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**CONGRESS GUIDE**

#FINTECH2018 #INSURTECH2018

13th -14th November 2018

The Westin Warsaw Hotel
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## MAIN MEDIA PATRONAGE

- inwestorzy.tv
- inwestycje.pl

## STRATEGIC MEDIA PATRONAGES

- Crowdfunding.pl
- BBaco.tv

## MEDIA PATRONAGES

- FX_mag
- Cyberdefence
- fintek.pl
- CEO magazine
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- British Embassy Warsaw
- Narodowe Centrum Nauki i Sztuki
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- Polish - Israeli Chamber of Commerce
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- European Forum Poland
- Czech FinTech Association
- QuantiFin
- Innovators
- Crypto Europe
- Participancy in the Digitalization Initiative Poland

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

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<table>
<thead>
<tr>
<th>Time</th>
<th>Day 1 – November 13th 2018</th>
<th>Day 2 – November 14th 2018</th>
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<tr>
<td>9:00 – 11:20</td>
<td>INAUGURAL PANEL</td>
<td>DAY 1 – NOVEMBER 13TH 2018</td>
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<td>GO GLOBAL!</td>
<td>9:00 – 11:20</td>
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<td>NETWORKING BREAK</td>
<td>11:55 – 12:35 NETWORKING BREAK</td>
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**Fintech**
- Future of banking
- Education and organizational culture
- Future of Money

**Insurtech**
- Trends in Insurance
- Aware Consumer And Insurer
- (Tele)medicine
- Regulations
- Technology Trends And Tools
- Start-Ups/Acceleration Programs/Funds
- Insurance HR

Visit fintechdigitalcongress.pl/taptospeak to make direct contact with the speakers! Comment, ask, take part in voting and surveys in real time with your smartphone.

