he is the President of the Board. In the years 1994-2000, in parallel with running his business, he worked as an assistant in the Faculty of Management leading courses in management theory, financial analysis and advertising. The first broader business idea of the Grupa LEW (1996) was establishing cooperation with mobile phones operators. Initially as an ERA network agency, and since 2003 as a distributor of all the others operators in Poland. Successes in managing of the ERA salons network were confirmed by the awards at operator conferences - for the quality of services provided and the sales volume achieved. The Grupa LEW in 2004 as one of the first on the market began distributing electronic top-ups for mobile phones through POS terminals. Since 2008 the company has been one of the largest companies in the Silesian Voivodship in terms of revenue. It is consistently implementing the plan of building a comprehensive payment ecosystem by developing a network of Dobry Punkt and Dobry Punkt Finansowy. The innovative approach to running a business and the quality of services provided resulted in: Discovery of the Year and Consumers’ Laurel (2008 and 2009) and three Business Gazette Awards for the most dynamically developing company. An important event in the company’s history was receiving the status of the National Paying Authority by the Grupa LEW in 2013. The consequence of the strategy of further development of the managed company and entering into the FinTech sector - was the purchase of a majority stake in the company mPay SA, which uses innovative payment, mobile and financial services software solutions. Personal passions are new technologies, photography, skiing and extraordinary journeys.

Adam Bąkowski  
**CEO, Naviexpert**  
Since 2012 responsible for managing Naviexpert sp. z o.o., leader of polish location based services market, including no 1 polish online navigation, B2B Telematics and technological partner of Link4 (PZU Group) of the first polish user based insurance product Link4 Kasa Wraca. Previously in Onet, Orange.

Norbert Biedrzycki  
**CEO, Atos Polska, VP CEE System Integration**  
Since 2016 responsible for the management of the Atos Poland company providing the Polish market IT services and products for all industries, from telecommunications, through the financial sector, trade and industry, to public administration. Previously President of the Board and CEO of ABC Data S.A. and President of the Board and CEO of Sygnity S.A., Norbert Biedrzycki was for 10 years Associate Partner at McKinsey and Consulting Services and Business Development Director at Oracle Corporation. Norbert has broad knowledge in the areas of Business Consulting, Systems Integration as well as Managed Services and is also experienced in the Cloud and IT Security areas.

Edyta Bielak-Jomaa  
**General Inspector for Personal Data Protection**  
Ph.D in Law, author of over 30 studies on labour law, labour market and personal data protection issues. Her scientific interests include first of all the issues concerning the protection of employees’ personal rights and the protection of personal data in the employment context. She was the first one to start research on the protection of personal data of unemployed persons and job seekers.

Grant Blaisdell  
**CMO & Co-Founder, Coinfirm Blockchain Lab**  
A creator, startup entrepreneur and Co-Founder of Coinfirm and the Coinfirm Blockchain Lab, Grant has been engrained within the startup, and creative environments as a unique innovator in the applications of tech across culture and has done so in European, Silicon Valley, and Los Angeles ecosystems. Coinfirm is the blockchain AML/KYC risk and compliance platform that allows for the safe adoption of digital currencies and blockchain and provides seamless and cost-effective compliance for blockchain-based transactions. The platform applies proprietary algorithms that result in actionable conclusions for AML/CFT compliance, credit risk assessment, and increased efficiency. Blockchain agnostic, Coinfirm can be applied to public blockchains such as Bitcoin and Dash as well as private blockchains such as those in development by financial institutions.

Grzegorz Błażewicz  
**CEO & Founder, SALESmanago**  
Greg Błażewicz – Founder & CEO – over 15 years of experience in digital marketing. His career started in marketing agencies in New York and London. For 6 years held position of Marketing Director at Comarch – one of the largest European IT solutions provider. In 2006 nominated a CEO of Interia, one of the largest horizontal internet portal in Europe listed on Warsaw Stock Exchange employing over 250 people and led the sale of the portal to one of the world’s largest media groups Bauer Media in 2008. Since then entrepreneur from the beginning involved in creating software for marketing teams, the result of which is SALESmanago Marketing Automation. In 2014 he was a finalist of EY Entrepreneur of the Year contest.
Speakers / Advisory Board

Jacek Błoński
Managing Partner, Zernike Meta Ventures

Jacek Błoński is a Partner of the Zernike Meta – Ventures Ingenium Poland Fund and also serves as Independent Board Member at the Business Angels Europe (The European Confederation for Angel Investing). From 2007 to 2012 Jacek was a CEO of Lewiatan Business Angels – the largest Business Angels Network in Poland. Prior to Lewiatan Business Angels, Jacek worked as Consultant in Simon Kucher and Partners – global consulting firm specializing in product pricing; Analyst at Enterprise Investors Corporation – leading PE/VC Fund in the Central and Eastern Europe and as a Head of Product and Price Planning in BMW Group (Warsaw, Poland and Munich, Germany) being responsible for BMW and MINI range. Jacek Błoński is an alumni of IESE Business School in Barcelona, Spain where he finished Advanced Management Program, alumni of the Singularity University in California, USA and also holds Master Degree in Financial Management from the Higher School of Business – National-Louis University in Nowy Sacz, Poland.

Marcin Borowiecki
CEO, Wonga Poland

He has 15 years of experience in the financial and technology sector. He has worked in global corporations, including McKinsey and eBay (in Silicon Valley), as well as in the development of start-ups (he was the co-founder, among the others, of the financial advisory company Finamo). As an expert in the field of digital finance, he advised and implemented numerous projects for venture capital funds which are investing in companies in the Internet industry, with particular emphasis on e-commerce services. He completed his MBA at Stanford University in the USA (2006). He graduated from the CEMS program at the Warsaw School of Economics and CBS in Copenhagen (2001). Since 2013 he directs one of the largest online financial companies in the world – Wonga.com – for the Polish market.

Magdalena Borowik
Advisor to the Minister of Digital Affairs

Seasoned strategic advisor specialized in technology risk. Full-stack digital technology expert. Advisor to the Minister of Digital Affairs on fintech, distributed ledgers and digital currencies. Executive Director at FinTech Poland who leads research and education programs within emerging transactional technologies, cryptoeconomy and DLT areas. Magda has many years of experience in telecom infrastructure. She was responsible, among others, for IP connectivity development across European market, telecom software engineering projects management, international market expansion and critical infrastructure security analysis. With years of experience in global ICT research and advisory business, Magda's skill include several years in online media. She has also been active on Polish startup scene since 2011. Co-organizer of Startup Weekend Warsaw, one of the most important startup community events in Polish capital.

Pawel Borys
CEO, Polski Fundusz Rozwoju

Pawel Borys is the Executive Director at the PKO Bank Polski the largest Polish financial institution. He is responsible for research, strategy and corporate development. Mr Pawel Borys has an extensive professional experience in investments, M&A, strategy and corporate restructuring at polish and international financial institutions. In 2003 he successfully launched the first mid-cap investment fund in Poland. In 2003 and 2004 he was awarded for the best investment funds performance among all investment firms in the polish market. Member of supervisory boards including financial institutions in Poland and abroad. Formerly, he was the member of the Warsaw Stock Exchange Indices Committee and has worked at Warsaw School of Economics (capital markets). He conducts studies and is an author of publications in area of capital markets, financial sector and economic growth. Member of the board of Think Tank “Go Global”.

Ghela Boskovich
Founder of FemTechGlobal / Head of Partnership, StartupBootCamp

Ghela Boskovich is an active in the fintech industry, having spent the last ten years focused on business development for core insurance and banking system solutions, the last half of which has centered on financial services pricing governance functionality, which has leveraged her background in regulatory economics, cost modeling and rate of regulation pricing models. Ghela also founded FemTechGlobal to bridge the gender gap in fintech and the financial services industry. The network is built on the premise that diverse teams create better solutions, and embracing differences fosters creativity. Active in London, New York, Sydney and Singpore. FemTech partners with industry organizations to promote diversity and inclusion, and is a connecting platform for innovators and entrepreneurs. Boskovich is a regular contributor to fintech publications and discussions, specializing in dynamic pricing and customer centricity.
Speakers / Advisory Board

**João Bras Jorge**  
*President of the Management Board, Bank Millennium*  
Graduate of the Management Studies at Universidade Católica Portuguesa and PADE Advance Management Programme under AESE. He started his professional career as stockbroker in 1990. In the ensuing 10 years he worked in investment banking, inter alia, as Member of the Management Board at an investment bank. He also sat on the Board of the Lisbon Stock Exchange. During 5 years, prior to his move to Poland, he held position of Head of the Retail Banking Customer Division and Coordinator of the Retail Network at Millennium bcp. Since July 19 2006 - Member of the Management Board of Bank Millennium S.A., in the years 2006-2008 Head of the Retail Banking Division and since 2009 – Head of the Corporate Banking Area. Since April 22 2010 – Deputy Chairman of the Management Board and since October 24 2013 – Chairman of the Management Board of Bank Millennium S.A.

**Stephen Brobst**  
*Chief Technology Officer, Teradata Corporation*  
Stephen Brobst is the Chief Technology Officer for Teradata Corporation. Stephen performed his graduate work in Computer Science at the Massachusetts Institute of Technology where his Masters and PhD research focused on high-performance parallel processing. He also completed an MBA with joint course and thesis work at the Harvard Business School and the MIT Sloan School of Management. Stephen is a TDWI Fellow and has been on the faculty of The Data Warehousing Institute since 1996. During Barack Obama’s first term he was also appointed to the Presidential Council of Advisors on Science and Technology (PCAST) in the working group on Networking and Information Technology Research and Development (NITRD). In 2014 he was ranked by ExecRank as the #4 CTO in the United States (behind the CTOs from Amazon.com, Tesla Motors, and Intel) out of a pool of 10,000+ CTOs.

**Tomasz Brożyna**  
*COO & Co-Founder, Vintom*  
39, COO, co-founder of Vintom Since 2015, responsible for product development as well as strategic and creative areas in Vintom – company specializing in creating tools for mass, personalized video communication. Previously CEO of advertising agency. Realized several hundreds of global and local advertising campaigns. Focused on developing new communication possibilities using technology, marketing and video.

**Iveta Brūvele**  
*CEO, Swaper*  
Iveta is the CEO and founder of Wandoo Finance Group—a Swaper’s parent company. She has more than 10 years experience in financial service area. Iveta has been a board member in a number of companies that offer financial services and her professional background includes company’s strategy planning and defining business requirements, financial analysis, implementation and development of internal systems, including IT and CRM, HR management and marketing activities.

**Jarosław Bryl**  
*Business Intelligence Unit Director, Asseco Poland*  
He graduated from the Cracow University of Technology, and started his professional career in 1999 in SAWAN, a company based in Cracow specializing in business intelligence solutions. Since then, he has been constantly working in this area. He has implemented projects involving full range of BI solutions for key clients in the financial, telecommunication and public sectors in Poland. From July 2005 to December 2006, as the Director of Business Intelligence Department at Softbank S.A., he was responsible for the development of BI solutions in the financial sector. Since 2007, he has been the Business Intelligence Division Manager at Asseco Poland, where he has been developing this area as well as services for the financial sector. In addition, during the period of 2015-2016, he served as a member of the management board of Infovide-Matrix responsible for the banking and insurance sector.

**Maciej Bryłka**  
*Site Leader, Guidewire*  
Maciej Bryłka is Site Leader at Guidewire Software a leading global provider of solutions to property and casualty insurers. He joined the company in 2015 to open a new development centre in Krakow. Prior to that he was with Perform Group where he was responsible for establishing their Polish Development Centre. He was involved in large projects for sports industry with partner brands like NBA, FIFA, English Premier League, Bundesliga and many more. Keynote speaker on building effective organisations, culture of change and agile software delivery.
Mariusz Chochołek  
**President of the Management Board, Integrated Solutions**
Since joining Orange Polska in 2010, he has been responsible for the strategic transformation project, mainly in the area of applications and IT infrastructure. As Operations Director, in 2012 he successfully implemented global UEFA Euro 2012 project, in which Orange was a Technological Partner. Since 2013, he has been associated with the B2B market, first as an Investment and Operations Director, and then as a Business Solutions Delivery Director, responsible for implementing the largest customer projects in the country and abroad within the Orange Group. He started his professional career in consulting companies, where he engaged in many sales and IT-driven business growth projects, such as implementing CRM solutions. Mariusz Chochołek graduated from the Warsaw School of Economics. He also holds an MBA degree from the University of Illinois at Urbana-Champaign.

Rafał Brzoska  
**Founder and CEO of Integer Capital Group**
The creator, founder and chief stockholder of Integer.pl, owner of InPost Paczkomaty - the largest chain dedicated to the independent sending and receiving consignments and the largest private polish post - InPost. Thanks to innovative services, we have successfully revolutionized the international post and courier sector for many years. A visionary changing the face of the e-commerce market. Business Angel and start-up investor and supporter. Specialist in developing, implementing and selling business solutions. An active investor – mainly in ecommerce and technology, through his market position he generates a wide portfolio of projects. Co-owner of InValue Investments TFI. Main awards and distinctions: Laureate of the Polish Business Council Award - category "Vision and Innovation" - 2013, Magellan Prize Winner of the Cracow University of Economics - 2013, nominated for the title of Entrepreneur of the Year of the E & Y Competition 2008.

Piotr Buszka  
**Member of the Management Board, Ultimo S.A.**
The position of the Board Member in ULTIMO took over in June 2015. Mr Buszka manages Risk and IT Division. He is responsible for the Campaigns and Strategies, Valuations and Risk, Business Intelligence and IT Department. Mr Buszka has extensive experience in banking and financial sector in the area of risk management, IT and management consulting. So far he was acquiring experience in the area of Big Data as CEO of Innect. Previously, for many years was a member of the Board in Credit Agricole Poland responsible for risk and IT, and later for the area of marketing and B2B2C sales. Before that, held the position of the Board Member in Cetelem Poland Expansion SA. Mr Piotr Buszka is the graduate of Wroclaw University of Technology and has completed a number of courses e.g. at the London Business School, Stanford University Graduate School of Business and China Europe International Business School (CEIBS).

Giovanni Buttarelli  
**European Data Protection Supervisor**
Mr. Giovanni Buttarelli (1957) has been appointment European Data Protection Supervisor since 4 December 2014 by a joint decision of the European Parliament and the Council for a term of five years. Before joining the EDPS, he worked as Secretary General to the Italian Data Protection Authority, a position he occupied between 1997 and 2009. A member of the Italian judiciary with the rank of Cassation judge, he has attended to many initiatives and committees on data protection and related issues at international level. The experience on data protection includes the participation in many bodies at European Union level (including Art. 31 Committee of Directive n. 95/46/EC and Taiex programs), and at the Council of Europe (in particular, also as a consultant, T-PD; CJ-PD, DH-S-Ac, Venice Commission), as well as the contribution to many hearings, meetings and workshops held also by Parliaments and to specialized book journals and papers. He currently teaches on privacy at the Luiss University, Rome.

Jacek Byliński  
**President of the Management Board, CUK**
President of the Management Board, founder of CUK Insurance, the largest insurance multiagency in Poland, today with 240 branches in Poland. He became interested in the insurance market as a student of the Faculty of Economic Sciences and Management of the Nicolaus Copernicus University in Toruń. Immediately after graduation, he founded the CUK Insurance Company, which successfully guided and led to the next stages of development. CUK Insurance is the most recognizable brand among insurance advisors and a company that works effectively in many sales channels.

Maria Campos  
**Board Member, Bank Millennium**
Ms Maria Jose Henriquez Barreto De Matos De Campos graduated in the field of Electronics and Telecommunications from Aveiro University (1990), Portugal. She started her professional career in the same year at an electronics and telecommunications R&D company. In 1994 she joined the Macao Post Office and Telecommunications Authority, heading its IT division, supporting both a postal bank and mail services. She joined Millennium BCP Group in 1999, initially integrating the operational IT platform of Banco Comercial de Macao, as head of the IT division. Then, from 2001 she was responsible in Bank Millennium S.A. for the IT Area. From 2006 she had also responsibility in BCP Group for IT Europe, a division at group level supervising the IT areas for European operations. Since 22 July 2011 Member of the Management Board of Bank Millennium S.A.
Mariusz Cholewa
President of the Management Board, Biuro Informacji Kredytowej

Mariusz Cholewa, a Polish native. A graduate from the Faculty of Management, University of Gdańsk (1995). In 2005, he was awarded a PhD in Economics. He also completed postgraduate studies in Banking and Finance with specialisation in Investment Banking – a joint programme of the London Guildhall University, Academy of Banking and University of Gdańsk. In the years 1993-1998, he worked for Gdańska Akademia Bankowa (Gdańsk Bank Academy) as a Member of the Management Board and he was involved in research on financial reorganisation of enterprises and banks conducted by the Market Economy Research Institute (IBNGR). In the years 1995-2003, he was an associate professor at the Faculty of Management, University of Gdańsk. From 2007 to 2010, he was the President of the Management Board of Bank Rozwoju Cukrownictwa S.A. Since 1998, he has worked for Bank Handlowy w Warszawie S.A. where he held different managerial positions, including the Director of the Department of Strategy (until April 2013). He was a member of supervisory boards in companies from the banking, investment and insurance industries. From 2012, he was a member of the Supervisory Board, Biuro Informacji Kredytowej S.A. From June 2013 – President of the Management Board, BiK S.A. Mariusz Cholewa speaks Polish, English.

Maciej Chorowski
Director, The National Centre for Research and Development

Prof. Maciej Chorowski DSc, Eng., born in 1958, graduated from the Faculty of Mechanical and Power Engineering at the Wrocław University of Technology in 1982, field of study: mechanics, specialty: refrigeration and cryogenics. In 1996 -1998 he worked at the European Organization for Nuclear Research CERN, participating in the development of the Large Hadron Collider’s (LHC) cryogenic system. In 2005-2012 he served as Dean of the Faculty of Mechanical and Power Engineering at the Wrocław University of Technology. Professor Chorowski is one of the prime movers behind the participation of Polish industry in developing large research facilities such as: Large Hadron Collider (LHC) in CERN, International Thermonuclear Experimental Reactor (ITER) in Cadarache, the European x-ray free electron laser (XFEL) in Hamburg and Facility for Antiproton and Ion Research (FAIR) in Darmstadt. He is a member of CERN Finance Committee in Geneva and Procurement and Contracts Committee (PCC) at the EU’s Joint Undertaking Fusion for Energy in Barcelona. Professor Chorowski is a President of Commission A2 on Liquefaction and Separation of Gases at International Institute of Refrigeration in Paris. Professor Chorowski, among others, initiated the establishment of Wrocław Technology Park (WPT SA) and was its President in 2002-2012. He is a member of i.a. International Cryogenic Engineering Committee IICEC, Scientific Council of the Institute of Power System Automation (IASE) and Scientific Committee of MPWiK Wrocław (Municipal Water Supply and Sewerage Company). In October 2015 he was appointed by the President of the Republic of Poland to National Development Council, Science and Innovation Section. As of April 2016, he performs the function of Director of the National Centre for Research and Development. Professor Chorowski is the author or co-author of over 150 publications on cryogenics and energetics.

Lars Christensen
Founder and Owner of Markets and Money Advisory

Lars Christensen is a distinctive voice among monetary and emerging market economists. He accumulated more than 20 years’ experience in the public sector and banking before founding his own consultancy, Markets and Money Advisory, which helps governments around the world craft economic policies. His no-nonsense, outside-the-box take on the global economy, markets and geopolitics also makes him a sought-after speaker to multinational companies and financial institutions. Lars made his name with a series of ground-breaking analyses as the Head of Emerging Markets Research at Danske Bank in Copenhagen. In 2006-2008, he warned of an impending economic downturn in Central and Eastern Europe. Most famously, Lars co-authored the “Geyser Crisis” report of 2006 that nailed its prediction of a financial and economic meltdown in Iceland. A biographer of Milton Friedman, Lars worked for five years as a policy analyst at Denmark’s Ministry of Economic Affairs (1996-2001). Trained at the University of Copenhagen (M.A. Economics, 1994), he is an internationally recognised specialist on the history of monetary thought and a Senior Fellow at the Adam Smith Institute in London. The Market Monetarist, which Lars began writing in 2011, has become one of the leading international blogs on monetary policy. It takes its name from a term Lars coined. Market Monetarism is a school of economic thought that emerged in the blogosphere. Its proponents (including Lars) want central banks to target nominal gross domestic product (NGDP), not inflation. Among Lars’s main interests is monetary policy in commodity exporting countries. He advocates that such states would benefit from introducing an Export Price Norm (EPN), which would peg a country’s exchange rate to the price of the commodity it exports and a basket of currencies. Lars has been advising governments of oil exporting countries on economic matters. Lars sits the advisory boards of the Maghreb Economic Forum in Tunisia and Swicorp. He writes a weekly column for Iceland’s Fréttablaðið newspaper and is a regular contributor to the Danish business daily Børsen and Geopolitical Intelligence Services. The world’s main financial media seek out Lars for quotes and commentary, which can be found in the Financial Times, The Telegraph, Bloomberg News, Thomson Reuters and Dow Jones Newswires, among others.

Jacek Chwedoruk
CEO, Rothschild Polska

Jacek Chwedoruk, Managing Director, Head of Rothschild’s Warsaw office & Co-Head of Rothschild & Co in CEE. He has over 20 years of experience in investment banking in Poland and CEE gained in numerous privatizations, M&A and ECM transactions and private placements. He specializes in particular in advisory to financial as well as to FinTech sector. Most recently he advised for example on disposal of ProService Agent Transferowy. Jacek Chwedoruk supervised the privatisation of the first Polish companies including the first five companies listed on the Warsaw Stock Exchange. He is a founding member of Polish Institute of Directors and a member of the Polish Business Roundtable. He joined Rothschild & Co in 1992.
Tytus Cytowski  
**Founder, Cytowski & Partners**

Tytus Cytowski is an attorney admitted to New York state bar and founding partner of Cytowski & Partners, a boutique law firm with offices in San Francisco, New York and Poland. He received his law degree from Harvard Law School (LLM) and Warsaw University in Poland. He also studied at the University of Utrecht in the Netherlands and the Hague Academy of International Law. He is an expert in matters related to technology transactions, venture capital and corporate transactions between Poland and the USA. He began his career as an associate at Salans (currently Dentons) and Linklaters in Warsaw, Poland. Subsequently he joined Dechert LLP as an associate in New York (USA) focusing on structured finance and securitization, representing banks and financial institutions. During the financial crisis he was often retained in connection to complex subprime litigation matters. He then worked at a micro venture capital fund/family office on the east coast focusing on series seed and series A investments. He started his own law firm in 2009, focusing on the representation of investors and entrepeneurs. He is an investor in Platzi (YC W 15), RageOn (Alechemist W 15) and Predicative Therapeutics. Tytus is a columnist for the Business Insider. He is a US citizen and lives in Silicon Valley.

Tomasz Czechowicz  
**Managing Partner, President of the Management Board, MCI Capital**

Tomasz Czechowicz - a graduate of Wrocław University of Technology, Warsaw School of Economics and Executive MBA at the University of Minnesota. Entrepreneur since 1985. For over 20 years, the investor Venture Capital / Private Equity. Founder and Managing Partner of MCI Capital - one of the leading European private equity funds, specializing in investments in new technology and digitization. In the years 1990-1998 co-founder and President of JTT Computer SA - a leading computer manufacturer in Central Europe with revenues exceeding $ 100 million. One of laureate the list of “Top Managers 2015” by the magazine Bloomberg Businessweek Poland. Speaker at many conferences, PE/VC, including Noah. Member of the Supervisory Boards and advisory bodies of portfolio companies MCI Capital in Europe. Already in 2001 World Economic Forum in Davos awarded Tomasz Czechowicz the title of Global Leader for Tomorrow by extraordinary market timing, professionalism, vision and organizational effectiveness. The title of one of the ten most influential people in the European Internet in the TOP 10 Business Week in 2000.

Mec. Piotr Czubłun  
**Editor-In-Chief, Beinsured**

Attorney at law, partner in CZUBLUN TREBICKI Law Office, where he is a head of insurance law practice, financial institutions law practice and IT law practice. Editor-in-chief and co-owner of beinsured.pl, on-line insurance portal and journal. Recommended by Chambers Europe (2017, 2016, 2015) as a leading Polish lawyer in the category “Banking & Finance: insurance”. From 2016 he is a member of the working group of the Financial Market Development Council at the Polish Ministry of Finance. From 2013 to 2015 he was a member of an expert panel on European Commission Insurance law (the only representative of Poland and Central and Eastern Europe).

Daniel Daszkiewicz  
**Vice President of Digital Experience, Global Consumer Banking, Citi**

Daniel has over 10 years’ of experience in building digital products and services in Poland and the United States. During his career he globally managed Portfolio of Mobile Products available in nearly 100 countries, lead FinTech Innovation Program for Institutional Clients and advised government agencies, national banks, regulators and Fortune500 companies on emerging financial technologies.

Adam Dąbrowski  
**Managing Director, Creamfinance Poland**

Adam is a Managing Director of the Polish entity of the fastest growing European Fintech Creamfinance, providing personal finance products in emerging markets. After completing MA studies at University of Warsaw as well as Warsaw School of Economics and working as an Investment Consultant specialising in asset management service, he took the position of Managing Director of Creamfinance Poland. After nearly 4 years in the company he did not only manage to set up the Polish entity, but has also assisted in the company’s growth which resulted in Polish market becoming a top 5 online lender in Poland and Creamfinance group reaching €30M run rate revenue. Adam is a goal-oriented and target-driven individual, who is always striving for the best. Being visionary, persistent and sharp, Adam is responsible for business strategy development and implementation within Creamfinance Poland.
Guillaume de Colonges
**CEO and General Director, Carrefour Poland**

Guillaume de Colonges – CEO and General Director of Carrefour Poland since January 2014 – is associated with the Carrefour Group for over 24 years. He has extensive experience both in the comprehensive management of the company as well as in the operating business. In his professional career he held numerous management positions carrying out ambitious tasks, including expansion and international acquisitions. Guillaume de Colonges began working at Carrefour France in 1992. After 6 formative years of working he was promoted to the Non-Food Commercial Director position in Poland where he was asked to open the first Carrefour stores. After that he was promoted and moved to Carrefour Turkey to lead the Marketing, Commercial and Supply Chain divisions and in 2006 he began working as a Supermarket Business Unit Development Director and was responsible for the acquisition of the local chain of 86 supermarkets. In 2008, he was promoted to the country’s COO in Taiwan (63 stores). Then, he was promoted to CEO for the Malaysia and Singapore. In 2010 he returned to Turkey as a CEO to manage 245 stores in the country. Guillaume de Colonges is the economic studies graduate. He also completed the Advanced Management Program at Harvard Business School in the United States. He is also the vice president of the board of French-Polish Chamber of Commerce since January 2015. Guillaume de Colonges is 47 years old and married with three children.

