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TAG YOURSELF AT THE EVENT

@FinTech & InsurTech Digital Congress @FinTechInsurTechCongress @FinTechDigital
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### Map of the program

**FinTech & InsurTech Digital Congress**

#### Day 1

**May 9th 2019**

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<tr>
<th>Time</th>
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<tbody>
<tr>
<td>09:30-11:50</td>
<td>Inaugural Block - <strong>TRANSFORMATION</strong></td>
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<tr>
<td>11:50-12:25</td>
<td>Let’s network!</td>
</tr>
<tr>
<td>12:25-14:10</td>
<td><strong>OPENING ECOSYSTEM</strong></td>
</tr>
<tr>
<td>14:10-15:25</td>
<td><strong>BLOCKCHAIN</strong> as a technology with potential</td>
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<tr>
<td>15:25</td>
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#### Day 2

**May 10th 2019**

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<th>Time</th>
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<tr>
<td>09:30-11:50</td>
<td>Inaugural Block - <strong>INSURTECH NEEDED FROM NOW</strong></td>
</tr>
<tr>
<td>11:50-12:25</td>
<td><strong>FRAUD, Part 1</strong></td>
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<tr>
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<td>Data enrichment &amp; AI utilization of external and internal data sources</td>
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<tr>
<td>12:25-14:10</td>
<td><strong>OPENING ECOSYSTEM</strong></td>
</tr>
<tr>
<td>14:10-15:25</td>
<td><strong>BLOCKCHAIN</strong> as a technology with potential</td>
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<tbody>
<tr>
<td>10:00-12:15</td>
<td><strong>FINTECH IN BUSINESS</strong></td>
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<td>2 BUSINESS</td>
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<tr>
<td>12:15-13:00</td>
<td>Let’s network!</td>
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<tr>
<td>13:00-13:40</td>
<td><strong>PSD2</strong></td>
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<td>– practical applications</td>
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<td>13:40-14:50</td>
<td><strong>FUNDING &amp; SCALING</strong></td>
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<tr>
<td>14:50-15:20</td>
<td><strong>CYBERSECURITY</strong></td>
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## Day 1
### FinTech & InsurTech Digital Congress

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<thead>
<tr>
<th>Time</th>
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<tr>
<td>09:30-11:50</td>
<td><strong>Inaugural Block:</strong> Transformation</td>
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<td>09:30-09:40</td>
<td>Official opening</td>
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<tr>
<td>09:40-10:10</td>
<td>Recipe for Digital Finance - simplified success guide. Intro speech</td>
<td>Marcin Petrykowski, Managing Director S&amp;P Global, Chairman of the FinTech Digital Congress Advisory Board</td>
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<td>Cezary Świerszcz, CEO, Bacca, Co-chairman of the Advisory Board</td>
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<tr>
<td>10:10-10:30</td>
<td>Enabling the Expectation Economy. Keynote speech</td>
<td>Vish Sowani, Head of Fintech Engagement and Strategic Partnerships, Europe, Visa</td>
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<tr>
<td>10:30-10:50</td>
<td>Inspiring - How can we do it? Keynote speech</td>
<td>Szymon Mercik, CTO, Santander Bank Polska</td>
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<tr>
<td>11:10-11:50</td>
<td>Transformation and process of changes. Debate</td>
<td>Joanna Erdman, Director of development of payment cards, mBank</td>
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<td>Szymon Mercik, CTO, Santander Bank Polska*</td>
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<td>Vish Sowani, Head of Fintech Engagement and Strategic Partnerships, Europe, Visa</td>
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<td><strong>OPENING ECOSYTEM</strong></td>
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<td>12:25-12:40</td>
<td>Using innovation to improve regulation in a pragmatic way. Introduction</td>
<td>Brad van Leeuwen, Head of Partnerships, Raiffeisen</td>
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<tr>
<td>12:40-12:55</td>
<td>Speech: Paweł Bulgarny, Chief Specialist, Payment Systems and Services Unit Coordinator, Ministry of Finance*</td>
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<tr>
<td>12:55-13:10</td>
<td>SEPAN PanEuropean API: is Europe getting along and whether the future of regulation of innovation is point regulations supplemented by self-regulation Case study</td>
<td>Krzysztof Korus, Ph.D., Attorney at law, Partner, dLK Legal</td>
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<td>Part 2) Open Banking &amp; Open Insurance - a 360 perspective</td>
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<td>Habte Woldu, CEO &amp; Founder, Inteca</td>
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<tr>
<td>13:25-13:35</td>
<td>Application of data in cooperation with insurance companies. Speech</td>
<td>Mariusz Cholewa, Ph.D., President of the Management Board, Biuro Informacji Kredytowej S.A.</td>
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<tr>
<td>13:35-14:10</td>
<td><strong>Opening ecosystem. Debate</strong></td>
<td>Client’s look at open banking</td>
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<td>Financial supermarket – open platform</td>
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<td>Will open banking change bancassurance?</td>
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<td>API Technology</td>
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<td><strong>Speakers:</strong></td>
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<td>Jan Kastory, Founding Partner, astorya.vc</td>
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<td>Brad van Leeuwen, Head of Partnerships, Raiffeisen</td>
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<td>Szymon Mitoraj, Chief Digital Officer, PZU</td>
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<td>Ewa Wernierowicz, President of the Management Board, Vivus Finance</td>
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<td><strong>Moderator:</strong></td>
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<td>Małgorzata Szturmowicz, Banking/Fintech Industry Expert, Vice-Chairman of the FinTech Digital Congress Advisory Board</td>
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<tr>
<td>14:10-15:25</td>
<td><strong>BLOCKCHAIN AS A TECHNOLOGY WITH POTENTIAL</strong></td>
<td>Block topics</td>
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<tr>
<td></td>
<td></td>
<td>• Tokenization of assets - blockchain on the capital market</td>
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<td>• Application of smart contracts in traditional business organisations</td>
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<td>• A durable medium</td>
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<td>• Peer-to-peer payment platforms</td>
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<tr>
<td>14:10-14:25</td>
<td>Private Market based on blockchain technology. Case study</td>
<td>Monika Hałupczak, Project Manager, Private Market GPW</td>
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<tr>
<td>14:25-14:50</td>
<td>What changes will happen on the capital markets? How will blockchain affect the capital market?</td>
<td><strong>Debate 2+1</strong></td>
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<td><strong>Speakers:</strong></td>
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<td>Monika Hałupczak, Project Manager, Private Market GPW</td>
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<td>Axel Kalinowski, Head of Central &amp; Southern Europe, London Stock Exchange Group</td>
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<td><strong>Moderator:</strong></td>
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<td>Agnieszka Zaręba, Economic Journalist</td>
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<td>14:50-15:10</td>
<td>Full digitalization. An example of transition from paperless to blockchain in the banking sector</td>
<td>Use case</td>
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<td>Łukasz Kotlarz, Transformation and Development Leader, Bank Spółdzielczy w Toruniu</td>
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<td>Michał Legumina, Head of R&amp;D, Atende</td>
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<tr>
<td>15:10-15:25</td>
<td>Blockchain technology implementation in the financial and insurance sectors. Summary</td>
<td>Filip Pawczyński, President of the Board, Polish Bitcoin Association</td>
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<tr>
<td>15:25</td>
<td>Lunch</td>
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*Speakers during formal confirmation. The organizer reserves the right to change the agenda.*

