

mmc  polska

10 – 11 May 2018

The Westin Warsaw Hotel



**Future
Tech**



**Fin
Tech**



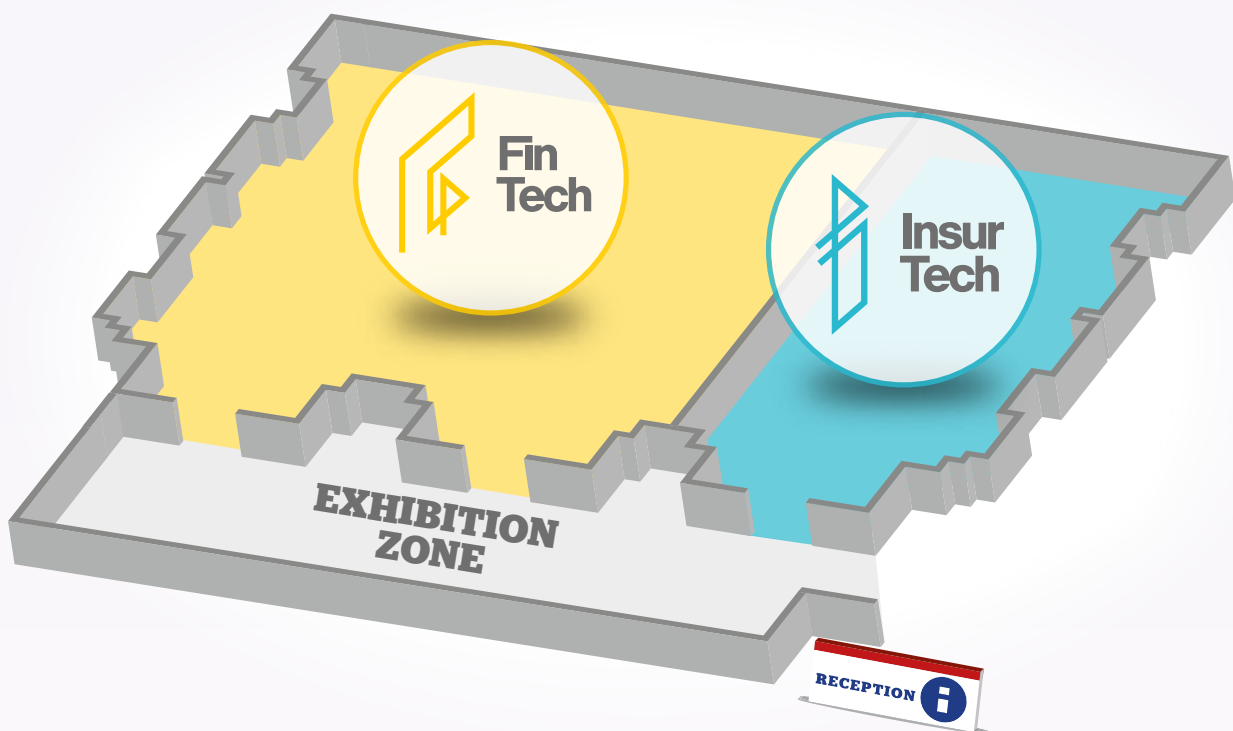
**Insur
Tech**

CONGRESS GUIDE



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Day 1 – 10 May 2018

FINTECH DIGITAL CONGRESS & INSURTECH DIGITAL CONGRESS

FINTECH DIGITAL
CONGRESS

INSURTECH DIGITAL
CONGRESS

Day 2 – 11 May 2018

FINTECH DIGITAL
CONGRESS

INSURTECH DIGITAL
CONGRESS

PROGRAM

ENG



JOINT PART FOR THE FINTECH DIGITAL CONGRESS & INSURTECH DIGITAL CONGRESS

INAUGURAL PANEL FINTECH & INSURTECH DIGITAL CONGRESS

8:30 – 9:00 Registration

9:00 – 9:25 Opening of the Congress

Presentation of the Advisory Board Chairmen
FinTech Digital Congress & InsurTech Digital Congress

Marcin Petrykowski, Chairman of the
FinTech Digital Congress Advisory Board;
Managing Director, S&P Global

Witold Jaworski, Chairman of the
InsurTech Digital Congress Advisory Board;
CEO, NIO

Digital Finance i dotcom bubble – differences, similarities, analysis and perspectives

9:25 – 9:55 Keynote Speech

Fintech and banks – threat or opportunity?

Sonia Wędrychowicz-Horbatowska,
Digital Transformation Thought Leader,
Singapore

9:55 – 10:25 Debate

Laurent Nizri, CEO, Alteir Consulting
(France)

Sam Tidswell-Norrish, Principal, Motive
Partners, UK

Moderator:

Marcin Petrykowski, Chairman of the
FinTech Digital Congress Advisory Board;
Managing Director, S&P Global

Ecosystem 2018+ in the eyes of fin-tech and insurtech sector representatives

10:25 – 11:05 Debate

- Innovation - new solutions over the last year from the perspective of Poland and the world
- How are regulations affecting the ecosystem?
- Talent & Skills

Speakers:

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

Ewa Wernerowicz, CEO, Vivus Finance

Sonia Wędrychowicz-Horbatowska,
Former COO DBS Digital bank and Head
of Open API and Singapore Consumer
bank Technology

Grzegorz Kuliszewski, Financial Sector
Director, IBM

Moderator:

Dariusz Piotrowski, General Director,
DELL EMC Poland

11:05 – 11:50 Networking break

11:50 – 13:15

Regulations - Practical approach

11:50 – 12:05 Introduction

Fintech.bank, bank.fintech, big.tech: trajectory of regulations

Krzysztof Korus Ph.D., Legal Counsel, Partner, dLK Legal

12:05 – 12:20 Speech

Introductory presentation Representative, Polish Financial Supervision Authority

Marek Chrzanowski, Chairman, Polish Financial Supervision Authority

12:20 – 13:00 Debate

- Looking at regulations from the perspectives of banks and fintechs
- Perspective of a public administration body
- Comparing regulation solutions of other countries

Speakers:

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

Krzysztof Góral, Director of the Capital Management Department, ING Bank Śląski*

Anna Streżyńska, CEO, MC2 Solutions

Moderator:

Krzysztof Korus Ph.D., Legal Counsel, Partner, dLK Legal

13:00 – 13:15 Speech

Israeli FinTech Eco-System - What is all the fuss about

Tal Sharon, Managing Partner, Equitech Financial Consulting

13:15 – 14:45

Talent Challenge

13:15 – 13:45 Firechats

Firechat 1.

Loukas Notopoulos, CEO Vivus Finance in 2012-2017

Firechat 2.

Daniel Daszkiewicz, Head of FinTech, Alior Bank

Moderator:

Michał Kobosko, Senior Advisor w Atlantic Council

13:45 – 14:00 Use case

How to transform the culture of a traditional bank?

Szymon Wałach, Managing Director Strategy and Digital Transformation Division, PKO Bank Polski

14:00 – 14:30 Debate

- A cultural clash with the work environment on transfers
- How to transform banking into the direction of innovative structure?
- HR report - what drives the market?
- How to motivate workers?
- Support Strategy

Speakers:

Anna Panek, Head of HR Department, Vivus Finance

Wiktor Schmidt, CEO, Netguru

Tomasz Śmiłowicz, Co-Founder, NAMU Systems*

Paweł Wierzbicki, Senior Director, PageGroup

Moderator:

Julia K. Szopa, President of the Board at Startup Poland

14:30 – 14:45 Speech

Talent for gamechanger. The Fintech sector and talent management

Paweł Wierzbicki, Senior Director, PageGroup

14:45 – 15:05

Closing Speech

Will your next bank be Amazon, Atom or Ant Financial? Competitive landscape in financial services. Global perspective.