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COMMON PART OF THE
FINTECH & INSURTECH DIGITAL CONGRESS
8:30-9:00 Start of registration / morning coffee
9:00-9:25 Re-Evolution: New World of Digital Finance
Official Opening. Presentation of the Chairmen of the FinTech Digital Congress & Insurtech Digital Congress Advisory Boards
Maciej Piotrowski, Managing Director, S&P Global
Władysław Jaworski, CEO, YF
Keynote speech
James Hickson, CEO, MAXH Group
9:45-10:05 What is investible? Insurtech.
Keynote Speech
Florian Graillot, Partner, astorya.vc
10:05-10:20 Why has Europe left Polish fintechs behind? (Will someone catch them up?)
Keynote Speech
Krzysztof Jajuga, MBA Finance & Technology oraz MBA Digital Transformation, Prof. Krzysztof Jajuga, MBA Finance & Technology oraz MBA Digital Transformation, Prof. Katarzyna Śledziewska, MBA Digital Transformation and Innovation Expert, Instagram Influencer
10:20-10:50 Go Global! How did we do it? Practical perspective on global success
Success stories - debate
Speakers
Janisiew Mistralve, Co-Founder & Managing Partner, mAccelerator
Marcin Głęgielski, General Manager Central Europe at PayPal
Fernando Zunig, Director FinTech Europe, Plug and Play Tech Center
Moderator:
Maciej Piotrowski, Managing Director, S&P Global, Chairman of the FinTech Digital Congress Congress Advisory Board
10:50-11:20 Think Global!
• FinTech & Insurtech action plan
• Landscape of sector from the international perspective: How do foreign players see us? How do they view the CEE market?
• Global trends
Speakers
James Hickson, CEO, MAXH Group
Bartosz Ziółko, Head of EU Business Unit, Yandex.Checkout
Ingmar Stupp, COO, Finiata Germany
Moderator:
Daniel Daszkiewicz, Managing Director, Head of Fintech, Alior Bank
11:20-12:00 Networking Break
FINTECH DIGITAL CONGRESS
12:00-14:20 FUTURE OF BANKING
12:00-12:20 Current trends in the fintech sector
Introduction
Sylwester Janik, FinTech sector expert, General Partner, Cogito Capital Partners
12:20-12:50 Future of banking
Debate
• Open banking
• New business models
• Change of approach to banking
• FinTechs and banks – landscape in Poland
• Neobanks and challenger banks
• Technologies and tools
Speakers:
Filip Garus, Ritt Vor Presidium, Head of Special & Strategic Projects, OsCredit Bulbank
Bruno Fernery, Managing Director, Alior Bank
Aleksandra Sofia Kryszak, Head of Strategy and Projects, P&O Bank Polski
Michał Smida, CEO, Twisto
Moderator:
Dorota Piotrowska, Head of People, ArtNext
Elevator pitches & debate
Speakers:
Jacek Olejnikowski, CEO, Hourum Bank
Stefanowicz Łochowski, CEO, Golden Sand Bank
Moderator:
Robert Staniszkiewicz, Journalist, TYM
13:20-13:35 How to increase commercial business value, thanks to new technology solutions? What brings the biggest benefits? Areas.
Case-study
Marek Toszczak, CDO, Nefartu
13:35-13:50 How to boost business growth with Agile & real-time data?
Case-study
Serge Duskleine, Brochure, UK
13:50-14:20 Enablers of the future banking. Benefits to the financial sector
• Biometrics
• Artificial Intelligence
• Case 1. Speech recognition - perspectives for banks
Bartosz Ziółko, CEO, Techico
• Case 2. Artificial intelligence in saving - a new trend on the Polish market
Alan Pilz, User Experience Manager, Q, Money
• Chatbots
• Case 3. Conversation as a natural interface. Chatbots in finance - from the beginning
Adam Filipowski, CEO Advisory
14:20-15:25 EDUCATION AND ORGANIZATIONAL CULTURE
14:20-14:45 Education
14:20-14:30 Cooperation program between the financial sector and university. FinTech Studies
Katarzyna Nowelowska, PhD, Faculty of Management, University of Warsaw
14:30-14:35 Education
Debate
• Effectiveness of studies in the context of technological evolution
• Higher education model: The duration of education and its market effectiveness
• Business plan – must learn.
Speakers:
Michał Pawlik, CEO, SAGED
Martin Zabrowski, Digital Transformation and Innovation Expert, Instagram Influencer on Mindfulness — The Mindful Eye
Prof. Katarzyna Studzińska, Managing Director at DELab University of Warsaw
Moderator:
Katarzyna Mierzejewska, Head of People and Culture, Codewise
14:55-15:25 Organizational Culture
Debate
• How to build an agile culture – dynamic culture
• What does the new generation of employees expect?
Speakers:
Paweł Mroniczewska, Head of People and Culture, Codewise
Anna Panek, Director of the HR and Administration at IKEA Polska
Paweł Wójcik, Managing Director, Bank BEZ BWI Polska SA
Moderator:
Dorota Piotrowska, Head of People, Nefartu
15:25 Lunch
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.visa.com, the Visa Vision blog (vision.visa.com), and also @VisaNewsEurope and @Visa_PL.

Visa is also among most frequently awarded companies in Poland, both by independent research centers, and customers. It combines cutting-edge financial technologies, agile working environment and widely established credibility. With highly skilled managers mostly with executive banking experience. Vivus achieved its success through Innovation.

Case 1. The Future of Fintech companies dedicated to SME Clients
Michael Pawlicki, CEO UMRO

Case 2. The online market in the era of new European payment regulations - perspective of BLIK
Dariusz Marczenko, CEO Polski Standard Bank

Case 3. Will humans disappear from lending business in ten years?
Marcin Zabrodzi, Country Manager, Iwoca

Case 4. From a fintech startup to a stable business
Dariusz Szkolnik, President of the Board, NFG

Case 5.
Mark Goldspink, CEO, Alcorpayment

Future of money & cashless society
11:05-11:55

Debate:
Payments – new technologies/new methods
Apple Pay – Why only now?
Smaller payments.
Future of cash
Loan market
Past online loans and new applications – examples
Loan comparison – choice and trust to lenders
Using technology in microfactoring and factoring

Speakers:
Maciej Maslowski, Director Collaboration, Innovation Incubator, Visa
Marcin Zabrodzi, Country Manager, Iwoca

Moderator:
Marcin Zabrodzi, Country Manager, Iwoca

Networking Break
11:55-12:35

2 Keynote Speech
12:35-13:05

Future of Financial Markets Policy
Sigitas Mitkus, Director of Financial Markets Policy Department, Ministry of Finance, Lithuania

Future of cash
Leszek Slikos, Under Secretary of State, Chief spokesman for Public Finance Discipline, Ministry of Finance

13:05-14:10

Debate
Investor know-how. How can an investor help
Lukasz Wendak, Investment Partner PE, MCI Capital

Accelerator program
Maximilian Schausberger, Program Lead of Elevator Lab, Raiffeisen Bank International AG

Financing alone will not guarantee start-ups commercial success. How can innovative technologies introduce into the market and get profit from them?
Accelerator program
Case study
Tomasz Rucak, Head of Accent Innovation Hub, Accent Poland S.A.