Materials update: 02.05.2019
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<td>10:00-10:55</td>
<td>Debate</td>
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<tr>
<td>10:00-10:55</td>
<td>•Changing the trend from B2C to B2B</td>
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<td>10:00-10:55</td>
<td>•Why are there more and more values on the market for corporate entities, not individual ones?</td>
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<td>10:00-10:55</td>
<td>•Loans or deferred payments?</td>
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<td>10:00-10:55</td>
<td>•Factoring solutions</td>
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<td>10:00-10:55</td>
<td>•Changes in the field of e-commerce payment authentication</td>
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<td>10:00-10:55</td>
<td><strong>Speakers:</strong></td>
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<td>10:00-10:55</td>
<td>Marat Azatjan, Business Development, Revolut</td>
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<td>10:00-10:55</td>
<td>Marcin Głogowski, General Manager Central Eastern Europe, PayPal</td>
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<td>10:00-10:55</td>
<td>Dariusz Szkaradek, President of the Management Board, NFG S.A.</td>
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<td>10:00-10:55</td>
<td>Bartosz Traczyk, Director of E-commerce &amp; Business Services, ING Bank Śląski</td>
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<td>10:00-10:55</td>
<td>Przemysław Furlepa, Vicepresident of the Board, BNP Paribas*</td>
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<td>Łukasz Piechowiak, Editor in Chief, Fintek.pl</td>
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<td>10:55-11:10</td>
<td>Shengen experience for your deposit.</td>
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<td>10:55-11:10</td>
<td>Presentation</td>
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<td>10:55-11:10</td>
<td>Boyan Boyanov, Regional Director CEE, Raisin</td>
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<td>11:10-11:25</td>
<td>Presentation</td>
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<td>11:10-11:25</td>
<td>Jacek Maciak, President of the Management Board, Salesbook</td>
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<td>11:25-12:15</td>
<td>A magnifying glass on e-commerce</td>
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<td>11:25-12:15</td>
<td><strong>Case study 1</strong></td>
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<td>11:25-12:15</td>
<td>Wojciech Kazimierski, CEO, LeaseLink</td>
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<td>11:40-11:55</td>
<td>From e-commerce (B2B) proposition to consumer NeoBank</td>
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<td>11:40-11:55</td>
<td><strong>Case study 2</strong></td>
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<td>11:40-11:55</td>
<td>Michał Smida, Founder &amp; CEO, Twisto</td>
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<td>11:55-12:15</td>
<td>What disruptor strategies should look like</td>
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<td>11:55-12:15</td>
<td><strong>Case study 3</strong></td>
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<td>11:55-12:15</td>
<td>Ewa Tumanow, Client Parter CEE, Facebook</td>
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<td>12:15-13:00</td>
<td>Let’s network!</td>
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<td>PSD2 - PRACTICAL APPLICATIONS</td>
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<td>Block topics</td>
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<td>•Implementation of the directive on payment services within the internal market</td>
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<td>•Practical changes for the financial ecosystem</td>
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<td>•Third Party Providers and Small Payment Institutions – functioning</td>
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<td>13:00-13:25</td>
<td>Strong Customer Authentication – practical application</td>
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<td><strong>Case study 1</strong></td>
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<td><strong>Case study 2</strong></td>
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<td>Jennifer Bers, European VP Sales, Onfido</td>
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<td>13:25-13:40</td>
<td>Third Party Providers and Small Payment Institutions - how they function and who is interested in them?</td>
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<td>Łukasz Kapielewski, Technology Enabled Transformation Manager, EY</td>
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<td>Wojciech Soleniec, Parter, EY</td>
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<td>FUNDING &amp; SCALING</td>
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<td>Is PLN 4.3 billion enough to build a Polish unicorn?</td>
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<td>13:00-13:55</td>
<td><strong>Speech</strong></td>
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<td>13:00-13:55</td>
<td>Małgorzata Walczak, Investment Director, PFR Ventures</td>
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<td>13:55-14:20</td>
<td>The Future of finance at fintech time</td>
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<td><strong>Case study 1</strong></td>
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<td>Łukasz Piechowiak, Editor in Chief, Fintek.pl</td>
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<td><strong>Presentation</strong></td>
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<td>13:55-14:20</td>
<td>Artemis Creation</td>
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<td>14:20-14:35</td>
<td>Start-up &amp; Venture Capital cooperation. <strong>Speech</strong></td>
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<td>14:20-14:35</td>
<td>Rafał Stroiński, Partner, JSLegal</td>
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<td>14:35-14:50</td>
<td>How to successfully enter the market <strong>Speech</strong></td>
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<td>Success story fintech</td>
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<td>CYBERSECURITY IN FINANCIAL SECTOR</td>
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<td>Security as a challenge for the fintech sector for the coming years. <strong>Debate</strong></td>
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<td>14:50-15:20</td>
<td>•Digital user identity</td>
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<td>•Safe payments, authorization of payment transactions</td>
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<td>•Analysis of transactions in terms of risk of real-time fraud - does it apply to daily, ongoing work on transactions?</td>
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<td>Michał Łukasiewicz, Director of Antifraud Systems Development, Biuro Informacji Kredytowej S.A.</td>
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<td>Cezary Piekarski, Executive Director, Head of Malware Protection, Standard Chartered Bank</td>
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10:00-11:30 INSURTECH NEEDED FROM NOW