Janusz Diemko
**CEO, Polskie ePłatności**

He has over 18 years of experience in the transaction and payment processing industry. In July 2016 he became CEO of Polskie ePłatności S.A. a Polish acquirer, that was 75% acquired by Innova Capital a CEE VC / PE fund – which he was advising. In 2015 he was providing consulting and advisory services, working on M&A projects, financing support and market analyses. From 2005 a supervisory Board Member of Ipopema Securities. From 2014 a Partner / Investor in Hedgehog Angel Fund investing in early stage ecommerce and ICT businesses in Poland. From 2006-14 he was President of the Executive Board at First Data Polska. He has managed the acquisition process of Polcard by G-Tech/Innova Capital to First Data, subsequent integration of the company into the global organization. He was also Regional Director for Germany and Austria, and previously Hungary, Czech Republic and Slovakia. From 2006-14 he was also the Chairman of Committee of Polish Acquirers under the auspices of the Association of Polish Banks and was a member of the Payment System Committee at the National Bank of Poland. From 1998 to 2006 he was employed at Euronet both in Poland and EMEA, changing positions every two years; Finance Director Poland, Managing Director of Euronet Polska, M&A Director for EMEA and as Market Development Manager (Russia, Ukraine and Baltic states). Born and educated in the UK – he graduated in Geography at University College London, qualified as a chartered accountant (ACA) and is a member of the Association of Corporate Treasurers ACT. He is a keen tennis, squash and accordion player.

Tomasz Domański
**Principal Data Engineer, Teradata**

Tomasz Domański is a Principal Data Engineer at ThinkBig, a Teradata Company. Hadoop specialist with over 7 years of experience in designing and deploying High Volume Data Processing systems. He has started his Hadoop journey when having working Hadoop platform meant compiling it from sources. Now he is using his experience in international projects implementing various types of specialised analytical systems.

Piotr Drożdżyk
**Senior Executive Advisor, Teradata Poland**

Mr. Piotr Drożdżyk, a professional with many years of experience in IT management both in banking and telecommunication and with domestic and foreign companies. He has led and sponsored a number of successful projects that include optimization of IT organizations and system implementation processes. For more than 6 years he held the position of Director of the Department of Business System Development (Polkomtel). For 10 years he worked in banking as a bank vice president (AMERBANK S.A.). For more than 7 years, he is serving as Senior Executive Advisor at Teradata Corporation (EMEA) and is responsible for business development in Poland. He is involved in the creation and development of business relationships and sales support in the preparation and presentation of advanced analytics solutions, including “Big Data.” He participated in the development of many advanced solutions for companies in Poland, including direct campaign management systems, enterprise data warehouse systems, strategy and road-mapping for data integration, integrated data warehouse management and business intelligence, advanced analytics for the marketing area and anti-fraud control, as well as many smaller solutions in the area of data warehouse development, campaign management systems and data governance. He started his career at the Systems Research Institute of the Polish Academy of Sciences, then at AL AHLI BANK OF KUWAIT and UNIPLEX Ltd., Hemel Hempstead, United Kingdom. Graduated from Warsaw Technical University and Kellogg School of Management. Manager’s Certificate Holder in ITIL Service Management.

Samir El-Alami
**Co-Founder, ONE**

Samir El-Alami is the cofounder of ONE, a new European fully licensed, 100% digital insurance carrier. He has worked in leadership & consulting roles within high-growth international startups over the past 9 years, across Insurtech (ONE), Fintech (Kreditech), Dating (Lovestruck), Social (Badoo), Health, and Gaming industries. Samir is an expert in all things marketing, growth, branding, and product, and has a strong passion for digital innovation within key life industries.
Roman Durka
Vice-President of the Management Board, Sygnity

One of the most experienced managers on Poland’s IT market. Since April 2015, Vice-President of the Management Board of Sygnity, responsible for delivery. Roman Durka has been active in the new technologies sector since over thirty years. He began his professional career at the Institute of Automation and Measurement Computer Systems. He continued it at IBM Poland, in a series of managerial positions: Sales Director for Banking and Finance Sector, Branch Director, Sales Director, Deputy General Director. He headed the Polish subsidiary of Dell as its President of the Management Board and Managing Director. He has set up the Polish subsidiary of Clearwire as its President of the Management Board. In positions of Vice-President of the Management Board he was responsible for the Polish subsidiary of Sun Microsystems, then Nortel Networks and Fujitsu Technology Solutions. As the President of the Management Board he headed Runicom and the Polish subsidiary of Kapsch BusinessCom. Roman Durka holds a PhD in technical sciences from the Wroclaw University of Technology. He is also a graduate of MBA studies at London School of Economics and Political Science.

Jacek Figuła
Chief Commercial Officer, Billon Group

Jacek Figuła, Chief Commercial Officer of Billon, with +20 years’ experience in sales leadership and team leading in global corporations: CISCO, UPC, Nortel, DEC and Siemens. At CISCO, he has been leading transformational projects in CEE. At Nortel, Jacek was holding a position of the General Manager of Polish affiliate and multiple sales roles. Holder of MBA at POU – Thames Valley University in London and MSc at EFP – Franco-Polish School of New Technologies in Poznan.

Mirosław Forystek
CIO, ING Bank Śląski

Mirosław Forystek has been holding the position of the Bank Executive Director in charge of the IT Division at ING Bank Śląski since 2012. He is an IT specialist with more than 20 years of experience, he has been working for ING from the formative years of his professional career. He started at Brokerage House of Bank Śląski back in 1993. In 1998 he became an IT auditor at ING Bank Śląski in the Internal Control Department, next a few managerial positions followed. For 4 years he performed the duties of the Systems Exploitation Department Director; he also held the position of the Services Provision Department Director at ING Services Polska. He is a graduate of Economic Cybernetics and IT at the University of Economics in Katowice. Mirosław won the title CIO of the Year 2014 in Poland.

Mariusz Gaca
Deputy CEO in charge of Consumer Market (B2C), Orange Poland

Vice-President of the Board for Business Market since November 2013, he is also Vice President of Employers of Poland and Chairman of the Polish Section of Business and Industry Advisory Committee to the OECD (BIAŁ). A member of Executive Volunteers Coalition since 2013, he is very active in voluntary work and promotes the principles of corporate social responsibility. He began his professional career in the Elektrospom, where he co-created business plans for local telecommunication operators, between 1995 and 2000. From 2001 he worked at TP Group (Telekomunikacja Polska) as Director of Multimedia and was responsible for the development of internet access for the mass market. Between 2005 and 2009 he was responsible for the TP Group business market. From 2009 he was TP Group Executive Director in charge of Sales and Customer Service and President of the Management Board of PTK Centertel (TP Group mobile telecommunication operator) - a position which he held until the merger of PTK Centertel with Telekomunikacja Polska. He is a graduate of Academy of Agriculture and Technology in Bydgoszcz and Warsaw University. He also holds an MBA from the University of Illinois at Urbana Champaign and is a graduate of the Advanced Management Program (AMP) at INSEAD.

Szymon Gałkowski
Partner, Head of the Financial Services Practice, Kołodzieński Zięba i Partnerzy

Head of Financial Services. Szymon specializes in banking, bankruptcy and restructuring law, with particular consideration of financing transactions, including capital market transactions. He has been involved in a number of international and local projects with respect to project finance, acquisition finance (share deals and asset deals) and real estate finance by banks and other financial institutions, as well as during the issue of securities and admissions for public trading. He has also successfully advised clients in regard to various company financial restructuring projects as well as merger and acquisition transactions, banking transactions, and in the preparation of internal banking documentation. He holds an Alternative Trading System Advisor NewConnect/Catalyst Certificate, issued by the Warsaw Stock Exchange. Szymon is recommended as a leading lawyer in Banking & Finance by Legal 500 EMEA 2016. Szymon has a unique experience in international capital markets projects, such as IPOs, admissions to trading and dual listings on foreign exchanges, in particular London Stock Exchange. He successfully completed, among others, a first project in Poland for the admission of shares of a company listed on the Warsaw Stock Exchange, Work Service S.A., to trading on the London Stock Exchange’s Main Market. Prior to joining KZP, Szymon Gałkowski obtained experience at international law firms such as Allen & Overy, Weil, Gotshal & Manges and CMS Cameron McKenna, amongst others.
Janusz Gocałek  
*President of the Management Board, Talex*

Mr Janusz Gocałek is a graduade of the Faculty of Mathematics and Science at the Higher Pedagogical School (currently: Pomeranian University) in Slupsk. His work, both academic and professional, has been related to Information Technology for over 30 years. In the years 1979-1990, Mr Janusz Gocałek worked in the Institute of Building Technologies and Constructions at Poznań University of Technology, where he managed the Data Processing Center. For over 25 years he has been involved with Talex company, of which he is a co-founder: in the years 1990-1998 he was the managing director of the Production-Implementation Company of Talex sp. z o.o. and since its transformation into Talex S.A. in 1998, he has been the President of the Management Board of the company. Mr Janusz Gocałek is also one of the initiators and founders of the Wielkopolska ICT cluster – the association which has the suport of the economic environment in IT sector in Wielkopolska Region as one of its main objectives.

Bartłomiej Gola  
*General Partner, SpeedUp Venture Capital Group*

Bartek is a general partner of SpeedUp Group. He’s involved in early-stage project implementation in the areas associated with martech, marketplace, IoT and hardware. He has a wealth of experience in the marketing & advertising industry – he went through all the career positions all the way up to managing partner of the BLT Group (co-founder and shareholder) and TEQUILA Poland. He’s been in the startup sector for over 8 years; starting as an investor in several initiatives implemented by other business partners, he’s a co-creator of about a dozen technology startups. His knowledge and experience help support portfolio companies in business model development and testing, managing and creating business strategies as well as negotiations. He preps them for acquiring consecutive rounds of funding and supports them in the sale of shares, and cooperation with big business partners. For the last couple of years, Bartek has been intensively supporting the development of the Polish startup community.

Michał Gomowski  
*CEO, Benefia Ubezpieczenia*

Michał Gomowski graduated from Gdansk Technical University in 1994. In 1994-95 he continued studying as a scholarship holder from the French Government at the Management Department of the French Institute of Oil in Paris. He also studied in Oxford and Vilnius. Having returned to Poland he started working as a Technical & Sales Consultant in Shell, where he became first a Sales Director and later the Managing Director of a distributive company belonging to the group. In 1999 he took up the position of Managing Director of Europe Assistance, a company belonging to the Generali Group. During that period EA signed strategically important agreements with the banking and automotive sector. At the beginning of 2002 he took up the post of CEO of Arval company belonging to BNP Paribas Bank. Within three years Arval became a leader in the operational leasing and car fleet management industry in Poland. In 2004 he returned to the Generali Group, first as a Board Member, then as the Executive Vice-President of Generali Companies in Poland. Within the group of top 10 insurance companies in Poland, Generali has enjoyed record growth for the last three years. In 2010 he joined Aviva Group as a Vice President where he has been managing one of the largest network of exclusive agents in Poland and been building a sales network in a Multiagencies channel. He received plenty of various awards including the “Rzeczpospolita” for the best Life Insurance Company in 2011. At the beginning of 2013 he was appointed as a Vice-President of Compensa Non-Life, where he is responsible for the technical division - oversees the tariff controlling and underwriting in motor, individual customer, corporate and SME departments. 43 years old, engineer, economist, married, 2 children. Interests: traveling, skiing, sailing, swimming, tennis. Speaks Polish, English, French and German, learns Italian. Other held functions: Funder and first President of Polish Vehicle Rental and Leasing Association, Member of the Supervisory Board of French Chamber of Industry and Commerce of many years.

Leszek Hajkowski  
*President of the Management Board, Hollo*

Over 20 years of experience in running own business as well as working for large Polish and international corporations. Over the past 4 years he has worked in management positions in oil companies (Statoil and Amoco) and managed the sales department (sales, product and customer service) at Plus GSM for nearly 10 years. He was the President of the Management Board of Telefonia Dialog SA, Sales Director at arvato Polska (outsourcing part of the Bertelsmann Group). He has been running his own business for more than 20 years as a business owner or board member in business development and ICT technology. He creates strategies and conducts restructuring projects within his own consulting activity and investment firm WELM for large listed companies and medium-sized private companies. For 2 years he has been developing his start up in the field of insurance (assistance services): hollo.pl, which was awarded by Orange Poland in the Orange Fab competition in 2015. He has also been the President of the Foreign Trade Corporation, (Association of Alumni Foreign Trade Faculty, Warsaw School of Economics). He completed his master’s studies at the Warsaw School of Economics and additionally attended managerial courses at the Universiti of Chicago and the IMD in Lausanne.
Tomasz Hanczarek
Vice-Chairman of the Supervisory Board, Work Service S.A.
Co-founder, longtime member of the Supervisory Board, and in 2010-2015, President of the Management Board of Work Service S.A. An important contributor to the Polish labour market, founder and the person responsible for the development of a specialist service known as the HR function outsourcing. Representative of the Management Board of the National Labour Centre since 2014. Currently, he also serves as the Chairman of the Supervisory Board of Work Express and the Vice-Chairman of the Supervisory Board of Finance Care. A graduate of the Wroclaw University of Economics. Author of academic papers in the field of macro- and microeconomics. Winner of multiple prestigious awards for his achievements in management. Originally from Wroclaw, he is greatly attached to his home city. Apart from business activities, he has been engaged in social work for the city of Wroclaw for many years.

Marcin Hejka
Vice President, Managing Director EMEA, Intel Capital
Marcin Hejka is a Vice President at Intel Capital and Managing Director for Europe, Middle East, Africa (EMEA) and India at Intel Corporation. He is responsible for leading Intel Capital’s investment activity in the region. Based in Poland, Marcin Hejka joined Intel Capital in 1999. Before stepping into his current role, he was a director at Intel Capital overseeing a team of investment managers in central Eastern Europe and Russia. Before joining Intel, Hejka had spent 5 years as Vice President of the Poland Growth Fund, where he was responsible for deal sourcing and execution of the fund. Earlier in his career, he served as Vice President and head of corporate finance at Hejka Michna Ltd., as resident Polish specialist at Banexi/Banque Nationale de Paris; and as a financial analyst at Paribas Capital Markets Group. He has also spent 6 years as vice president of the Polish Venture Capital and Private Equity Association, the largest investors’ association in emerging EMEA. Hejka earned his master’s degree in economics from Gdansk University in Poland. He represents Intel on the board of directors of Ozon, a leading Russian e-commerce company, and is a former board member at Mall.cz, a central Eastern European online retailer. Previously, Hejka served on the boards of Kredyt Bank and Bank Komunaly, two Polish banks listed on the Warsaw Stock Exchange, and Agora, a leading Polish media company. Marcin was a Board Member/Observer and manages several Intel Capital investments, including AVG, Mall.cz, Ozon.ru, Profi.ru, Nokta, Centrum.cz, Index.hu, WPPL and Wind Mobile. He also served in Boards of Kredyt Bank (1997-1999) and Bank Komunaly (1995-1999), two Polish banks listed on the Warsaw Stock Exchange, was Deputy Chairman of Dromex (1998-1999) the largest Polish road construction firm and between 2010 and 2013 was a Board Member of Agora, a leading Polish media company listed on the Warsaw Stock Exchange.

Paul Higgins
CTO, Crowd Valley Inc.
Serial entrepreneur with an operational background in finance and technology companies, Paul is the Co-Founder and CTO of Crowd Valley, Inc. Paul has over a decade’s experience working in various operational and product roles within technology companies, including two B2B startups that have achieved eight-figure exits following 100% year-on-year growth. He started his career in technology roles in UBS Capital Markets and IBM’s Hursley Research Lab. Paul holds an M.A. (Hons) in Computer Science and Philosophy from Churchill College, Cambridge University. He speaks fluent French and Portuguese.

Rafał Hiszpański
CEO D.A.S., Member of ERGO Group
Rafał Hiszpański holds degrees in Law from the University of Warsaw and in Management from Warsaw School of Economics. Hiszpański joins Euler Hermes from WARTA Group. At WARTA he initially created and managed the debt collection and commercial service departments. He then led the back office integration project at KBC Polska Group and headed the administration departments at Kredyt Bank S.A. and WARTA Group companies. At the same time, he was president of the management board of Warta Nieruchomości Sp. z o.o. Most recently, he held the position of managing director at TUIR Warta S.A., in charge of insurance sales for private and corporate clients, including a sales network of external partners.
Andrew Hope  
Co-Founder, Management Board Vice President, Salesbook  
Mr. Hope joined Witchcraft in 2016 for the international expansion of Salesbook, a ground breaking end-to-end Mobile Sales Force Enablement Platform for client facing consultative sales. Clients include leading global insurers, banks, mutual funds and automakers. Mr. Hope’s investment experience includes sourcing, structuring and negotiating a variety of M&A, investment banking and Venture Capital/Private Equity investments. His financial management track record includes experience growing and merging several central European companies as Treasurer for a large American oilfield services company. Communications and public affairs are also areas of particular skill gained early in his career working in Washington D.C. for the Democratic Congressional Campaign Committee, the Bill Clinton Presidential Campaign, for U.S. Senator Tom Harkin and as a journalist for The Economist, Wall Street Journal Europe/Dow Jones in CEE. An entrepreneur at heart, he is particularly fond of creating Warsaw’s 1st craft brewery, which among many awards was voted Best Beer in Poland at the time. A native of New York City and Connecticut, Mr. Hope holds a B.A. from Connecticut College, one of the prestigious ‘Little Ivies’, an MBA from the Warsaw School of Economics and the University of Quebec in Montreal [CEMBA]. He also attended the American University and is a graduate of the highly regarded Fairfield College Preparatory School.

Franciszek Hutten-Czapski  
Senior Partner, Managing Director, Boston Consulting Group  
Franciszek Hutten-Czapski, Senior Partner and Managing Director of The Boston Consulting Group in Warsaw. From the very beginning of his consulting career commenced in 1997, he has been assisting leading companies from the field of banking, insurance and FMCG, gaining experience throughout both Europe and United States. Prior to joining BCG he worked in the marketing department of Procter & Gamble. He graduated from the Warsaw University of Technology, the University of Surrey in Great Britain and the Belgian Université de Liège.

Hesus Inoma  
Founder & CEO, WeSavvy  
Hesus is the Founder and CEO of WeSavvy. WeSavvy is a digital insurance platform that enables Insurers, Bancassurers and Intermediaries (Financial Services Providers (“FSPs”)) to personalise policies and to engage more effectively with insurance Policyholders. Through the combination of Big Data and IoT, WeSavvy brings telematics, effective analytics and innovative risk management to the Life, Protection & Health insurance industry. Hesus is a seasoned insurance professional with strong knowledge of and experience in European insurance markets (Life and Non-Life), with a keen interest in improving digitalisation and Policyholder experience within insurance markets. Prior to founding WeSavvy, Hesus worked with one of the largest banking groups in Europe. Hesus was also the primary Insurance Trainer within the company, providing training to management, staff and clients on insurance and the insurance market in Europe. Hesus is a popular and celebrated speaker at European and US insurance conferences speaking on topics such as Insurers Engagement with Millennials, Insurance in the New Age, Lifestyle Data/ Big Data Analytics and IoT for Insurance. Hesus Inoma has a BA Honours Degree in International Insurance & European Studies from University of Limerick, a Post-Grad. in Financial Services with the University College Dublin and is a Chartered Insurer, Chartered Banker and Qualified Financial Adviser.

Jędrzej Iwaszkiewicz  
VP of Bussines Development & Co-Founder, The Heart Warsaw  
Co-founder of D-RAFT & The Heart Warsaw, responsible for business development and strategic partnerships. Working with biggest multinational companies like Mastercard, Accor, T-Mobile, PKO Bank Polski, P&G, Dentons on many different markets: Poland, Germany, UK, Israel. Mentor for acceleration programs such as Mind The Bridge, Alfa Ac, Starter. Expert in bringing corporations and startups together for joint business development. Named as an Influencer by MIT “Innovators Under 35”.

Michał Jackowiak  
CMO, Atos Polska  
Manager with over 15 years of experience in managing business development, marketing strategy, customer relations, product development, partnerships, ebusiness consulting and IT projects leadership in technology driven environment. Founder and CEO of JADE, acquired by BULL in 2012, recently CMO, Head of MarCom and Alliances Atos. Co-founder of several technology start-ups such as Winezja.pl (no. 1 wine ecommerce in Poland, many times awarded), Clauderon (a company dedicated to Cloud Computing, first Microsoft Cloud Europe Partner), 4Innovation (specialized in mobile solutions; exited), Onemln.com (awarded mobile productivity tools) and Veloart.cc (cycling studio & shop, bikefitting). Member of Atos Polska S.A. Executive Committee.
• Successfully steering PKO Bank Polski through the critical period of turmoil in the international financial markets, while strengthening the Bank’s position of leadership in terms of assets, equity funds and earnings in Poland and the CEE region;

• Development and implementation of the PKO Bank Polski’s strategies for the years 2010-2012 and 2013-2015, which resulted in strong assets growth and efficiency gains as well as in increased interest in the company among domestic and international investors;

• Adjustment of PKO Bank Polski to the requirements of the ever more competitive financial market through increased attractiveness of its product offer and quality of its customer service;

• Refocusing of the PKO Bank Polski Group’s operational model toward its core activity of providing financial services, actively involved in development and promotion of the most demanding financial market standards in Poland. He is a member of the Council of the Polish Bank Association and of the prestigious Institut International D’Etudes Bancaires, which brings together the international banking community. His previous functions included, among others, that of the Chairman of the Chamber of Fund and Asset Management. A graduate of the School of Computer Science and Management Wrocławs Technical University, he also completed Postgraduate Management Studies at the Gdańsk Foundation for Management Development and the University of Gdańsk, with Executive MBA certified by the Rotterdam School of Management, Erasmus University. The President of the Republic of Poland decorated him with the Officer’s Cross of the Order of Rebirth of Poland, he was also awarded the Social Solidarity Medal for promoting the idea of corporate social responsibility. Chairman of the Programme Council of the PKO Bank Polski Foundation, an entity formed at his initiative in the year 2010. Winner of numerous awards and honors. Chosen the CEO of the Year 2011 by Gazeta Giełdy Parkiet, the recipient of the Wektor 2011 award granted by the Polish Employers’ Chapter and of the Golden Banker award in the Personality of the Year 2011 category. Lauded the Manager of the Year 2011 and 2014 in a competition run by Gazeta Bankowa. In 2012 Bloomberg Businessweek Polska singled him out as one of the “Top 20 Managers in Crisis” and named him to the “TOP 20 Best Managers in Polish Economy 2014”. In 2013 honoured by Miesięcznik Finansowy Bank with the title of “The Innovator of Banking Sector 2012”. Received the title of “Man of the Year 2013” from Brief magazine and “visionary of 2013” from Dziennik Gazeta Prawna. In 2014, chosen as one of the “25 Most Valuable Managers in Polish Finance Industry” by Gazeta Finansowa. In 2015 he was also recognized as the most pro–marketing CEO by the Mediareun website.

Tomasz Jakubczyk
WeSavvy Country Ambassador, Poland, We Savvy

Tomasz is Country Ambassador to WeSavvy Limited operating mainly in Poland and CEE Region. He is a Business Development and Project Management professional with 13 years’ experience in the Life Insurance and consumer finance sectors, advising banks how effectively implement insurance products into the product portfolio. Prior to joining WeSavvy Tomasz has experience as a Head of Sales Development of MetLife where he expanded B2B pipeline and maintained customer retention within B2B and B2C space. Tomasz has particular expertise in implementing new insurance projects, sales schemes and digital platforms into financial institution. Tomasz has knowledge of the domestic and European Life Insurance & Banking market obtained through the complex and close liaison with key financial institution within a Region. Tomasz has assisted in creating and implementing tailored customer centric strategies and retention tools for Bancassurance market. Within WeSavvy Tomasz is responsible for building a brand awareness and expanding commercial cooperation with business partners in new markets. With an extensive project management background Tomasz also liaises with external companies in the preparation of effective and timewise implementation of WeSavvy platform.

Education / Other
Tomasz holds a University degree in Administration from Law and Administration faculty and Postgraduate degree in Marketing and Marketing Strategy form Warsaw School of Economics. Currently studying EMBA at Warwick Business School in London, with a focus on Strategy, Marketing and Operations Management. Tomasz also passed Prince 2 Foundation and Practitioner exams in London.

Paweł Jakubik
Member of the Board, Microsoft

Since January 2014 Paweł has been the Director of the Services and Consulting Department and a member of Leadership in the Polish branch of Microsoft. Paweł joined Microsoft almost 5 years ago as FSI Lead in EPG segment. Together with the team he was responsible for serving the largest Polish banks and insurance companies. As a result of his consistent delivery and ability to build sustainable business Pawel was awarded a Platinum Club FY13. Additionally, he proved his seniority and leadership in couple of initiatives e.g. Microsoft Executive Circle or board membership in Banking Technology Forum of the Polish Banking Association. Before joining Microsoft, Paweł spent 15 years on FSI market on business side in Kredyt Bank, Gerling, Zurich Financial Services as Sales & Marketing Director including executive VP/Board Member role in Zurich/Inter. He was responsible for 5 years for sales and marketing in Software AG, leading web Methods division and BPM team and delivered the significant business growth in Poland. During the merger with WebMethods he was responsible for the area of business processes and middle ware.
Speakers / Advisory Board

Sylwester Janik
Senior Partner, Vice President of the Board, MCI Capital
Sylwester Janik is a Senior Partner and Member of the Board at MCI Capital TFI, MCI Group. Sylwester is heading the team of MCI.TechVentures Fund, a growth technology fund with EUR 250M+ of assets under management, focused on investments in Central & Eastern Europe, Western Europe, Russia and Turkey. Sylwester has 20 years of experience in venture capital and growth investments, strategic management and new business development. Over the years, he completed a number of investment projects and exits, as well as successful fundraising of a new fund. Sylwester holds an MBA in Strategic Management of Technology and e-Business from Cass Business School in London, UK, and a Master degree in Economics from Gdańsk University (Faculty of Economics and Management).