Step by step for investment
14:35-15:25

Debate
The risks and cost of investment
Mutual fund recommendations
Criteria for investment banks
VC, PE, Angels, Crowdfunding, National Development Programs
Furnishing of funds on the Polish market and SRE

Speakers:
Stefan Krueger, VP Investment Bank, Morgan Stanley
Robert Lapinski, CIO/Head
Julia Krzyżanek-Goepa, CEO, iStart Polska
Leszek Wendak, Investment Partner PE, MCI Capital

Moderator:
Artur Błasik, President of the Board, inwestorzy.tv

Lunch
15:25
10:50-11:20 Modern medical service market
MedTech and telemedicine implementation in insurtech
Use case session

Simon Boët, Systemit IT, UK

10:50-11:20 Case 2. Telemedicine implementation in basic medical care
Piotr Orzechowski, CEO, Infermedica

10:50-11:25 Case 3. Telemedicine implementation in advanced medical care
Pasquale Saviano, CEO and Founder, Photocert

11:10-11:15 Case 4. Advanced diagnostic tools
Łukasz Hrel, CDO, Diagnose.me

11:15-11:30 Lunch

12:00-13:20 TRENDS IN INSURANCE

12:00-12:30 Introduction/Report
Wojciech Solimski, Partner, EY

12:30-13:00 Moderation
Marek Wąsikowski, Managing Director of Bancassurance and Affinity Sales, AXA

13:00-13:30 Use case session
Case 1. Transformation of claims settlement in the context of a pricing war
Barzacja Ratańska, Director of the Strategy Department and Development, AXA

Case 2. Artificial intelligence in detecting fraud – magic power or just marketing noise?
Marcin Nadolski, Head of Regional Fraud & Security Practice (South EMEA), SAS

Case 3. Trends in Insurance – Product Focus
Simon Boët, Systemit IT, UK

13:30-14:00 Case 4. Advanced diagnostic tools
Łukasz Hrel, CDO, Diagnose.me

14:00-14:30 How are insurance products provided in the eyes of the client?
Wojciech Solimski, Partner, EY

14:30-15:00 What can the insurance sector do to educate clients?
Wojciech Solimski, Partner, EY

15:00-15:30 How to manage liquidation processes for the clients’ fastly growing wallet?
Wojciech Solimski, Partner, EY

15:30-16:00 Dynamic pricing in life insurance
Piotr Orzechowski, CEO, Infermedica

16:00-16:30 Damage liquidation and a dynamic rise in sales
Piotr Orzechowski, CEO, Infermedica

16:30-17:00 How is the insurance market so often?
Wojciech Solimski, Partner, EY

17:00-17:30 How to catch the consumer to insure a house?
Wojciech Solimski, Partner, EY

17:30-18:00 Why do we buy insurance via the internet?
Wojciech Solimski, Partner, EY

18:00-18:30 What can the insurance sector do to educate clients?
Wojciech Solimski, Partner, EY

18:30-19:00 How are insurance products provided in the eyes of the client?
Wojciech Solimski, Partner, EY

19:00-20:00 Debate
The future of the insurance market
Current state and perspectives of the insurance market
Biggest challenges of the insurance market
Polish insurance market compared to the CEE region
Change in business models
Prediction of contributions – newest solutions
New kinds of insurance
Damage liquidation and a dynamic rise in sales
How to manage liquidation processes for the clients’ fastly growing wallet?
Dynamic pricing in life insurance

Speakers:
Florian Grießler, Partner at atomyx
Pawel Horodecki, Sales Director, Generali Insurance S.A. Branch in Poland
Mark Robertson, Partner, EY