10:00-10:15 Intro
   Dorota Zimnoch, International Expert in Fintech & Insurtech, Chief Commercial Officer Blocksure

10:15-10:30 Becoming successful in the Polish Market. Success story
   Arvid De Coster, Co-Founder & CEO, WeGroup

10:30-11:10 Poland as a second Israel in terms of innovation? Unsurpassed dreams or real assumptions for the future? Debate
   • Diagnosis of the Insurtech market in Poland and around the world
   • Demand for technology. What solutions are missing in insurance companies - what are their needs? The prospects and experiences of insurers
   • Sources of financing and the role of VC
   • Think global
     • A business model isn’t everything. The development problem of start-ups in Poland
     • How to sell technologies and enter the global market
   Speakers:
   Klaudia Gorczyca, Director of International Business, PremFina
   Adam Malinowski, Member of the Management Board of Generali Polska in 2016-2019
   Responsible for sales and marketing, post-sales customer service
   Maciej Marszałek, CEO The Heart Ventures, The Heart
   Cezary Świerszcz, CEO, Bacca, Co-chairman of the Advisory Board
   Moderator:
   Dorota Zimnoch, International Expert in Fintech & Insurtech, Chief Commercial Officer Blocksure

11:10-11:30 Digitalization of insurance in Poland - current status, trends and threats Case
   Ernest Wołkowski-Dołęga, Manager Digital, BA Team, Aviva

11:30-12:15 Fraud. Part 1. Data enrichment & AI. UTILIZATION OF EXTERNAL AND INTERNAL DATA SOURCES. Presentations session

11:30-11:45 Counteracting insurance cybercrime. Presentation
   dr hab. inż. Jerzy Kosiński, Professor, Polish Naval Academy in Gdynia

11:45-12:00 Platform to detect insurance crime. Case
   Andrzej Parafian, Development and Project Management Office, UFG

12:00-12:15 Automation and AI in insurance industry. Case
   Patrick Tsao, Head of Product, Getsafe

12:15-13:00 Let’s network

13:00–14:00 Marketing and application of obtained data. Part 2. DATA ENRICHMENT & AI UTILIZATION OF EXTERNAL AND INTERNAL DATA SOURCES

13:00-13:30 Marketing and application of obtained data. Debate
   • Acquisition and customer service
   • Building customer profiles and researching a person. Collecting and skillful use of data.
   • The right selection and personalization of offers. The use of ubiquitous digitalization
   • Support for sales teams through new technologies and data analysis
   Speakers:
   Adam Bąkowski, CEO, Telematics Technologies
   Jacek Maciak, President of the Management Board, Salesbook
   Marat Nevretdinov, President of the Management Board, Grupa Europa
   Grzegorz Werpachowski, Head of Digital Transformation - Analytics, Compensa
   Moderator:
   Witold Jaworski, Co-chairman of the Advisory Board, Co-Founder, YU!