Dorota Zimnoch, International Fintech and Insurtech Expert, Founder & MD ZING Business Consulting

**15:05 End of Day 1.
Lunch and networking**



ENG

9:00 – 9:30 Speech
FinTech in the 'Age of Mindfulness.' A Golden Leadership Moment – Transformation Journey from Customer Acquisition and Valuations to Customer Centricity and Values

Martin Zalewski, Growth, Transformation & Innovation Expert; Board Advisor & Startup Mentor; Former Strategy & Transformation Director, Lloyds Banking Group

9:30 – 11:15

Payments

9:30 – 10:15 Debate

- Future of payments
- Is there a chance to use non-friction payments in all aspects of life?
- Why is the market of cryptocurrencies so diverse? How to get into the cryptocurrency market?
- New payment solutions based on blockchain

Speakers:

James Hickson, CEO, Mash Group
Jakub Kiwior, General Manager, Poland and Hungary, Visa
Arunkumar Krishnakumar, Fintech thought leader and an investor, India
Jarostaw Mastalerz, MP, mAccelerator*
Małgorzata Szturmowicz, Board Member, IdeaBank

Moderator:

Ahmad Piraiee, CEO, ITKeyMedia

10:15 – 11:15 Use cases

Case: How Challenger Banks are Shaping the Future of Finance

Karol Sadaj, Country Manager Poland, Revolut

Case: Future of payments

James Hickson, CEO, Mash Group

Case: Czech loans market disruption

Piotr Drzewiecki, Creative Dock Czech Republic

Case: How financial institutions can engage with Millennials

Sara Koslinska, CEO, Limitless*

11:15 – 11:45 Networking break

11:45 – 13:35

Technologies

11:45 – 12:05 Introduction

Technology trends of the branch of 2018
Representative, EY

12:05 – 13:35 Use cases

Case : Blockchain not only in finance sector

Mariusz Cholewa Ph.D., President of the Management Board, BIK

Case : Identity infrastructure

Paul Ferris, CEO, ObjectTech

Case: Examples of applying VR and IoT solutions

Przemysław Galiński, IBM Watson & Cloud Platform Sales Leader Poland and Baltics

Case: How digital transformation change our lives?

Piotr Sęk, General Manager, Webtown Poland

Case: Agile RPA – use case of implementing robotization in the financial sector

Piotr Kuljon, Director of Business Development, makeitright, Grupa ProService Finteco

Case: Technologies in the fintech industry

Artur Derwiszyński, Member of the Scheme Management Board, European Payments Council

13:35 – 15:15

B2B Service Delivery

- B2B ↔ B2C – trends in the development of new products
- Product design in open banking
- Banking services for small companies Tools for managing finances in enterprises
- How are fintech solutions affecting consumer behavior?

13:35 – 13:50 Opening speech

Fintech solutions for B2B's in partnership models

Michał Pawlik, Co-Founder & CEO, SMEO

13:50 – 14:05 Pitch

Where is the limit of SME financing automation?

Mariusz Zabrocki, Managing Director, iwoca Poland

14:05 – 14:25 Firechat

Focus on SME

Krzysztof Węclawowicz, Country Manager, Finiata Poland

Karol Kamas, Director of Retail Segment Management, Bank BGŻ BNP Paribas S.A.

Moderator

Robert Łaniewski, President of the Management Board, Fundacja Rozwoju Obrotu Bezgotówkowego

14:25 – 15:15 Debate**Speakers:**

Mariusz Cholewa Ph.D., President of the Management Board, BIK

Karol Kamas, Director of Retail Segment Management, Bank BGŻ BNP Paribas S.A.

Dariusz Szkaradek, Managing Director, National Debt Register

Andrzej Targosz, CEO, Eventory

Krzysztof Węclawowicz, Country Manager, Finiata

Radek Zaleski, Head of Growth, Netguru

Moderator:

Mariusz Zabrocki, Managing Director, iwoca Poland

**15:15 End of the Congress.
Lunch and networking**

*) Participation of persons marked with a star are to be confirmed.
Date of material acceptance: 27.04.2018



11:50 – 13:30

Insurtech solutions – examples of implementation

- Which solutions have already been successfully implemented into the Polish market?
- Before a new product is made: the creation process – what does the road to success look like??

11:50 – 13:05 Use cases

Examples of insurtech solution implementation on the Polish market

Case: Agile & DevOps case study - the union of people, processes and products

Michał Jackowiak, Executive Partner, ecom. software

Case: Integrated payments in insurance

Cezary Świerszcz, President of the Management Board, Bacca

Case: Telematics in the service for drivers and their safety

Agnieszka Wrońska, President of the Management Board, Link4

Case:

Representative, P4

13:05 – 13:30 Debate

Smart claims and anti-fraud, Liquidation 2.0. How to use technology solutions to increase the margin??

Speakers:

Cezary Świerszcz, President of the Management Board, Bacca

Tomasz Tarkowski, Project Director Ergo Hestia

Marek Wasilewski, Claims Director, Link4

Wojciech Soleniec, EY Partner, TET Hub

Moderator:

Paweł Wiczyński, CEO, DataWalk EMEA

13:30 – 14:15

Effective business models

13:30 – 13:45 Intro Speech

Frank Genheimer, Managing Director, New Insurance Business GmbH, Germany

13:45 – 14:15 Debate

- Platformization
- Agency networks based off other markets
- Changes in business models

Prelegenci:

Jacek Byliński, President of the Management Board, CUK

Michał Jackowiak, Executive Partner, ecom.software

Karol Wilczko, CEO Comperia Sp. z o.o. 2013-2018

Moderator:

Dorota Zimnoch, International Fintech and Insurtech Expert, Founder & MD ZING Business Consulting

14:15 – 15:05

Data Analytics + AI/Machine Learning

14:15 – 14:25 Use Case

Case: Use of AI in insurance and banking

Wojciech Chmielewski, Experienced Manager, EY, Leader of the Digital Advisory & Technology Enablement Department

Michał Gdak, Manager, EY, Digital Advisory & Technology Enablement Department

14:25 – 14:55 Debate

- Data management based off of new technologies as a critical factor influencing the further development of insurtechs
- Using big data to analyze digital footprints
- Behavioral targeting - how to connect the perfect client with the perfect product?
- Automatization in various areas – practical solutions

Speakers:

Filip Łapiński, Business Analytics & Optimization Leader, IBM

Grzegorz Werpachowski, Head of analytics & CRM, Vienna Insurance Group

Marcin Wójciuk, AI Product Leader, Aspartus, Grupa ProService Finteco

Moderator:

Tomasz Pietrzak, Global Compute & Networking Manager, Dell EMC

14:55 – 15:05 Use Case

Case: Claims handling processes: rollout of Polish solutions to foreign markets

Mateusz Ciesielski, Business Development Director, DataWalk

15:05 End of Day 1. Lunch and networking



8:15 – 9:00 Participant registration

9:00 – 10:10

Do insurers understand changing clients?

Block topics:

- How do consumers make decisions?
- How does the development of technology influence the traditional insurance market?
- Customer experience as a key factor in client loyalty
- Market - Client: who shapes the needs, and who answers them?

9:00 – 9:20 Opening speech

What do you need to know, thinking about the changing client?

Alicja Cybulska, Strategy Director, Havas Media

9:20 – 9:35 Speech

How to help clients make decisions?

Michał Urbaniak, Country Manager, Comadso A/S

9:35 – 10:00 Debate

Speakers:

Jergan Callebaut, Head of Psychology, Data Sine

Radosław Kamiński, COO, Allianz Polska

Rafał Mosionek, Vice President, Compensa TU S.A. Vienna Insurance Group

Wojciech Sass, CEO, Nationale-Nederlanden

Moderator:

Piotr Kujawa, Board Member, Bacca

10:00 – 10:10 Case study

Jergan Callebaut, Head of Psychology, Data Sine

10:10 – 11:15

Telemedicine - Technology in the health service

10:10 – 10:25 Case study

Lessons learned z pilotażu wdrożenia e-recepty
Janusz Cieszyński, Undersecretary of State, Ministry of Health

10:15 – 11:05 Debate

How to effectively implement telemedicine solutions?

- Products aimed at individual clients
- Will virtual visits replace direct contact with a doctor?
- Technological solutions for employers
- the future of health services for groups

Speakers:

Janusz Cieszyński, Undersecretary of State, Ministry of Health

Marta Kaleńska-Jaśkiewicz, President of the Management Board, Victor

Adam Rozwadowski, President of the Management Board, Enel-Med SA

Grzegorz Waszkiewicz, Chairman of the Supervisory Board, TZU S.A.

Moderator:

Filiberto Amati, Amati & Associates

11:05 – 11:15 Use case

Katarzyna Rudzka, Director of the Personal and Health Insurance Department, InterRisk

11:15 – 11:45 Networking break

11:45 – 13:30

IoT and trends in technology development

- Cooperation between insurers and the new technologies sector
- Commercial insurance
- Examples of blockchain technology implementation in insurance
- Will blockchain solve actual problems?
- practical solutions bringing financial benefits to the insurer

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Day II – 11 May

11:45 – 12:30 Debate

Speakers:

Arvid De Coster, Co-founder & CEO, WeGroup, Belgium

Daniel Matusiak, IBM Cloud Leader Poland and Baltics

Moderator:

Piotr Kurowski, CEO, Notinote

12:30 – 13:30 Use cases

Case: Examples of IoT platform implementation in insurance

Cezary Wieczorek, Client Executive, IBM

Case: Winning customers the day after tomorrow

Arvid De Coster, Co-founder & CEO, WeGroup, Belgium

Case: Blockchain and IOT in property insurance

Michał Legumina, Head of R&D, Atende S.A.