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Mark Robertson, Partner, EY

NFG is an innovative financial institution in FinTech sector that provides online factoring services. NFG’s mission is to provide micro-enterprises with easy innovative and web based financial solutions, supporting their current activity and development. NFG is a part of Kaczmarski Group, which offers a wide range of services supporting Polish entrepreneurs in everyday business. NFG’s eFactoring is the first online factoring operating on the Polish market. It is a unique & innovative solution dedicated to micro-enterprises. eFactoring combines factoring with innovative technology solutions, what guarantees fast, easy, convenient and secure access to the service. It allows micro-enterprises immediate exchange of single invoices with extended due date for cash within the renewable factoring limit. Thanks to this entrepreneurs can maintain their financial liquidity and develop their businesses.

Thanks to its unique product concept and proved market recognition eFactoring NFG received an award from Gazeta Finansowa in the category: “The best product for SME 2018”. eFactoring also received an “Order Finansowy 2017” – a prize for the products which are perfectly suited to the needs of small and medium enterprises, awarded by the “Home & Market”.

President of the Management Board is Dariusz Szkaradek.

POLSKI STANDARD PŁATNOŚCI

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, (Allianz Bank, Bank Millennium, Bank Śląski, mBank, PKO Bank Polski and Santander Bank Polska). Through the client base of the PSP shareholders, BLIK is available to almost 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. BLIK is now also available to clients of Getin Bank, BGŻ BNP Paribas, Raiffeisen Polbank, Credit Agricole, Pekao SA, Orange Finanse and T-Mobile Usługi Finansowe. 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 transaction possibilities.

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PARTNERS

INWESTYCJE.PL

INWESTYCJE.pl S.A. has existed on the Polish Internet media market since 2004. The company is the owner and publisher of Grupa Mediowa Inwestycje.pl, which is created by portals from the Business / Finance / Law category. From November 24, 2010, Inwestycje.pl S.A. is listed on the NewConnect market (WSE share market). 0.5 million users read us monthly, generating around 3,000,000 views. The Group’s largest websites are Inwestycje.pl, Waluty.com and Kantory.pl.

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.

MASH

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. Company currently offers loan in the form of renewable limit under Euroloan brand.

More info: www.mash.com
13:05-13:40 Miejsce regulacji w Fintech
Debata
- Dostarczanie rozwiązań Fintech, a inicjatywy regulacyjne
- Wstęp do pracowy ITC, dalsze działania w Fintech Action Plan
- Innovacja, changes, stanydaryzacja?

Promotor:
Nir Netzer, Managing Director at Equich Financial Consulting, a Fintech Maker at #Fintech
Prelegenci:
Tal Sharon, Director of Financial Markets Policy Department, Ministry of Finance

13:40-13:55 Konkurencja standardów API Open Banking: wnioski dla regulatorów i dostawców
Promotor:
Artur Błasik, Prezes Zarządu, Polski Standard Płatności
Prelegenci:
Mariusz Skriba, Director of Financial Markets Policy Department, Ministry of Finance

13:55-14:10 Inwestorskie know-how: Jak inwestor ma pomóc?
Debata
- Wybór i skuteczne inwestycje
- Wdrożenie strategii
- Przyczyny wzrostu i zrostu

Promotor:
Łukasz Wierdak, Partner, dLK Legal
Prelegenci:
Artur Błasik, Prezes Zarządu, inwestor.tv
Mariusz Skriba, Director of Financial Markets Policy Department, Ministry of Finance

14:10-14:20 Accelerator program
Promotor:
Maximilian Schausberger, Program Lead of Elevator Lab, Raiffeisen Bank International AG
Prelegenci:
Tomasz Buczak, Managing Partner, CobinAngels
Łukasz Wierdak, Partner, dLK Legal

14:20-14:35 Programy akceleratorów. Samo finansowanie nie gwarantuje start-upom komercyjnego sukcesu. Jak innowacyjne technologie wprowadzać na rynek i pozyskiwać z nich dochód?
Debata
- Wdrożenie i skuteczne akceleratory
- Wdrożenie strategii
- Wdrożenie strategii

Promotor:
Łukasz Wierdak, Partner, dLK Legal
Prelegenci:
Tomasz Buczak, Managing Partner, CobinAngels
Julia Krysztofek-Zawadzka, CEO Startup Poland
Stefan Krupner, SP Investment Bank, Morgan Stanley
Łukasz Wierdak, Partner, dLK Legal