13:30-13:45 Innovative tools for mobile trading teams in the insurance sector. Presentation
   Jacek Maciak, President of the Management Board, Salesbook

13:45-14:00 It’s better to be bold than trivial. Case
   Adam Bąkowski, CEO, Telematics Technologies

14:00–15:20 Med-Tech and TELEMEDICINE

14:00-14:30 Digital future of medicine. Examples of implementation. Case session:
   Sebastian Tabaka, Member of the Management Board, PZU Zdrowie

14:15-14:30 Cardiac telerehabilitation. Disease management. Case
   Paweł Sieczkiewicz, President of the Member Board, Telemedi.co

14:30-15:20 Digital future of medicine. Debate
   • Commercialization of ideas
   • AI in diagnostics
   • Personal health guard - a new fashion or a necessity. Health monitoring through mobile applications
   • The voice of business with the voice of our needs. Is there a response from the accelerators on the demand of the insurers
   Speakers:
   Agnieszka Kister, Director of the e-Health Department, Ministry of Health
   Bartosz Kolaś, Director of the Strategy and Development Department, AXA
   Adam Rozwadowski, Founder of Enel-Med and Founder / CEO of the Public Health Foundation “Pro Bono”
   Paweł Sieczkiewicz, President of the Management Board, Telemedi.co
   Anna Szymczak, CEO, Teledyrcyna Polska SA
   Moderator:
   Maciej Malenda, Director for Innovation, Medcover

15:20 Lunch

*Speakers during formal confirmation. The organizer reserves the right to change the agenda.
Materials update: 02.05.2019
Skrót programu
FinTech & InsurTech Digital Congress

Dzień 1
9 maja 2019

FinTech & InsurTech

09:30-11:50  Blok Inauguracyjny: TRANSFORMACJA
11:50-12:25  Let’s network!
12:25-14:10  OPENING ECOSYSTEM
14:10-15:25  BLOCKCHAIN jako technologia z potencjałem
15:25  Lunch

Dzień 2
10 maja 2019

<table>
<thead>
<tr>
<th>FinTech</th>
<th>InsurTech</th>
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<tbody>
<tr>
<td>10:00-12:15  FINTECH W BUSINESS 2 BUSINESS</td>
<td>10:00-11:30  INSURTECH POTRZEBNY OD ZARAZ</td>
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<tr>
<td>11:30-12:15  FRAUDY, Część 1 Wykorzystanie zewnętrznych i wewnętrznych źródeł danych</td>
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<td>12:15-13:00  Let’s network</td>
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<tr>
<td>13:00-13:40  PSD2 – praktyczne zastosowanie</td>
<td>13:00-14:00  Marketing i zastosowanie uzyskanych danych, Część 2 Wykorzystanie zewnętrznych i wewnętrznych źródeł danych</td>
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<td>13:40-14:50  FUNDING &amp; SCALING</td>
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<td>14:50-15:20  CYBERBEZPIECZEŃSTWO W SEKTORZE FINANSOWYM</td>
<td>14:00-15:20  Med-Tech i TELEMEDYCYNA</td>
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<td>15:20  Lunch</td>
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### Dzień 1

**FinTech & InsurTech Digital Congress**

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
<th>Speaker(s)</th>
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<tbody>
<tr>
<td>09:30-11:50</td>
<td><strong>Blok Inauguracyjny</strong> TRANSFORMACJA</td>
<td>Marcin Petrykowski, S&amp;P Global, Prezes Zarządu, Bacca, Współprzewodniczący Rady Programowej InsurTech Digital Congress</td>
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<td>09:30-09:40</td>
<td>Uroczyste otwarcie</td>
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<td>10:10-10:30</td>
<td><strong>Enabling the Expectation Economy.</strong> Keynote speech</td>
<td>Vish Sowani, Head of Fintech Engagement and Strategic Partnerships, Europe, Visa</td>
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<tr>
<td>10:30-10:50</td>
<td><strong>Inspiring - How can we do it?</strong> Keynote speech</td>
<td>Szymon Mercik, CTO, Santander Bank Polska</td>
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<td>11:10-11:50</td>
<td><strong>Transformacja i proces zmian Debaty</strong></td>
<td>Joanna Erdman, Dyrektor ds. Rozwoju Kart Platnicznych, mBank Szymon Mercik, CTO, Santander Bank Polska Vish Sowani, Head of Fintech Engagement and Strategic Partnerships, Europe, Visa</td>
</tr>
<tr>
<td>11:50-12:25</td>
<td>Let’s network!</td>
<td></td>
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</tbody>
</table>
| 12:25-14:10   | **OPENING ECOSYSTEM**                                                                     | Perlegenci: Axel Kalinowski, Head of Central & Southern Europe, London Stock Exchange Group, Monika Hałupczak, Private Market GPW,
|               |                                                                                           | Łukasz Kotlarz, Leader ds. Rozwoju i Digitalizacji, Bank Spółdzielczy, Toruń Michał Legumina, Head of R&D, Atende Monika Hałupczak, Project Manager, Private Market GPW, Filip Pawczyński, Prezes Zarządu, Polskie Stowarzyszenie Bitcoin |
| 12:25-12:40   | Using innovation to improve regulation in a pragmatic way. Wprowadzenie                  | Brad van Leeuwen, Head of Partnerships, Railsbank                                             |
| 12:40-12:55   | Speech:                                                                                  | Paweł Bulgarny, Kierujący Zespołem ds. Systemu Platniczego, Departament Rozwoju Rynku Finansowego, Ministerstwo Finansów* |
| 12:55-13:10   | **SEPA PanEuropean API: czy Europa się dogada i czy przyszłością regulacji innowacji są punktowe regulacje uzupełniane przez samoregulację- Case study** | dr Krzysztof Korus, Radca Prawny, Partner, dLK Legal                                           |
| 13:10-13:25   | **Open banking & Open insurance** Speech                                                  | Marcin Parczewski, CEO & Founder, Inteca Habte Woldu, CEO & Founder, Inteca                   |
| 13:25-13:35   | Zastosowanie danych we współpracy banku i TU Speech                                        | Dr Mariusz Cholewa, Prezes Zarządu, Biuro Informacji Kredytowej S.A.                          |
| 13:35-14:10   | Opening ecosystem Debaty                                                                 | Prelegenci: Jan Kastory, Founding Partner, astoryavc Brad van Leeuwen, Head of Partnerships, Railsbank Szymon Mitoraj, Chief Digital Officer, PZU Ewa Wenerowicz, Prezes Zarządu, Vivus Finance Moderator Małgorzata Szturmowicz, Banking/Fintech Industry Expert, Wiceprzewodnicząca Rady Programowej |
| 14:10-15:25   | **BLOCKCHAIN JAKO TECHNOLOGIA Z POTENCJAŁEM**                                            | Prelegenci: Joanna Erdman, Dyrektor ds. Rozwoju Kart Platnicznych, mBank Szymon Mercik, CTO, Santander Bank Polska Vish Sowani, Head of Fintech Engagement and Strategic Partnerships, Europe, Visa |
| 14:10-14:25   | **Private Market w oparciu o technologię blockchain Case study**                          | Prelegenci: Axel Kalinowski, Head of Central & Southern Europe, London Stock Exchange Group, Monika Hałupczak, Project Manager, Private Market GPW, Filip Pawczyński, Prezes Zarządu, Polskie Stowarzyszenie Bitcoin |
| 14:50-15:10   | Full digitalization. GO DIGITAL – jak wykorzystując technologię Blockchain można stać się w pełni cyfrowym bankiem Use case Łukasz Kotlarz, Leader ds. Rozwoju i Digitalizacji, Bank Spółdzielczy, Toruń Michał Legumina, Head of R&D, Atende Filip Pawczyński, Prezes Zarządu, Polskie Stowarzyszenie Bitcoin |
| 15:25         | Lunch                                                                                     |                                                                                                 |