Andrzej Jarczyk
CEO, UNIQA TU in 2010-2017
He became CEO of the UNIQA PL Companies in 2010. He acquired many years’ experience in managing insurance companies at PZU and Generali. He has an extensive knowledge of the Polish pension and insurance market in terms of company operation, the specifics of dealer and broker business, sales network operation and financial consulting. He has built stable relationships with the banking environment and key customers. He is known for his ability to develop companies quickly and improve their profitability. He can organise loyal and efficient managerial teams. The company managed by him was honoured by The Polish Financial Supervision Authority, Gazeta Wyborcza and Rzeczpospolita in the Best Open Pension Fund category. In 2009 he received the Best Non-Life Insurance Company award from Rzeczpospolita. In the same year, Home & Market voted him the Manager of the Year. He graduated from the Faculty of Management at the Academy of Economics in Katowice. He studied Business Management at the University of Bochum in Germany and participated in the Eurekans Management Development Program, international managerial studies for Eureko Group companies. In his spare time, he practises long-distance jogging. He is keen on alpine skiing and motorboats.

Aleksandra Łucja Jaworska
Business Consultant, Atos Polska
Aleksandra Łucja has experience in complex data analysis including statistic analysis and redesign IT architecture, data pre-processing and data modelling. She is familiar with business process optimization and project management approaches. She believe that the best what might happen to her is the opportunity to merge professional work with the science. She is leading research to complete PhD thesis on applied chaos theory and data mining, reaching across disciplines to neurobiological data. She has multidisciplinary background.

Witold Jaworski
CEO, NIO
Mr. Witold Jaworski graduated from the Poznan University of Economics with the PhD title in the economics area. He has a wide professional experience in the insurance sector. His career began in 1995 from working for an American company Tillinghast Towers Perrin in Frankfurt. The following five years he spent covering analytical positions in the global management consulting firm McKinsey & Company. From 1996 to 2010 he was a part of a scientific team and being in charge of teaching and research assignments in insurance finance and strategy at Poznan University of Economics. Mr. Witold Jaworski from May 2004 till December 2012 was linked to the PZU Group and he filled the following positions:
• Supervisory Board Member in PZU Lietuva and PZU Lietuva Life
• Head of Motor Insurance Product Management, Head of P&C Product Department, Managing Director P&C, Products and Sales in PZU S.A., Product Management Department / Sales Department
• Supervisory Board Member in PZU Pension Fund (Vice Chairman), PZU TFI (Chairman)
• Board Member in PZU Non-Life and PZU Life
After two years at the position of CEO in Polish branch of Allianz, once more he joined the Management Board of PZU Group. He is responsible for Marketing Department: Bureau of Product Management, Marketing Office, Analysis and Actuarial Office, the area of analytical CRM, Director of the Individual Client Segment, Director of Customer Segment SME).

Renata Juszkiewicz
President of the Trade and Distribution Organization
Since 2008 President of Polish Organisation of Trade and Distribution which associate the biggest international retail and wholesale companies in Poland. 2000 till 2017 Director of the METRO AG Representative Office in Poland representing METRO AG companies Makro C&C, Real and Media Saturn Holding towards state authorities, NGO’s and industry associations. Vice President of Employer’s Confederation Lewiatan. Vice President of the european trade association EuroCommerce in Brussels, representing modern distribution channel of the CEE region towards EU institutions.
Dariusz Kacprzyk
President of the Management Board, MCX Telecom
He completed his studies at the Faculty of Internal Trade and Services of the Warsaw School of Economics and the MBA program at Kozminski University. He is a graduate of the Faculty of Management at Warsaw University and IESE Business School - University of Navarra. Over the past 26 years he was associated with banking, where he was responsible for developing co-operation with the largest corporate clients, financial institutions and banks (including the World Bank, EIB and EIF), financing infrastructure investments and self-governments, mergers and acquisitions, foreign trade and product development. In 1990, he started working for PKO BP as a cashier, worked at the General Credit Bank (PBK) and later at BPH, where he managed, among others, the Financial Institutions and Public Sector departments. He was also an advisor to the Agency for Community Development, coordinated the Community Development Program organized in cooperation with the World Bank. In 2007-2009, Pekao SA worked as the Managing Director of the Corporate Banking Division. He was a Proxy and a member of the Bank’s Credit Committee. Between 2009 and 2013 associated with BRE Bank as Director of Corporate Cooperation Department and Member of the Credit Committee of the Bank’s Management Board. In the years 2013–2016 he was the President of the Management Board of Bank Gospodarstwa Krajowego, streamlining the organization and putting on supporting entrepreneurship and infrastructure investments.

Patryk Kadlec
Director of Strategic Development Department, G2A.COM
Patryk Kadlec - experienced entrepreneur and founder of companies that have won numerous international awards. Patryk is mainly focused on business development in a broad sense. He has been cooperating closely with Facebook, Groupon. 3D-Gence, a company which he co-founded, has been bought by Michał Solowow Group. Patryk has also established first in Europe computer game affiliate network - Playlink SA, Paymento SA and for more than 5 years has been building sales in Dotpay SA and Polish branch of KreditTech Holdings. At the moment Patryk is the Director of Strategic Development in G2A.COM, where he is responsible for developing FinTech products of G2A.COM and is focused on broadening company’s horizons to new markets. In his private life, Patryk has great passion for racing and is participating in Kia Lotos Race Championship as a driver.

Arkadiusz Kalemba
COO & Board Member, Energy Data Lab, ATENDE GROUP
Arkadiusz Kalemba - Co-owner of the Energy Data Lab company specializing in cloud processing of large data sets with the in-house developed big data solution based on Apache Spark and Cassandra. In charge of development of new functionalities and implementations in the field of big data. The company solutions were successfully implemented in the Polish energy industry to gather, store and analyse information coming from advanced metering infrastructure (Smart Grid). After 2015 when EDL joined ATENDE S.A. Capital Group listed on the Warsaw Stock Exchange, the company expanded its business area to sectors such as healthcare, telco and finance. For many years he’s been running interactive agency creating innovative and hi-tech internet applications. Graduate of the Warsaw University of Information Technologies.

Marta Kaleńska – Jaśkiewicz
CEO, President of the Management Board, Victor
Graduate of the University of Warsaw, Warsaw School of Economics Akademia Spółek, AMP IESE Business School, University of Navarra in Barcelona. Over 20 years insurance and assistance experience. Professional experience gained mainly in the AXA Group, in claims handling, call center management, a network of service providers, as well as sales and product development. Between 2006-2013, CEO at Inter Partner Assistance Polska S.A. and General Director of the (AXA) Inter Partner Assistance Branch in Poland. After departing the AXA Group, managed large projects, among them, the integration of the insurance market in the scope of outsourcing claims handling and assistance. Advised multinational corporations on the creation of expansion strategies with their insurance offerings in the Polish market. Advised telecommunication and e-commerce companies on building the concept of selling insurance products. From 2015, CEO, originator and partner of Victor Sp. z o.o. - An innovative start-up specializing in medical services based on the integration of medical providers with modern technology, offered through partnering with insurance companies or in B2C as stand alone individual products.

Jerzy Kalinowski
Partner, Head of Technology, Media and Telecommunications in Poland and CEE, KPMG in Poland
Jerzy Kalinowski, partner in KPMG, specializes in Strategic&Operation consulting with focus on business application of digital technologies. He is head of Technology, Media & Telecommunications in Central and Eastern Europe. Prior to joining KPMG Jerzy held C-level positions in various companies from digital technology sector, as well as he was founder and CEO of the venture capital fund investing into digital startups. Jerzy experience includes also R&D activities (Poland and USA), and academic career at the Warsaw University of Technology. Jerzy holds M. Sc. and Ph. D. degrees both from the Warsaw University of Technology, and M. Sc. From University of Rochester. He completed also Advanced Management Development Program at IMD in Lausanne.
Wojciech Kamiński  
**CEO, Kundi**  
Wojtek has graduated from Polish-Japanese Academy of Information Technology. His field of expertise is software engineering and designing digital products. He worked as an academic teacher at PJAIT and Warsaw University of Technology. Since 2007 Wojtek is working in the financial industry. For the last 5 years he been working closely with startup community. Currently Wojtek is a CEO at Kundi (peer-to-peer insurance with cashback) and Head of IT at Grupa ANG (one of the leading Polish credit intermediaries).

Monika Kania  
**CEO, Founder, Xchanger**  
Managing Director and Founder of Xchanger Sp. o.o. and Xchanger Financial Solutions Ltd. Graduate of the International Management/Economics at Europa University Viadrina in Frankfurt (Germany). Manager with 8 years operations and finance management experience as well as in international corporations and e-commerce companies. In the recent years associated with the Fin-Tech sector. She is passionate about new technologies focused on digitalisation in finance. She is currently working on an innovative platform xchanger.io – a multi-broker fx trading account that enables small, medium-sized companies and entreprenuers from the CEE region to exchange currency and make international transfers with best exchange rates from licensed brokers anytime, anywhere.

Marek Kaszczyc  
**Vice President, Country Head, Xceedance**  
Marek Kaszczyc leads a multifaceted Xceedance Centre in Krakow that supports operations and European expansion for key clients. He has 17 years of experience and proven domain capabilities in IT operations and leadership. Most recently, he served as head of the Aon Business Centre in Krakow, Poland and member of the Board of Directors for Aon Hewitt Sp z o.o.. In his career, Marek has led teams through major consolidation projects, while defining the vision and setting the direction for strategic transformation programs. He is a member of Board of Directors for Xceedance Consulting Polska Sp. z o.o.

Piotr Kaznowski  
**Customer Marketing Director, Mars Polska**  
Almost 10 years experience with account management and sales in the food and beverage industry in Poland, working with spirits, beverages, health/personal care and confectionery. Currently Customer Marketing Director at Mars, a food production company active throughout the world. From 2015-2016 Channel Marketing Director at CEDC, the market leader for vodka in Poland as well as the largest importer of well-known, global spirits brands. Beforehand held various position at sales and trade marketing across channels at Coca-Cola, Unilever and L’Oreal.

James Felton Keith  
**Chairman, International Personal Data Trade Association**  
James Felton Keith is an award winning engineer, economist, and ethnographer who defined #PersonalData. He is chairperson of the International Personal Data Trade Association & Personal Data Week. He is building a global ecosystem of cyber insurance and defense technology via Cyberfense. A Co-Founder of Accrue Inc, the IBM Watson backed FinTech (financial technology) firm, and Slay. the Queer TV Network, he specializes in the ethnography of technology and economic inclusion. Formerly CEO of the LGBT Chamber of Commerce and a Mayoral Technology Appointee in Detroit, JFK currently contributes to boards at oSTEM, OUT & Equal, Lifeboat Foundation, Harlem Center, and the Democratic National Committee. He is most recently honored as one of the United Kingdom Technology & Investment FinTech Delegation, and an IBM Global Entrepreneur.
Piotr Kiciński
Vice-Chairman of the Management Board, Cinkciarz.pl

Piotr Kiciński has near 20-year-experience on the financial market (Citibank, Fortis, the KBC group). In his career he held managing and administrative positions within areas of risk management, product development and sales management. He joined the Cinkciarz.pl group in 2012. Since 2014, he is a Vice-Chairman of the Board. Cinkciarz.pl is one of the fastest growing companies in East and Central Europe. The services of the leading online currency exchange company can be used by companies and institutions settling with foreign contractors as well as individual clients. Since 2010, the company has been successfully functioning on the fin-tech market. The system of solutions provided by the company is an innovative financial product designed and implemented in its entirety by the team of the most skilled IT specialists employed by the company. The company is a member of the SWIFT organization, which includes the largest banks and financial institutions in the world. Soon the brand will enter the market of new financial services. In April this year, a company from the same capital group as Cinkciarz.pl has acquired a Payment Institution License. On the basis of an agent agreement, Cinkciarz.pl can also use said license. This means that the services of the company will not only include currency exchange, but also money orders and payments. In 2013 Cinkciarz.pl became the first Polish financial company to open an international office in London. In 2015 the company opened a representative office in Chicago, in the prestigious Michigan Avenue. Piotr Kiciński, Vice-Chairman of the Board. Piotr Kiciński has near 20-year-experience on the financial market (Citibank, Fortis, the KBC group). In his career he held managing and administrative positions within areas of risk management, product development and sales management. He joined the Cinkciarz.pl group in 2012. Since 2014, he is a Vice-Chairman of the Board. Cinkciarz.pl is one of the fastest growing companies in East and Central Europe. The services of the leading online currency exchange company can be used by companies and institutions settling with foreign contractors as well as individual clients. Since 2010, the company has been successfully functioning on the fin-tech market. The system of solutions provided by the company is an innovative financial product designed and implemented in its entirety by the team of the most skilled IT specialists employed by the company. The company is a member of the SWIFT organization, which includes the largest banks and financial institutions in the world. Soon the brand will enter the market of new financial services. In April this year, a company from the same capital group as Cinkciarz.pl has acquired a Payment Institution License. On the basis of an agent agreement, Cinkciarz.pl can also use said license. This means that the services of the company will not only include currency exchange, but also money orders and payments. In 2013 Cinkciarz.pl became the first Polish financial company to open an international office in London. In 2015 the company opened a representative office in Chicago, in the prestigious Michigan Avenue.

Jakub Kiwior
Director, Regional Marketing and Business Development, Central Eastern Europe, Visa

Graduate of the Finance and Banking Department at Cracow Economic University (currently Cracow University of Economics); also holds an MBA Executive diploma from RSM Erasmus University – University of Gdańsk.

In the card business since 2000, he joined Visa in January 2007, initially as Sales Director, Growth & Emerging Markets – responsible for contacts with leading Polish issuer banks and acquirers, acceptance expansion (including the programme Visa cards accepted everywhere) and Visa contactless development in this country – and subsequently as Visa Europe Country Manager for Poland. Currently, Director, Regional Marketing and Business Development, Central Eastern Europe (Poland, Czech Republic, Slovakia, Hungary), Visa.

Krzysztof Klimczak
CEO & Founder, ZenCard

Krzysztof Klimczak started his career in Brokerage House Of Bank Gdański S.A. where he implemented IT systems. Since 1995 he worked at Societe Generale, where he was responsible for bank’s IT infrastructure, including IT security, as Deputy CIO. In 2006 Krzysztof joined Toyota Bank Polska as CIO. Next year he took a position of Business Support and Processes Director and as Board Member he managed IT and operations areas. In 2013 he left TBP to create a startup company, called ZenCard, which he co-founded with two friends and Polish VC. As CEO he is responsible for all operations, funding, legal & compliance with strong sales and marketing support. He graduated Warsaw University of Technology, Computer Science at Electronics Faculty.

Edyta Kocyk
Co-Founder & CEO, SiDLY

Co-Founder and CEO of SiDLY, technological startup, producer of innovative telemedical system. PhD at the Warsaw School of Economics, graduate of the Faculty of Cybernetics at the Military University of Technology, and University of Warsaw. Has received around 30 awards in management and innovative area. Author of 15 publications from IT, IoT, new technology fields. The company she runs has achieved the title of one of the best companies in the Entrepreneurial Poland National Ecosystem. Awarded the 1 of 30 European innovators by American Forbes. Lover of new technologies and telemedicine.

Artur Kokot
FPM Sales Team Manager, Tagetik

He started his almost 18 years career at Polska Online Company, one of the first system integrator in Poland and then he moved to work for TDC Internet, the third private ISP Company on the polish market, concerning revenues was one of the largest telecommunications group in Europe TDC A/S. He has gained his international experience working for companies such as: Marks and Spencer, Internet Group, Asseco Group. He possesses expertise in business and technology-enabled transformations, mergers and acquisitions, outsourcing, software implementations, business architecture and end-to-end operations for the insurance and financial services industry. Recently he was responsible for Business Development for Poland operations of Sapiens, a global provider of software solutions for life & pension, property & casualty, and reinsurance markets Currently he is managing sales in CCH Tagetik, which offers industry-specific capabilities within its financial performance platform and offers packaged regulatory reporting as well. Privately he is passionate about travel, food and rock music.
Speakers / Advisory Board

Matt Komorowski
General Manager PayPal, Northern & Central Europe

In PayPal, Matt Komorowski is responsible for developing business partnerships and ensuring new product adoption in more than 20 countries of Central and Eastern Europe. Prior to he worked in PayPal as a Head of Sales for CEE region and before that as a Head of Sales in Groupon Poland, consultant for The Boston Consulting Group and manager within the global sales organization in Avon Cosmetics. Matt Komorowski began his career as an entrepreneur in Canada where he supported SMB's in their marketing initiatives. He holds a Bachelor of Commerce from University of Toronto Rotman School of Commerce.

Alexander Leszek Konopka
President of the Management Board, Willis Towers Watson Polska

Education:
• Business University and International Affairs, ISEE Business School, University of Navarra, Barcelona Warsaw University of Technology, Faculty of Civil Engineering. Numerous trainings and conferences among others in the scope of insurance, management, banking and motor sector as a student and lecturer. Since 1997 insurance and reinsurance broker's license Experience:
  • 1991 – SSGAC Bellan, Paris, broker's assistant
  • 1992-94 – founder and President of a brokerage company - Asekuracja II
  • Since 1994 – work in the companies of Gras Savoye Group, initially as Vice-President
  • Since 2004 – President of the companies belonging to Gras Savoye Group
  • Since 2011 – President of Gras Savoye Ukraine
  • Since 2017 – President of Willis Towers Polska Sp. z o. o., WTW Services and Willis Polska S.A.

At present:
• President of the Management Board of Gras Savoye Polska and Pol-Assistance having 290 employees. Apart from managerial functions is responsible for:
  • Department of motor insurance, assistance services, claims handling and bancassurance,
  • Pilot of projects related to mass insurance distribution in particular in the sector of finance, motor, IT and telecommunications
  • Pilot and supervisor of international projects
  • Member of numerous organizations and institutions related to economy and the insurance sector including:
    • Polish Association of Insurance and Reinsurance Brokers
    • CEO Round Table
    • International Assistance Group
    • Polrisk Association
    • French Chamber of Commerce and Industry
    • Polish Chamber of Insurance and Finance Intermediaries
  • Frequently acts as an expert in the field of insurance during numerous trainings and conferences as well as in the media Awards:
    • Title of “Man of Decade” awarded in 2011 by Fleet Magazine
    • chosen as a member of Shareholders Meeting of the Polish Economy – ranking of Home&Market Magazine
    • Top 100 of the most influencing Gentlemen of 2010.

Jacek Kornosz
Member of the Management Board, Currency One

Jacek Kornosz is a qualified manager with over 20 years of experience. In 2012 he was appointed COO of Currency One, which operates two online foreign currency exchange services – Internetowykantor.pl and Walutomat. The success of the company is remarkable, as evidenced by its results. Despite numerous and very active competition in the foreign exchange market, Currency One still maintains its position as the leader of the online exchange market. In 2016 the company recorded 14,5 billion zlotys in turnover. Internetowykantor.pl and Walutomat have both won trust of over 450 thousand satisfied users. Between 2005 and 2012 Jacek Kornosz worked as an advisor and a coach using his experience gained in the field of strategic management. It was a unique opportunity to get to know the specifics of many industries. In the years prior to his work as an advisor, Jacek Kornosz was associated with FMCG Retail industry. He worked as a general manager, commercial director and purchasing manager for Polish and international retail chains.

Krzysztof Korus
Partner, dLK Legal

Dr Krzysztof Korus is a legal advisor, PhD in law and economist. He is an expert in payment services law, IT law and banking law. Recommended by Chambers Europe in 2015, 2016 and 2017 in Banking & Finance category ("strong experience in banking regulatory matters", "deep knowledge and long experience"; "understands the business implications of his advice"). Member of the “Blockchain and cryptocurrencies” working group at the Ministry of Digital Affairs within the “Turning into digital reality in Poland” programme. Coauthor of European Commission “Study Impact of the PSD” and “Principles and Definitions and Model Rules of European Private Law” reports. Associate member of the European Payments Consulting Association, a member of the programming board at the monthly publication “Banking Law Monitor” and a legal expert to the Polish Organisation of Non-banking Payment Institutions. He was a member of the working group of the Financial Market Development Council at the Polish Ministry of Finance, dealing with implementation of PSD Directive, worked with the Polish-German Centre for Banking Law at the Jagiellonian University and London Economics, a long-standing academic lecturer. He has authored several dozen publications, legal analyses and commentaries relating to electronic payment instruments and been a speaker at numerous conferences and seminars concerning this issue in Poland, Europe, North America and Asia. He is directly involved in legislative process at both the national and EU level.
Janusz Kosiński
President of the Management Board, Inea
Graduated from the Faculty of Electrical Engineering in Poznan University of Technology. Co-founder of companies that are creators and leaders of cable television market in Greater Poland. President of the Management Board of INEA, which is the biggest alternative multimedia operator in the region. Member of Management Board of PIKE (Polish Chamber of Electronic Communication), the Council Member of the Institute of Electrical Engineering and Electronics at Poznan University of Technology, the Council Chairman of ‘Familijny Poznań’ Foundation. In 2010 was honoured with the Individual Quality Award of Greater Poland and prestigious title of “Media Friendly” conferred by journalists, journalistic associations and editor’s offices of Greater Poland.

Tadeusz Kościński
Undersecretary of State, Ministry of Economic Development
Tadeusz Kościński is responsible for shaping the rules and realize Exchange Commerce Square, the European Union with third countries, security issues and economic fully Supervision of the provision of services related to electronic signature. Is responsible for the implementation of the program Digital Poland 2014-2020 and coordinates issues related to the area of Information Society, in particular the Digital Economy. Supervises the tasks relating to relations with foreign institutions in the field of Investment Plan for Europe, called “Plan Juncker” in Poland. Exercises supervision over the execution of the Office of Technical Inspection.

Kaarel Kotkas
CEO & Founder, Veriff
Kaarel Kotkas has always been fascinated with computer science and identity verification issues. As a student, he made independent attempts to check the systems of control in force in companies. He also took care of this matter in his first job at Transferwise. Passion and experience brought him to build his own company. So was Veriff. In collaboration with fintech and finance experts, he has created an online identity verification solution that has been hailed in Estonia with the highest potential in 2016 in Estonia. Currently, after 1.5 years of existence, Veriff operates in the financial and e-commerce sectors.

Andrey Kovalev
Subject Matter Expert, ThreatMetrix
Andrey Kovalev is an expert in online payments & security. He joined the ThreatMetrix team from Yandex.Money where he was Chief Security Officer and responsible for all security-related activities. At Yandex.Money he assumed the lead role in building an efficient information security team and built good working relationships with law enforcement agencies. His areas of expertise are information security, fraud management and electronic payments. In his current role at ThreatMetrix, Andrey works with major European customers in implementing advanced digital identity solutions; helping eCommerce companies and Financial Institutions to slash fraud, improve user experience and drive additional revenue online.

Piotr Kowal
Presales Team Leader, Qlik
Piotr is leading the team of experienced Solution Architects in Business Intelligence solutions, who help customers realize the value of Qlik software. Since 12 years in IT, gathered experience at Microsoft Business Solutions department. Graduated Leon Koźmiński Academy and MBA on Warsaw University of Technology. Connects business knowledge with IT, what enables him to perform a careful analysis of customers’ needs and “tailor made” of Qlik solution according to the needs.

Tomasz Kozłowski
Technology Development Manager, Skysnap
Co-founder of SkySnap, a company that helps insurance companies understand current state of insured assets, by producing detailed 3D google maps. Tomasz is a Warsaw University of Technology graduate. In his professional life, he has been delivering big CRM software implementation projects for business customers across Europe for the last 15 years. He brings his experience to SkySnap where he is responsible for technology development, making sure that SkySnap’s solutions address real problems of insurance sector and allow insurance companies to quickly check and archive high detailed condition of objects before they are insured or quickly assess damages. He is currently leading a project with SkySnap team and Warsaw University of Technology working together on new ways of quick assessment and verification of claims and health condition of plants across big areas.

Dariusz Kożuch
Vice-President of the Management Board, VSoft
Co-founder of VSoft SA and currently vice president of the management board. Manager, entrepreneur and investor. He graduated from the AGH University of Science and Technology in Cracow in the field of Computer Science. He has been professionally connected with the financial-insurance industry for more than 20 years. As the vice president of the management board, he is responsible for the development strategy of VSoft and determines the directions of market expansion and marketing and sales activities as well as the branding ones.
Tomasz Krajewski  
*President of the Management Board, SkyCash*

Graduated from MCS University in Lublin. For 8 years he has been specialized in mobile payments and mobile banking. His career has started in sales network of a big telecom operator. Since 2009 to 2014 connected with local company Finanteq (earlier eLeader) – the leader of mobile banking in Poland and Persian Gulf countries where he was responsible for projects dedicated to financial institutions such as BZ WBK, Raiffeisen Polbank and MasterCard as well as online shops, for instance, e-PiotriPawel.pl and rebel.pl. Co-author of the SuperWallet project – first implementation for Bank Zachodni WBK as online shopping. SuperWallet project has been frequently awarded in Poland and abroad for example Citi Mobile Challenge (Best Digital Wallet Solution). Since October 2014 in SkyCash as a President of the board successfully building SkyCash position as a leader in mobile payments market (1.5mln application users, 85% share in parking payments market). In march 2016 he has come second in ranking of 50 the most innovative businesses organized by Brief magazine.