14:35-15:25 INWESTOWANIE
Debata
- Skup na firmach
- Aktywność
- Wdrożenie strategii

Promotor:
Łukasz Wierdak, Partner, dLK Legal
Prelegenci:
Robert Lupkowski, Managing Partner, CobinAngels
Julia Krysztofek-Zawadzka, CEO Startup Poland
Stefan Krupner, SP Investment Bank, Morgan Stanley
Łukasz Wierdak, Partner, dLK Legal

Lunch
15:25-
leaders who team to deliver on our promises to all of our stakeholders. In so doing, we play a critical role in building

* Digital Banking - BANKTRON, an omnichannel digital-banking platform places you a step ahead in the FinTech world

Our product basket for financial institution or insurance:

in the rapidly advancing worlds of banking, payments, and retail.

We develop smart solutions for financial institutions and retail and work with companies that want to be a step ahead

in Poland, Europe, the US, and Asia. They also share their knowledge and many years of experience in their work as

academic lecturers.

in the "Blockchain and cryptocurrency" streaming works conducted at the Ministry of Digitisation as part of the "from a Paperless to a Paperless Poland" scheme. Lawyers at dLK also participated in work on a report on the "Study Impact of the PSD" and "Blockchain and cryptocurrency" 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.

We develop smart solutions for financial institutions and retail and work with companies that want to be a step ahead in the rapidly advancing worlds of banking, payments, and retail. Our product basket for financial institution or insurance:

"Digital Banking – BANKTRON, an omnichannel digital-banking platform places you a step ahead in the FinTech world by enabling you to serve your clients seamlessly. "Loan Origination - BANKTRON Loans is an innovative platform for financial institutions that supports transparent and flexible credit origination processes for all type of 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/pl
11:15-11:55 Regulacje
Debata
Jak regulacje technologiczne wpływają na innowacje w Polsce i zagranicą?
Wpływ innego spojrzenia kulturowego
RODO – czy zmieni coś z punktu widzenia konsumenta?
Wpływ na funkcjonowanie firmy
e-prywat

Prelegenci:
Katarzyna Kupka, Dyrektor Zarządzający, Kancelaria Drawbridge, Olczak i Wspólnicy

Moderator:
Radym Wójcik, Redaktor, Korporacyjnie.pl

11:55-12:35 Przerwa networkingowa

12:35-13:45 Trendy technologiczne i narzędzia

12:35-13:45 Sesja use cases
Case 1. Image recognition
Javier Milne, Co-founder & CEO, SenseNLP

Case 2. Biometry in the process of digitization
Marcin Olszewska, Sales Manager Digital ID Idemia

Case 3. Ubezpieczenia a blockchain
Michael Legumina, Head of R&D, AXA

Case 4. Bot, który rozpoznaje skudy
Agata Mikołajewska-Kamel, Stacjonarne Wysokie Zawodowe, Zdzisława Ziółkowska

13:45-14:50 START-UPY/PROGRAMY AKCELERACYJNE/FUNDUSZE

13:45-14:50 Jak budowałem insurtech? Success story
Speech
Georgy Shakhnov, CEO, Bacca

14:00-14:15 Kiedy start-up staje się atrakcyjny dla inwestora?
Case study
Zygmunt Grzegorjewski, Managing Partner, Giga Polish Ventures

14:15-14:30 Programy akceleracyjne w Wielkiej Brytanii
Case study
Hendrik Arendes, CEO, Monny Mover

14:30-14:50 Debaty
Program akceleracyjny, lab i wdrażanie innowacji w firmach ubezpieczeniowych
Współpraca startup – duża firma
Wpływ na funkcjonowanie firmy
Algorithmy i optymalizacja

Prelegenci:
Przemysław Kuśmierek, CEO, Money Mover

Moderator:
Cezary Świerszcz, CEO, Bacca

14:50-15:30 UBEZPIECZENIOWY HR

15:40-15:55 Nowe sposoby zarządzania kadrami – perspektywa tradycyjnego ubezpieczyciela vs. insurtech
Fire-chat
Aleksandra Paszkiewicz, Chief HR Officer, Nationale Nederlanden
Barbara Roszkowski, CEO, mFind