*Prelegenci w trakcie potwierdzania. Organizator zastrzega sobie prawo do zmiany agenda. Aktualizacja programu: 02.05.2019 r.*
Dzień 2
FinTech Digital Congress

10:00-12:15  FINTECH IN BUSINESS 2 BUSINESS

10:00-10:55  Debata

• Zmiana trendu z B2C w kierunku B2B
• Dlaczego na rynku jest coraz więcej wartości dla podmiotów korporacyjnych, a nie indywidualnych?
• Kredyty czy odroczone płatności?
• Factoring solutions
• Zmiany w zakresie uwierzytelniania płatności w e-commerce

Prelegenci:
• Marat Azatjan, Business Development, Revolut
• Marcin Głogowski, General Manager Central Eastern Europe, PayPal
• Dariusz Szkarańek, Prezes Zarządu, NFG S.A.
• Bartosz Traczyk, Director of E-commerce & Business Services, ING Bank Śląski
• Przemysław Furlepa, Wiceprezes Zarządu, BNP Paribas

Moderator:
• Łukasz Piechowiak, Redaktor Naczelny, Fintek.pl

10:55-11:00  Shengen experience for your deposit. Case Boyan Boyanov, Regional Director CEE, Raisin

11:00-11:25  Innowacyjne narzędzia dla mobilnych zespołów handlowych w sektorze finansowym. Prezentacja Jacek Maciak, Prezes Zarządu, Salesbook

11:25-12:15  Szkło powiększające na e-commerce

11:25-11:40  Online to nie to samo co e-commerce Case study 1 Wojciech Kazimierski, CEO, LeaseLink

11:40-11:55  From e-commerce (B2B) proposition to consumer NeoBank Case study 2 Michal Smida, Founder & CEO, Twisto

11:55-12:15  Jak powinny wyglądać strategie disruptorów Case study 3 Ewa Tumanow, Client Partner CEE, Facebook

12:15-13:00  Let’s network!

13:00-13:40  PSD2 - PRAKTYCZNE ZASTOSOWANIE

Zakres bloku
• Implementacja dyrektywy w sprawie usług płatniczych w ramach rynku wewnętrznego
• Praktyczne zastosowania dla ekoystemu finansowego
• Third Party Providers i Małe Instytucje Płatnicze – funkcjonowanie


13:00-13:10  Case study 1 dr Krzysztof Korus, Radca Prawny, Partner dLK Legal

13:10-13:25  Case study 2 Jennifer Bers, European VP Sales, Onfido


13:40-14:00  Lunch

13:40-14:50  FUNDING & SCALING


13:55-14:20  The Future of finance at fintech time

• Funding Startup. Fundusze VC
• Jak zmieni się rynek w nadchodzącym latach?