Katarzyna Królak-Wyszyńska  
*CEO, Innovatika*

Katarzyna has been working in strategy and innovation for almost 20 years. She has a wide experience in financial industry - prior to Innovatika she was working for National Bank of Poland and for Morgan Stanley Dean Witter, investment bank. At Innovatika, she was managing and supporting projects for financial institutions like: BRE, Millennium, ING, Getin, Bank Pocztowy, Generali, PZU, PKO BP, Metlife, EFL and for companies like Dentons, Deutsche Telecom, Avon, Wolters Kluwer, Lafarge, Polish Post, MTV, Warsaw Stock Exchange, Mars, Ministry of Economy (Development), Bunge etc. She helps organisations in exploring their opportunity areas and building solutions upon them. She has a broad experience in incubation and accelerations programs, she co-authored the first MIT Enterprise Forum Accelerator in Poland, worked with startups at Hubraum (T-Mobile accelerator), worked with corporate entrepreneurs in many industries – from telecoms, publishing houses to e-services and energy companies. Business ideas mentored by her get awards and international recognition. She is the judge in MIT Innovators Under 35 competition in Poland and Spain. She is experienced in running projects under Design Thinking approach. She was the one to persuade Bank Millennium to do the first Design Thinking project that turned out to be a great success that generates hard business results. She also teaches Design Thinking at Warsaw School of Economics and Innovatika’s Design Thinking Masterclass.

Marta Krupińska  
*General Manager, Co-founder, Azimo*

Marta is a passionate entrepreneur and avid champion of diversity in the fintech industry. As a Polish expat, Marta experienced first-hand how challenging it was to send money home. She joined Michael Kent, CEO, and Marek Wawro, CTO, in 2012 to co-found Azimo and drastically change the way people living abroad send money to their family and friends. As General Manager and Co-founder, Marta oversees day-to-day operations, works closely with the CEO to scale the business and is responsible for all staffing processes and decisions across the UK and Poland, where she opened Azimo’s second office in late 2013. In the past two years, the company has seen 100 per cent growth in personnel, raised over $40 million in funding and is amongst the fastest-growing fintech companies in Europe. Prior to Azimo, she built her first business, Travelnity, a social media website for travellers and expats, rapidly growing the business in times preceding Facebook’s success. From there, she ran high-profile events in London and New York City for London 2012 Olympics and Somerset House. Marta was recognized by Forbes as one of Europe’s 30 Under 30 for Finance, by Innovate Finance as one of 100 most important Women in Fintech in 2014 in the UK, by Business Insider as one of 40 coolest people in UK Fintech and by Puls Biznesu as one of 10 most important Polish Businesswomen in 2015. Marta holds a Masters in Organisational Psychology from Jagiellonian University in Poland and a Management degree from Columbia Business School.  
Twitter: @mmeentrepreneur  
LinkedIn: https://www.linkedin.com/in/martakrupinska.

Alfred Kubczak  
*Owner, Vitare Consulting*

In connection with his background in the field of marketing and management, for many years he was involved in the Management of Sales, Marketing Communication and Corporate Affairs. During over 15 years with Royal Dutch Shell, he was responsible for Shell retail operations in western Poland, and then, after transfer to the company headquarters, he was the Head for Fuels Marketing. From 2001 he was establishing the structures of Shell’s Communication department in Poland and worked in the global communication structures of the Group. In the period of 2009-2016 he developed and headed the Corporate Affairs department established from scratch within the structures of Jeronimo Martins in Poland. As an Executive Committee member, he managed the company’s communication and external relations, mainly by supporting the operations of the largest retail chain in Poland, namely Biedronka stores chain. After over 20 years of working within the structures of international companies he decided to establish his own advising company VITARE CONSULTING. The entity provides consultative services related to reputation management, public affairs and communication strategies including brand development and communication.

Piotr Kujawa  
*Vice President, Bacca*

Company founder and Chief Operating Officer. Prior to co-founding Bacca, as a consultant with EY, Piotr had a very diverse experience business process consulting for insurance and banking. Enthusiast and visionary of the process optimisation, operational improvements and new technology applications in the insurance sector, supported by the very strong “get it done” approach.
Przemysław Kurczewski  
**President of the Management Board, EmiTel**

He graduated from the Faculty of Economics and Law, University of Maryland, USA, and received an MBA degree at the Warsaw University of Technology. He has been working for the Telekomunikacja Polska Group (GK TP) since 2002. In 2002-2006, he was one of the persons responsible for developing and implementing TP Group's wholesale strategy. In 2006, he became the Manager of TP Group’s Department of Regulatory Relationships. Next, from 2007 to 2008, he has worked as TP Group's President's proxy and a member of TP EmiTel Board of Directors. He supported the company in various mission-critical projects related to terrestrial digital TV, mobile TV, backbone network and CDMA. Since June 2008 he has been the Chairman of the Board at EmiTel. In 2011 he conducted the sale of the company by the Capital Group TP. At the moment EmiTel belongs to Alinda Capital Partners – american fund. The company is a technical operator at the market of digital terrestrial television DVB-T, launching three first multiplexes. EmiTel carries out also test emissions of digital radio in DAB+ standard in Warsaw.

Adrian Kurowski  
**Country Manager for Poland, Visa**

Graduate of Warsaw School of Insurance and Banking (now Vistula University). His career began in 2001 with KPMG consultancy, where for five years he lead managed an array of projects for financial institutions. In 2006 he took over as credit card portfolio manager at Polbank EFG, with responsibilities covering partnership programmes and increase in credit card portfolio profitability. With Visa since March 2011, Adrian Kurowski ran for three years a consulting practice for Central Eastern Europe, having implemented many projects in Poland, Czech Republic, Slovakia and Hungary. As from October 2014, he is Country Manager for Poland, Visa.

Pawel Kuskowski  
**Co-founder, CEO, Coinfirm Lab**

Pawel Kuskowski – Entrepreneur, AML/CFT and compliance advisor. The Head of Regulatory Risk and Compliance practice at Eversheds, Pawel is a specialist in compliance and anti-money-laundering with extensive experience conducting global projects for international financial institutions and cooperating with supervisory authorities. He is also the chairman of the Compliance Association of Poland.

Aleksander Kutela  
**CEO, Onet.pl Group**

The president of the Onet.pl Group, a Member of the Management Board in Ringier Axel Springer Polska as well as a Member of the Advisory Board of the ING Bank Śląski. Before he was HBO, a.o. as the President of HBO Poland (2000-2015) and Senior Vice President of HBO Europe (2007-2015). He is a graduate of Economic Academy in Kraków (Foreign Trade) and the General Management Program at Harvard Business School. He also finished specialist programs in the field of strategy, marketing and Management a.o. on the Stanford Business School, Harvard Business School, Kellogg School of Management and London Business School.

Sławomir Lachowski  
**“SI Consulting” Sławomir Lachowski**

President of the Management Board - FM Bank PBP S.A. (BIZ Bank i Bank SMART). Sławomir Lachowski is the founder of mBank and MultiBank – retail banks in the BRE Group. Sławomir worked at BRE Bank for nearly 8 years, and from November 2004 to March 2008 he was the President of the Management Board of BRE Bank. Prior to that, form August 1998 to May 2000, he was a Vice-President of PKO BP and from February 1994 to July 1998, a Vice-President of Powszechny Bank Gospodarczy, being a part of the Bank Pekao SA Group. Between 1983 and 1991, Sławomir was an employee of the Institute for Economic Development at the Warsaw School of Economics. He took part in the work of the team which under the leadership of Leszek Balcerowicz worked on the assumptions for the transformation of the centrally planned economy into a market economy. He is an author of several articles and papers on financial restructuring, privatisation, management and strategy as well as innovation. Books published: Disruptive Innovation in Banking: A Business Case in Low-Cost Finance. How to Win Against the Leaders by Creating Strategic Competitive Advantage and Real Value for Customers. (2009); The Journey Not the Destination. Values in Life and Business (2011); Values in Action. Leadership in turbulent times. (2013).

Jacek Levernes  
**President, ABSL**

Jacek Levernes has over 20 years of experience in building and managing business organizations in Poland, Europe, and across the globe, where he has been responsible for overseeing large-scale operations, significant investments, post-merger integration and restructuring. He plays a key role in both regional and global development of the Outsourcing & Offshoring sector, as well as in promotion of CEE and Poland as a leading investment destination. He was named Investor of the Year 2010 for creating the most jobs in Poland, and has won numerous awards by SSON and other organizations in Europe.
Andrzej Lewiński  
**Deputy GIODO in 2006-2016**

As of 4 September 2006, upon a motion of the Inspector General for Personal Data Protection Mr Andrzej Lewiński was appointed for the position of Deputy Inspector General for Personal Data Protection by the Speaker of the Diet of the Republic of Poland. Mr Lewiński is a lawyer and graduate of the Faculty of Law at the University of Gdańsk. He served his articles in the Voivodeship Court in Gdańsk and passed the judge's exam; he also passed the legal adviser's exam and was entered on the list of legal advisers. He graduated from year-long postgraduate Studies in Company Law at the Warsaw School of Economics as well as two semester-long Postgraduate Studies in European Law at the Faculty of Law and Administration at the Warsaw University. He fulfilled numerous functions in public administration such as: Director-General in the Ministry of Internal Market and the Ministry of Industry and Trade. Recently, he ran a Law Office in Warsaw. He specializes in business law, property transformation and restructuring of business entities, policy and functioning of home trade, distribution models in Europe, consumer policy and issues related to the activity of small and medium-sized enterprises.

Evita Lune  
**Global Partner, Country Manager for Latvia and Head of Digital Economy, Pedersen & Partners**

Evita Lune is Global Equity Partner at a leading international executive search company Pedersen & Partners. Pedersen & Partners is a global, fully integrated executive search firm with 56 offices in 52 countries. Evita is a founder at Digital Economy practice at Pedersen & Partners and has realised numerous assignments in FinTech in Scandinavia, Central and Western Europe, Baltics, Latin America and Caucasus. During her 12 years’ career at Pedersen & Partners Evita has successfully completed over 250 senior executive search assignments all over the world. Her previous experience before Pedersen & Partners includes three years with the Stockholm School of Economics in Riga as the Executive MBA Program Director and six years with Shell in international and regional marketing management functions in Riga, Budapest, and Brussels. Ms. Lune has a PhD in Social Economy. Besides her native Latvian, Evita Lune speaks fluent English and Russian and has a basic understanding of German, Swedish and Polish.

Maciej Maciejowski  
**Member of the Management Board in charge of New Business Development, TVN**

Maciej Maciejowski joined TVN in 2004 as Marketing Manager responsible for thematic channels: TVN24, TVN Style, TVN Turbo and TVN Meteo. In 2006 he became Channel Director of TVN Turbo and a project manager of TVN24.pl news portal. From 2008 to 2011 he was working on TV and internet project: TVN Warszawa. In 2011 he became Deputy Programming Director responsible for thematic channels: TVN 7, TVN Style, TVN Turbo and iTVN. His professional career started in 2000 in Onet.pl where he was Key Project Manager. Maciej Maciejowski is graduate of Warsaw-Illinois Executive MBA. He also studied journalism at Jagiellonian University and media management at Higher School of Business in Nowy Sacz. In 2009 he participated in U.S. Department of State's International Visitor Leadership Program.

Anna Maj  
**Fintech Expert, Country Manager, PayTech Consulting**

Her particular expertise lies in the field of innovative payment solutions, internet and mobile enabled financial services as well as digital money. Since 2000 Anna has been involved in the banking and telecommunications sector. She worked for Polish and foreign corporations (Citigroup, T-Mobile) as well as a consultant and adviser (PayTech, CreativeLink). She was CEO of one of the leading Polish payment institution and acquirer – PayTel SA. She is a Board Member of the Coalition for Development of Cashless and Micro-Payments. She is involved in the financial education projects as well as start-up advisory (PwC Startup Collider). Featured in the TOP 20 Women in FinTech Report (IIIG, March 2017). Anna graduated of Interdepartmental Individual Studies in Humanities at the University of Warsaw and International MBA program at the Warsaw University of Technology accredited by the London Business School. She is a PhD candidate in the Collegium of Management and Finance at the Warsaw School of Economics.

Paweł Makowski  
**General Counselor of Inspector General**

Graduated from the Cardinal Stefan Wyszyński University in Warsaw, Faculty of Law and Administration. Since 2010 he has been working in the Bureau of the Inspector General for Personal Data Protection – starting as the assistant to Inspector General and from 2014 to 2017 serving as a deputy director of the Social Education and International Co-operation Department. At present, he is a general counselor of Inspector General. He has expertise in data protection issues related to privacy public awareness, GDPR compliance and DPAs international cooperation.
Speakers / Advisory Board

Blazej Marciniak
Founder, CEO, Sher.ly

I'm a network security and data transmissions technologies expert, with 20 years of experience in ITC. My journey began in IT distribution company, moving through logistic, sales and network department gaining invaluable experience as Product Manager, responsible for every aspect of a product life cycle. Tried some US corporations for a while, but learned after two years it's not my thing; moving too slowly and being too conservative. I've moved towards Mobile and worked for 3 years' top mobile bank developing projects: very first mobile mBank and Plus GSM most advanced mobile services gateway: MultInfo. Frustrated with lacking security in communication services at a time I came up with idea to combine security of Virtual Private Network with ubiquitous connectivity of P2P topology and GatelessVPN technology was conceived. Sher.ly was launched officially at TechCrunch Battlefield conference in Berlin October 28 2013. Year later we've among very few companies from Poland to launch a successful crowdfunding campaign on Kickstarter raising 154.000 for our Sher.ly powered storage device: Sherlybox. Year later, July 27th we started shipping Sherlybox'es to our worldwide backers and selling Sherly for Business.

Spiros K. Margaris
Founder & Venture Capitalist, Margaris Advisory

He is a senior advisor and investor at InsureScan.net (a US insurtech company), Kapilendo.com (the only full-service funding marketplace in Germany) and moneymeets.com (the leading German ‘Fintech Supermarket’). An advisory board member at Werthstein.com (a unique Swiss digital wealth management company) and senior advisor at DSER.de (a B2B German fintech company with a client portfolio volume of over EUR 40 billion), he is also a senior advisor to the Fintech Forum (the first and largest hub for fintech in Continental Europe). Previously, he worked in banking and money management (hedge funds) and launched two start-ups in New York during the dotcom boom and bust period, one of which would nowadays be termed a fintech. He is a frequent speaker at international fintech conferences and publishes articles on his innovation proposals, inspirations and thought leadership. Some of these articles include ‘The Fintech Agent’, ‘Efficient-Banking’ and ‘Future of Fintech. A Combination of Barbarella & 2001: A Space Odyssey’. One of his innovation proposals, ‘The Fintech Supermarket’, formed a contribution to The FINTECH Book published in April 2016 by Wiley.

Pedro Martinho
Board Member, Eurocash

After graduation from ISCTE Lisbon University in the field of Management, I started my professional career in Jeronimo Martins, Portugal, in 1994. Then I worked as a Sector Manager at Feira Nova Hypermarket up to 1996. After that I was invited to come to Poland where I worked for Jeronimo Martins from 1997 to 2001. I was promoted to Purchasing Director in Eurocash Cash & Carry and Jumbo hypermarkets. In 2002 I was employed by Oniway Portugal, telecommunication company, as a Sales Director. In March 2003 I decided to come back to Poland and join the team that had bought out Eurocash Cash & Carry of Jeronimo Martins. From the beginning I have been a Board Member in Eurocash S.A. and I have participated in its development. I have managed such partnerships as Eurocash Franchise (Delikatesy Centrum) and Eurocash Distribution (former Tradis). Currently, I am responsible for: Eurocash Gastronomy, Eurocash Convenience, retail business (including, EKO chain and Frisco.pl), the Group’s marketing area as well as cooperation with producers that are our business partners. I am glad that Polish family businesses and Polish entrepreneurs, due to my humble participation, operate in the strongest channel of FMCG market (the small format). They constitute the real modern retail market in Poland because they respond to customer needs in the most flexible way. This is certainly something unique in the whole Europe.

Leszek Maśniak
Chief Data Officer, Political Cabinet of the Minister of Digital Affairs

He is in charge of data management policy in public administration and the projects related to data management field. Graduate of the Trium Global Executive MBA program at New York University Leonard N. Stern School of Business, the London School of Economics and Political Science and the HEC School of Management, Paris. He has over 25 years of managerial experience in the area of IT projects, IT strategies, implementation of systems of different classes as well as business analytics. For 7 years he acted as the Gartner’s advisor - a global IT analytics company – supporting strategic decisions of dozens of the largest companies in Poland and public organizations. Immediately prior to taking up the CDO function, he was associated with EY IT Advisory. An experienced public speaker, trainer and the member of Mensa. Privately - passionate about mountain hiking, horse riding and sailing. Once a professional blues bass player.

Dariusz Mazurkiewicz
Vicepresident of the Board, Polish Payment Standard

Mr Mazurkiewicz previously served as the director of the Product Development Department at PSP. Between 2010 and 2014 he was working for SkyCash Poland, where he was the President of the Board and helped in launching this innovative mobile payment service on the Polish market. In 2008 – 2010 he was the President of the Management Board at Bauer-Weltbild Media, developing multichannel sales in media segment. Between 2006 and 2008 he was the Vice President of the Management Board and Chief Financial Officer of Interia.pl SA in Cracow. From 2002 to 2006 he held positions in the finance departments – as a Control Manager and then Finance Director at Michelin Group headquarters in France. He is a graduate of financial management at the Academy of Economics in Katowice and the Silesian International School of Commerce. He has experience in corporate finance, e-commerce and direct marketing.
Executive Program at the Kellogg School of Management.

Completed the Advanced Masters in Economics (University of Hamburg), where he completed a course in international and European law, monetary and economic integration. He also completed the Master of Advanced European Studies (University of Hamburg). For many years he has been involved in numerous projects in the area of process optimization, finance department structures and reporting, having been involved in the development of business and financial information management concepts.

A participant in the design of the e-invoice standard in Poland, solutions addressed to regulators - e.g. JPK, gained his international professional experience in such companies as IBM, Oracle or Sage and then translated into practice in cooperation with Polish organizations. Currently focused on advising organizations on the CEE market, how to transform your organization organically so that they are optimally calibrated against the market to properly improve their position and business condition.

Tomasz Misiak
Chairman of the Supervisory Board, Work Service S.A.

Graduate of University of Economics in Wroclaw, graduate of Management Project of Canadian Management Institute as well as Global Leadership Seminar Georgetown University. After the period of activity in student organizations, Mr Misiak started his work in the City Council of Wroclaw, where he held a position of the Chairman of Economic Initiative Commission. In the years 1999-2007 he fulfilled a function of the Vice-president of The Management Board in Work Service SA, the largest employment agency in Poland, he was also a founder of the company. Between 2005-2011, as a Senator in Polish Parliament, he held a position of the Chief of National Economy Commission, he also participated in the works of Commission of the European Union. From 2011 until now, he is a founder and executive of HMS Investment Fund LTD. He performs functions: Vice President of Supervisory Board Work Service SA; Vice President of Supervisory Board Hawe SA Head of Audit Committee; President of Supervisory Board Exact Systems sp z o. o.; President of Supervisory Board IT Kontrakt sp z o. o.; President of Supervisory Board KMW Conferences SA; President of Swiat Idei Foundation-issuer of Project Syndicate polish version. Also he is V-ce President of Polish Employers Organization Pracodawcy RP- elected for 5 years cadency, Member of BIAC (Business International Advisory Council appointed to OECD); Member of Cans Montana Forum Leaders of Tomorrow Group. Tomasz Misiak is a laureate of many business awards, e.g. Teraz Polska, Przedsiębiorca Roku Ernst & Young, Lider Przedsiębiorczości, Lider Rynku.

Monika Morali-Majkut
Investor & Advisor, Chairman of the Investment Committee, PFR Ventures

Monika Morali-Majkut has 20 years of investment experience in Germany, UK, Poland and CEE. During 2005-2015 she worked for Advent International in London and Warsaw, where from 2008 she was a Partner and Managing Director heading Advent’s operations in Poland, as well as a member of Advent’s Investment Advisory Committee for Central and Eastern Europe. During 2001-2005, as a Principal in the Munich office of Apax Partners, she was responsible for sourcing and executing transactions in the European media sector. She started her career in 1997 as a corporate finance adviser at Berenberg Bank in Hamburg. For many years a board member of the Polish Private Equity Association, she also held numerous non-executive board positions in private and public companies, incl. MCI Capital SA. Since April 2016, she is a member of the Investment Committee at KFK SA, and since February 2017 she is the Chairman of the Investment Committee at PFR Ventures, the largest Fund of Funds platform in the CEE region investing into Venture Capital Funds.

Mateusz Morawiecki
Deputy Prime Minister, Minister of Economic Development and Finance

President of the Management Board and CEO of Bank Zachodni WBK, 3rd largest financial institution in Poland. Director of the department negotiating terms of Poland’s accession to the EU in the Committee for European Integration. Former member of the Economic Council at the Prime Minister’s Cabinet. Member of program boards at several universities. Graduated from the history department at the University of Warsaw, Business Administration Studies (Wrocław Technical University and Central Connecticut State University) MBA from the Wrocław University of Economics. Received a diploma in European Law and Economic Integration Economics (University of Hamburg) and the Master of Advanced European Studies (University of Basel), where he completed a course in international and European law, monetary and economic integration. Completed the Advanced Executive Program at the Kellogg School of Management.
Tomasz Motyl  
*Chief Innovation Officer, Alior Bank*

Responsible for establishing and operating of Innovation Lab - a dedicated team that cooperates with FinTech start-ups, looks for new business models and sets R&D track for innovative solutions. From the very beginning, associated with Alior Bank, primarily in the development of application architecture. His portfolio includes such projects as Alior Sync, T-Mobile Banking and Big Data. In 2016, awarded in the category “Tech Leadership of the Year” in the 17th edition of the Banking Technology Awards in London.

Michał Możdżonek  
*ZUS Board Member supervising IT Department*

Michał Możdżonek, the Board Member of the Social Insurance Institution responsible for IT, is expert in ICT and corporate management. His professional experience comprises management of important transformation programs and implementation of IT processes and systems. He supervised the building and standardizing of IT common service centers, he managed projects in e-commerce, billing, business intelligence, testing and maintaining of services and systems. Entrepreneur and partner of several companies and startups with practical know-how in management, due-diligence and restructuring of organisations. Independent expert of the European Commission for evaluation of cloud computing projects and infrastructure interoperability projects. He is lecturer at the Computer Science Faculty of the University of Warsaw where he completed his MA studies. He also studied at the Faculty of Economics of the University of Warsaw and completed PhD studies at the Collegium of Management and Finance of the Warsaw School of Economics.

Piotr Mrozinski  
*Head of Customer Acquisition - LinkedIn Sales Solutions / CEE*

LinkedIn evangelist with diverse leadership experience in sales, social marketing, and technology solutions management. Leading LinkedIn expansion across the Central and Eastern Europe with key focus on introducing “social” into the modern world sales and marketing strategies. Piotr holds an MBA in International Business and MSc in Technology and Innovation Management from GCD and Smurfit Business School respectively.

Henryk Mucha  
*President of the Management Board, PGNiG Retail Trading*

He has held a position of the Sales Director in ATOS Group Polska (before called Bull Group Polska) since September 2012. He was responsible for building strategy, creating product’s offer and sales development in energy&utility and public sector. He was acquiring new sales areas. Moreover, he was building new streams of partnership sales. In years 2005-2011 he was responsible for sales in companies from IT sector i.a.: Innovation Technology Group SA and WASKO SA. Earlier, he was associated with PKN Orlen SA where he was in charge of sales’ support coordination in all Local Offices of retail trading.

Michał Musielak  
*Group CEO Arena Tax Group*

Lawyer, finance expert and licensed Tax Advisor (No. 10244) with over 16 years of professional experience in providing tax and legal advice. He gained experience working initially as a lawyer in the brokerage office, where he was responsible for the tax services for the office and its clients. From 2002 to 2007 he was involved in the tax advisory for the financial institutions in Deloitte and Ernst & Young. While working in Ernst & Young he was assigned to perform a function of main tax controller in one of the American capital group banks. In years 2007-2011 he created and was managing the tax department in newly established Polbank EFG. He was responsible for all the tax obligations including tax advisory, accounting and tax reporting competence in the bank with the total balance sheet amounting to 20 billion PLN. In years 2011-2012 he has been a partner at KPT Doradcy Podatkowi. In 2012 he established Arena Tax Group whose members are a tax advisory company Arena Tax and an accounting company Antareco. In years 2008-2011 he chaired the Group VAT in Polish Bankers Association (ZBP). In years 2009-2011 he was a member in VAT Working Group of the European Banking Federation (EBF) in Brussels. During Polish Presidency in the Council of the European Union (July – December 2011) he was an Official Representative of the Polish Bankers Association (ZBP) in the European Bank Federation Group VAT. As the one of the few tax advisors in Poland he received an Honorable Polish Bankers Association Medal (2012).

Aleksander Naganowski  
*News Business Development Director in polish Mastercard Europe branch, Mastercard Europe*

Experienced project manager and engineer with over 10 year of experience in IT, telco and mobile services. He has joined MasterCard Europe in 2011 and he is responsible for the new business development team in Poland, focusing on innovations in payments, cooperation with mobile operators and emerging payment technologies – NFC, MasterPass, tokenization services, etc.
Piotr Nawrocki  
**CEO, Ituran Europe**

Piotr Nawrocki works in automotive industry since 2004 and since 2010 focuses mostly on introducing innovative, Israeli tech companies to the market in Central and Eastern Europe. Until now, Piotr has introduced to the CEE market such companies as Mobileye (MBLY, recently purchased by Intel), Trackimo and Ituran Location and Control (ITRN). Currently Piotr’s main focus is on building European market presence for Ituran, which is one of the biggest telematics providers in the world for fleets as well as for insurance industry.