15:55-16:35 Regulacje
Debata
Jak regulacje technologiczne wpływają na innowacje w Polsce i zagranicę?
Wpływ innego spojrzenia kulturowego
RODO – czy zmieni coś z punktu widzenia konsumenta?
Wpływ na funkcjonowanie firmy
e-prywat

Prelegenci:
Katarzyna Sośnios, Dyrektor Zarządzający, Kancelaria Drawbridge, Olczak i Współpraczy

Moderator:
Radym Wójcik, Redaktor, Korporacyjnie.pl

16:35-17:15 Regulacje
Debata
Jak regulacje technologiczne wpływają na innowacje w Polsce i zagranicę?
Wpływ innego spojrzenia kulturowego
RODO – czy zmieni coś z punktu widzenia konsumenta?
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Moderator:
Radym Wójcik, Redaktor, Korporacyjnie.pl

17:15-17:35 Wybory finansowe
Debaty
Jak regulacje technologiczne wpływają na innowacje w Polsce i zagranicę?
Wpływ innego spojrzenia kulturowego
RODO – czy zmieni coś z punktu widzenia konsumenta?
Wpływ na funkcjonowanie firmy
e-prywat

Prelegenci:
Katarzyna Sośnios, Dyrektor Zarządzający, Kancelaria Drawbridge, Olczak i Współpraczy

Moderator:
Radym Wójcik, Redaktor, Korporacyjnie.pl

### 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, helps 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 businesses as Marian Owerko (Bakalland), Rafał Brzozka (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.

### Crowdfunding
Crowdfunding.pl is a leading polish medium established in 2010. It is not only the source of knowledge and news but also a community built around innovations on financial markets, including FinTech, InsurTech and alternative finance. It promotes new means of access to funding for creative projects and SMEs.

### Dell EMC
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.
InfoMonitor is a banking sector subsidiary of its main shareholder - via Biuro Informacji Kredytowej. to verify creditworthiness of clients and counterparties, and supports them in collecting overdue payments. BIG Banków Polskich (Polish Banking Association), participating in a platform that enables information to be exchanged. It also provides access to the data bases of Biuro Informacji Kredytowej and Związek Bundesgartenschaffens (Bundesgartenschaffens), being the world’s largest organization of credit information suppliers. By providing economic information on overdue debt, as well as on untimely payments of individuals and businesses, BIG enables access to the data bases of Biuro Informacji Kredytowej S.A. (Credit Information Bureau) and Biuro Informacji Gospodarczej InfoMonitor S.A. (Economic Information Bureau InfoMonitor). 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, BIG 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. BIG enables individual customers to monitor their own credit history via the www.bik.pl web portal. BIG Alerts, in turn, protect them against credit fraud or untimely loan repayments. BIG applies the stringentest 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, BIG has been an active member of the International Association of Consumer Credit Information Suppliers (ACICS), 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.
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 100,000 customers, Bacca is probably the biggest InsurTech company in Poland.

Babaco.tv is an independent television powered by Inwestorzy.tv. We tell all about blockchain, cryptocurrencies, ICO listing and new crypto projects to invest. Our guests are businessmen, economists and start-ups from the world of crypto market.

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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 proprietors, 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 Olkusz, Lodz, Legnica, Elk, Wroclaw 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 biggest Polish IT company floated on the Warsaw Stock Exchange and the sixth software producer in Europe. It leads the international Asseco Group that is operating in 53 states with workforce of over 24 thousand people. Creating software for banks is one of the key areas of Asseco Poland's activity; the company offers solutions that correspond with the latest trends of the world banking. Thanks to the gained experience and competences, Asseco has implemented its IT solutions (core baking engine) in over 800 banks.

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

ABOUT THE CONGRESS

“I think it’s a great event indeed, and I definitely think it’s worth taking part here. I’m representing an existing insurance company, so for us it’s great to be able to broaden our view to see what is going on locally, in Poland in particular, on the start-up scene, to see what new ideas are arising. So yes, overall my summary is that it’s definitely worth getting the community together – particularly here in Warsaw, where the financial centre is pulsing in Poland, it’s definitely worth being here and I enjoyed it a lot.”

Tobias Sonndorfer, CFA Client Executive at Munich Re
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.
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.

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