Prelegenci:
• Marzena Bielecka, Managing Partner, Experior Venture Fund
• Tomasz Bučak, Head of Asseco Innovation Hub, Asseco Poland S.A.
• Anna Jakubowski, MIT Enterprise Forum Poland

Moderator:
• Karol Król, Redaktor naczelny Crowdfunding.pl, CIO Artemis Creation

14:20-14:35  Współpraca Start-up i Venture Capital Speech Rafał Stroiński, Partner, JS Legal

14:35-14:50  Jak się skutecznie wybrać na rynku Success story fintech Prezenter, Synerise

14:50-15:20  CYBERBEZPIECZEŃSTWO W SEKTORZE FINANSOWYM

14:50-15:20  Bezpieczeństwo jako wyzwanie dla sektora fintech na kolejne lata. Debata

• Cytrowa tożsamość użytkownika
• Bezpieczne płatności, autoryzacje transakcji płatniczych
• Analiza transakcji pod kątem ryzyka wystąpienia nadużyć w czasie rzeczywistym – czy ma zastosowanie do codziennej, bieżącej pracy nad transakcjami?

Prelegenci:
• Michał Łukasiewicz, Dyrektor ds. Analizy Produktów AntiFraudowych, Biuro Informacji Kredytowej S.A.
• Cezary Piekarśki, Executive Director, Head of Malware Protection, Standard Chartered Bank
• Paweł Wieczynski, CEO, Data Walk

Moderator:
• Michał Możdżonek, Managing Partner, HUB.LU

15:20  Lunch

*Prelegenci w trakcie potwierdzania
Organizator zastrzega sobie prawo do zmiany agendy. Aktualizacja programu: 02.05.2019 r.

www.fintechdigitalcongress.pl
Dzień 2
InsurTech Digital Congress

10:00-11:30
**INSURTECH POTRZEBNY OD ZARAZ**

10:00-10:15
WProwadzenie
**Dorota Zimnoch**, International Expert in Fintech & Insurtech, Chief Commercial Officer Blocksure

10:15-10:30
**Becoming successful in the Polish Market**
**Success story**
**Arvid De Coster**, Co-Founder & CEO, WeGroup

10:30-11:10
**Polska jako drugi Izrael pod względem innowacyjności?** Niedoścignione marzenia czy realne założenia na przyszłość? **Debata**
- Diagnoza rynku Insurtech w Polsce i na świecie
- Komercjalizacja R&D
- Źródła finansowania i rola VC
- Think global!
- Model biznesowy to nie wszystko. Problem rozwoju startupów w Polsce
- Jak sprzedać technologię i wejść na rynki światowe

Prelegenci:
- **Klaudia Górczyca**, Director of International Business, PrzemFina
- **Adam Malinowski**, Członek Zarządu Generali Polska w latach 2016-2019 Odpowiedzialny za sprzedaż i marketing, posprzedażową obsługę klienta
- **Maciej Marszałek**, CEO The Heart Ventures, Partner The Heart
- **Cezary Świercz**, Prezes Zarządu, Bacca, Współprzewodniczący Rady Programowej InsurTech Digital Congress
- **Dorota Zimnoch**, International Expert in Fintech & Insurtech, Chief Commercial Officer Blocksure

Moderator:
**Dorota Zimnoch**, International Expert in Fintech & Insurtech, Chief Commercial Officer Blocksure

11:10-11:30
**Cyfryzacja ubezpieczeń w Polsce – stan obecny, trendy i zagrożenia**
**Ernest Wołkowyski-Dolęga**, Menedżer ds. Rozwoju Narzędzi Cyfrowych, Aviva

13:00-14:00
**Marketing i zastosowanie pozyskanych danych. Część 2. DATA ENRICHMENT & AI. Wykorzystanie zewnętrznych i wewnętrznych źródeł danych.**

13:00-13:30
**Marketing i zastosowanie pozyskanych danych. Debata**
- Pozyskanie i obsługa klienta
- Budowanie profilu klienta i badanie person. Zbieranie i umiarkowane wykorzystanie danych
- Odpowiedni dobor i personalizacja ofert. Wykorzystanie wszechobecnej digitalizacji
- Wsparcie zespołów handlowych poprzez nowe technologie i analizę danych

Prelegenci:
- **Adam Bąkowski**, CEO, Telematics Technologies
- **Jacek Maciak**, Prezes Zarządu, Salesbook
- **Marek Nevretdinov**, Prezes Zarządu, Grupa Europa
- **Grzegorz Werpachowski**, Head of Digital Transformation - Analytics, Compensa

Moderator:
**Witold Jaworski**, Współprzewodniczący Rady Programowej InsurTech Digital Congress, Co-Founder, YU!

13:30-13:45
**Innowacyjne narzędzia dla mobilnych zespołów handlowych w sektorze ubezpieczeniowym**
**Prezentacja podsumowująca**
**Jacek Maciak**, Prezes Zarządu, Salesbook

13:45-14:00
**Lepiej być śmiałym niż banalnym**
**Adam Bąkowski**, CEO, Telematics Technologies

14:00-15:20
**Med-Tech i TELEMEDYCyna**

14:00-14:30
**Cyfrowa przyszłość medycyny. Przykłady wdrożeń.** Sesja caso.