Case:

Arik Roztal, VP Sales, Gefen Technologies

13:30 – 14:30

Labs – how to implement innovation in insurance companies?

13:30 – 14:30 Debate

- What factors have an impact on the dynamics of changes in technology ?
- Good practices – how to create an ecosystem?
- Examples of incubator operations

Speakers:

Maciej Malenda, Director of Innovation, Medicover

Laurent Nizri, CEO, Alteil Consulting (France)

Tobias Sonndorfer, Client Executive, Munich Re

Piotr Orzechowski, CEO, Infermedica

Sonia Wędrychowicz-Horbatowska, Former COO DBS Digital bank and Head of Open API and Singapore Consumer bank Technology

Jan van der Saar, Innovation Lab Team Leader, Bank Pekao

Moderator:

Bartłomiej Gola, General Partner, SpeedUp Venture Capital Group

14:30 – 15:15

HR challenge: looking for talents

14:30 – 14:45 Presentation

Presentation of the report on the topic of market candidates to Insurtech

Piotr Mazurkiewicz, Partner, HRK S.A.

14:45 – 15:15 Debate

Debate topics

- The challenge of the Polish HR market for the insurance branch
- How is the employee market responding to the needs of the branch?
- Looking for the perfect deal - who does the employer need, and what is the employee looking for?

Speakers:

Krystyna Matysiak, Vicepresident, Generali*

Piotr Mazurkiewicz, Partner, HRK S.A.

Bartłomiej Papierzyński, Country Ambassador, WeSavvy

Moderator:

Radzym Wójcik, Redaktor, Korporacyjnie.pl

15:15 End of the Congress. Lunch and networking.

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Date of material acceptance: 27.04.2018

PROGRAM



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CZĘŚĆ WSPÓLNA DLA FINTECH DIGITAL CONGRESS & INSURTECH DIGITAL CONGRESS

8:30 – 9:00 Rejestracja uczestników

9:00 – 9:25 Otwarcie Kongresu

Wystąpienie Przewodniczących Rad Programowych FinTech Digital Congress & InsurTech Digital Congress

Marcin Petrykowski, Przewodniczący Rady Programowej FinTech Digital Congress; Dyrektor Zarządzający, S&P Global

Witold Jaworski, Przewodniczący Rady Programowej InsurTech Digital Congress; Prezes Zarządu, NIO

Digital Finance i dotcom bubble – różnice, podobieństwa, analiza i perspektywy

9:25 – 9:55 Keynote speech

Fintech and banks – threat or opportunity?

Sonia Wędrychowicz-Horbatowska, Former COO DBS Digital bank and Head of Open API and Singapore Consumer bank Technology

9:55 – 10:25 Debata

Laurent Nizri, CEO, Alteir Consulting (France)

Sam Tidswell-Norrish, Principal, Motive Partners, UK

Moderator

Marcin Petrykowski, Przewodniczący Rady Programowej FinTech Digital Congress; Dyrektor Zarządzający, S&P Global

Ekosystem 2018+ w oczach przedstawicieli branży fintech i insurtech

10:25 – 11:05 Debata

- Innowacyjność - nowe rozwiązania na przestrzeni ostatniego roku z perspektywy Polski i świata
- Jak regulacje wpływają na ekosystem?
- Talent & Skills

Prelegenci:

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

Ewa Wernerowicz, Prezes Zarządu, Vivus Finance

Sonia Wędrychowicz-Horbatowska, Former COO DBS Digital bank and Head of Open API and Singapore Consumer bank Technology

Grzegorz Kuliszewski, Dyrektor Sektora Finansowego, IBM

Moderator

Dariusz Piotrowski, Dyrektor Generalny, DELL EMC

11:05 – 11:50 Przerwa networkingowa. Podział sali



11:50 – 13:15

Regulacje – podejście praktyczne

11:50 – 12:05 **Speech**

Fintech.bank, bank.fintech, big.tech:
aktualny kurs regulacji

dr Krzysztof Korus, Radca Prawny, Partner,
dLK Legal

12:05 – 12:20 **Speech**

Wystąpienie wprowadzające.
Przedstawiciel Komisji Nadzoru
Finansowego

Marek Chrzanowski, Przewodniczący Komisji
Nadzoru Finansowego

12:20 – 13:00 **Debata**

- Spojrzenie na regulacje z perspektywy banków i fintechów
- Perspektywa organu administracji państwowej
- Porównanie rozwiązań regulacyjnych innych państw

Prelegenci:

Zbigniew Jagiełło, Honorowy Przewodniczący
Rady Programowej, Prezes Zarządu, PKO Bank
Polski

Krzysztof Góral, Dyrektor Departamentu
Zarządzania Kapitałem, ING Bank Śląski*

Anna Streżyńska, Prezes Zarządu, MC2
Solutions

Moderator:

dr Krzysztof Korus, Radca Prawny, Partner, dLK
Legal

13:00 – 13:15 **Speech**

Israeli FinTech Eco-System - What is all the fuss
about

Tal Sharon, Managing Partner, Equitech
Financial Consulting

13:15 – 14:45

Talent Challenge

13:15 – 13:45 **Firechaty**

Firechat 1.

Loukas Notopoulos, CEO Vivus Finance
w latach 2012-2017

Firechat 2.

Daniel Daszkiewicz, Head of FinTech, Alior
Bank

Moderator:

Michał Kobosko, Senior Advisor w Atlantic
Council

13:45 – 14:00 **Use cases**

Jak transformować kulturę tradycyjnego
banku?

Szymon Wałach, Dyrektor Pionu Strategii
i Transformacji Cyfrowej, PKO Bank Polski

14:00 – 14:30 **Debata**

Zagadnienia debaty:

- Zderzenie kulturowe ze środowiskiem pracy przy transferach
- Jak transformować bankowość w kierunku innowacyjnej struktury?
- HR raport – na co jest drive na rynku?
- Jak motywować pracowników?
- Strategie wsparcia

Prelegenci:

Anna Panek, Head of HR Department, Vivus
Finance

Wiktor Schmidt, CEO, Netguru

Tomasz Śmiłowicz, Co-Founder, NAMU
Systems*

Paweł Wierzbicki, Senior Director, PageGroup

Moderator:

Julia K. Szopa, Prezes, Fundacja Startup Poland

14:30-14:45 **Speech**

Talent dla Gamechangera. Branża Fintech a
zarządzanie talentami

Paweł Wierzbicki, Senior Director, PageGroup

14:45-15:05

Closing Speech

Will your next bank be Amazon, Atom or Ant
Financial? Competitive landscape in financial
services. Global perspective.

Dorota Zimnoch, International Fintech and
Insurtech Expert, Founder & MD ZING Business
Consulting

15:05 **Zakończenie dnia 1.
Lunch i networking**



8:30 – 9:00 Rejestracja uczestników

9:00 – 9:30 Speech

FinTech in the 'Age of Mindfulness: A Golden Leadership Moment – Transformation Journey from Customer Acquisition and Valuations to Customer Centricity and Values

Martin Zalewski, Growth, Transformation & Innovation Expert; Board Advisor & Startup Mentor; Former Strategy & Transformation Director, Lloyds Banking Group

9:30 – 11:15

Płatności

9:30 – 10:15 Debata

- Future of payments
- Czy jest szansa, aby we wszystkich sferach życia korzystać z non-friction payments
- Dlaczego rynek kryptowalut jest tak zdyspersyfikowany? Jak poruszać się na rynku kryptowalut?
- Nowe rozwiązania dla płatności w oparciu o blockchain

Prelegenci:

James Hickson, CEO, Mash Group

Jakub Kiwior, Dyrektor Generalny na Polskę i Węgry, Visa

Arunkumar Krishnakumar, Fintech thought leader and an investor, India

Jarosław Mastalerz, Managing Partner, mAccelerator*

Małgorzata Szturmowicz, CEO, IdeaBank

Moderator:

Ahmad Piraiee, CEO, ITKeyMedia

10:15 – 11:15 Use cases

Case: How Challenger Banks are Shaping the Future of Finance

Karol Sadaj, Country Manager Poland, Revolut

Case: Future of payments

James Hickson, CEO, Mash Group

Case: Czech loans market disruption

Piotr Drzewiecki, Head of Creative Dock Czech Republic

Case : How financial institutions can engage with Millennials

Sara Koslinska, CEO, Limitless*

11:15 – 11:45 Przerwa networkingowa

11:45 – 13:35

Technologie

11:45 – 12:05 Wprowadzenie

Trendy technologiczne branży 2018

Przedstawiciel, EY

12:05 – 13:35 Use cases

Case: Blockchain nie tylko w sektorze finansowym

dr Mariusz Cholewa, Prezes Zarządu, BIK

Case: Identity infrastructure

Paul Ferris, CEO, ObjectTech

Case: Przykład zastosowania rozwiązań VR i IoT

Przemysław Galiński, IBM Watson & Cloud Platform Sales Leader Poland and Baltics

Case: Jak cyfrowa transformacja zmienia nasze życie

Piotr Sęk, General Manager, Webtown Poland

Case: Agile RPA – use case wdrożenia robotyzacji w sektorze finansowym metodami zwinnymi

Piotr Kuljon, Director of Business Development, Makeitright, Grupa ProService Finteco

Case: Technologie w Fintech

Artur Derwiszyński, Member of the Scheme Management Board, European Payments Council

13:35 – 15:15

B2B Service Delivery

Zakres bloku:

- B2B ↔ B2C – trendy w rozwoju nowych produktów
- Product design w open banking
- Usługi bankowe dla małych firm. Narzędzia przeznaczone do zarządzania finansami w przedsiębiorstwie
- Jak rozwiązania fintech wpływają na zachowania konsumenckie?

13:35 – 13:50 Opening speech

Fintech solutions for B2B's in partnership models

Michał Pawlik, Co-Founder & CEO, SMEO

13:50 – 14:05 Pitch

Where is the limit of SME financing automation?

Mariusz Zabrocki, Dyrektor Zarządzający, iwoca Poland

14:05 – 14:25 Firechat

Focus on SME

Krzysztof Węclawowicz, Country Manager, Finiata Polska

Karol Kamas, Dyrektor Biura Zarządzania Segmentami, Bank BGŻ BNP Paribas S.A.

Moderator:

Robert Łaniewski, Prezes Zarządu, Fundacja Rozwoju Obrotu Bezgotówkowego

14:25 – 15:15 Debata

Prelegenci:

Mariusz Cholewa, Prezes Zarządu, BIK

Karol Kamas, Director of Retail Segment Management, Bank BGŻ BNP Paribas S.A.

Dariusz Szkaradek, Prezes, NFG S.A.

Andrzej Targosz, CEO, Eventory

Krzysztof Węclawowicz, Country Manager, Finiata

Radek Zaleski, Head of Growth, Netguru

Moderator:

Mariusz Zabrocki, Dyrektor Zarządzający, iwoca Poland

15:15 Zakończenie Kongresu. Lunch



11:50 – 13:30

Rozwiązania InsurTech - Przykłady Wdrożeń

Zakres bloku:

- Jakie rozwiązania są już z sukcesem wdrażane na rynku polskim?
- Zanim powstanie produkt: proces tworzenia – jak wygląda droga do sukcesu?

11:50 – 13:05 Use cases

Przykłady wdrożeń insurtechowych rozwiązań na polskim rynku

Case: Agile & DevOps case study - the union of people, processes and products

Michał Jackowiak, Executive Partner, ecom. software

Case: Zintegrowane płatności za ubezpieczenia

Cezary Świerszcz, Prezes Zarządu, Bacca

Case: Telematyka w służbie kierowców i ich bezpieczeństwa

Agnieszka Wrońska, Prezes Zarządu, Link4

Case:

Przedstawiciel, P4*

13:05 – 13:30 Debata

Smart claims i anti-fraud, czyli Likwidacja 2.0. Jak wykorzystując rozwiązania technologiczne zwiększyć marżę o kilkadziesiąt procent?

Prelegenci:

Cezary Świerszcz, Prezes Zarządu, Bacca

Tomasz Tarkowski, Project Director Ergo Hestia

Marek Wasilewski, Claims Director, Link4

Wojciech Soleniec, EY Partner, TET Hub

Moderator:

Paweł Wieczyński, CEO DataWalk na Europę, Bliski Wschód i Afrykę

13:30 – 14:15

Skuteczne modele biznesowe

13:30 – 13:45 Wystąpienie wprowadzające

Frank Genheimer, Managing Director, New Insurance Business GmbH, Germany

13:45 – 14:20 Debata

- Platformizacja
- Sieci agencyjne w oparciu o inne rynki
- Zmiany w modelach biznesowych

Prelegenci:

Jacek Byliński, Prezes Zarządu, CUK

Michał Jackowiak, Executive Partner, ecom. software

Karol Wilczko, CEO Comperia Sp. z o.o. w latach 2013-2018

Moderator:

Dorota Zimnoch, International Fintech and Insurtech Expert, Founder & MD ZING Business Consulting

14:15 – 15:05

Data Analytics + AI/Machine Learning

14:15 – 14:25 Use Cases

Case: Use of AI in insurance and banking

Wojciech Chmielewski, Doświadczony Manager, EY, Lider Zespołu Doradztwa Digital & Technology Enablement

Michał Gdak, Menadżer, EY, Dział Doradztwa Digital & Technology Enablement

14:25 – 14:55 Debata

- Zarządzanie danymi oparte o najnowsze technologie jako krytyczny czynnik wpływający na dalszy rozwój insurtechów
- Wykorzystanie bigdata do analizy digital footprints
- Targetowanie behawioralne – jak związać idealnego klienta z idealnym produktem?
- Automatyzacja w różnych obszarach – praktyczne rozwiązania

Prelegenci:

Filip Łapiński, Business Analytics & Optimization Service Line Leader, IBM Poland

Grzegorz Werpachowski, Head of analytics & CRM, Vienna Insurance Group

Marcin Wójciuk, AI Product Leader, Aspartus, Grupa ProService Finteco

Moderator:

Tomasz Pietrzak, Global Compute & Networking Manager, Dell EMC

14:55 – 15:05 Use Case

Case: Claims handling processes: rollout of Polish solutions to foreign markets

Mateusz Ciesielski, Business Development Director, DataWalk

15:05 Zakończenie dnia 1. Lunch i networking



PL

8:15 – 9:00 Rejestracja uczestników

9:00 – 10:00

Czy ubezpieczyciele rozumieją zmieniających się klientów?

- Jak konsumenci podejmują decyzję?
- Jak rozwój technologii wpływa na tradycyjny rynek ubezpieczeń?
- Customer experience jako kluczowy czynnik lojalności klienta
- Rynek – Klient: kto kształtuje potrzeby, a kto na nie odpowiada?

9:00 – 9:20 Opening speech

O czym musisz wiedzieć myśląc o zmieniającym się kliencie?

Alicja Cybulska, Strategy Director, Havas Media

9:20 – 9:35 Prezentacja

Jak pomóc klientowi podjąć decyzję?

Michał Urbaniak, Country Manager, Comadso A/S

9:35 – 10:00 Debata

Prelegenci:

Jergan Callebaut, Head of Psychology, Data Sine

Radosław Kamiński, Wiceprezes Zarządu, Allianz Polska

Rafał Mosionek, Zastępca Prezesa, Compensa TU S.A. Vienna Insurance Group

Wojciech Sass, Prezes Zarządu, Nationale-Nederlanden

Moderator:

Piotr Kujawa, Członek Zarządu, Bacca

10:00 – 10:10 Case study

Jergan Callebaut, Head of Psychology, Data Sine

10:10 – 11:15

Telemedycyna – Technologie w służbie zdrowiu

10:10 – 10:25 Case study

Lessons learned z pilotażu wdrożenia e-recepty

Janusz Cieszyński, Podsekretarz Stanu, Ministerstwo Zdrowia

10:25 – 11:05 Debata

Jak skutecznie wdrażać rozwiązania telemedyczne?

- Produkty skierowane do klienta indywidualnego
- Czy wirtualne wizyty zastąpią bezpośredni kontakt z lekarzem?
- Technologiczne rozwiązania dla pracodawców - przyszłość zdrowotnych świadczeń grupowych

Prelegenci:

Janusz Cieszyński, Podsekretarz Stanu, Ministerstwo Zdrowia

Marta Kaleńska-Jaśkiewicz, Prezes Zarządu, Victor

Adam Rozwadowski, Prezes Zarządu, Enel-Med SA

Grzegorz Waszkiewicz, Chairman of the Supervisory Board, TZU S.A.