Scott Neuman  
**Global Marketing Director IBM Watson IoT**

I am currently the Global Marketing Director for IBM Watson Internet of Things (IoT). Watson IoT is a solution platform with artificial intelligence capabilities that learn from, and infuse intelligence into, the new sources of data streaming from the physical world. The Watson IoT business unit is a start-up within IBM. In less than a year, we have established IBM as a leader in the IoT market (according to IDC & Forrester), achieved a #1 ranking in SEO among our competition, and established IBM’s branded share of voice at a market leading 30%, while growing the business by double digits in 2016. Previously I was the Chief Marketing Officer for IBM’s Central & Eastern European region. The region covers 29 countries including Russia, Poland, the Czech Republic, and Hungary, and accounts for almost $2B in revenue. As the CMO, my responsibilities included all levels of marketing and communications spanning every IBM business unit. I am an expert leveraging the interaction of emerging technologies (IoT, Cognitive Computing, Cloud, Mobile and Social) with traditional marketing journeys (discover, learn, try, buy, adopt and advocate). Over the past 17+ years at IBM, I have developed and executed global and local marketing strategies for IBM’s software, hardware and consulting services units. With every role, I have deepened my leadership skills and technical knowledge, allowing me to push the boundaries of executing both digital and physical marketing plans. I joined IBM in July of 1999 after receiving an MBA from Cornell’s Johnson Graduate School of Management where I majored in marketing. Prior to business school I worked in advertising, spending time as an account executive at both Young & Rubicam and J. Walter Thompson in San Francisco. I also hold a B.S. in Communications from Cornell University. My wife Amy and I live with our three children in Prague, Czech Republic while on international assignment for IBM. Our permanent home is in the US, in Norwich, Vermont.

Michał Niemczycki  
**Founder & Board Member, Freebee**

Co-founder of “Freebee” - the largest digital loyalty platform in Poland, and Co-CEO of “New Media Ventures” (joint-venture with Grupa Cyfrowy Polsat). Also CEO and founder of “Voda Naturalna”, Poland’s first bottled water brand in the super premium and functional water segments. Supervisory board member of several businesses within the family-owned Curtis Group (real estate, pharmaceutical, aviation and hospitality industries). Polish-American national, born in Indianapolis, Indiana. Studied Theater Directing at the UCLA School of Film, Theater & Television. Also studied Film Directing at the North Carolina School of Filmmaking and Business Administration at Ohio University.

Jacek Niewęgłowski  
**Chief Strategy Officer, Board Member, P4**

Jacek Niewęgłowski has over 19 years of experience in telecommunication sector. In Nokia Corporation he led R&D projects in the area of mobile multimedia and represented Nokia in standardization bodies such as ISO/IEC and ITU-T. In Poland he worked for PTC (T-Mobile) as Network Development Director and later as an executive in Polish alternative fixed line and CaTV subsidiaries of Vivendi Universal. He is a co-author of numerous scientific publications and patent applications. As Chief Strategy Officer at play he has been responsible for regulatory, public affairs, wholesale and international liaisons.

Adam Niewiński  
**Vice President of the Management Board, Bank Pekao SA**

He is graduated from the Warsaw School of Economics, faculty: “Management and Marketing”. He also completed courses at the U.S. management schools: Stanford University Graduate School of Business and Harvard Business School. Adam Niewiński started his professional career in 1998 at The Boston Consulting Group where he worked as a consultant specialized in financial services sector. As of 2000 he was building a team, acquired financing and subsequently established the Expandex company (FinFin S.A.), of which he became President. Since 2002 up till now Adam Niewiński has been associated with the Pekao Group. In July 2002 he started working in the Central Brokerage House of Bank Pekao S.A. where he held the position of Vice President of the Management Board. Next, from April 2004 to April 2015 he was President of the Management Board of Xelion Investment House. In February 2013 he was appointed Executive Director of the Private Banking Division at Bank Pekao S.A. Since 30th April 2015 he was appointed Vice President of the Management Board of the Bank supervising Private Banking Division. Chairman of the Supervisory Board of Xelion Investment House, Chairman of the Supervisory Board of Private Equity Managers, Deputy Chairman of the Supervisory Board of Central Brokerage House of Bank Pekao S.A., Member of the Supervisory Board of Pekao Investment Banking, and Member of the Management Board of the Society for the Encouragement of Fine Arts by the Zachęta Gallery – National Gallery of Art.
Speakers / Advisory Board

Loukas Notopoulos
CEO, Vivus Finance

Artur Olech
Chairman of the Advisory Board of Insurance Forum
Mr Artur Olech – Vice-President of the Board – graduated from the Faculty of Law and Administration of the University of Warsaw and the Faculty of Banking and Finance of the Warsaw School of Economics. In years 1994-1998 he engaged in cooperation with the Centre for Social and Economic Research in Warsaw, while in years 1996-1997 he worked as an analyst at the Polish Institute of Management. Subsequently, he took on a position at Volkswagen Bank Polska and Volkswagen Leasing Polska, where he headed, among others, the key account department and the risk management department.

From 1998 onwards, Mr Artur Olech became associated with the Generali Group – a relationship which now spans over 15 years. Initially he was responsible for business plan preparation as well as the legal support of efforts aimed at obtaining the necessary licences for the Generali insurance companies. In 2003 he became a Member of the Management Board of Generali PTE. Over the years he served as member of the Management Boards of the following companies: Generali T.U.S.A, Generali Zycie T.U. S.A as well as Generali Finance Sp. z o.o. In November 2008 he was nominated Vice-President of Generali Zycie T.U. S.A. From November 2010 to February 2014 he performed the function of President of the Board of the Generali Group Companies in Poland. On September 1, 2014 he was tasked with the establishment of a life insurance business within the Poczta Polska Group. At the present stage, he performs the function of the President of the Pocztowe Towarzystwo Ubezpieczenn na Zycie S.A. life insurance company and the Vice-President of the Pocztowe Towarzystwo Ubezpieczenn Wzajemnych mutual insurance company. In addition, he is also the Chairman of the „Insurance Forum” Policy Board. He is also a member of the Supervisory Board of Ciech S.A.

Wojciech Olechno
Head of B2B Sales, Samsung Electronics Polska
• Head of Mobile B2B Division in Samsung Electronics Polska
• In Samsung for 5 years
• Over 10 years experience in B2B sales divisions as Head of sales inter alia in Dell

Maciej Orzechowski
President of the Management Board, mPay
Maciej Orzechowski – CEO of mPay SA, graduated from the Faculty of Machine Building of the Częstochowa University of Technology in the field of Computer Science. In 1999 he founded his first business - the Internet Plus interactive agency. The next stop in his career was Prokom Software, and implementation of the largest IT project in Poland “Komputerowy System Informatyczny dla ZUS”. He continued his career at the Jan Długosz Academy in Częstochowa as an assistant, head of computer science department and project coordinator. During this time, he published more than 20 articles on Digital signature or LIPIDOGRAM study. Another stop in his professional development was the Central Anti-Corruption Bureau where he was responsible for the development of new technologies and systems. He also conducted opinion-forming activities in the field of designing office, telecommunication and teletext law affecting the security of the country. He ended the service in the degree of a special agent. He then worked in managerial positions such as Centrozap, CashBroker.

Piotr Orzechowski
CEO, Infermedica
Piotr is a co-founder and CEO of Infermedica which is a healthcare Artificial Intelligence and machine learning company based in Poland and United States. He is an energetic IT entrepreneur with strong technical background with key interests in digital health and mobile technologies. Prior to funding Infermedica he was engaged in numerous startup ventures including a successful Polish Dropbox-clone, mobile games studio and a software house specializing on expert systems.

Fabienne Ostermeyer
International Development Director, VisiomedGroup
Main characteristic: has always been working on avant-garde concepts, products and services. Starting in the pharma industry, in Creative Marketing, some 30 years ago, she shifted to International developments, Country Manager and International Manager some 20 years ago, and covered all areas of the world, including Japan where she lived some 4 years of her life. She has a good understanding of public health and preventive care. Moving to E-health sector some 5 years ago. Main Employers are Pierre Fabre Group and Sanofi. (20 years). Working for Visiomed since 2012. Part of the BewellConnect ecosystem creation team, French e-health solution for public, healthcare Professionals and Insurance companies. General background is Economic, Marketing and Politics. Polyglot: French /English/German/Japanese

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Warwick School of Economics. He earned the title of Master of Business Administration (MBA) at London Business School.

involved in the FinTech industry, mentors and develops future leaders of the Polish capital market, and advises young entrepreneurs.

Prior to 2007 he spent five years with Citi Corporate and Investment Banking, focusing on Poland and CEE. On top of daily work actively he covered CEE, Russia and Israel for Markets and Investor Services and served as the Deputy General Manager for the Poland branch.

• (Banking and Finance) and of Warsaw School of Social Psychology.

start-up environment, engaged in acceleration programs, cooperating with MITEF and D-RAFT. Graduate of Warsaw School of Economics

PKO Bank Polski) for 7 years, he is currently responsible for the implementation of the innovation process and for the cooperation with

I Forum Prawa Mediów Elektronicznych, Bitcoin Conference Prague, SGH Seminarium Bitcoin’owe II i III, StartupStage 15, Aula Polska, Digital

President of the Polish Business Council.

world, and football.

S.A. Before joining S&P Global was an Executive Director at J.P. Morgan Corporate and Investment Bank in London where

the General Manager for the Poland branch. In parallel, since 2016, is a member of the Supervisory Board of MCI Capital

for Europe, Middle East and Africa (EMEA), serving as the Regional Head for Central and Eastern Europe (CEE) and acting as

financial institutions. Since 2014 is a Managing Director at S&P Global Ratings, heading the Relationship Management team

of Polish Bitcoin Association a NGO working for propitiate understanding of Bitcoin and Blockchain technologies in Poland. Adviser at Polish Ministry of Digital Affairs in development stream “Blockchain and Cryptocurrency” of “From Poland Paper to Digital” program. Spoked about Bitcoin and Blockchain on various conferences and meetings in Poland and Europe:

I Forum Prawa Mediów Elektronicznych, Bitcoin Conference Prague, SGH Seminarium Bitcoinowe II i III, StartupStage 15, Aula Polska, Digital

Money & Currency Forum I i II, SPARKcamp #2, NETcamp, II Konferencja Przyszłość Inwestowaniu, Central European Electronic Card 2015,

PB Digital Money, Public consultations on. Blockchain technology and cryptocurrency - Polish Parliament.

Experienced manager creating innovative solutions, products and services that meet real customer needs and lead to the achievement of business objectives. 20 years of experience in projects managing in Poland and abroad in the sectors of telecommunications, finance and IT. Successfully leaded projects related to the improvement of business processes, implementation of the strategy, implementation of information systems, electronic banking and financial services integration of telecommunications at KPMG. Holding the position of Director in financial institutions (Inteligo Financial Services and PKO Bank Polski) for 7 years, he is currently responsible for the implementation of the innovation process and for the cooperation with start-up environment, engaged in acceleration programs, cooperating with MITEF and D-RAFT. Graduate of Warsaw School of Economics (Banking and Finance) and of Warsaw School of Social Psychology.

Prior to joining Arthur D. Little, Tim worked as Management Consultant with DiamondCluster/Oliver Wyman, established the CMT practice of A.T. Kearney in MENA, and was Sector lead of TMT at EY advisory in MENA

• 18 years of strategy & management consulting experience in the TIME sector, advising executive & advisory boards of leading telecom companies across Europe, the Middle East, Africa, and Asia.


• Passionate about people, diverse cultures, travelling with the family, reading, writing, simplifying business challenges, connecting the world, and football.

Close to 15 years of experience in international finance, capital markets and business management gained at top-tier global financial institutions. Since 2014 is a Managing Director at S&P Global Ratings, heading the Relationship Management team for Europe, Middle East and Africa (EMEA), serving as the Regional Head for Central and Eastern Europe (CEE) and acting as the General Manager for the Poland branch. In parallel, since 2016, is a member of the Supervisory Board of MCI Capital S.A. Before joining S&P Global was an Executive Director at J.P. Morgan Corporate and Investment Bank in London where he covered CEE, Russia and Israel for Markets and Investor Services and served as the Deputy General Manager for the Poland branch. Prior to 2007 he spent five years with Citi Corporate and Investment Banking, focusing on Poland and CEE. On top of daily work actively involved in the FinTech industry, mentors and develops future leaders of the Polish capital market, and advises young entrepreneurs.
Artur Pollak  
**President of the Management Board, APA Group**  
Graduated of Faculty of Automatic Control, Electronics and Computer Science on Silesian University of Technology, Institute of Electronics, specialization: computer control systems. For 14 years he has gained experience in implementations and planning controlling systems, for such clients as VW, GM, Daimler and Siemens. He worked as technical consultant during construction of VW factory in Poznań. He was responsible for standardizations and optimization of the manufacturing process in the factory. Currently he is CEO in APA Sp. z o.o. and APA Innovative Sp. z o.o. He is also a member of Program Board of Electric Department on Silesian Technical University.

Dariusz Piotrowski  
**Board Member, Microsoft**  
Dariusz Piotrowski, Member of the Board of Microsoft Poland. He is managing the team responsible for key clients and partners of Microsoft: major banks, insurance companies, along with companies from the energy, telecommunications and media sectors in Poland. Before that, he was the Director of New Technologies Branch for four years and temporarily served as General Director. Dariusz has over twenty years of experience in IT, which he gathered among the years while working in Cisco System as Technical Director and in Research and Academic Computer Network (NASK), where he was responsible for planning and executing nation-wide ICT networks. As a member of CIONET, Dariusz is active in the development of IT market in Poland. He is an author of many press articles and a speaker at business and IT conferences and meetings. Apart from that, he is a member of opinion-forming councils, created for exchange of experience and knowledge among the people responsible for setting the development trends in Poland. Dariusz is a graduate of The Faculty of Electronics and Information Technology on Warsaw University of Technology. He holds MBAs of University of Warsaw and University of Illinois. In his free time, he enjoys skiing and sailing with his family.

Dariusz Piotrowski  
**Member of the Board of Microsoft Poland**  
Prior to assuming the management of SAP Poland, for 6 years, she was a member of the board of Xerox Poland, then CEO of the company. She had also worked in senior positions in the Polish branch of IBM (such as Sales Director for SMEs). In her career she was responsible, among others, for creating and implementing sales and marketing strategies, the development of partner networks, the development of new sales channels.

Ireneusz Piecuch  
**Partner, CMS**  
Ireneusz Piecuch is a Polish-qualified legal advisor, partner at CMS and head of Telco practice in CEE. Ireneusz Piecuch combines business and regulatory experience with an excellent knowledge of the Telco and Technology industry. He has been active in these sectors for more than 25 years. During that time he has supervised a number of complex projects, in Poland and regional, and served as a member of the Management and Supervisory Boards of international corporations and companies listed on the WSE. In the years 2013-2015, Ireneusz was a Vice President of Poczta Polska. From 2010 to 2013 he was a Partner at CMS, responsible for Telco and Technology projects in the CEE region. Prior to that, from 2006 to 2009 Irek worked for Orange (previously Telekomunikacja Polska), among others as a General Counsel and a member of the Management Board responsible for strategy and business development. Earlier, for 11 year he held various positions at IBM, he was among others Head of the CEE Legal Department, he developed outsourcing practice in CEE, he was also a Vice President of the firm in Poland. His professional experience includes roles on the supervisory boards of KGHm Polska Miedz SA and PKP Polskie Linie Kolejowe SA. With his professional background and acute understanding of business environment and sector specifics, Irek offers capabilities that are unique on the Polish market. He can efficiently handle the most sophisticated legal projects in the field of TMC. Irek is also the author of numerous publications and commentaries.

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Kinga Piecuch  
**President of the Management Board, SAP Polska**  
CEO of SAP Polska (since 2014) - has a degree in economics and extensive management experience in the IT industry. Prior to assuming the management of SAP Poland, for 6 years, she was a member of the board of Xerox Poland, then CEO of the company. She had also worked in senior positions in the Polish branch of IBM (such as Sales Director for SMEs). In her career she was responsible, among others, for creating and implementing sales and marketing strategies, the development of partner networks, the development of new sales channels.

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Rafal Plutecki  
**Head of Google Campus Warsaw**  
Rafal is Head of Campus Warsaw, Google’s space for entrepreneurs to learn, connect, and build companies that may change the world. A veteran of the tech scene in Poland, involved since 1994. Rafal was one of the first Internet entrepreneurs in Poland – founder and CEO of Internet Technologies, a Polish ISP acquired by GTS in 2000, featured in BusinessWeek as one of the 10 fastest growing companies in Central Europe. Managing Partner of Innofund, seed/early-stage VC; Country Manager of Infopraca, a leading online job board in Poland and Founder and CEO of Tempo, a microloan operator in Poland. He is passionate about growing companies and entrepreneurship. Angel investor and mentor to entrepreneurs.
Piotr Prajnar  
**CEO, Cloud Technologies**  
Piotr Prajnar is the CEO of Cloud Technologies, the largest Big Data warehouse in this part of Europe, specializing in data analytics and monetization. He graduated from the Warsaw School of Economics and the Polish-Japanese Academy of Information Technology. Prajnar built his experience at Microsoft. He is a forerunning Big Data scientist in Poland. Prajnar brings an innovative approach to the issues of Big Data marketing. He focuses on finding business applications for data analytics and machine learning. A finalist of EY's Entrepreneur of the Year competition and the "Polacy z Wieru" (Poles with Verve) poll. In the Deloitte Technology Fast 50 CEE ranking, his company was placed 6th in the Rising Stars category. Piotr Prajnar’s company is also a market leader in the segment of technologies designed for processing large data collections in cloud computing. Today it is the fastest-growing company on NewConnect, operating successfully on international markets.

Jan Grzegorz Prądzyński  
**President of the Management Board, Polish Chamber of Insurance**  
Until 2007, he was President of the Management Board of the Polskie Biuro Podróży Orbis Travel. He was also a member of supervisory boards of Canal Plus Cyfrowy and PBP S.A. He was a member of the supervisory board of Robyg S.A. He was, inter alia, a vice president of Polish Association of Tourism, a member of the French Association of Commerce in Poland, and vice-president of the board of the Polish Confederation of Private Employers PKPP Tourism in “Leviathan.” From 1981 to 1998 he lived abroad (in England and France), where he directed transport and tourism companies. Jan Grzegorz Prądzyński studied at the School of Planning and Statistics in Warsaw (now Warsaw School of Economics). Since 1998, he has been a licensed insurance broker. He is fluent in English and French.

Aleksandra Przegalińska-Skierkowska  
**Assistant Professor, Kozminski University, visiting Research Fellow, Center for Collective Intelligence MIT Boston**  
PhD in philosophy of artificial intelligence, Assistant Professor at Kozminski University, currently Research Fellow at the Center for Collective Intelligence at Massachusetts Institute of Technology (MIT) in Boston. Recent visiting scholar at The New School for Social Research/ Brown University in New York City (2014). In 2011 Aleksandra worked as the Chairman of Media Regulation Working Party at the Council of European Union in Brussels. As a William J. Fulbright Scholar Aleksandra also majored in Sociology at The New School for Social Research in New York (2012), where she participated in research on identity in virtual reality, with particular emphasis on Second Life. Aleksandra's current primary research interest include consequences of introducing artificial intelligence systems to people's social and professional sphere as well as wearable technologies and human/bot interaction.

Sebastian Ptak  
**Member of the Management Board, Blue Media**  
Sebastian Ptak is a lawyer and a board member at Blue Media SA, one of the largest providers of technological solutions for the financial sector. He is generally responsible for financial and transactional security and business development with a specific focus on the development and supervision of the BlueCash Payment System (a system of instant interbank money transfers). Mr Ptak is a graduate of the Faculty of Law at the University of Gdansk, Poland, and received a scholarship from the Polish Ministry of National Education. He is a member of the Executive Board of the Polish Bank Association's Banking Technology Forum, where he held the position of Vice President between 2010 and 2013. The Polish Bank Association awarded him the title of E-Business Ambassador in 2009 a Badge of Honour in 2010. On a more personal note, Mr Ptak is a keen lover of the cinema and music.

Wojciech Rabiej  
**Senior Advisor, PwC**  
Wojciech has 20 years of experience in insurance market in the areas of finance and operations. Participation in the successful launch of first Polish direct insurance company as CFO. Project leader of one of the first Polish insurance aggregator company successfully entering the market and building relations with insurance companies. Successful launch of the direct channel in pension fund. He is a graduate of the Warsaw School of Economics. He has Polish Chartered Accountant and Insurance Broker qualifications.

Christoph Rieche  
**CEO and Co-Founder, iwoca**  
CEO and co-founder of iwoca. Christoph oversees the day-to-day operations, finance and strategy for iwoca, always with an eye on the long-term vision. After bagging a degree in Management from HEC Lausanne and the London School of Economics, Chris went on to become a VP at Goldman Sachs where he advised corporate and institutional investors on risk management.
Bartłomiej Roszkowski  
**CEO, MFind**

Experienced in the field of digital media and modern technology founder of NetPress Digital and Nexto.pl - the leader of sales of books and electronic press, highlighted as one of the best online stores in Poland by the portal Money.pl. From 2013, co-founder and board member of mFind - groundbreaking new insurance vendor - offering innovative solutions on the market. He studied law and administration, management and marketing / e-business at the University of Warsaw. In the extreme version practices climbing, snowboarding and diving.

Thibaut Rouquette  
**FinTech Director, The Heart Warsaw**

Thibaut Rouquette is FinTech Director at The Heart Warsaw. His mission is to lead the FinTech strategy of the Innovation Hub and to introduce ground-breaking companies to leading corporations. Startup addict since 2010, his former experiences include working with the Australian Government body who invented the WiFi, the innovation management team of the largest German Bank, leading an intrapreneurship program for one of the largest British banks and building the largest FinTech Accelerator in the world.

Dominik Rozkrut  
**President of the Central Statistical Office of Poland**

Graduated from School of Economics and Management at University of Szczecin (Poland). PhD in economics, statistics, econometrics time series analysis since 2003. Researcher at University of Szczecin. In 2008 – 2016 held a position of Director of Regional Statistical Office in Szczecin where conducted surveys on science, technology and innovations, information society as well as transport and communication. Considerable academic achievements and approximately one hundred scientific publications. Author/co-author of numerous scientific elaborations. Member of several intergovernmental working groups. He manages statistical cooperation with international organizations in Europe and world-wide and participates in the high-level meetings of United Nations, OECD and the European Union statistical systems.

Igor Rusinowski  
**CEO, Co-owner, UNILINK**

Since 2012 leads UNILINK – the largest insurance multiagency in Poland, with annual premium written of PLN 350 million. The company focuses on P&C insurance and has been developing its life and health insurance business for 2 years. Unilink partners with 6 000 insurance Agents in whole Poland. During 2010-2012 Igor Rusinowski had a role of Management Board Member at Link4, with responsibility for development of traditional sales channels. Before that he worked for the British insurance group RSA, where starting from 2008 r. had a role in Regional Management Board with responsibility for strategy and business development in Central and Eastern Europe. RSA was the owner of Link4 at that time. Earlier Igor worked in leading consulting companies: PricewaterhouseCoopers and McKinsey & Company, advising banking and insurance clients in Poland, United States and Europe. Igor graduated from Warsaw School of Economics (SGH) and holds MBA from Kellogg School of Management in Chicago. He is also a member of international association of chartered accountants – ACCA.

Tomasz Rzeski  
**Deputy General Director, Inbank Poland**

Tomasz Rzeski has been involved in the financial and banking markets for more than 15 years. He built his experience working for brands such as GE Capital, UniCredit, Citibank and Bank BPH. In his professional practice he was responsible for the preparation and implementation of strategies to enter the market of new business models, customer segments as well as banking products and services. In the Polish branch of Inbank, of wich he is co-founder, Tomasz is responsible for relations with key partners. He is a graduate of the Warsaw School of Economics. He also studied at the Gutenberg University in Mainz. Private is a cyclist and alternative music amateur.

Edyta Sadowska  
**President of the Management Board, Ringier Axel Springer Polska**

Edyta Sadowska is a graduate of Warsaw University of Technology, she has also completed studies in International MBA Business School at Warsaw University of Technology. In the years 1993-1996 he worked for Danfoss Poland as a Marketing Specialist. Then, in 1996-1998, she took the position of Financial Analyst at Netia Telekom. She worked there till 2005, first as Head of Controlling and then as Director of Business Planning and Control. In the years 2005-2012 she was Chief Financial Officer of Axel Springer Sp. z o.o. From 1 January 2012, Edyta Sadowska holds the position of CEO of Ringier Axel Springer Polska, a leading media company in Poland, which publishes FAKT - the largest daily in the country, Przegląd Sportowy, Newsweek Poland, a monthly business magazine Forbes, as well as computer (eg. Komputer Świat) and automotive magazines (eg. Auto Świat, Top Gear). Under her guidance Ringier Axel Springer Polska is developing its strong brand releases in various distribution channels, including websites, mobile and apps issues. In the rapidly changing media market, Edyta Sadowska consistently runs a company specialized in the print media in the direction of digital transition. She is also member of the Supervisory Board of Grupa Onet and Media Impact Poland, the company which merged sales forces of RASP and Grupa Onet. From 2013 he has also been President of the Foundation of Teresa Toranśka which aims to support the work of journalism and writing, the promotion of cultural expression and the creation and strengthening of ethical attitudes of journalists.
Andrea Simoncelli
President of the Management Board, Generali Towarzystwo Ubezpieczeń
Andrea Simoncelli was born in Rome on 7th September 1952. He graduated law with distinction at University of Rome in 1975, and got a Master Degree in Economics, also with distinction, at Luiss University of Rome in 1976. Andrea Simoncelli started his career in Fiat’s economics department in 1977. In 1978, he became Fiat’s representative to Beijing, China. In 1980, he was appointed as the CEO of Fiat in Peru, and in 1985 as CEO of Fiat Allis in Brazil. After he returned to Turin in 1988, he became Chief Executive Officer of the Italian and Japanese joint-venture company Fiat-Hitachi, agricultural and building department, and then CEO of Fiat International. In 1990, he made a transition to Fiat’s insurance department and became Deputy CEO and Chief Financial Officer of the insurance company Toro Assicurazioni in Turin, which was acquired by Generali Group in 2003. He was President of Fiat Insurance in Poland in 2003, then President of Fiat Seguros in Brazil, and later President of the French insurance company Le Continent in Paris. He was CEO and Chairman of the Executive Committee of Generali Osiguranje Serbia, Generali Osiguranje Montenegro and Generali Asigurari Romania. In 2012, he was elected President of the Italian-Serbian Chamber of Commerce. As of 1 January 2016 Andrea Simoncelli has become the Chairman of the Board and CEO of Generali Group in Poland. He is registered Insurance Agent in Italy, and he is the visiting professor at the Schools of Economics in Parma and Turin. He is fluent in five languages – in addition to his native Italian, he speaks English, French, Spanish and Portuguese. Andrea Simoncelli is a ine expert and his favourite sports are football and swimming. He is married to Letizia Quaranta and has a son Lorenzo, who is a journalist.

