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9th – 10th May 2019

Arche Hotel Krakowska



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**Fin
Tech**



**Insur
Tech**

CONGRESS GUIDE

#FINTECH2019

#INSURTECH2019

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Day 1

May 9th 2019

FinTech & InsurTech

- 09:30-11:50 Inaugural Block - **TRANSFORMATION**
- 11:50-12:25 **Let's network!**
- 12:25-14:10 **OPENING ECOSYSTEM**
- 14:10-15:25 **BLOCKCHAIN** as a technology with potential
- 15:25 **Lunch**

Day 2

May 10th 2019

FinTech

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

12:15-13:00 **Let's network!**

13:00-13:40 **PSD2**
– practical applications

13:40-14:50 **FUNDING & SCALING**

14:50-15:20 **CYBERSECURITY**

15:20 **Lunch**

InsurTech

10:00-11:30 **INSURTECH NEEDED FROM NOW**

11:30-12:15 **FRAUD, Part 1**
Data enrichment & AI utilization of external and internal data sources

13:00-14:00 **Marketing and application of obtained data, Part 2**
Data enrichment & AI utilization of external and internal data sources

14:00-15:20 **Med-Tech and TELEMEDICINE**

09:30-11:50	Inaugural Block: TRANSFORMATION	13:25-13:35	Application of data in cooperation of banks with insurance companies. Speech Mariusz Cholewa , Ph.D., President of the Management Board, Biuro Informacji Kredytowej S.A.
09:30-09:40	Official opening	13:35-14:10	Opening ecosystem. Debate <ul style="list-style-type: none"> Client's look at open banking Financial supermarket – open platform Will open banking change bancassurance? API Technology Speakers: Jan Kastory , Founding Partner, astorya.vc Brad van Leeuwen , Head of Partnerships, Railsbank Szymon Mitoraj , Chief Digital Officer, PZU Ewa Wernerowicz , President of the Management Board, Vivus Finance Moderator: Małgorzata Szturmowicz , Banking/Fintech Industry Expert, Vice-Chairman of the FinTech Digital Congress Advisory Board
09:40-10:10	Recipe for Digital Finance - simplified success guide. Intro speech Marcin Petrykowski , Managing Director S&P Global, Chairman of the FinTech Digital Congress Advisory Board Cezary Świercz , CEO, Bacca, Co-chairman of the Advisory Board		
10:10-10:30	Enabling the Expectation Economy. Keynote speech Vish Sowani , Head of Fintech Engagement and Strategic Partnerships, Europe, Visa		
10:30-10:50	Inspiring - How can we do it? Keynote speech <ul style="list-style-type: none"> How to transform banks in Poland? Szymon Mercik , CTO, Santander Bank Polska		
10:50-11:10	New Growth Model. Introduction Introduction & panel moderation: Martin Zalewski , Innovation Expert, International Speaker and Author	14:10-15:25	BLOCKCHAIN AS A TECHNOLOGY WITH POTENTIAL Block topics <ul style="list-style-type: none"> Tokenization of assets - blockchain on the capital market Application of smart contracts in traditional business organisations A durable medium Peer-to-peer payment platforms Private Market based on blockchain technology. Case study Monika Hałupczak , Project Manager, Private Market GPW What changes will happen on the capital markets? How will blockchain affect the capital market? Debate 2+1 Speakers: Monika Hałupczak , Project Manager, Private Market GPW Axel Kalinowski , Head of Central & Southern Europe, London Stock Exchange Group Moderator: Agnieszka Zareba , Economic Journalist
11:10-11:50	Transformation and process of changes. Debate <ul style="list-style-type: none"> Responsibility/diversity/cooperation Innovation and design thinking, cultural transformation, courageous leadership How do organisations change and how do customer relations change? How has customer behaviour changed in the perspective of 15 years? Speakers: Joanna Erdman , Director of development of payment cards, mBank Szymon Mercik , CTO, Santander Bank Polska* Vish Sowani , Head of Fintech Engagement and Strategic Partnerships, Europe, Visa	14:10-14:25	
11:50-12:25	Let's network!	14:25-14:50	
12:25-14:10	OPENING ECOSYSTEM Part 1) Innovation in regulation – a 360 view	14:50-15:10	Full digitalization. An example of transition from paperless to blockchain in the banking sector. Use case Łukasz Kotlarz , Transformation and Development Leader, Bank Spółdzielczy w Toruniu Michał Leguina , Head of R&D, Atende
12:25-12:40	Using innovation to improve regulation in a pragmatic way. Introduction Brad van Leeuwen , Head of Partnerships, Railsbank	15:10-15:25	Blockchain technology implementation in the financial and insurance sectors. Summary Filip Pawczyński , President of the Board, Polish Bitcoin Association
12:40-12:55	Speech: Paweł Bułgarny , Chief Specialist, Payment Systems and Services Unit Coordinator, Ministry of Finance*	15:25	Lunch
12:55-13:10	SEPA PanEuropean API: is Europe getting along and whether the future of regulation of innovation is point regulations supplemented by self-regulation Case study Krzysztof Korus , Ph.D., Attorney at law, Partner, dLK Legal		
13:10-13:25	Part 2) Open Banking & Open Insurance – a 360 perspective		
13:10-13:25	Open banking & Open insurance. Speech Marcin Parczewski , CEO & Founder, Inteca Habte Woldu , CEO & Founder, Inteca		