14:00-14:15
**AI - wsparcie dla zdalnych konsultacji**
**Sebastian Tabaka**, Członek Zarządu, FZU Zdrowie

14:15-14:30
**Zarządzanie chorobą przy wykorzystaniu urządzeń telemedycznych**
**Paweł Sieczkiewicz**, Prezes Zarządu, Telemedi.co

14:30-15:20
**Cyfrowa przyszłość medycyny. Debata**
- Komercjalizacja pomysłów
- AI w diagnostyce
- Osobisty strażnik zdrowia — nowa moda czy niezbędna konieczność. Monitorowanie stanu zdrowia za pomocą aplikacji mobilnych
- Głos biznesu głosem naszych potrzeb. Czy jest odpowiedź ze strony akceleratorów na zapotrzebowanie Ubezpieczycieli

Prelegenci:
- **Adam Bąkowski**, CEO, Telematics Technologies
- **Jacek Maciak**, Prezes Zarządu, Salesbook
- **Paweł Sieczkiewicz**, Prezes Zarządu, Telemedi.co
- **Anna Szymczak**, CEO Telemedyca Polska SA

Moderator:
**Maciej Malańda**, Dyrektor ds. Innowacji, Medicoover

15:20
**Lunch**

Aktualizacja programu: 02.05.2019 r.

*Prelegenci w trakcie potwierdzania*

Organizator zastrzega sobie prawo do zmiany agendy.

11
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.

What is FinTech?

Małgorzata Szturmowicz, Banking/Fintech Industry Expert, Vice-chairman of the Advisory Board

Marcin Petrykowski, Managing Director, S&P Global, Chairman of the Advisory Board

Participants profile of the previous edition
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.
The prizes are awarded by an independent Competition Jury, in which experts of a wide range of issues sit, enjoying recognition in the Polish market, which affects the objectivism in the selection of winners.

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.
The prizes are awarded by an independent Competition Jury, in which experts of a wide range of issues sit, enjoying recognition in the Polish market, which affects the objectivism in the selection of winners.

CATEGORIES:

▷ FINTECH AWARD
▷ INSURTECH AWARD
▷ BLOCKCHAIN TECHNOLOGY AWARD
▷ BEST LENDING SOLUTION
▷ BEST PAYMENT SOLUTION
▷ START-UP AWARD

PARTNERS OF THE GALA

[List of partners]
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, 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 largest Polish IT company listed on the Warsaw Stock Exchange (WSE) and the sixth-largest producer of software in Europe. It leads international Asseco Group, which operates in 54 countries and employs over 24,000 people. The development of software for banks is one of the key business areas of Asseco Poland, which offers solutions which meet the latest trends in global banking. Asseco has completed over 1,000 implementations with more than 650 customers. Currently over 500 banks use our core banking system.

As part of R&D investment activities, the company has established a new department in its structures - Asseco Innovation Hub (AIH) - which will deal with the development of innovative products and services. AIH will focus on finding and supporting innovative solutions for the financial sector at the early stage of development and the people who produce it.

For more information visit: www.asseco.com

ATENDE

Atende S.A. is one of the leading IT companies in Poland, listed on the Warsaw Stock Exchange since 2012. For 27 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, blockchain-based solutions, 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

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.

BIRETA

Bireta Professional Translations is a Warsaw-based translation agency which for 17 years has been providing translation and interpreting services for law, finance, the power industry, IT, telecommunications, transport and infrastructure. Bireta adheres to the ISO 17100 standard, which specifies the requirements for high-quality translation services. We are also a member of the Polish Association of Translation Companies and only work with the best translators who are experts in their particular field. Thanks to the Information Security Management System compliant with the ISO 27001 standard, we guarantee security and confidentiality of all information.

Bireta Professional Translations specializes in handling large-scale projects which require translation of as many as several thousand pages per month. We employ a two-stage quality control system, whereby the translated text is always checked by a second translator and proof-reader. We also have many years of experience in providing comprehensive interpreting services for conferences, training, and business meetings.

Bireta’s clients include: BNP Paribas, Budimex S.A., CMS Cameron McKenna Dariusz Greszta sp. k., Domański Zakrzewski Palinka sp.k., Ernst & Young Business Advisory Sp. z o.o. i Wspólnicy sp.k., GE Power Sp. z o.o., J.P. Morgan, K&L Gates Jamka sp.k., Mitsubishi Hitachi Power Systems GmbH, Norton Rose Fulbright Piotr Strawa i Wspólnicy sp.k., PZU Życie, Siemens Sp. z o.o., Towarzystwo Ubezpieczeń Europa S.A.

For more information please go to www.bireta.pl
BIURO INFORMACJI KREDYTOWEJ

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.

BIURO INFORMACJI GOSPODARCZEJ INFOMONITOR

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.

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Comparic24.tv is the first true finance and business TV channel in Poland. Comparic24.tv uniquely combines quick access to information, versatile content and a broad perspective of addressed topics. Comparic24.tv, in particular, draws the interest of stock, currency and commodity investors and traders but also those who are passionate about economy, macroeconomics and new technologies. Comparic24.tv is being created by a team of people for whom topics of business and finance are a real passion. In a result, our programmes are attracting bigger and bigger audience every month.

Comparic24.tv is available via the Internet. You can watch us in a browser, on mobile devices and in the Smart TV application on Android TVs.

At Comparic24.tv we do not forget about those viewers who want to watch us after broadcasting hours. Due to many requests of our viewers for reruns, we have launched the possibility to watch the most interesting programmes after the live broadcast hours.

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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.
ERIF BIURO INFORMACJI GOSPODARCZEJ S.A.