Moderator:

Filiberto Amati, Amati & Associates

11:05 – 11:15 Use case

Katarzyna Rudzka, Dyrektor Departamentu Ubezpieczeń Osobowych i Zdrowotnych, InterRisk

12:15 – 11:45 Przerwa networkingowa

11:45 – 13:30

IoT i trendy w rozwoju technologii

- Współpraca ubezpieczycieli z obszarem nowych technologii
- Commercial insurance
- Przykłady wdrożenia technologii blockchain w ubezpieczeniach
- Czy blockchain rozwiązuje rzeczywiste problemy? - praktyczne rozwiązania dające korzyść finansową dla ubezpieczyciela

11:45-12:30 Debata

Prelegenci:

Arvid De Coster, Co-founder & CEO, WeGroup, Belgium

Daniel Matusiak, IBM Cloud Leader Poland and Baltics

Moderator:

Piotr Kurowski, Prezes, Notinote

12:30 – 13:30 Use cases**Case:** Przykład wdrożenia platformy IoT w ubezpieczeniach

Cezary Wieczorek, Client Executive, IBM

Case: Winning customers the day after tomorrow

Arvid De Coster, Co-founder & CEO, WeGroup, Belgium

Case: Blockchain i IOT w ubezpieczeniach majątkowych

Michał Legumina, Head of R&D, Atende S.A.

Case:

Arik Roztal, VP Sales, Gefen Technologies, Izrael

13:30 – 14:30**Laby – jak w firmach ubezpieczeniowych wdrażać innowacje?**

- Jakie czynniki mają wpływ na dynamikę zmian technologicznych?
- Good practises – jak tworzyć ekosystem przyjazny rozwojowi branży?
- Przykłady działań inkubatorów

Prelegenci:

Maciej Malenda, Dyrektor ds Innowacji, Medcover

Laurent Nizri, CEO, Alteil Consulting (France)

Tobias Sonndorfer, Client Executive, Munich Re

Piotr Orzechowski, CEO, Infermedica

Sonia Wędrychowicz-Horbatowska, Former COO DBS Digital bank and Head of Open API and Singapore Consumer bank Technology

Jan van der Saar, Innovation Lab Team Leader, Bank Pekao

Moderator:

Bartłomiej Gola, Partner Generalny, SpeedUp Venture Capital Group

14:30 – 15:15**HR challenge: w poszukiwaniu talentów****14:30 – 14:45 Prezentacja**

Prezentacja raportu z badań na temat rynku kandydatów do Insurtech

Piotr Mazurkiewicz, Partner, HRK S.A.

14:45 – 15:15 Debata

- Wyzwania polskiego rynku HR dla branży insurance
- Jak rynek pracowników odpowiada na potrzeby branży?
- W poszukiwaniu idealnego układu – kogo potrzebuje pracodawca, czego szuka pracownik?

Prelegenci:

Krystyna Matysiak, Wiceprezes, Generali*

Piotr Mazurkiewicz, Partner, HRK S.A.

Bartłomiej Papierzyński, Country Ambassador, WeSavvy

Moderator:

Radzým Wójcik, Redaktor, Korporacyjnie.pl

15:15 Zakończenie Kongresu. Lunch i networking

*) Udział osób oznaczonych gwiazdką jest w trakcie potwierdzania.
Data akceptacji materiałów 27.04.2018 r.



Target group:



1. Investors - private equity, venture capital, crowd funding, individual investors
2. Banks
3. Startups
4. Loan companies
5. Payment institutions
6. Insurance companies
7. Technology companies
8. Law firms and consulting companies

What is FinTech?



Digitalization, technological progress, anticipation of changing digital consumer demands, innovative business models, regulatory changes and market consolidation of services are fueling the dynamic development of the fintech industry, which is increasingly affecting the current and future arrangements of the financial services market.

The enormous potential of this relatively young sector, in addition to creating a new value, also enlivens traditional players by stimulating them to better address the growing needs of modern consumers.

FinTech Digital Congress is an exclusive forum for the exchange of ideas and the establishment of strategic partnerships by gathering participants and creators of the rapidly growing financial industry,

including representatives of the mature financial sector, start-ups and companies challenging traditional business models, investors and investment funds. Previous editions of the event gathered a wide interest in the presented issues concerning topics such as e-commerce payments, redefinition of client needs, perspectives of investment in industry, the presence of market standards or artificial intelligence deployments in finance. By adapting to market needs, these and other issues will also be addressed during the forthcoming 4th edition of the congress.

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International Fintech and Insurtech Expert,
Founder & MD ZING Business Consulting



Target Group:



1. Insurance companies
2. Investors
3. Start-ups
4. Technological firms
5. Law firms and consulting firms

What is InsurTech?



Will the insurtech industry and the customization of digital customer services as well as technological innovations become a threat to the insurance market or will they provide traditional players with the tools to grow their businesses and create a cohesive environment? The InsurTech Digital Congress is an elitist meeting of key insurtech industry participants that leads to a discussion and presentation of case studies analysing trends and priorities in the insurance industry. The Congress conceives a place for common ideas exchange and creation of innovations among

traditional insurers, start-ups, IT companies, investors, investment funds and public administration representatives. Previous editions have met a wide interest in presented topics such as: insurance trends in telematics, biometrics or blockchain technology. With the growing technological awareness of the customer, the increasing role of mobile & Internet channels and automation of business processes, the continuation of the InsurTech Digital Congress will help to establish meaningful strategic partnerships on the Polish market through international experiences.

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FinTech & InsurTech Night

is an event culminating the first day of the FinTech & InsurTech Digital Congress. The objective of the meeting is to present solutions, products and services that influence the growth of the fintech and insurtech sectors in Central and Eastern Europe. During the FinTech & InsurTech Night, awards will be given in the FinTech & InsurTech Awards competition



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FinTech & InsurTech Awards



The FinTech & InsurTech Awards competition is to popularise personalities and enterprises, who in a significant way have influenced the promotion of technological solutions in the financial and insurance branch. Awards can be given to fintechs & insurtechs, as well as representatives of traditional banking, insurance and loans, who through the implementation of innovative solutions, have an impact on the development on the sectors in Poland.



COMPETITION CATEGORIES



Best Payment
Solution



InsurTech
Award



Blockchain
Technology
Award



Best Lending
Solution



FinTech
Award

ABAK



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 800 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 7 branches located in Olsztyn, Łódź, Legnica, Elk, Wrocław and two 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).

ASSECO



Asseco Poland is the largest Polish IT company listed on the Warsaw Stock Exchange (WSE) and the sixth largest software producer in Europe. It leads international Asseco Group, which operates in over 50 countries worldwide, including Japan, Canada, Israel, and the US, and employs over 24,000 people. In addition, it has been actively developing its activities in emerging markets such as the former CIS countries and Africa, including Ethiopia, Nigeria and Zambia. The Group's companies are listed not only on the WSE, but also on NASDAQ Global Markets and Tel Aviv Stock Exchange. Asseco is a unique combination of a software and services company, which has been offering advanced technologies for over 25 years. Asseco's software supports the most important business processes of companies and institutions from the key sectors of economy, including finance, energy, telecommunication and administration. The company also specializes in software development for the security sector. Asseco's solutions are used not only by the Polish uniformed services, but also by such organizations as NATO, the European Space Agency (ESA) or FRONTEX. While operating in international markets, Asseco gathers comprehensive experience that builds the know-how of all the Group's companies. The synergy of these competences is an added value for the company's customers, who receive products and services of the highest quality.

ATENDE



Atende S.A. is one of the leading IT companies in Poland, listed on the Warsaw Stock Exchange since 2012. For over 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 offering 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

Bacca is an innovative company that combines new technologies with insurance and finance. The company was founded in 2011 and since then it has become the leader in insurance premium financing in Poland. Working closely with insurance agents, brokers and carriers Bacca helps individuals and businesses buy better coverage and spread the cost of insurance by paying smaller regular instalments. Understanding customers' needs on one hand and insurers' constraints on the other Bacca gradually innovates the way insurance is priced and sold. Bacca applies technology to traditional insurance processes and products transforming them to meet customers' and intermediaries' requirements. Bacca introduced among others: convenient monthly payments, personalized video messages to onboard new customers and to renew existing contracts, Bacca Risk Index to enhance insurance pricing based on online customer credit scoring and launched a telematics insurance project that it will market in 2017. With around 100 thousands customers Bacca is probably the biggest InsurTech company in Poland.