Mario Shiliashki
President of the Management Board & CEO, PayU EMEA
Mario Shiliashki was appointed CEO of PayU EMEA in October 2015. Before joining PayU Mario was Senior Vice President and Group Head of Global Emerging Payments at MasterCard. Prior to MasterCard, Mario was the Managing Director of PayPal in Asia, where he launched PayPal in Japan, Singapore, Malaysia, India, Thailand and Vietnam, growing the business to over $100M in revenue. Mario is an advisor to Metamorphic Ventures in NYC and loves helping early stage businesses.

Krzysztof Sierota
Member of the Board, Wirtualna Polska Group
In 1999, Krzysztof Sierota, together with Jacek Świderski and Michał Brański, established an Internet portal under the name go2.pl (later o2.pl), and in 2000, he incorporated MediaOne sp. z o.o. (later, o2.pl sp. z o.o., and subsequently, Grupa o2 sp. z o.o., which, in 2011, was transformed into a joint stock company, Grupa o2 S.A. (currently, Wirtualna Polska Holding S.A.). Since the creation of the portal, Krzysztof Sierota has developed the business of the Company and its Subsidiaries on the Polish Internet market as, currently a member of the Management Board of the Company and of the Subsidiaries Grupa Wirtualna Polska sp. z o.o. and WP Shopping. Since 2009, Krzysztof Sierota has also been a director of Jadhave Holdings Limited, and since 2010, a member of the management board of Bwave.pl sp. z o.o. and since 2014, the president of the management board of Albemuth Inwestycje S.A. Krzysztof Sierota studied quantitative methods in economics and information systems as well as finance and banking at the Warsaw School of Economics.

Sławomir Sikora
President of the Management Board, Bank Citi Handlowy
Sławomir S. Sikora is President and CEO of Bank Handlowy w Warszawie S.A. Since March 2005 he has been Citi Country Officer, responsible for Citigroup’s operations in Poland. In the years 2001-2003 he was President of the Management Board of American Bank in Poland. His earlier career position was the Head of Corporate and Investment Banking at Powszechny Bank Kredytowy S.A. (1994-2001). Prior to this, he held a number of senior positions at the Poland’s Ministry of Finance, including the Head of Banking and Financial Institutions (1989-1994). In this capacity, he successfully oversaw the government-run banking sector rehabilitation program (1992-1994). Sławomir S. Sikora is a graduate of Warsaw School of Economics (SGH) and a Konrad Adenauer Research fellow at the University of Cologne. Sławomir S. Sikora has gained extensive board experience including present roles as a Vice President of the Board of the Polish Confederation of Private Employers Lewiatan and member of the Emerging Markets Advisory Council at the Institute of International Finance (Washington D.C.).
Zuzanna Skalska  
**Founding Partner, 360Inspiration**  
Zuzanna was born in Poland and has been living in the Netherlands since 1992. She has a work experience of more than 18 years with Philips Design and VanBerlo. In 2007 she founded 360Inspiration, a platform specialised in trends for design and innovation. From 2003 onwards she has been a member of the organisation of the Dutch Design Week. She lectures at TU/e University in Eindhoven and is a co-founder of the School of Form in Poznan (Poland).

Chris Skinner  
**Writer, Fintech Commentator, Chair of the Financial Services Club, The Finanser**  
Chris Skinner is known as an independent commentator on the financial markets and fintech through his blog, the Finanser.com, as author of the bestselling book Digital Bank and its new sequel ValueWeb. He is Chair of the European networking forum The Financial Services Club and Nordic Finance Innovation, as well as being a Non-Executive Director of the Fintech consultancy firm 11:FS. He is on the Advisory Boards of many companies including Innovate Finance, Moven and Meniga, and has been voted one of the most influential people in financial technology by the Wall Street Journal’s Financial News.

Bartosz Skwarczek  
**CEO & Co-Founder, G2A.COM**  
CEO and co-founder of G2A.COM the company operating in the area of Fin-Tech. The company, which started operations in 2010, today is the world’s fastest growing gaming marketplace for digital products. During his leadership, the company acquired over 10 million customers in nearly 200 countries, becoming a global industry leader with a strong specialization in e-commerce, payments, Virtual Reality, 3D printing, employing over 700 people from 33 countries in their Rzeszów office. He graduated two Harvard’s management programs, the University of Science and Technology and the School of Economics. He is a member of the CEO Round Table and the London Royal Society of Art & Commerce (RSA). Provides comments for the media, such as CBS, Forbes, CNBC, Reuters, Bloomberg, TVN, TVP. Privately he is passionate about sports and the psychology of achievement. He loves animals.

Janusz Smok  
**Channel Sales Manager, Huawei Enterprise Business Group**  
Janusz Smok, for last few years has worked as Channel Manager for Sun Microsystems, where he was responsible for building channel sales organization. After the Sun acquisition (by Oracle), as Partner Sales Manager Oracle Systems, was responsible for managing sales channel and developing relationships with customers. Previously he worked many years in TECHDATA (now Azlan) on positions Project and Product Manager, covering IBM Power and HP x86 servers area. Janusz Smok is graduated electrician engineer, with more than 15 years experience in the IT industry.

Katarzyna Sosin  
**Head of Banking, Billon**  
Manager with over 20 years experience in financial services. Graduated from Law Faculty of Jagiellonian University, she is also an absolvent of post-graduate study on „Mediation, negotiation and alternative dispute resolutions” at Warsaw University. She has MBA diploma in International Business of Bristol University, Ecole Nationale des Ponts et Chaussées Paris and Academy of Economics in Katowice. Worked in Polish and international financial institutions within Retail banking area. Co-creator of Internet bank Inteliglo. Inventor, responsible for the largest EMV contactless migration in Poland (PKO BP). For last few years, General Manager of VISA Inc. in CIS&SEE Region. Currently in Billon Group accountable for developing relations with financial sector.

Rafał Stankiewicz  
**Vice President of the Management Board, Warta Group**  
He graduated from the Faculty of Law and Administration at the University of Szczecin. Since 1996 he was involved with PZU SA. Initially he worked at the PZU District Branch in Szczecin. He worked his way up from the position of an inspector to the position of the Director for the New Claim Handling Organisation at the Claim Handling Office of PZU SA. Since December 2007 he was a member of the Management Board of PZU S.A. In January 2011 he became the Vice-President of the Management Board at TUiR WARTA S.A. and a member of the Management Board of TUnZ WARTA S.A.
Speakers / Advisory Board

Cezary Stypułkowski
President of the Management Board, mBank


Sylwester Suszek
Proxy, BitBay

Graduated in Management at the Jagiellonian University in Kraków, MBA student. Proxy at BitBay Sp. z o.o. with professional experience in software development and in the field of e-Commerce. Member of the Polish Association of Bitcoin. Promoter of the digital currencies in Poland. Associate of financial institutions in improving the security of cryptocurrencies. Specialist and practitioner in Bitcoin market. Speaker at various conferences: Techmine Innovations, Forum Prawa Mediów Elektronicznych, Seminarium bitcoinowe w SGH, Polskie Karty i Systemy, Digital Money & Currency Forum.

Jacek Szczepański
Chief Operating Officer, Member of the Management Board, Atende

Master graduate of the Faculty of Computer Science and Management of Wrocław University of Technology and the Executive MBA program at Kozminski University in Warsaw. Participant of management programs conducted by Insead in France and the London School of Economics in the UK. Founder and President of his own software manufacturing company. He further developed his career in SAP Poland where he served, among others, as Consulting Director and Vice President of the Board. In the 2013-2015 he was Head of the Consulting and Technology Department and a member of the management board of the Enterprise Group at Hewlett-Packard Poland. He has extensive experience in creating and implementing market strategies, as well as sales of software, services and IT infrastructure. As Vice President of Atende he is responsible for operational management.

Ewa Szmidt-Belcarz
President of the Management Board, Empik Sp. z o.o.

Since 2007 she had worked at McKinsey & Company where she became the first woman in the history of Polish McKinsey office who was promoted to the position of Global Partner and guided Retail Sales Division and Consumer Goods. She had successfully advised many companies in the development of strategies, improvement in operational efficiency and optimization of sales in Poland and the region. In 2006-2007, she had worked at Cadbury Trebor Bassett, a division of Cadbury Schweppes in the UK, where she had dealt with the UK’s largest brand of chocolate – Cadbury Dairy Milk. In 2005-2006 in the German headquarters she had managed the development of the Schwarzkopf brand portfolio in international markets (eg. France, Spain, Germany and CEE). In 2004-2005 she had served as Product Manager in the Polish branch of L’Oreal. Ewa Szmidt – Belcarz has a dual master’s degree in the Faculty of Management School of Economics in Warsaw and the CEMS Master in International Management from the School of Economics and the London School of Economics, as well as an MBA from the reputable INSEAD in France.

Tomasz Szopa
President of the Management Board, Netia

Tomasz Szopa, Chairman and CEO of Netia Group since December 3, 2015. He joined the Company in February 2014 as the Managing Director for B2C Unit. In April 2015 he was appointed as the Netia’s Management Board member. He has many years of experience from telecommunications industry (among others: from 2010 to 2012 he served as Market Director, SOHO and Individual Client in PTK Centrtel and Telekomunikacja Polska - presently Orange Polska) while his sales and managing skills have been crafted in the FMCG sector (Frito-Lay Poland, Żywiec SA). Before joining to Netia Tomasz Szopa served as Management Board member of Hoven Sp. o.o., a provider of integrated solutions in renewable energy sources. Tomasz Szopa is a graduate of the Faculty of Social Sciences of the University of Silesia and postgraduate studies in finance for management at the University of Silesia.
Malgorzata Szturmowicz has been working for Idea Bank since 2012. She has over 11 years of experience working in the financial sector, i.a. for Ernst & Young, and, in 2011, for Tax Care. She received her master's degree in Polish and German translation from the Polonia University in Częstochowa, and another one in economics from the Warsaw School of Economics. She completed her Ph.D. studies at the Collegium of Management and Finance, also of the Warsaw School of Economics. As Idea Bank’s Financial Director, Malgorzata Szturmowicz is responsible for developing and implementing the Group’s financial policies. That includes her involvement in the strategic business projects - such as acquisitions, and in the launching of new products and services. Managing eight different departments simultaneously, she has the broadest range of competencies at the Board. She supervises Finance, Controlling and Accounting, HR, Administration and Investor Relations - amongst others. Last year, Malgorzata Szturmowicz was on the TOP10 list of ‘Women of the financial market’ by the Gazeta Giełdy Parkiet and she was nominated in the plebiscite ‘Woman of the Year’ by the Puls Biznesu. She was also named a “Future Star of Polish Business” by the Rzeczpospolita in 2015. Along with two other 36-year-olds, she is Poland's youngest board member and also the youngest woman to hold that position. She has three children and loves healthy food, running and sailing.

Roman Szwed has a graduate of the Faculty of Physics at Warsaw University, Roman Szwed received his habilitation in high-energy physics. He has significant scientific achievements. In 1991, he led a team of engineers responsible for the historical event of connecting Poland to the Internet. Co-founder and President of ATM company, he now manages the stock exchange listed company Atende, which derived from the separation of IT services from ATM. Atende is the leading network integration company in Poland. With 25 years of experience in the realization of technologically advanced IT infrastructure projects, today Atende as a Capital Group specializes also in software integration, offering among others its own cloud services and highly innovative software solutions for the financial, telecommunications, energy, public and medical sectors. During his professional career, Roman Szwed has earned numerous awards. He is a member of several professional associations, among others the Council for the Polish Chamber of Information Technology and Telecommunications. In 2013, Roman Szwed was awarded the Gold Cross of Merit by the President of Poland for promoting the development of the information society.

Malgorzata Ślepowrońska has a graduate of the Nicolaus Copernicus in Torun, postgraduate studies in Information Technology at the Warsaw University of Technology, master’s degree studies at the Faculty of Management at the University of Warsaw and the Higher School of Entrepreneurship and Management. Leon Kozminski - MBA IT, participant of doctoral studies at the SGH Management Department in Warsaw. He has extensive experience in managing organizations, especially in areas that use information technology. She has developed and implemented business strategies for many organizations as well as overseeing the functioning of business entities as a member of supervisory boards. Since 2009 related to the insurance sector. In the UFG, as Managing Director, she was responsible for the development of the information function of the Information Center. It also coordinated activities related to the optimization and technological support of key processes implemented by the UFG. From June 2016 he was a Member of the Board of the UFG.

Cezary Świerszcz, President of the Management Board, Bacca, is a successful manager and innovator with several years of experience in the insurance and financial industries. As a founder of Bacca, he introduced the idea of monthly premiums and created insurance premium financing market in Poland. Five years after its launch Bacca gained more customers than some of the insurance companies in the market and delivers value by actively applying new technologies to traditional insurance business. Cezary is focused on performance improvement and on the quality of customer service. He’s an enthusiast of applying new technologies to transform the way the work is done and the value is created. Before launching Bacca Cezary worked for an international consulting company. He ran projects for the biggest and most dynamic financial institutions in Poland and in the CEE.

Marcin Tabędzi is an expert in IT consulting with 17 years of experience. He has expertise in project delivery for enterprise financial institutions for polish and foreign customers. He gained experience during end to end implementations of CRM, mergers and acquisitions, core system replacements, multichannel efficiency, sales and back office process efficiency, operating model transformations, accounting, collections, B2C and B2B sales processes. Currently he is supporting enterprises in transformations of process efficiency using new technologies like cloud platforms, AI and IoT. He has experience in running big project teams in distributed locations using Agile methodology with strong orientation on the customer and project’s business results.

Jakub Tabędzi is CEO, Clorce/Enegive. Electromobility and IT project management practical enthusiast. Since few years leads corporate IT projects. He was involved in electromobility 2 years ago before it became popular. He creates a network of electric charges, carries on with carsharing and supports corporations in building its IT solutions based on Salesforce.
In recent years, he is inspired by machine/brain interfaces and cognitive science projects. He is a member of several professional organizations like MIT Enterprise Forum, NY Science Academy, IxDA, UXPA and the IA Institute.

Jeffrey Tijssen
EMEA Head of FinTech & Partnerships, Capco

Jeff is the EMEA Head of FinTech and Partnerships at Capco, a leading global management and technology consulting firm helping clients to transform the future of finance. He sits on the FinTech Advisory Board for the City of London, and is the Chair of the FinTech Working Group as well as the China Working Group at Tech London Advocates, an unrivalled collection of tech leaders, experts and investors uniting to form the most influential independent, private sector group in London. Jeff advises a number of technology startups, is a mentor at several accelerator programmes such as Virgin Startup and Startupbootcamp, and sits on the Advisory Board of CodeFirstGirls, a social enterprise with the aim to help increase the number of women in tech. He is a Committee Member at the Institute of Directors in the City of London, the UK’s leading organisation for business leaders, and mentors a team of young professionals at BeyondMe, a UK-based charity empowering future leaders to create a better society. He is a member of the Worshipful Company of Glaziers, the 48 Group Club and the Aldgate Ward Club, and became Freeman of the City of London in 2015. Jeff is also a regular speaker at technology events in the UK and abroad.

Ralph Talmont
Speaker, Author and Sensemaker; Team Leader, TEDxWarsaw

Ralph is a creativity and communications consultant, startup founder and innovation catalyst with deep experience in servicing individual, corporate and SME clients on four continents, as a speaker, presenter and advisor. Ralph’s involvement with innovation-driven companies began in 1999 when he created the World’s first portal for book trade professionals (editing, production and rights management.) Today Ralph uses his innate ability to connect people and concepts and communicate ideas to build value for a variety of online and offline projects, is a founder and advisor to early stage startups, and coaches companies and organisations on creativity and communication. As “sense-maker”, with a finely developed understanding of the world of technology, he bridges the digital divide for companies and organisations in transition. As an advisor, working in groups or one-on-one, Ralph weaves together strands of his multidisciplinary experience to deliver effective communication and creative thinking solutions to individuals and organisations. As a presentation coach he zooms in on the precise requirements from content to authentic delivery, and as a creativity catalyst to teams, he combines approaches and tools from the creative industries to bring new ideas and solutions to the fore. Ralph is the author of The Pig, Not the Lipstick: How to bring true innovation by using approaches from the creative industries (coming out in 2017), and over thirty other books on subjects ranging from the World’s largest yachts to winemaking and tribal mythology. Over a thirty-year career in visual communications (as photographer, author, producer and designer), Ralph has made retail multimedia products, designed music packaging, produced marketing communications for global hotels and resorts, directed documentary videos and staged collaborative arts events. His photographs have illustrated the pages of leading magazines and, together with his writing and design, helped corporates such as Siemens, Nike and Commercial Union tell their stories. He is the curator and Team Leader for TEDxWarsaw, Poland’s first and largest annual TEDx conference (including TEDxWarsawPresidentialPalace, the first TEDx in the World to be opened by a sitting head of state,) a TEDxSeniorAmbassador for Eastern Europe, and regularly contributes to other media, design and innovation events globally. He consults through his Brighton based innovation and creative shop Elevater.agency and works closely with the Warsaw-based consultancy Amati & Associates. He is a guest lecturer at Warsaw’s Academy of Fine Arts School of Design, a co-founder of Seriatim Foundation, an NGO which helps people improve their communication skills, and a mentor at Founder Institute and PwC Startup Collider.

Paweł Tadejko
Project Manager, Global X Solutions Sp. z o.o.

IT solution architect. More than 10 years of gaining experience in ICT working for Sygnity Corporation. The creator of projects designed as dedicated to customer requirements, for business, but also for local and central administration, eg. Ministry of Foreign Affairs, Ministry of Health, Ministry of Finance. Technologies like SOA, ESB, or SaaS architectures were his speciality On the other hand, he worked as a data scientist before it became mainstream. In 2009, he defended his Ph.D. thesis related to ECG signal processing - QRS detection and arrhythmia classification by machine learning. He is working currently as a university lecturer and researcher at the Faculty of Computer Science, Bialystok University of Technology. As the head of postgraduate studies, he tries to prove that the postgraduate studies can meet market requirements. By involving various business partners, he proves that the studies can be practical as well as theoretical. The latest project of his is “Data Science” which consists of two specialties: Developer and Data Analyst, conducted in cooperation with such professionals as. Sotrender, OwnedOutcomes, Opentopic. His passion is photography of the one and only Podlasie :)

Jeffrey Tijssen
EMEA Head of FinTech & Partnerships, Capco

Jeff is the EMEA Head of FinTech and Partnerships at Capco, a leading global management and technology consulting firm helping clients to transform the future of finance. He sits on the FinTech Advisory Board for the City of London, and is the Chair of the FinTech Working Group as well as the China Working Group at Tech London Advocates, an unrivalled collection of tech leaders, experts and investors uniting to form the most influential independent, private sector group in London. Jeff advises a number of technology startups, is a mentor at several accelerator programmes such as Virgin Startup and Startupbootcamp, and sits on the Advisory Board of CodeFirstGirls, a social enterprise with the aim to help increase the number of women in tech. He is a Committee Member at the Institute of Directors in the City of London, the UK’s leading organisation for business leaders, and mentors a team of young professionals at BeyondMe, a UK-based charity empowering future leaders to create a better society. He is a member of the Worshipful Company of Glaziers, the 48 Group Club and the Aldgate Ward Club, and became Freeman of the City of London in 2015. Jeff is also a regular speaker at technology events in the UK and abroad.

Marcin Truszel
Founder and Head, Kontomierz.pl

Marcin is the main person behind Kontomatik. His project started out as a personal finance management application and has grown into a fully fledged tool to change the world of banking as we know it. Before starting his own company, Marcin has gained a lot of experience as a CFO at Artegence, a leading Polish agency.

Paweł Tulin
Lead UX Designer, G2A.COM

Paweł Tulin is a seasoned Experience Design professional with 20 years designing complex systems. He holds degrees in biomechanics, psychology, philosophy, and is an expert-level engineer. Mr. Tulin was a founding member of BrandWizard Technologies, later he served at Interbrand as a Vice-President of Software Engineering. After Interbrand, Mr. Tulin consulted in the area of Experience Strategy and System Architecture. His clients include a number of top level financial, education and research companies. Before joining G2A, he worked at Havas as Director of Experience, mostly working on IBM Watson projects. He is a member of several professional organizations like MIT Enterprise Forum, NY Science Academy, IxDA, UXPA and the IA Institute. In recent years, he is inspired by machine/brain interfaces and cognitive science.
Michał Turalski  
Senior Manager, KPMG Advisory  
Represents the area of management consulting for financial institutions in KPMG. Graduate of Harvard’s Leadership Academy; M.A. Finance and Banking, Management and Marketing at Warsaw School of Economics. Has over 20 years of managerial experience in banking industry, media and advisory services. Michał was managing the fields of marketing and distribution network in leading polish and foreign financial institutions for several years (e.g.: PKO Bank Polski, Inteligo, Kredobank, Dominet Bank/Fortis Bank/BNP Paribas Bank Polska). Lately he has developing and implementing strategies and marketing tools for banks, insurers, financial intermediaries, retailers and manufacturing companies. Fascinated by modern technologies increasing customer’s gladness, the author of solutions improving consumer satisfaction. Experienced business coach and negotiator.

Jakub Turowski  
Head of Public Policy Facebook, Poland & Baltics  
In order to support the development of the Internet and digital solutions in Poland, Jakub is responsible for building relationships between Facebook and the policymakers, regulators, NGOs and other communities interested in a broad spectrum of topics related to the Internet. Jakub has an over 14 years experience of work related to regulations and digital economy. Prior to joining Facebook, Jakub was responsible for the development and management of Public Policy and Regulatory Affairs Department at the cable operator UPC Polska. During his career, he had the opportunity to work with key stakeholders and decision-makers in Poland and Brussels, promoting the added value that the Internet and digital economy provide for the Polish society. Jakub gained international experience in the field of digital economy in Brussels while working during four years for Belgacom on the digital agenda and European regulations. Jakub also worked in PwC and is a graduate of iChEC Brussels Management School. Jakub is also Vice-chair of the Digital Technologies Employers Chamber at the Lewiatan Chamber of Commerce and co-founder of Thinktankcyfrowy.pl.

Gertruda Uścińska  
President of the Social Insurance Institution  
Prof. GERTRUDA UŚCIŃSKA, PhD., the ZUS President, engaged in the research work of the Institute of Social Security of the University of Warsaw. For many years organises international research studies in the field of the freedom of movement of persons and their family members within the UE where is active as an expert. A member of the Committee on Labour and Social Policy Sciences of the Polish Academy of Sciences. Cooperates with Polish and European social insurance institutions. In last years was the deputy dean of the Faculty of Journalism and Political Science of the University of Warsaw. A researcher of the Institute of Labour and Social Studies.

Atique Waghani  
Marketing & Startup Consultant at Waghani Marketing, Mentor at Startupbootcamp FinTech  
Atique Waghani spent first 10 years of his career in accountancy and finance, where he had the opportunity to grasp an insight into client businesses from various industries such as Telecom, Education, Real Estate, Construction, Housing and Controlled Demolition. His career highlight in Accountancy & Finance was his job as a Finance Officer at Guinness Trust (The Guinness Partnership). He later changed his career path to Marketing through Marketing of Professional Services. In the last few years, he developed a keen interest in the London Tech scene, founded his own startup, Offeringo, and since then started working closely with other local startups and existing businesses. Atique holds a PGD in Management and an MSC in Marketing besides being an Associate member of the Chartered Institute of Marketing (ACIM).

Justyna Wajs  
President of the Management Board, Atena Usługi Informatyczne i Finansowe S.A.  
A Chairman of the Board in Atena Usługi Informatyczne i Finansowe S.A. – a leading provider of IT solutions for insurance companies. She has been working in the insurance sector for several years. During that time she has been involved in co-creating and managing technologically advanced IT solutions. A mathematics and informatics graduate from University of Gdańsk, and a finance graduate from Gdańsk University of Technology.

Artur Waliszewski  
Regional Business Director CEE, Google  
Artur joined Google in 2006 to head it’s Polish operations and soon after started growing Google’s business presence in the CEE region, including opening offices in new countries. As Regional Business Director for CEE, he now oversees company’s operations in the region and is responsible for designing and implementing Google’s business development strategy in the region. Before joining Google, he was Member of the Board and Director of the biggest Polish online portal Onet.pl, a company he helped build from it’s beginnings in 1996. He graduated from the Faculty of Management and Marketing of the Cracow University of Economics, Poland.
Speakers / Advisory Board

Szymon Wałach
Managing Director, PKO Bank Polski
Since 2010 with PKO Bank Polski SA with initial assignment as Advisor to CEO, then since 2011 holding the position of Retail Client Division Managing Director with responsibilities for products portfolio & customers segments management within the retail area of the Bank. His professional career started in 2000 with Salomon Smith Barney in New York. It was continued in Warsaw office of The Boston Consulting Group (2002-2004) as well as in Pekao SA (2004-2010). At present he also holds the position of the Chairman of Visa Polska Executive Committee as well as Supervisory Board member of eService, PKO Życie TU SA, PKO TU SA, Kredobank SA and Bank Pocztowy SA. Graduate of Montclair State University in New Jersey, faculty of Technology.

Marcin Warszewski
Managing Director, Allianz
Marcin Warszewski has been associated with Liberty Ubezpieczenia since 2009. In 2014 he was the company’s Chief Executive Officer. Earlier (2011-2014) as a Technical Director he was responsible i.a. for product development, actuary, underwriting and claims adjustment. Before joining Liberty, he was Associate Principal at McKinsey & Company, where he provided consulting services to various clients in the financial sector. He conducted a range of projects regarding business strategy and operations management in Central and Eastern Europe, USA and Near East. He is a graduate of the Warsaw University of Technology.