ERIF Biuro Informacji Gospodarczej S.A. is an economic information bureau (BIG), established and operating under the provisions of the Act of April 9, 2010 on the Disclosure of Economic Information and Exchange of Economic Data (Journal of Laws No. 81, item 530, as amended) and Data Management Regulations of 21 December 2010, approved by the Minister of Economy, following approval of the Inspector General for Personal Data Protection. The bureau receives, stores and discloses information concerning both debtors as well as payers who meet their financial obligations in a timely manner. Solutions and instruments offered by the ERIF BIG S.A. are dedicated to increasing the security of financial transactions conducted by the parties and rewarding a positive payment history.

An reliable and constantly updated system to exchange information on financial credibility of businesses and consumers, this instrument is indispensable wherever non-cash settlements are involved and the risk of non-payment exists. ERIF BIG S.A. offers access to such a system. The experience and know-how gained by our company enable us to tailor our solutions to the expectations, needs and capabilities of each customer. Our personal approach enables us to adjust the instruments offered by ERIF BIG S.A. to the needs of mass-scale service providers or large-scale operators, as well as small-and medium-sized enterprises. ERIF Biuro Informacji Gospodarczej S.A. includes information concerning the following markets: telecommunications, multimedia, banking, financial, public sector and others. ERIF Biuro Informacji Gospodarczej S.A. offers: access to economic information indispensable in effective risk management, instruments for improving payment habits and timely settlement of liabilities by businesses and consumers, instruments to speed up the turnover of receivables and improve cash-flow, technology enabling the transfer of large amounts of data and integration with the IT system of the customer, solutions sensitive to a given trade and the development phase of the market in which a company operates and easily integrated data in an individual scoring systems.

Information on debtors reported by the companies of the KRUK Group represents a unique value of the ERIF BIG S.A. database. Such information is not available in any other economic information bureau. ERIF BIG S.A. comprises economic information reported by both creditors of the primary market as well as secondary creditors. It is worth noting that our register also includes positive reports about the entities that meet their liabilities on time. For more information please go to www.erif.pl

EY

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.
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.

ING Bank Śląski is one of the largest banks in Poland, offering products and services for retail clients, small businesses and large companies.

The Bank inspires customers to make smart financial decisions by providing tools that make banking more friendly and transparent. An extensive branch network, ATMs and Cash Deposit Machines, as well as online account access provide customers with 24/7 banking services.

Inteca is a team of consultants and software engineers with a broad experience in projects for the large organizations from finance, manufacturing, pharmaceuticals and public administration sectors.

We combine leading technologies with agile methodologies for software project management.

Inteca solves complex problems everyday in the name of our core mission to deliver business value through IT.

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 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 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 “Home & Market”.

#FinTech2019 #InsurTech2019
PROFESCAPITAL

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

PROFESCAPITAL provides comprehensive services in the field of capital transactions such as public offerings (IPOs and SPOs) 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.

SALESBOOK

Salesbook is the perfect tool for any company whose employees meet with clients on regular basis and pitch them their products and services. Its an innovative sales and presentation instrument for teams of mobile sales representatives whose task is to reach the client, analyse their needs and requirements and present and configure the product. Our system greatly enhances consultative sales in B2B and B2C segments within direct sales channels. Daily use of the system is recommended for sales representatives and managers, sales support staff and sales coaches and trainers. Salesbook helps to simplify the sales pitch, increases its effectiveness and automatically sends relevant reports to any CRM system. It records the course of sales presentation in real time while providing reports for qualitative analysis of sales pitch.

Salesbook:
- HELPS to increase the effectiveness of a sales pitch
- ENABLES the client to quickly understand the benefits of a presented offer
- MONITORS activity and quality of work of sales representatives
- ANALYSES clients particular interests when the offer is sent over by e-mail
- INFORMS managers how the best salespeople work
- CHANGES average sales representatives into brilliant ones

Over 50 000 sales representatives and managers from all over the world use Salesbook every day. This includes employees of such companies as OVB, Mercedes-Benz or BMW.

TELEMATICS TECHNOLOGIES

Telematics Technologies is an insurtech company which provides insurtech & navigation services such as: IoT platform for insurers, usage-based insurance, crash detection, fleet management services and the most popular Polish online navigation system. The company is number 1 insurance telematics provider in Poland and the number 1 location-based services provider for mobile network operators in Poland. Telematics Technologies is a full-stack team of 80+ professionals operating in Poznan and Warsaw. The venture is supported by the leading European Tech Investment Fund – MCI.
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.

Twisto is a fintech company offering money app for daily payments, powered by cutting-edge technology. It delivers smooth payment experience by deploying big data & machine learning into daily transactions. Connected with Mastercard, Twisto account enables customers to pay with just one click in e-stores or get their bills and invoices paid through app. User only needs to take a picture and save it in the app. Twisto makes you pay like a local all over the world with card and bracelet as the account comes with the best exchange rate possible for international payments.

Behind the company's rapid growth is unique, in-house built, scoring engine called Nikita. Analytics engine uses big data and artificial intelligence for fraud detection and creditworthiness check in a fraction of a second. In Poland Twisto has offered the fastest “buy now, pay later” solution for online shopping. Twisto’s strategic partner in Poland is ING Bank Śląski.

More info: www.twisto.pl

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 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 independed research centers, and customers themselves.
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SARE system
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