*Speakers during formal confirmation.
The organizer reserves the right to change the agenda.
Materials update: 02.05.2019

10:00-12:15	FINTECH IN BUSINESS 2 BUSINESS	13:00-14:50	FUNDING & SCALING
10:00-10:55	Debate <ul style="list-style-type: none">• Changing the trend from B2C to B2B• Why are there more and more values on the market for corporate entities, not individual ones?• Loans or deferred payments?• Factoring solutions• Changes in the field of e-commerce payment authentication Speakers: Marat Azatjan , Business Development, Revolut Marcin Głogowski , General Manager Central Eastern Europe, PayPal Dariusz Szkaradek , President of the Management Board, NFG S.A. Bartosz Traczyk , Director of E-commerce & Business Services, ING Bank Śląski Przemysław Furlepa , Vicepresident of the Board, BNP Paribas* Moderator: Łukasz Piechowiak , Editor in Chief, Fintek.pl	13:40-13:55 Is PLN 4,3 billion enough to build a Polish unicorn? Speech Małgorzata Walczak , Investment Director, PFR Ventures 13:55-14:20 The Future of finance at fintech time <ul style="list-style-type: none">• Funding Startup. VC Funds• How will the market change in upcoming years? Speakers: Marzena Bielecka , Managing Partner, Experior Venture Fund Tomasz Buczak , Head of Asseco Innovation Hub, Asseco Poland S.A. Anna Jakubowski , MIT Enterprise Forum Poland Moderator: Karol Król , Chief Editor Crowdinvesting.pl, CIO Artemis Creation	
10:55-11:10	Shengen experience for your deposit. Presentation Boyan Boyanov , Regional Director CEE, Raisin	14:20-14:35 Start-up & Venture Capital cooperation. Speech Rafał Stroński , Partner, JSLegal 14:35-14:50 How to successfully enter the market Success story fintech Representative , Synerise	
11:10-11:25	Innovative tools for mobile trading teams in the financial sector. Presentation Jacek Maciak , President of the Management Board, Salesbook	14:50-15:20 CYBERSECURITY IN FINANCIAL SECTOR 14:50-15:20 Security as a challenge for the fintech sector for the coming years. Debate <ul style="list-style-type: none">• Digital user identity• Safe payments, authorization of payment transactions• Analysis of transactions in terms of risk of real-time fraud - does it apply to daily, ongoing work on transactions? Speakers: Michał Łukasiewicz , Director of Antifraud Systems Development, Biuro Informacji Kredytowej S.A. Cezary Piekarski , Executive Director, Head of Malware Protection, Standard Chartered Bank Paweł Wierczyński , CEO, Data Walk Moderator: Michał Możdzonek , Managing Partner, HUB.LU	
11:25-12:15	A magnifying glass on e-commerce <i>Online is not the same as e-commerce Case study 1</i> Wojciech Kazimierski , CEO, LeaseLink <i>From e-commerce (B2B) proposition to consumer NeoBank Case study 2</i> Michał Smida , Founder & CEO, Twisto <i>What disruptor strategies should look like Case study 3</i> Ewa Tumanow , Client Partner CEE, Facebook Łukasz Więckowski , Client Solution Manager, Facebook		
12:15-13:00	Let's network!		
13:00-13:40	PSD2 – PRACTICAL APPLICATIONS Block topics <ul style="list-style-type: none">• Implementation of the directive on payment services within the internal market• Practical changes for the financial ecosystem• Third Party Providers and Small Payment Institutions – functioning	15:20 Lunch	
13:00-13:25	Strong Customer Authentication – practical application		
13:00-13:10	<i>Case study 1</i> Krzysztof Korus , Ph.D., Attorney at law, Partner, dLK Legal		
13:10-13:25	<i>Case study 2</i> Jennifer Bers , European VP Sales, Onfido		
13:25-13:40	Third Party Providers and Small Payment Institutions – how they function and who is interested in them? Presentation Łukasz Kapielewski , Technology Enabled Transformation Manager, EY Wojciech Soleniec , Partner, EY		