BIK Group is the main source of credit and business information in Poland. It collects and provides information on the manner in which market participants - individual persons and economic entities – comply with their credit-related and financial obligations. The BIK Group operates for the benefit of the entire Polish banking sector enabling to exchange information with the banking sector as well as with entrepreneurs operating in all branches of the market. The use of comprehensive data of the BIK Group is a standard solution in all business processes.

The BIK Group consists of Biuro Informacji Kredytowej S.A. (Credit Information Bureau) and Biuro Informacji Gospodarczej InfoMonitor S.A. (Economic Information Bureau Info Monitor).

Biuro Informacji Kredytowej S.A. has been operating since 1997. It collects and provides information on the credit history of banks and SKOKs customers, i.e. from the entire credit market in Poland. Offering the country's largest collection of data concerning individual customers and entrepreneurs, also that related to non-bank loans, BIK has information about approx. 146.2 million accounts belonging to 24.2 million individual clients, as well as credit history information of 1.2 million businesses, farmers and other entities, including 733,000 micro enterprises, in its database. BIK enables individual customers to monitor their own credit history via the www.bik.pl web portal. BIK Alerts, in turn, protect them against credit fraud or untimely loan repayments. BIK applies the stringiest data collection and processing standards and operates in accordance with strict regulations of the Banking Law and the Personal Data Protection Act.

For over a decade, BIK has been an active member of the international Association of Consumer Credit Information Suppliers (ACCIS), being the world's largest organization of credit information suppliers.

Biuro Informacji Gospodarczej InfoMonitor (BIG InfoMonitor), in existence since 2003, maintains Rejestr Dłużników BIG (BIG Debtor Register). Pursuant to the Act on Disclosure of Business Information and Exchange of Economic Data, it cooperates with companies representing all branches of the economy, offering support to micro entrepreneurs, as well as to large corporations. While maintaining its Register, BIG InfoMonitor collects, stores and provides economic information on overdue debt, as well as on untimely payments of individuals and businesses. It also provides access to the data bases of Biuro Informacji Kredytowej (Credit Information Bureau) and Związek Banków Polskich (Polish Banking Association), participating in a platform that enables information to be exchanged between banks and other sectors of the economy. It also offers tools enabling the banking sector and entrepreneurs to verify creditworthiness of clients and counterparties, and supports them in collecting overdue payments.

BIG InfoMonitor is a banking sector subsidiary of its main shareholder - via Biuro Informacji Kredytowej.

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COMADSO



PARTNER

comadso A/S, leading european insurtech within insurance comparison. Every day they update more than 100.000 pages of insurance general terms and conditions and are present in 8 european countries, where they deliver software helping their clients to improve retention, get new clients and develop insurance products. They are the first in the world to introduce a technology, which creates a profile of the customer basing on information like age, family, habits and hobbies and uses this information to show where products of a particular insurer are outcompeting the market

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 businessmen 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 and but also at international and now is a leader among the companies that provide this type of service.

dLK Legal is a modern law firm with unparalleled experience in financial technologies, proving that agile & creative thinking on regulations is possible. We are focused on providing legal and compliance services for clients from the financial and new technologies sector in the field of regulatory and transactional support as well as litigation. dLK supports supervised entities in matters of, inter alia, banking law, payment services, compliance, AML, corporate law, IT law, personal data protection and competition and consumer law. dLK's experts advise in the implementation of numerous projects on the borderline of banking and new technologies, participating in works on key innovations in the financial industry, including the development of services concerning access of third parties to the account, distributed ledger mechanism (blockchain) and universal instant payments. Due to membership in the World IT Lawyers network and in cooperation with European Payments Consulting Association (EPCA) dLK undertakes numerous projects of cross-border dimension. Our experts contribute to the Working Group for Financial Innovation Development of the Polish Financial Supervision Authority and lead the "Blockchain and cryptocurrencies" stream within the Paperless Poland Programme of the Polish Ministry of Digitalisation. We are also co-authors of the „Study Impact of the PSD” & „Principles, Definitions and Model Rules of European Private Law” studies for European Commission. dLK lawyers are authors of dozens of publications, analysis' and commentaries, they participate in branch events in Poland, Europe, America and Asia. As university teachers we also share our knowledge and long-standing experience with the public.

Dell EMC, a part of Dell Technologies, enables organisations to modernise, automate and transform their data centers using industry-leading converged infrastructure, servers, storage and data protection technologies. This provides a trusted foundation for businesses to transform IT, through the creation of a hybrid cloud, and transform their business through the creation of cloud-native applications and big data solutions. Dell EMC services customers across 180 countries – including 98 percent of the Fortune 500 – with the industry's most comprehensive and innovative portfolio from edge to core to cloud.

ECOM.software is a multidisciplinary team of experts who transform business needs on the ground of modern technology.

We are focused on achieving success for our clients, in constantly evolving functional and technical landscape, maintaining focus on the rapid delivery of business value. To make this possible we work according to flexible and dynamic Agile methodologies and DevOps culture and practices. This approach ensures the best and fastest way to create solutions tailored to the ever-changing market environment and requirements of our clients.

We aim to master an effective, agile way of working. ECOM.software team has over 10 years of success stories in the IT, we are experienced with start-ups, mid-size and corporate business. Our portfolio consists of software architecture, cloud, programming, security, user experience, data and consulting. Our market expertise and experience makes us the best technology partner for traditional insurance, InsurTech companies and the finance sector.

Eventory is an all-in-one event management, marketing and networking software for professional event organizers seeking to streamline the organization process of conferences, tradeshow, corporate events. The platform integrates numerous tools and services: from building digital agendas, to instant communication with attendees, to analytics. This integration helps all three parties of the event - organizers, exhibitors and attendees.

Eventory allows event professionals to manage events in real time, increasing attendee satisfaction and giving the organizers priceless feedback and data to make better business decisions in the future. Thanks to the holistic approach, it is finally possible to measure and increase event ROI and grow business with event marketing.

Using Eventory platform, organizers gain a great knowledge about their attendees, their expectations and their feedback about the event. Thanks to gathering all crucial data that was unavailable until now, you know how to reach your attendees with right marketing, track in real time how they are interacting at the event and measure its effectiveness to make better strategic decisions next time.

Participating in an event that uses Eventory gives you the power of knowing who is coming to the event so not only you can prepare accordingly to their expectations in advance but also arrange meetings ahead. The platform will help you automate collecting hot and cold leads, simplify the reporting and analysis process so you can consciously evaluate event's effectiveness for your business.

Attendees gain the power to co-create the event by influencing topics of the presentations, communicating with exhibitors, setting meetings. At the venue Eventory will be your personal guide, contact database and communicator with other participants and organizers. You will also be able to discover new interesting opportunities, plan events in advance and stay in touch with people you meet there.

Exuma Gym is the best and most luxurious fitness concept in Warsaw.

The location and unprecedented shape of The Tides building at Wioślarska 8, where the club is located, successfully aspires to the most unique in Poland.

Our guests can spend time actively with direct access to the Vistula Boulevards and with a view of the PGE Narodowy and the picturesque Wisła River.

We have the most advanced Life Fitness and Hammer Strength equipment. There is also a wellness zone with sauna and color therapy, original Fit Bar, physiotherapy and massage room, towel service and free parking only for our guests, in addition to the extensive gym zone. We also offer personal trainings and group trainings Indoor Cycling or Fitness.

Exuma Gym is a 1500 m2 exclusive fitness area dedicated to the most demanding customers.

EY is a global leader in assurance, tax, transaction and advisory services. The insights and quality services we deliver help build trust and confidence in the capital markets and in economies the world over. We develop outstanding leaders who team to deliver on our promises to all of our stakeholders. In so doing, we play a critical role in building a better working world for our people, for our clients and for our communities.

For more information about our organization, please visit ey.com.

Finiata is a dynamically growing fintech with na which offers a service microfactoring - silent factoring with recourse for the SME sector and freelancers. The contractors of Finiata's clients are not informed that their supplier uses external financing. Client decides how long does it want to finance the invoice.

After receiving the payment, client gives back payment to Finiata. This factoring product perfectly fits to Polish reality where companies have already earned money, but due to the delays or in connection with the general trend of „not paying on time” they must wait for payment. Thanks to Finiata's microfactoring they receive money immediately.

In fact, Finiata's microfactoring is a business service that allows clients to maintain the financial liquidity of the company.