Andrzej Wasilewski
President of the Management Board, Superpolisa.pl
Andrzej Wasilewski - is the biggest shareholder in MAK Investments S.A., a holding company controlling a group of entities providing brokerage and insurance agent services (MAK Group), he is also the President of the Management Board of Mak Ubezpieczenia Sp z o.o., the largest company of the Group. He graduated from the Faculty of Law and Administration at the University of Warsaw, following graduation he completed training to be an advocate and went to Strasburg where he studied comparative law at the Robert Schuman University. He is in the insurance business for 25 years now, which has began from the cooperation with the French AGF. He is a stock market investor and well-known sports manager, promoter of among others Krzysztof Diablo Włodarczyk, Artur Szpilka and Krzysztof Glowacki

Łukasz Wejchert
Founder, Dirlango
Founder at the Dirlango Group, whose current portfolio includes: Netsprint Group including: Netsprint, Email Network, LeadR, Whitepress and Advino – a leading provider of marketing and technologies platforms for advertisers and publishers, creating an ecosystem based on big data in the areas of contextual advertising, display, mobile, social media, programmatic and emailing, iTaxi – Poland’s leading taxi ordering app, JustWIFI – a wifi market place and Virgin Mobile Polska – a 2.0 MVNO. Council Member of the Civil Development Forum Foundation (“Fundacja Forum Obywatelskiego Rozwoju”), established by Prof. Leszek Balcerowicz. For many years he was the CEO and shareholder of Onet.pl Group. He was also associated with TVN television until 2011, where he served as the Vice-President responsible for Online.

Ewa Wernerowicz
Chief Operating Officer, Vivus Finance
A manager with long-term experience in the field of debt collection, debt restructuring and customer experience management. Her professional career started at the position of Debt Collection Specialist at Citibank Handlowy to follow to Coach at Citifinancial. The following years brought new managerial experience in financial institutions. She is a member of the Management Board at Global Collection Management, a company dealing with e-commerce debt collection. She participated also in the establishment of new financial institutions in the Polish market. One of those, apart from Polbank EFG and Citifinancial, is Vivus.pl. It is due to her efforts that the Customer Care Department of Vivus was three times distinguished with the Customer Experience Quality Star. She is a graduate of Gdynia Maritime Academy with Major in Business Management. She completed also a post-graduate course at the Warsaw SGH School of Economics.

Alicja Wiecka
Executive Managing Director, SAS Institute
Originator, founder and Managing Director at SAS Institute Poland, a provider of analytical software, since its opening in 1992. For more than 20 years she has been managing the company that has shown a strong growth in revenues and employment, being the fastest growing subsidiary of SAS Institute in Central and Eastern Europe. Since the beginning of company’s activity, she has been focused on implementing an innovative model of governance and business processes which would accelerate market expansion and increase diversification of SAS products and services. These innovative changes turned SAS Poland into the centre of competence and product development worldwide. She has received multiple prizes including Manager Award 2013 granted by the “Manager” magazine. 2012 and 2013 Manager of the Year title awarded by “Home & Market”. For seven times ranked as one of the 50 Most Influential Women in Poland by “Home & Market” magazine - in 2014 she was ranked 7th! She was also the finalist for Manager of the Year title awarded by the Association of Managers in Poland. In 2011 and 2013, she was distinguished as one of the 50 Most Outstanding Managers in Poland in Tiaras of Management ranking by “Polish Market”. For three times she was listed among The Most Enterprising Women in Poland in The Pearls of Polish Economy ranking by “Gazeta Finansowa”.

Łukasz Wejchert
Founder, Dirlango
Founder at the Dirlango Group, whose current portfolio includes: Netsprint Group including: Netsprint, Email Network, LeadR, Whitepress and Advino – a leading provider of marketing and technologies platforms for advertisers and publishers, creating an ecosystem based on big data in the areas of contextual advertising, display, mobile, social media, programmatic and emailing, iTaxi – Poland’s leading taxi ordering app, JustWIFI – a wifi market place and Virgin Mobile Polska – a 2.0 MVNO. Council Member of the Civil Development Forum Foundation (“Fundacja Forum Obywatelskiego Rozwoju”), established by Prof. Leszek Balcerowicz. For many years he was the CEO and shareholder of Onet.pl Group. He was also associated with TVN television until 2011, where he served as the Vice-President responsible for Online.

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Andrzej Wasilewski
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Speakers / Advisory Board

Pawel Wieczyński
CEO, PiLab
He manages the business operations at PiLab. Entrepreneur and executive who has founded and/or led several companies in Poland, and has been with PiLab since 2012. Earned Masters degree in Logistics and Quality Management from Wroclaw University of Technology, and a Ph.D. in Economics from Wroclaw University of Economics. He frequently lectures at Polish Universities and in other forums.

Arkadiusz Wiśniewski
Analytics Center Of Competence Director, IBM Analytics Central & Eastern Europe / CEE
Arkadiusz Wiśniewski has been involved with business analytics since end of 90s when working as Business Analyst and Quality Engineer in manufacturing company and being responsible for Statistical Process Control. Next Arkadiusz worked at various vendors providing analytical solutions and services for banking, insurance, media, telecommunication and retail industries. In IBM he worked at various management positions dealing with IBM Analytics software and solutions. Currently Arkadiusz is leading CEE Analytics Centre of Competence providing Data Science capabilities into the market. „My aim is to deploy analytical solutions which improve business effectiveness and competitiveness due to conscious extraction of knowledge from data”.

Maciej Witucki
Chairman of the Supervisory Board, Orange Poland, President of the Management Board, Work Service S.A.
Maciej Witucki began his professional career in consumer finance (Cetelem Bank; the Paribas Group) and retail banking (Lu\-kas Bank; the Crédit Agricole Group). In November 2006 he joined TP S.A. (today Orange Polska) as President of the Board and CEO. In 2013, he assumed the position of Chairman of the Supervisory Board of Orange Polska. He sits also in the Supervisory Boards of LOT Polish Airlines and Work Service S.A. (the largest Polish HR services company). Maciej Witucki is – among others – a member of the Management Board of PKPP Lewiatan (Polish confederation of employers) and Chairman of the Programming Board of the Polish Civic Forum which initiates debates on the perspectives of Poland's economic development, politics, science, education, and the national identity of Polish people. Since 2009, he has been a member of the Board of Directors of the Atlantic Council of the United States, a leading American think-tank engaged in the public debate on international politics, and since September 2010, President of the French Chamber of Commerce and Industry in Poland (CCIFP). In 2010, Maciej Witucki was awarded the Gold Cross of Merit. In 2012, he was awarded the French National Order of the Legion of Honour.

Artur Wiza
Managing Director, Asseco Poland
Artur Wiza, Asseco Poland S.A. Managing Director responsible for the marketing, PR, and investor relations area. A manager with vast experience in the IT and financial sectors. Supervisory board member of Asseco Group's Modulus subsidiary, the supplier of innovative IT solutions, Software as a Service (SaaS), Cloud-based platforms (PSaaS), as well as solutions, design and consulting services relating to Information Architecture and UI/UX. Graduate of the University of Szczecin in Economic Cybernetics and Computer Science. Since 1997 associated with Hewlett-Packard Polska where his successive areas of responsibility included product marketing, SMB market growth, marketing, and cooperation with business partners. From 2000, Hewlett Packard Polska Marketing Director in charge of the Enterprise and Corporate market. In 2002-2005, chairman of the Polish Council of Marketing Directors at The Conference Board. In 2006-2011, Management Board Member of Getin Holding S.A., responsible for marketing, external and internal communications, as well as investor relations. Press officer of Getin Holding S.A., Getin Noble Bank, and LC Corp S.A. Former positions included membership in supervisory boards of Fiolet Powszechny Dom Kredytowy S.A., Panorama Finansów S.A., OOO Carcasse with registered office in Kaliningrad, SC Perfect Finance S.r.l. in Bucharest, and LC Corp S.A.

Adam Wojtkowski
General Director / Board Member, Dell EMC
Adam Wojtkowski has served as Director General of EMC Computer Systems in Poland since April 2012. He has worked in the IT industry for nearly 20 years. Prior to joining EMC he worked at Dell as the director of the major enterprises sales department. Earlier, he spent 6 years at Cisco, lately as the director of the telecommunications sector sales development department responsible for Central and Eastern Europe and the Middle East. Adam Wojtkowski has also worked at Telekomunikacja Polska S.A. as the central department director with responsibility for managing the building of TP S.A.'s services offer. He began his professional career at Ericsson as manager of the fixed network products marketing department and later as director of the operators sector sales department. Adam Wojtkowski is a graduate of the Mechatronics Department of the Warsaw University of Technology. His hobbies include windsurfing and historical literature.

Grzegorz Wójcik
CEO, Autenti.com
Grzegorz Wójcik - Founder and CEO of Autenti – the platform for document approvals and signing contracts online. His 20 years of experience in Poland include set-up and growth of multiple internet businesses in RMF FM, Interia.pl, TVN, and Onet. His international roles include Allegro Group CEO, where he managed Allegro e-commerce businesses in 14 CEE countries as well as corporate relations position at Naspers - global internet and entertainment group. He is always actively supporting numerous non-profit industry initiatives - he initiated the standard for online users measurement at PBI, launched and co-founded the Chamber of Digital Economy, E-Commerce Europe or took part in numerous mentoring sessions with start-ups.
Speakers / Advisory Board

Arkadiusz Wójcik
Head of IM at Samsung Electronics
Graduated from the Silesian University of Technology and School of Banking. He has nearly 25 years of experience in sales and marketing and almost 20 years in the management of sales channels for consumer and business markets. He joined Samsung in March 2015, previously worked in Orange Polska, Dell, Telekomunikacja Polska and Ving.

Agnieszka Wrońska
President of the Management Board, Link4
Before being appointed as CEO, she was a member of the management board in charge of the finance division. She has extensive experience in the insurance sector, related both to finance and to insurance technique. When she was technical director at LNK4, she headed a department whose responsibilities included product creation and development, product pricing and insurance risk assessment. Until 2010, she was the company’s chief actuary. She has been associated with the financial sector ever since the start of her career. Her first job was with Ernst & Young consultancy, where she spent four years participating in consulting projects and audits of financial statements of property insurers in Poland. She graduated from the Warsaw School of Economics, majoring in Quantitative Methods in Economics and Information Systems. She holds an actuarial licence and is a member of ACCA. In her free time, she enjoys hiking in the Tatra Mountains, skiing, diving in warm seas and developing her cooking skills.

Konrad Wypchło
Data Division Director and Board Member, ITMAGINATION
Konrad began his adventure with ITMAGINATION in 2011 as a programmer. His ability to combine technological and business skills quickly shone through. Over the years he ascended the entire length of the career ladder, staring from a programmer to the current position as a Member of the Management Board. He is responsible for data management division. He completed an IT degree course at the Warsaw University of Technology. Konrad loves culinary trips – he discovers every new place through the prism of flavours and experiences it serves him up with.

Karolina Wysota
Editor, Onet - RASP
Since 2015 a journalist in Onet – RASP group. Currently publishing on Biznes.onet and Forbes.pl. Previously worked in the Wroclaw editor’s offices: Bankier.pl and Money.pl. A graduate of journalism at the University of Wroclaw.

Mariusz Zabrocki
Country Manager, iwoca Poland
Mariusz Zabrocki – managing director of iwoca Poland, fintech company providing flexible financing to small business thanks to big data and machine learning. Previously Head of Business Development at bamilo.com, the largest e-commerce platform owned by Rocket Internet and MTN. Former management consultant at BCG and financial analyst at Rubicon Partners. He graduated from Warsaw School of Economics and completed CFA and CAIA programs. He holds Polish investment advisor license.

Damian Zapłata
President of the Management Board, First Data Polska
Damian Zapłata, Loyalty Partner, is responsible for developing and managing the PAYBACK card in Poland. He supervises cooperation with key partner brands in offline/online/mobile, consumer direct marketing and data analytics for 7 mln active card users. Before joining Loyalty Partner, Damian has worked as a Partner at McKinsey&Company. During that time, Damian has worked across different markets in Europe and Asia. His main work focus was on developing growth and marketing strategies for clients across various sectors including retail, FMCG and financial services.

Sławomir Zawadzki
President of the Management Board, Bank Pocztowy
Sławomir Zawadzki, President of the Board of Bank Pocztowy S.A. since September 2016. Earlier, from the beginning of July 2016 acted as a Vice President in Bank Pocztowy, acting President of the Board, supervising the area of strategic management and IT. For many years engaged in the financial sector, recently as a Vice President, acting President of the Board of Bank Ochrony Środowiska. In the years 2007-2011 an advisor of the President of the National Bank of Poland and a Vice President of the NBP’s budget committee and a representative of the central bank in the Bank Guarantee Fund Council. From 1998 to 2001 a Vice President of the Board responsible for financial affairs of Bank Pocztowy S.A. In recent times the President of the Board of IT companies specialised in the development of IT systems for banks and other financial institutions – FinCode Sp. z o.o. and Bazy i Systemy Bankowe Sp. z o.o. A graduate of doctoral studies in economy at the Collegium of Management and Finance of the Warsaw School of Economics, MBA studies at the Business Management Department of the University of Wisconsin (USA) and the Faculty of Power and Aeronautical Engineering of the Warsaw University of Technology.
Marek Zefirian
President of the Management Board, Starter24

Marek Zefirian is a graduate of Poznan University of Economics and Master of Business Administration at EAP Europäische Wirtschaftshochschule in Berlin. He speaks English, German and Russian. He has many years of consulting experience gained from working in the Ernst & Young Management Consulting team, mainly in market analysis, market strategies and market entry. Since 2003, he has been a CEO of Starter24, an international insurance services company, a part of the ARC Europe Group. In the years 2010-2014 he participated in the development project and later served as a member of the Supervisory Board in the Russian sister company RUAMC. He has built and manages a strong and growing insurance related organization. Starter24 being the leader of the Polish Assistance market it has almost 50% of the market share in the OEMs Assistance segment and more than 40% in the CFM Assistance segment. The Company diversifies its activities in complementary areas, including claims handling and Call Center services as well as being an industry leader in innovation and modern technology.

Piotr Zesiuk
President of the Management Board, MM Conferences S.A.

Graduated from the Koźminski University in Warsaw with a degree in Marketing, Management and Finance & Banking. His wide-range knowledge in the field of strategic management he acquired at the School of Economics and Management at Lund University in Sweden. Moreover, he accomplished International Consulting training in Audencia Nantes Management School. He gained his experience i.a. at Frosta A.G. in Bremerhaven, where he reported directly to the Marketing Director. He performed functions of general director of the Association of Frozen Foods, that brings together dozens of biggest producers of frozen food on Polish market, including representatives of global brands such as: Unilever, Farm Frites, Bonduelle. While working in the Warsaw International Fair he has contributed to organisation of three editions of the largest motor show in Poland – Warsaw International Motor Show. Subsequently, he worked in Expomedia Events Warsaw, where he held the position of director for business development and sponsorship relations. The next stage of his career was transition to conference sector.

Dorota Zimnoch
International FinTech and InsurTech expert

Dorota Zimnoch is an international FinTech and InsurTech expert. For nearly 20 years she worked with leading global brands like Citi, AIG, Alico, MetLife, 4finance driving innovation and pioneering cutting edge products and services in banking, insurance, lending and payments. In 2014 she founded Zing Business Consulting and is an advisor and mentor to various boards and CEOs. She is a strategic advisor for D-raft and leads a FinTech Program at ‘The Heart Warsaw’. Graduated from Budapest University of Economic Sciences, Warsaw School of Economics, Warsaw University, as well as Stanford University (Tech Entrepreneurship Course). She is an active member of industry communities like: Tech London Advocates, FemTech Leaders and InsurTech London. Based in London from 2005 she is actively involved in promoting the Polish professional community internationally for which she was honored with the Gold Cross of Merit by the President of Poland in 2014. She was a President of Polish City Club (2010 – 2014) and is a Member of its Advisory Board. Privately she has an adult son. She is a ballroom and latin dancer, passionate traveler and jazz fan.

Marek Zmysłowski
International Development Director, Unified Factory S.A

Marek Zmysłowski is a polish-born serial entrepreneur and experienced fast growth executive. Being an enthusiast of Africa, after successfully co-founding and selling 2 online companies in Poland, Marek moved in 2013 to Nigeria to become a part of the continent’s online revolution. He co-founded HotelOga.com – Hospitality Technology Company, and Jovago.com – Africa’s Biggest Hotel Booking Portal, with backing from Rocket Internet and Goldman Sachs. In 2014 he was chosen as one of the Ten Most Important People in Tech by IT News Africa Magazine. He is also a former snowboard instructor, holding a racing license in motorsports.
APA GROUP

We develop technology that makes everyday life easy.

We are a market leader in intelligent industrial automation and building management systems. We have 15 years of experience and dozens of successful implementations for institutions, individuals, municipalities and industrial plants worldwide. Our customers include such global industry giants as: VW, FCA Fiat Chrysler Automobiles, OPEL, MAN, Tesla, 3M, DB Schenker, partner companies Eisenmann, SiT, Samsung, and prestigious universities – the Silesian University of Technology and the Czestochowa University of Technology.

Our solutions are distinguished by intuitiveness, reliability and innovation. We transfer experience and know-how gained in the industrial area into intelligent automation used in business, everyday life and cities. In the center of our activities there is always a human being and his/her needs. We operate everywhere where you have to tame technology and make it more useful. Where an idea and practical dimension of a project counts. Our goal is to make urban spaces more approachable. Invent it anew. For you.

APA Group

Your Life. Reinvented.

Bullets:
- More than 15 years of experience
- Dozens of successful implementations
- A team of specialists - 90% are engineers
- An extensive network of partners

ASSECO POLAND

Asseco Poland is the largest Polish IT company listed on the Warsaw Stock Exchange. It has developed technologically advanced software solutions for companies and institutions of the key sectors of the economy for more than 25 years. Today, Asseco is the biggest IT company in Central Europe and the sixth largest softwarehouse in Europe.

Asseco Group is present in over 50 countries, employing over 22,000 people. It has provided technologies to support daily operations as well as development at more than 100,000 companies and organizations. While operating in international markets, Asseco has gained extensive experience, combining the know-how of all the Group's subsidiaries. The synergy of these competencies provides added value to customers who receive the highest quality products.

asseco.pl

ATENDE

Atende S.A. is one of the leading IT companies in Poland, listed on the Warsaw Stock Exchange since 2012. For 25 years, it has been implementing technologically advanced IT projects. The company specializes in the integration of IT infrastructure (including networks, computing systems, data centers, security), as well as services (including IT design and consulting, maintenance and servicing of systems, IT outsourcing, and cloud computing). Atende is also a capital group, which consists of eight subsidiaries. They offer their own solutions in software and IT services. Their areas of specialization include: innovative software for distribution of multimedia content, intelligent metering of power networks and cyber security systems (Atende Software), real time operating system and software for embedded systems (Phoenix Systems), electronic systems design (OmniChip), management software for local government and central administration (Sputnik Software), IT solutions for the healthcare sector (Atende Medica), modern IT maintenance services (TrustIT), data analysis in Big Data technology (Energy Data Lab) and consulting and programming (A2 Customer Care).

For more information visit www.atende.com
**ATOS**

Atos is a global leader in digital transformation with approximately 100,000 employees in 72 countries and annual revenue of around € 12 billion. The European number one in Big Data, Cybersecurity, High Performance Computing and Digital Workplace, The Group provides Cloud services, Infrastructure & Data Management, Business & Platform solutions, as well as transactional services through Worldline, the European leader in the payment industry. With its cutting-edge technologies, digital expertise and industry knowledge, Atos supports the digital transformation of its clients across various business sectors: Defense, Financial Services, Health, Manufacturing, Media, Energy & Utilities, Public sector, Retail, Telecommunications and Transportation.

The Group is the Worldwide Information Technology Partner for the Olympic & Paralympic Games and operates under the brands Atos, Atos Consulting, Atos Worldgrid, Bull, Canopy, Unify and Worldline. Atos SE (Societas Europaea) is listed on the CAC40 Paris stock index.

Atos has operated in Poland since 2000. The Group employs circa 5 000 people in its locations in Bydgoszcz, Warsaw, Wroclaw, Gdansk, Lodz, Torun, Krakow and Rzeszow.

**BLUE MEDIA**

We are a provider of solutions designed to handle electronic transactions and support online sales – from automation of household payments to comprehensive tailor-made online banking services. We have been present on the market since 1999. We operate according to the requirements of regulators and the best industry standards. We are a member of the Banking Technology Forum congress (Forum Technologii Bankowych) organized by The Polish Bank Association (Zwiazek Bankow Polskich). We hold the status of a national payment institution, supervised by the Polish Financial Supervision Authority.

As of 2011, our clearing and settlement activity is conducted under the approval of the Polish National Bank. We are PCI DSS certified, which enables us to process card data in our systems and payment gateways. 18 YEARS of experience in developing innovative services in the field of electronic payments. We handle over 2.5m top-up transactions monthly. Our Payment System BlueCash (instanttransfers) is now offered by over 80 banks and handles over 150k instant transfers every month. More than 6 million of Clients receive electronic invoices generated by our online systems implemented by some of the largest service providers.

We are a team of the best specialists in the industry. The atmosphere and good working conditions are very important for us. We feel a strong bond with the environment. We respect nature and we strive to make our footprint as small as possible. We pay our staff 1 PLN per km if they use bicycle to commute. Aon Hewitt ranked Blue Media four times as one of the top companies in the Best Employers Program. We are from Sopot.

**EMITEL**

EmiTel is a leading terrestrial TV and radio broadcast infrastructure operator in Poland.

EmiTel is leading the efforts to digitize TV and radio broadcast in Poland as well as develop services based on state-of-the-art wireless communication systems.

The company has successfully implemented DVB-T (Digital Video Broadcasting – Terrestrial) in Poland and is working on DAB+ (Digital Audio Broadcasting).

The company’s offer also includes designing and deploying radio diffusion and radio communications systems with related technical consulting, as well as leasing infrastructure to broadcasters and operators.

Top quality, innovative solutions and state-of-the-art technologies are the company’s defining features.
G2A.COM

G2A.COM is a financial technology company and global transaction ecosystem, which houses the world’s fastest growing digital gaming marketplace for game key codes and other digital products. Aside from the marketplace, G2A has many other products in its offering, including: G2A PAY, a fast and convenient payment gateway with over 200 different payment methods available, G2A 3D, a 3D printing platform for both 3D designers and fans, Blunt Force, a VR game created by G2A Dev Studio, and G2A GEAR, an online hub with clothing and accessories from well-known video games and gaming influencers. G2A also has its own developer and publisher support system, G2A Direct, which offers developers the chance to create their own storefront on G2A.COM as well as benefit from worldwide promotional and marketing campaigns.

GRUPA LEW

Grupa LEW S.A. has been operating since 1993 and is the market leader in terminal solutions. As one of the first, it launched the sale of mobile top-ups through the terminal in the form of teledcodes. The company holds the status of National Paying Authority. In 2013 the Company became the owner of a majority stake in mPay SA at the same time entering the FinTech industry, which uses innovative software solutions to offer financial services.

Relying on years of experience and know-how of both companies: Grupa Lew S.A in the financial industry and mPay SA in the technology industry and mobile payments; companies combine resources to create a coherent, comprehensive ecosystem providing a modern and based on the latest technologies financial services and payment.

In January 2017, Grupa LEW implemented an innovative project - the Municipal Loyalty Program. The first city where the program was launched is Częstochowa, where within the program the Częstochowa Resident Card is being issued. The card integrates existing government programs (Częstochowa Senior, Family Plus) and provides access to the Public Library. The main objective of the Municipal Loyalty Program is awarding residents of Częstochowa for using services of local contractors.

ITMAGINATION

ITMAGINATION is helping its clients to innovate by providing professional software development services, data analytics and outsourcing. Established in 2008, it is one of the fastest growing technology services companies in Central and Eastern Europe, ranked in Deloitte Fast 50 CE.

ITMAGINATION specializes in services and solutions for banks, financial institutions and international companies operating in the FMCG sector as well as construction and technology industries. It has successfully delivered hundreds of projects for nearly 90 medium and large enterprises from all over the world.

Apart from its headquarters in Warsaw, ITMAGINATION also has branch offices in Gdynia, Kraków, Lublin, Płock, Wrocław and Boston. It consists of a workforce of over 400 highly qualified professionals.

IWOCA

iwoca offers flexible credit to small businesses across Europe, allowing them to take advantage of opportunities previously only available to their larger peers. From placing larger stock orders to bridging cashflow gaps, finance helps power our customer’s growth. We launched iwoca in 2012 and have already grown into one of Europe’s leading fintech lenders. More startup than financial institution, we use technology to eliminate the cost and complexity associated with traditional business finance. That means we offer instant decisions and have no upfront fees, no lengthy forms and no long-term commitments.

Most importantly technology has allowed us to build a revolutionary risk model that understands any small business based on its trading data. Take an online retailer for example - analysing customer feedback scores, seasonal trends and profit margins helps us to predict the company’s future health. In fact we look at thousands of data points for every applicant to make fair lending decisions, instantly.

iwoca is the Alternative Commercial Lender of the Year, the Fintech Lender of the Year and has the Best Analytics in Lending according to Credit Awards.
**SAMSUNG**

For over 70 years, Samsung has been dedicated to making a better world through diverse businesses that today span advanced technology, semiconductors, skyscraper and plant construction, petrochemicals, fashion, medicine, finance, hotels, and more. Our flagship company, Samsung Electronics, leads the global market in high-tech electronics manufacturing and digital media. Through innovative, reliable products and services, talented people, a responsible approach to business and global citizenship, and collaboration with our partners and customers, Samsung is taking the world in imaginative new directions.

Please visit: www.samsung.com or our blog global.samsungtomorrow.com

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**STARTER24**

Starter24 Sp. z o.o. is a nationwide company providing professional assistance services, which has grown on the basis of roadside assistance, but now also offers other types of assistance and complementary services.