Finiata uses artificial intelligence to credit risk assessment. The system takes into account evn 10,000 control points. After granting the factoring limit, the client can enter invoice to the system and set the financing period for each of them (30/60 days). The system that fintech uses requires just 3 minutes to analyze an invoice and about 3 hours for the entire transfer proces cash client. Finiata has already acquired 16,000 customers in 15 months.

FIT APETIT



NUTRITION PARTNER

We all want to be healthy, strong and fit. But sticking to a healthy lifestyle can be a hassle. It's already hard enough to find time to go to the gym, let alone prepping and packing our lunch for the office. It's not that we are lazy, it's just we're time poor. But we all know the importance of eating well.

Fit Apetit offers a good (and time saving) alternative to prepping a week's worth of food.

We're founded on a love of good food. From cooking with the finest ingredients to creating exciting and varied dishes, there is only one thing we love more than nutritious, nourishing food - and that's you enjoying what we make. Which is why our diet plans always have your needs in mind by providing convenient, balanced and healthy meals that never compromise on quality or taste.

G2A.COM



STRATEGIC PARTNER

G2A.COM is a global ecosystem whose two core elements are G2A Marketplace, the world's biggest and fastest growing digital gaming marketplace, and G2A PAY, a secure and convenient online payment gateway. G2A Marketplace currently has over 17 million customers who come to browse 75,000 products from more than 400,000 sellers worldwide. G2A PAY offers clients over 200 global and local payment methods, helping businesses to scale their operations globally.

GAMFI



PARTNER

Gamfi was created in response to the problem of lack of commitment among employees and customers. On the basis of psychological mechanisms taken from video games Gamfi platform changes people's behavior to be desired by employers and pursues any business goals on the basis of commitment. We are passionate about games and observing the emotions accompanying cooperation and competition we have built a company whose application is equally engaging in the business sphere. Gamfi offers a platform (responsive website) to which the customer is given access and can manage it independently using their own content. The platform enables building user engagement paths, thanks to which you can accomplish any business goals. Gamfi platform can be successfully used for enlargement of sales results or any other business indicators; Education with company strategy, products, values and organizational culture, tools and systems (digitization, multichannel, CRM), sales techniques and customer service quality standards, communication, procedures; onboarding employees; engaging participants in events and conferences; increase productivity through wellbeing programs; improve the image of the employer - employer branding; research and surveys among employees and managers.

Gefen Technologies, founded in 2009, is leveraging digital transformation to create, capture and empower meaningful interactions between major carriers and their customers. Moments (™), powered by Gefen Technologies, is a game-changing interactive digital platform, connecting large-scale distribution networks and customers.

Gefen's benefits:

- Increase cost savings
- Improve customer engagement
- New role in the value chain
- Innovation acceleration enabler

When the customer's intent, customer's availability, and business' availability come together – a 'moment' is created. Gefen empowers those moments via a robust platform that identifies, notifies and engages the enterprise with the customer in real time.

HEYKA CAPITAL MARKETS GROUP



STRATEGIC PARTNER

Heyka Capital Markets Group provides a unique US/Poland investment team that focuses on investing in early stage CEE companies with global potential and connects them to Silicon Valley's unparalleled investment ecosystem. We identify promising companies and enroll them in capital and support programs offering strategic advice of a team with unusually deep operational experience and global track record. We invest in companies exploiting deep core mega tech trends, especially Smart Cities, Big Data Analytics, Blockchain, IoT/IoE, AI/ ML, VR/MR/AR, Robotics. Since 1990 in rapidly changing market conditions, Heyka Capital Markets Group enables businesses to accelerate growth and scale globally (international contacts), improve liquidity (management accounting, cash conversion cycle supervision, financing), strengthen corporate culture (corporate governance, best practices), boost productivity (option plans and incentive programs), and increase flexibility (global market research, tracking and predicting trends). HCM focuses on acquisitions, mergers and disposals of companies providing clients with various forms of financing from equity, mezzanine to senior debt and derivatives. It offers strategic advisory, board participation to coaching.

IBM



STRATEGIC PARTNER

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.

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.

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.

BRITISH AUTOMOTIVE CENTRUM, AUTORYZOWANY DILER JAGUAR LAND ROVER



PARTNER

The FinTech Digital Congress will feature top-of-the-range models from Jaguar and Land Rover - courtesy of British Automotive Centrum. Decades of tradition, engineering excellence and elegant design make these icons of British motoring sought after by discerning drivers the world over. Buying a new Jaguar or Land Rover from British Automotive Centrum allows you to customise your vehicle to a great degree as it progresses along the production line, meaning that your car will be one of one. Our finance package lets you acquire your new Jaguar or Land Rover at extremely competitive rates. It's the ideal solution for those who care about their image. For our team, ensuring your total satisfaction is our highest aim.

LIFERAY



PARTNER

Liferay makes software that helps companies create digital experiences on web, mobile and connected devices. Liferay, Inc., founded in 2004 and headquartered in Los Angeles, is an open source provider of software. As Leader in the Gartner Magic Quadrant for Horizontal Portals, Liferay has 21 offices around the world and is present in 40 countries through its large partner network. Liferay.com

MASH



STRATEGIC PARTNER

Mash has been at the forefront of fintech innovation since 2007. We leverage our advanced proprietary algorithms, machine learning capabilities and automated platform to deliver superior finance and payments solutions to thousands of customers every day. We work hard for a future powered by technology, making every transaction seamless, flexible and worry-free.

Mash is originating from Finland and today is one of Europe's leading fintech companies. Mash operates also in Poland.

In the company's offer there are loan products too, customized under the brand euroloan.

More info: www.mash.com

MICHAEL PAGE



PARTNER

Michael Page (part of PageGroup) is a worldwide leader in specialist recruitment. The company has 140 offices in 36 countries, and for over 40 years has been helping both clients and candidates by offering professional recruitment consultancy services and setting world standards in specialist recruiting. Being clearly divided into specialised teams means that Michael Page consultants have an excellent knowledge of the market on which they operate and where they seek candidates for recruitment. Michael Page Banking & Financial Services works for companies in the FinTech sector, banking, consumer finance, lessors, insurance and factoring companies, payment operators and investment fund companies in a range of different specialisations – from sales, through product development, risk and the legal field, right up to operations and project management.

NFG specjalizuje się w finansowaniu działalności najmniejszych firm. Jego sztandarowym rozwiązaniem jest eFaktoring, czyli pierwszy w Polsce w pełni internetowy faktoring skierowany przede wszystkim do mikrofirm. Założeniem eFaktoringu jest pomoc w zachowaniu płynności finansowej przedsiębiorstwa poprzez szybsze uzyskanie pieniędzy z tytułu wystawionych faktur z odroczonym terminem płatności. W ramach przyznanego limitu faktoringowego klient ma możliwość finansować wybrane przez siebie faktury w wysokości 100% ich wartości. Zarówno decyzja o przyznaniu limitu, jak i zawarcie umowy odbywa się online, a środki są dostępne nawet w kilkanaście minut od otrzymania pozytywnej decyzji. Maksymalny limit faktoringowy, który przedsiębiorcy mogą otrzymać na starcie współpracy z NFG wynosi 25 tysięcy złotych, a cena jaką płacą za każde 30 dni finansowania faktury z odroczonym terminem płatności sięga 2,89 procent. Jest to oferta podstawowa. Klienci korzystający z innych usług Kaczmarek Group mogą liczyć na jeszcze atrakcyjniejsze warunki.

Prezesem NFG jest Dariusz Szkaradek

PARIS FINTECH FORUM



SUPPORTING PARTNER

Paris Fintech Forum is the most exclusive digital finance & fintech event in Europe. The third edition in January 2018 gathered in the very center of Paris 2600 attendees from 72 countries to listen to 240+ CEOs speakers from all over the world. Next edition will be held January 2019 29 & 30.

Each year we select 150+ fintech of any development stage, any sector and any country among hundreds of applications. We invite their CEO to share their experience on stage and we present the companies in our exclusive Alteir Fintech yearly selection book (8 000 copies distributed each year).

More info on www.parisfintechforum.com

The mother company, Alteir Event, is privately owned by its founder Laurent Nizri, also Founder & CEO of Altéir Consulting, a strategy and innovation consultancy firm created in 2000, specializing in digital finance & payment methods.

PROSERVICE FINTECO



STRATEGIC PARTNER

ProService Finteco Sp. z o.o. is a company that provides professional and complex IT solutions and services for financial institutions in Poland and abroad. The aim of our company is to deliver customised professional solutions and outsourced services to our customers. ProService Finteco cooperates mainly with investment funds, pension funds and insurance companies, supporting financial product and services distribution process and customer service.