As the only company in Poland Starter24 guarantees assistance with car repair directly on the road. This is possible thanks to a large group of trained mobile mechanics and the network of mobile garages. These are characteristic yellow service cars equipped with specialized diagnostic tools and equipment. Currently, Starter24 focuses its business on B2B clients, where, in addition to the largest car manufacturers, the main customer group are CFM companies and Insurers. The company as a service provider, through its own call center and partner network in Poland and abroad, handles more than 150 different assistance programs. These programs are operated under the brands of the principals such as Audi Assistance, Ford Assistance, KIA Assistance, TUW Auto and Home Assistance and LeasePlan Assistance.

Starter24 is a leading company on the Polish assistance market, with almost 50% of market shares in car producers assistance segment and more than 40% CFM assistance programs.

Nowadays the company diversifies its activities in complementary areas, including claims settlement and call center services, as well as being an industry leader in innovation and modern technology.

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**SWAPER**

Swaper is an innovative P2P Marketplace that offers individuals and companies from European Economic Area simple investing in consumer loans, which are issued in Poland, Georgia, Spain and Denmark (coming soon) by our parent company- Wandoo Finance Group.

We offer:
- Premium fixed interest rate for all investments- 12% (or 14% for loyalty program members) per year;
- BuyBack guarantee for all loans- investor receives all invested amount and interest in case if loan hasn't been repaid by borrower on time;
- Investing just by one click & full control of investments any place and any time the investor wants, using our Mobile App.

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**TFI PZU**

PZU Investments is an investment part of the PZU Group. Its pillar is Towarzystwo Funduszy Inwestycyjnych PZU (TFI PZU) – one of the largest in terms of value of managed TFI assets in Poland (over 22 billion PLN). TFI PZU is an experienced and professional participant of the Polish investment funds market which has been operating since 1999. Our products are addressed both to individuals and institutional clients. We have an experienced and competent team and high standards of customer service. Our main goal is to manage assets entrusted by our clients as effectively as possible. PZU Investments is an active player in the global financial market. As part of our business, we invest money in almost all world markets, using a wide range of quoted instruments. Our product portfolio covers UCI5 open-end funds, AIF closed-end funds and specialized open-end funds with variety investment strategies, annuity investment plans and pension schemes.
Visa Inc. (NYSE:V) is a global payments technology company that connects consumers, businesses, financial institutions, and governments in more than 200 countries and territories to fast, secure and reliable electronic payments. We operate one of the world's most advanced processing networks — VisaNet — that is capable of handling more than 65,000 transaction messages a second, with fraud protection for consumers and assured payment for merchants. Visa is not a bank and does not issue cards, extend credit or set rates and fees for consumers. Visa's innovations, however, enable its financial institution customers to offer consumers more choices: pay now with debit, pay ahead with prepaid or pay later with credit products. For more information, visit our websites (www.visaeurope.com, www.visa.pl), the Visa Vision blog (vision.visaeurope.com), and @VisaEuropeNews, @Visa_PL.

Vivus Finance is a leader of online consumer finance market in Poland. The company has been founded in 2012. Led by highly skilled managers mostly with executive banking experience. Vivus achieved its success through Innovation. It combines cutting-edge financial technologies, agile working environment and widely established credibility. With portfolio over 4 million loans granted, the Company is one of the largest FinTechs on polish market. Position was build, thanks to the trust, of customers – who appreciated integrity and transparency of the Vivus. Therefore, the company is also among most frequently awarded companies in Poland, both by independent research centers, and customers themselves.

ABAK PLC (abak.com.pl) is a Polish outsourcing company, specializing in professional and comprehensive accounting, tax and HR-payroll services, provided for sole proprietorships, private partnerships and legal entities. ABAK also provides financial and tax advisory services. Services provided by the company are subject to the supervision of the tax advisor and the bookkeeping certified staff. ABAK has been operating on the Polish market since 1993. At present, it supports over 700 business entities with different business profiles, including public listed entities (i.e. preparation of stock market reports), entities requiring reports to parent companies (incl. foreign ones) and special entities like Investment Funds. ABAK has 8 branches located in Olsztyn, Lodz, Legnica, Elk, Wroclaw and three in Warsaw. The company employs over 100 professional accountants. In 2010, the company debuted publicly on the NewConnect (an alternative market of Warsaw Stock Exchange).
**BEGROUP**

Be Group enables the leading financial services organisations to manage the complexity of business transformation. We demystify the digital world, helping our clients rethink business models, align with industry and regulatory requirements, engage customers, monetise assets, identify new revenue streams and monitor performance.

We believe that success is driven by collaboration and a passion for performance. Our growing team of over 1,000 diverse, highly skilled specialists combine industry knowledge with extensive practical experience, working with global players forming the present and future landscape of finance. At Be Group, we offer our clients strategic and operational services from management consulting to solutions development.

We are privileged to have in our team the best individuals in each sector we operate within the financial services industry. Our main challenge is to constantly look for talent, passion, discipline, and energy needed to face the complexity of a changing world.

**BEYOND**

Beyond.pl is an innovative, leading data center operator that provides business with reliable IT infrastructure. Company was established in 2005 and since then is flagship brand for data center and cloud computing services, with customers from whole range of industries. It's also first carrier-neutral data center in Poland with access to Tier1 carriers and all Internet Exchange points. Beyond's infrastructure includes two state-of-the art data centers with over 12,000 sq m of total colocation space with Beyond.pl Data center 2 being he biggest, and most innovative facility in the country.

Beyond.pl distinguishes itself on the market thanks to a complex approach towards its customers’ IT needs. It is among TOP 3 Poland Data Centers Providers, number 1 quality leader and the only one data center provider with managed services.

What distinguishes us?

At Beyond.pl, we operate from our own data centers, which are the most energy efficient on the market and meet the highest Rating 3 and Rating 4 security standards.

It guarantees the high standard of delivered solutions, security of your data and cost efficiency of your IT projects.

We stand out on the market first of all thanks to our comprehensive approach to Client needs and perfect quality of technologies used.

Beyond.pl is the first carrier neutral data center in Poland. Our company also initiated and founded Poznan Internet eXchange, PIX. It lets us provide our Clients with the best connection and availability conditions, perfect for companies looking for competitive advantage on the current business market.

Key values:

Security - Beyond.pl Data Center 2 is the first Data Center in CEE that meets the highest security standards - Rating 4 according to ANSI/TIA-942, providing 99.995% availability in military grade facility.

Performance

Beyond.pl data center was designed to provide high density computing altogether with high power efficiency at PUE 1.1 & PUE 1.4.

Innovation

Beyond.pl is the only company in Poland that offers agnostic cloud computing approach, providing : VMware, Hyper-V and opensource based clouds platforms (e24cloud.com).

Transparency

We believe that carrier neutrality and transparent approach to technical design of our solutions altogether with sharing knowledge with our customers is a key success factor for building mutual trust.
BLIK

BLIK is the first widely available mobile payment system created in Poland, launched, developed and managed by PSP (Polski standard Płatności). The company is owned by six Polish banks, (Alior Bank, Bank Millennium, Bank Zachodni WBK, ING Bank Śląski, mBank, which also offers financial services under the Orange Finanse brand, PKO Bank Polski and Inteligo). Through the client base of the PSP shareholders, BLIK is available to 60% of all banking customers in Poland. The system has been designed to allow new banks and financial companies operating in the country to quickly get on board. Since May 2016, BLIK has also been available to clients of Getin Noble Bank, since October clients of T-Mobile Usługi Bankowe, and more new issuers and payment agents are finalizing their procedures to join the system.

The launch of BLIK has been a breakthrough moment on the way to establish a unified, widespread mobile payment standard scheme using state of the art technologies. The openness to collaborate with other financial institutions on equal grounds creates a perspective for rapid development of the system and steady growth of a network of merchants accepting mobile payments through a smartphone. This guarantees the system's ability to offer a wide range of payment possibilities to all BLIK users.

CALLPAGE

CallPage - is an international technology company operating in the ICT market, which created a platform which helps companies increase sales and improve contact with customers via the website. Tool CallPage, help companies improve conversion on the page and the number of phone sales up to 75%.

The main product CallPage is a widget for corporate website. After the installation of widget, the algorithm tracks user behavior on the website. CallPage measures time spent by customer on the site, frequency and many other parameters to help determine whether the user is a potential customer. When the system detects a potential customer displays his proposal to encourage rapid contact with the consultant. After entering the customer your phone number to the widget system CallPage makes the company automatically calls back to the customer in less than 30 seconds. As a result, the number of phones from and sales to grow by up to 75%.

CallPage for this moment uses 1,000 companies from twenty different countries, including Orange, PWC, Toyota and other companies. The main customers of CallPage are companies in the telecommunications, medical and automotive industries.

Among the investors of the company can be found, such polish businessmens as Marian Owerko (Bakalland), Rafal Brzoska (InPost) and Tomasz Misiak (Work Service)

CallPage employees have competence in the field of customer service, online marketing, webdesign, programming, conversion optimization and telephone sales.

By combining the experience of team members, as well as the use of Internet technologies, CallPage gained a strong position, not only on the Polish market but also at international and now is a leader among the companies that provide this type of service.

IBM

In 2011 IBM celebrated its centennial. The company offers a wide range of consulting and IT services, software, systems and technologies. In its strategy, IBM will continue transformation to growth and focus on key plays of cloud computing, Big Data and analytics, mobile and social.

IBM established its first operations in Poland in 1991 with its headquarters in the country’s capital Warsaw. Today IBM also has a number of key facilities across Poland serving clients around the world, including IBM Services Delivery Center and Security Operations Center in Wroclaw, IBM Services Delivery Center in Katowice, IBM Global Process Services Center, IBM Software Laboratory in Krakow and IBM Competence Implementation Center in Gdansk. IBM works closely with customers of all major sectors: finance, telecommunications, industry, energy, automotive, public administration, as well as Mid Market.
IDEABANK

Listed on the Warsaw Stock Exchange (WSE:IDA), Idea Bank supports Poland's dynamic entrepreneurial culture by offering its clients a 360-degree assistance on all stages of business development: from the registration of a new company with the authorities, to bookkeeping, and financial advisory in the first phases of growth.

Only in the last two years Idea Bank managed to launch multiple revolutionary projects that largely contributed to its reputational success and increasing competitive advantage. Idea Bank is currently the fastest developing Polish bank and a leader in SME banking. At the end of last year the bank maintained 61 branches, offering services to 240 thousand clients.

Idea Bank's approach towards supporting entrepreneurs is very unique. It has always been the company's primary focus, no matter what the challenge. Idea Bank keeps close to entrepreneurs, watches their daily lives, knows their problems and needs. Entrepreneurs often use cash, make complicated banking transactions, they are overwhelmed by bureaucracy, rarely have their own office, cannot afford promotional activities. Idea Bank's solutions meet their needs. In order to enhance its clients' comfort and safety when making a deposit, the bank delivers an app-managed "Mobile ATM". Seeking to provide comfortable workspace to the self-employed with no office of their own, it has been transforming its branches into "Idea Hub" co-working venues. And with an aim to lift the administrative burden off entrepreneurs' shoulders and help them save time, the bank has developed "Idea Cloud", a business management platform. The bank has also launched the "Be Proud" program to help entrepreneurs promote their businesses in the media. All these solutions are free.

For its activities, innovations and creative approach to marketing, the bank has won a number of prestigious awards in Poland and abroad. Among the awards are: Efma konkursie Distribution & Marketing Innovation Awards, Fintech Innovation Awards, BAI Finacle Global Banking Innovation Awards, BBA/IFS Financial Innovation Awards, , Global Business Excellence Awards, Best in Biz, B2B Awards, European Business Awards, Stevie Awards and Sabre Awards.

KRAJOWA IZBA ROZLICZENIOWA S.A.

Formed on the initiative of the National Bank of Poland, the Polish Banks Association, and 16 commercial banks in order to launch electronic and professional interbank clearing in Poland, KIR is celebrating the 25th anniversary of its operations in 2017. We are the key firm serving the Polish banking sector infrastructure. We ensure reliability and security of the provided services while striving to effectively foster the development of cashless transactions.

Over 1.7 billion transactions are processed yearly via the clearing systems operated by KIR, i.e. Elixir, Express Elixir and Euro Elixir; they are used to clear standard and instant interbank transfers in the Polish currency, as well as domestic and cross-border transfers in EUR. The Elixir system is considered by the National Bank of Poland as the Systemically Important Payment System (SIPS), which confirms its significance for the operation of the Polish banking sector and efficient flow of payment data. The Express Elixir system allowing immediate transfers, including transfers to mobile phone numbers, has been implemented by KIR as one of the first such solutions in the world. As the SWIFT Service Bureau, we also provide access to the global SWIFTNet network.

The latest product launched by KIR is Inkart - the local card payments clearing system handling card transactions at points of sale, ATMs, and other devices located throughout Poland using payment cards issued by banks operating in Poland.

Enabling secure and fast on-line communication between banks and other entities authorized to access banking secrets, KIR provides the Ognivo system, which allows e.g. transfer of accounts between banks, obtaining reports as a part of the Central information on accounts and digitization of debt seizures on debtor's account.

Paybynet is a system enabling direct and guaranteed online payments for e-commerce transactions. The system is used by the public administration entities, also as the webPOS application for mobile devices. KIR's offer also includes solutions aimed at supporting the development of cashless payment market in Poland, such as the Szafir electronic signature, and Invoobill – a service of an EBPP type (Electronic Bill Presentment and Payment), operating via electronic banking channels.

Using the unique competence and experience in the Polish market, KIR is developing and providing system solutions suited to the needs of the banking sector, and actively participates in the digitalization process of the public administration.

More about KIR: www.kir.pl
dLK Legal

dLK Legal is a modern legal practice with a practice focus centred around the financial and new technologies sector, providing assistance in regulatory, transactional and litigation matters. dLK specialises in advising banks, payment service providers, investment funds and firms on the insurance market, and companies in the IT sector, and clients and entities with which they do business. We provide assistance to entities which are subject to regulation for instance with respect to banking and payment services law, compliance issues, AML, corporate law, IT and personal data protection law, and consumer law. Specialists at the firm advise on the implementation of numerous projects which combine elements of banking and new technologies, taking part in work on key innovations in the financial sector, such as implementation of third-party provider access, Blockchain’s distributed ledger, and universal immediate payments.

In connection with membership of the network World IT Lawyers, and in collaboration with the European Payments Consulting Association (EPCA), we handle numerous cross-border projects. Experts at dLK participate in “Blockchain and cryptocurrency” streaming works conducted at the Ministry of Digitisation as part of the “from a Paper to a Paperless Poland” scheme. Lawyers at dLK also participated in work on a report on the “Study Impact of the PSD” and “Principles, Definitions and Model Rules of European Private Law” for the European Commission. Lawyers at the firm have authored numerous publications, legal analyses and commentaries, and speak at prestigious sector events in Poland, Europe, the US, and Asia. They also share their knowledge and many years of experience in their work as academic lecturers.

OKI

OKI Europe Ltd is a division of OKI Data Corporation, a global business-to-business brand dedicated to creating cost effective, professional in-house printers, applications and services which are designed to increase the efficiency of today’s and tomorrow’s businesses.

The company is well-established as one of Europe’s leading printer brands, in terms of value and units shipped. For over 60 years OKI Europe has been delivering advanced printing solutions worldwide, introducing ground-breaking technologies that support the needs of businesses large and small. Our pioneering development of digital LED printing technology has placed OKI at the forefront of the market in delivering high-definition, eco-friendly printing devices.

In addition to a vast portfolio of award-winning printers and MFPs, OKI offers a range of services to help optimise print and document workflows. This, together with an integrated suite of software technologies and tools, can help businesses take control of their print and document costs in a secure environment, whether office-based, mobile or in the cloud.

Today OKI Europe employs approximately 1,000 people in 21 locations (sales offices and production sites) and is represented in 60 countries throughout the EMEA region.

Visit www.okieurope.com for further information.

OKI Data Corporation is a subsidiary of Tokyo-based Oki Electric Industry Co. Ltd., established in 1881 and Japan’s first telecommunications manufacturer.

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PayU

PayU is the leading payment service provider dedicated to creating a fast, simple and efficient payment process for merchants and buyers in 16 high growth economies of Asia, Central and Eastern Europe, Latin America, the Middle East and Africa. These markets represent a potential consumer base of over 2.2 billion people. PayU is a leader of e-payments in Poland and in many other markets. The scope of payment services offered by PayU includes one-click payments, mobile payments designed for shop apps, fully online installments, recurring payments and more. PayU makes up the Fintech division of Naspers Ltd, a broad-based, multi-national Media & Internet group founded in 1915, which provides services in more than 133 countries. More info over PayU: www.payu.com.
PROFESCAPITAL

PROFESCAPITAL (profescapital.pl) is one of the most experienced companies operating on the Polish capital market, offering transaction advisory services dedicated to small and medium-sized enterprises (SME). Our key competence is the ability to assess the value of enterprises which enables us to support our customers in all kinds of capital transactions. We have the status of NewConnect Authorised Adviser and Warsaw Stock Exchange Partner for SME companies.

PROFESCAPITAL provides comprehensive services in the field of capital transactions such as public offerings (IPO's and SPO's) and private placements, as well as the introduction of companies to listing on Warsaw Stock Exchange's main market and NewConnect alternative market. We also offer advisory services in mergers and acquisitions. Since the beginning of the company in 2002 PROFESCAPITAL conducted (for its customers) transactions for a total amount exceeding 626 million PLN.

Since 2009 PROFESCAPITAL has been a parent company of the Capital Group, which includes ABAK SA (company listed on the NewConnect - Abak.com.pl) that provides outsourcing services (finance and accounting), and REDWOOD sp. z o.o. (redwoodpr.pl) that specialises in the area of investor relations and public relations. Skilled team of PROFESCAPITAL Group, counting more than 100 individuals, annually supports more than 700 SME customers.

QLIK

Qliktech® delivers intuitive platform solutions for self-service data visualization, guided analytics applications, embedded analytics and reporting to approximately 40,000 customers worldwide. Companies of all sizes, across all industries and geographies, use Qlik® solutions to visualize and explore information, generate insight and make better decisions. Our portfolio is comprised of three core solutions – all powered by our patented engine technology. Qlik® Sense is our next-generation visual analytics platform, QlikView® is our proven guided analytics and dashboarding solution, and Qlik® Cloud is our growing portfolio of SaaS offerings. Qlik brings specific industry and functional-level experience to market. Our world-class consulting, training and support services ensure you get the most from your Qlik implementation.

SALESmanago Marketing Automation provides next generation solutions that redefine the way traditional marketing tools are used in eCommerce, B2C and B2B companies. Every day it is going above and beyond the expectations regarding the capabilities of email marketing, dynamic & personalized website content, social media marketing, anonymous marketing automation, online advertising and mobile marketing.

The main goal of SALESmanago is to create a product that empowers its users to implement any kind of marketing processes they desire and gets their business to the next level. Software is not all. Each of the SALESmanago customers gets dedicated Marketing Automation Specialist that helps in designing the processes and proactively helps in the implementation.

TERADATA

Teradata empowers companies to achieve high-impact business outcomes through analytics. With a powerful combination of Industry expertise and leading hybrid cloud technologies for data warehousing and big data analytics, Teradata unleashes the potential of great companies. Partnering with top companies around the world, Teradata helps improve customer experience, mitigate risk, drive product innovation, achieve operational excellence, transform finance, and optimize assets. Teradata is recognized by media and industry analysts as a future-focused company for its technological excellence, sustainability, ethics, and business value.

Visit teradata.com
KPMG

KPMG in Poland has been providing audit, tax consulting, accounting, bookkeeping and business consulting services since 1990, and KPMG in Poland’s affiliate law firm D.Dobkowski sp.k., provides comprehensive legal services. We currently employ over 1,500 people in Warsaw, Krakow, Poznan, Wroclaw, Gdansk, Katowice and Lodz.

We advise Polish and international companies and institutions from all sectors of the economy, with particular emphasis on the consumer goods, banking and financial services, private equity, automotive, real estate and construction, information technology, media and telecommunications (TMT), transport (TSL), industrial production and public sectors.

At the core of KPMG’s success is the high quality of services it provides, as well as its people, whose capital is the knowledge accumulated by 174,000 employees in 155 countries around the world. Thanks to this, we provide services comprehensively while treating each client individually.

www.kpmg.pl

Benefit Solution Group

Benefit Solution Group is a company which operates in the sector providing non-pay instruments of motivating employees and personalized payment instruments dedicated to corporations, such as lunch cards and fuel cards.

The Company’s operational activity based on strategic cooperation with financial institutions is to provide comprehensive solutions and products in the area of employee benefits. Our services and products meet the world’s highest standards in this area, are friendly, safe and easy to use.

The benefits of the services provided are among others - the ability to control the funds spent by the beneficiaries, full personalization of products through the creation of new products in cooperation with our Clients.

The Company has a stable capital base and the necessary competences to ensure satisfactory customer service.

CLOUDCREDIT

CLOUD CREDIT helps online lenders to become the most advanced in the market with fully automated online-lending software.

Combining more than 10 years programming experience with financial specialist knowledge, we have developed an effective, reliable, fully automated and easily customizable on-line lending system, strengthened with reliable 24/7 support for customer business non-stop operations.

Our goal is to provide finance and banking software with an individual approach while still creating a set of tools that would be simple enough for any user. Our team easy adapts to customer needs, by including any lending logic and processes.
NETIA

NETIA PROVIDES COMPREHENSIVE and FRIENDLY ON-LINE solutions AND MULTIMEDIA ENTERTAINMENT

The services are offered to private users, companies, and operators. Netia Group is one of the largest telecom operators in Poland - the company employs nearly 2,000 people in 70 locations across Poland. Netia Group includes, among others: Netia S.A., Internetia Sp. z o.o., Telefonia Dialog Sp. z o.o., Petrotel Sp. z o.o., TK Telekom Sp. z o.o.

The fiber-optic network owned by Netia Group is over 20,000 km long and connects the metropolitan networks of the Group in more than 50 cities and provides several independent international connections. The company has approximately 30 thousand telecommunication facilities, including buildings, cabinets, containers and masts and the number of network nodes (PoP) exceeds 81 thousand.

With its network, Netia reaches over 70% Class A and B office buildings in Poland. Within the reach of its own access network, Netia Group has over 2.5 million premises.

Every third link provided by Netia Group allows data transfer speeds of 100 Mb / s. As part of the 21st Century Network project, till 2020, entire Netia's network will be fully modernized to the fiber-optic standard.

PILAB

PiLab is an innovative Polish technology company that has created the DataWalk analytical platform. With its unique technology, DataWalk allows you to build advanced and comprehensive analytical environments dramatically faster, at a much lower cost than traditional alternatives. The DataWalk platform is used in the financial and insurance sectors in areas such as fraud detection, anti-money laundering, and analysis and monitoring of business process. The company’s goal is to introduce agile analytics methods into sophisticated analytical environments on a global scale.

MEETING APPLICATION

Meeting Application was developed in 2013. The company’s first step was to understand event managers' biggest issues in daily routine. According to their research problems were different. In consequence, they have come up with the solution that is universal yet flexible. This app main features are painless setup, effortless usage, and product usability. Good research efforts paid off quickly. The tool usefulness and friendly admin panel have made it very popular all around the world. Meeting Application has been used so far on 6 continents, in 18 countries and 253 cities. Their clients emphasize that it minimizes event chaos, enhances management and boosts attendees’ engagement. Recently, this tool was rewarded with the title of the top mobile event app at Get2 Crowd - external software review portal.

BALTHAZAR

Founders incepted Balthazar out of the passion for timeless elegance, hand-crafted tailoring and impeccable fit of finest fabrics. Our private tailors will assist you in expressing your unique style that corresponds with your age and profession while matching both special and every day occasions. We deploy top class skills of Italian tailors from Naples and Milan. Our tailors deliver their best advise not only in our atelier but also at clients offices or, if need be, at clients home.

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MYTAXI

MyTaxi is a product of Intelligent Apps GmbH and was founded in June 2009; the world's first taxi app that establishes a direct connection between a passenger and a taxi driver. With over 10 million downloads and 100,000 registered taxi drivers, mytaxi is the leading taxi e-hailing app in Europe, available in over 50 cities in nine - soon ten - European countries. With around 300 employees, mytaxi now spans across Germany, Austria, Poland, Spain, Italy, Portugal, the UK, Ireland and Sweden. Since September 2014, mytaxi has been a subsidiary of the Daimler Mobility Services GmbH (part of Daimler Group). In July 2016 mytaxi announced a merger with Hailo, the leading taxi app in the UK and Ireland, an important step to become the leading taxi e-hailing app in Europe. In February 2017 mytaxi announced the acquisition of TaxiBeat, the leading taxi app in Greece. TaxiBeat will be integrated into the mytaxi platform in 2017 and will be re-branded into mytaxi. CEO of mytaxi is the former CEO of Hailo, Andrew Pinnington. More information is available at www.mytaxi.com

BIRETA

Bireta Professional Translations is a translation agency in Warsaw which for 15 years has been providing translations and interpreting services on subjects relating to the power industry, gas industry, environmental protection, transport, infrastructure, IT, telecommunications, law, and finance.

Bireta adheres to international standard ISO 17100, which specifies the requirements for a high-quality translation service. Bireta is a member of the Polish Association of Translation Companies and only works with the best translators who are experts in their particular field. Thanks to the Information Security Management System compliant with ISO 27001, Bireta guarantees to its Clients safety and protection of confidential information.

Bireta specializes in handling large-scale projects which require translation of as many as several thousand pages per month. We develop a terminology database and glossary, guaranteeing consistency of the texts translated. A Project Manager is assigned to personally coordinate a particular project and is in regular contact with the client. We have a two-step quality control system in which the translated text is always reviewed by another translator/proofreader.

Bireta also has many years of experience in providing a comprehensive interpreting service for conferences, training, and business meetings. We can provide experienced interpreters, professional equipment, and translations of the printed conference materials.


For more information about our company please go to: www.bireta.pl
Meeting of Leaders

Banking 2017

11-12 October 2017 r., Westin Hotel, Warsaw

Organizer: MMC Polska | kontakt@mmcpolska.pl | www.en.bankowosciubezpieczenia.pl | tel: + 48 22 379 29 74
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