Our long lasting experience in providing financial services and preparing new tailored products and services will guarantee that you will be served at the highest level. Our efficiency and high operating quality is based on a thorough analysis of market needs. ProService Finteco Sp. z o.o. introduced many standards on the market of Polish investment societies and funds, which contributed to its development with their innovativeness.

ProService Finteco vaunts its high quality standards and proved operating procedures, which were confirmed by independent audits, the effects being certificates we received: ISO 9001, ISO 27001, as well a report on annual assessment of the effectiveness of control mechanisms, performed by an independent external auditor, according to international standard ISAE 3402.

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 660 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 800 SME customers.

SARTORIAL

SARTORIAL
ART OF TAILORING

PRIVATE TAILORING PARTNER

Sartorial Atelier is located at the Sheraton Hotel in Warsaw. The ambition of our brand is to maintain the position of leader of the premium sector of bespoke men's tailoring. We cooperate with the best Italian tailor shops, including Caruso (Milan) and Mabla Mauro Blasi (Neapol).

Bespoke tailoring is our primary specialty. However, we believe it is equally important to provide our customers access to unique accessories, including bespoke ties, hand-sewn shirts or personalized underwear.

The Sartorial Atelier was founded by Messieurs Wojciech Oracz and Sebastian Piskala, who have been active in the luxury goods business for over 15 years. They have gained experience through work for the most famous Italian brands offering bespoke clothing. The experience in taking measurements and the almost encyclopedia-like knowledge on fabrics, styles and sewing techniques, coupled with excellent taste and ability to sense the customer's needs are the biggest advantages of Sartorial Atelier.

In 2017 we received the Luxurious Brand of the Year award. This motivates us to work even harder. We plan to enrich the offer of Sartorial Atelier, to ensure that we meet the expectations of our customers vis a vis the quality and uniqueness of goods and services.

The market of luxury goods in Poland has been growing constantly and the results it generates improve with every year. Luxurious clothes come second, right after luxury cars, among the most desirable premium goods in Poland. The optimistic market forecast motivate us to develop our offer and to engage in closer cooperation with other premium brands.

SMEO is an online innovative invoice-finance factoring company in the Financial Technology (FinTech) sector. We are a 7-digit funded independent scaleup with a goal to help small and medium-sized enterprises (SMEs) to manage their cash flow challenges by unlocking working capital through instant payments of their invoices. In this way, we can assure increased safety of their business transactions.

Using the power of Big Data, artificial intelligence (AI), machine learning and automated data driven algorithm scoring technology, we can establish credit histories for so-called “thin file” and „underbanked” credit seekers and provide them the capital they need. Our business model contains two primary approaches. We offer an end-to-end service that uses flexible multi-channel distribution, with an innovative approach to digital marketing. Secondly, we are open to cooperation with partners such as traditional banks, financial institutions, telecoms, and IT companies, the companies that offer product dedicated for small and medium enterprises. Our system design allows for modular integration with partners, giving them the ability to add SMEO’s online factoring to their service portfolios without much effort. And that’s way we are going to Hannover Messe to meet new business partners (this is a unique opportunity for us) Our aim is to be the leading SME factoring service within the Polish market. But more than this, we set our sights on expansion throughout the Central and Eastern European region (CEE). We see huge, untapped potential here, and a growing need for factoring services designed for small and medium-sized enterprises. SMEO’s technological efficiencies place us in a strong position relative to competing entities and lending schemes, but to leverage these efficiencies, we require business partners to help us with our expansion goals.

SMEO, as a disruptive FinTech innovator, is in the development phase of the first Polish factoring system based on Blockchain technology.

We operate on principles of self-management, wholeness, diversity and performance-based teamwork where decisions are made at the frontline level. Our communication is based on peer relationships and mutual trust.

The company was founded in Dec 2016 in Warsaw, Poland by a team of experienced professionals backed by a leading Polish investor.

TAP TO SPEAK



TAP TO SPEAK

TECHNOLOGY PARTNER

Tap To Speak is a web-based tool, that allows the event moderator or a speaker to communicate with the attendees of an event in real time. We turn every smartphone in the audience into a microphone. We enable the audience to communicate via audio, text, respond to surveys and polls. We also help the event organizers to identify and collect information about the audience.

WEBTOWN



PARTNER

Webtown is an agile software development company, with more than 12 years of professional experience, boasting a staff of 50 employees. Its clients include: Raiffeisen, Nationale-Nederlanden, Uniq or K & H Bank. In 2015 Webtown became the first Liferay’s Platinum Partner in the CEE region and to this day it is still the only company in the region with the status. The company’s headquarter is based in Budapest.

Webtown-group.pl

TWOJE ZDROWIE UBEZPIECZENIA S.A.



STRATEGIC PARTNER

Twoje Zdrowie Ubezpieczenia S.A. is a new player in the health insurance market in Poland.

The company's ambition is to revolutionize health insurance market by managing the niche between the NFZ and competing private companies. As an innovative InsurTech, Twoje Zdrowie S.A. wants to achieve this goal by innovating both technology and business areas.

The company's business card is Private Healthcare Programme (Krajowy Program Zdrowotny) – transparent, individual health insurance with guaranteed and fast access to private healthcare throughout the whole country. All-risk offer combined with low monthly contribution and co-payment before medical service is a business advantage on the market and provides comfort and savings for the customers.

Technological pillar of the innovation is a platform that integrates different sales channels, including: web, mobile, local branches of different operators and medical insurance providers.

Project Twoje Zdrowie is entirely implemented in Agile & DevOps methodology, set on microservices & dockers technology and hosted in Microsoft Cloud - Azure. In the result, the system automatically adapts to the load generated by the customer, is cost-effective and flexible to technological and business changes.

This combination of the technological innovation with the business offer that goes beyond the traditional health insurers allow to explicitly name Twoje Zdrowie S.A. the pioneer of the InsurTech market.

VISA



STRATEGIC PARTNER

Visa Inc. (NYSE: V) is the world's leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network - enabling individuals, businesses and economies to thrive. Our advanced global processing network, VisaNet, provides secure and reliable payments around the world, and is capable of handling more than 65,000 transaction messages a second. The company's relentless focus on innovation is a catalyst for the rapid growth of connected commerce on any device, and a driving force behind the dream of a cashless future for everyone, everywhere. As the world moves from analogue to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce. For more information, visit www.visaeurope.com, the Visa Vision blog (vision.visaeurope.com), and also @VisaNewsEurope and @Visa_PL.

VIVUS



STRATEGIC PARTNER

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.

CONFERENCE APPLICATION

Make direct contact with the speakers! Comment, ask, take part in voting and surveys in real time with your smartphone.

How to join the event with TAP TO SPEAK?

1. Scan the QR code on the screen at the event **or enter** fintechdigitalcongress.pl/taptospeak into your web browser on your smartphone
2. Present yourself and join the event.
3. You may now:
 - Share your thoughts in the text chat.
 - Use your smartphone as a microphone.

Show who you are and what you have to say - Join using Facebook or LinkedIn, or fill out the additional information about your company. **Advertise your brand.**

We respect your privacy - If you don't want others to see who you are, select the option to add comments anonymously.



fintechdigitalcongress.pl/taptospeak

FINTECH DIGITAL CONGRESS

INSURTECH DIGITAL CONGRESS

PRIVATE TAILORING PARTNER

SARTORIAL
ART OF TAILORING

NUTRITION PARTNER



TECHNOLOGY PARTNER



INTERPRETATION PARTNER



SUPPORTING PARTNER



HONORARY PATRONAGES



MEDIA PATRONAGES



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FINTECH DIGITAL CONGRESS

STRATEGIC PARTNERS

ASSECO

ATENDE



DELL EMC

finiata

G2A



HEYKA
CAPITAL MARKETS GROUP

IBM

mash

ProService
Finteco

smeo

VISA

vivus.PL

PARTNERS

ILK iwoca IdeaBank LIFERAY webtown

MichaelPage



eventory
for better events



gamfi

ABAK
KSIĘGOWOŚĆ, PODATKI, KADRY I PŁACE

PROFESCAPITAL
advisors&brokers

callpage

INSURTECH DIGITAL CONGRESS

STRATEGIC PARTNERS

ATENDE

DELL EMC



ProService
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PARTNERS

bacca

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Gefen
Technologies
Empowering moments



eventory
for better events

gamfi

ABAK
KSIĘGOWOŚĆ, PODATKI, KADRY I PŁACE

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