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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 developmental 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 Świercz, 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 Wołkowycki-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 Parañan, 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 Nevretidinov, 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:**
- 14:00-14:15** **AI - support for remote consultations**
Sebastian Tabaka, Member of the Management Board, PZU Zdrowie
- 14:15-14:30** **Cardiac telerehabilitation. Disease management.**
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 Kolasa, 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, Telemedycyna Polska SA
- Moderator:**
Maciej Malenda, Director for Innovation, Medicover

15:20 **Lunch**

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Materials update: 02.05.2019



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

FinTech	InsurTech
10:00-12:15 FINTECH W BUSINESS 2 BUSINESS	10:00-11:30 INSURTECH POTRZEBNY OD ZARAZ
	11:30-12:15 FRAUDY, Część 1 Wykorzystanie zewnętrznych i wewnętrznych źródeł danych
12:15-13:00 Let's network	
13:00-13:40 PSD2 – praktyczne zastosowanie	13:00-14:00 Marketing i zastosowanie uzyskanych danych, Część 2 Wykorzystanie zewnętrznych i wewnętrznych źródeł danych
13:40-14:50 FUNDING & SCALING	
14:50-15:20 CYBERBEZPIECZEŃSTWO W SEKTORZE FINANSOWYM	14:00-15:20 Med-Tech i TELEMEDYCYNĄ
15:20 Lunch	



09:30-11:50	Blok Inauguracyjny TRANSFORMACJA
09:30-09:40	Uroczyste otwarcie
09:40-10:10	Recipe for Digital Finance - simplified success guide. Intro speech Marcin Petrykowski , Dyrektor Zarządzający, S&P Global, Przewodniczący Rady Programowej Cezary Świerszcz , Prezes Zarządu, Bacca, Współprzewodniczący Rady Programowej InsurTech Digital Congress
10:10-10:30	Enabling the Expectation Economy. Keynote speech Vish Sowani , Head of Fintech Engagement and Strategic Partnerships, Europe, Visa
10:30-10:50	Inspiring - How can we do it? Keynote speech • Jak transformować bank w Polskę? Szymon Mercik , CTO, Santander Bank Polska
10:50-11:10	New Growth Model. Wprowadzenie Wprowadzenie i moderacja panelu: Martin Zalewski , Innovation Expert, International Speaker and Author
11:10-11:50	Transformacja i proces zmian Debata • Odpowiedzialność/ różnorodność/ współpraca • Innowacja i design thinking, transformacja kulturowa, courageous leadership • Jak się zmieniają organizacje i jak się zmieniają relacje z klientem? • Jak się zmieniło zachowanie klienta w perspektywie 15 lat? Prelegenci: Joanna Erdman , Dyrektor ds. Rozwoju Kart Płatniczych, mBank Szymon Mercik , CTO, Santander Bank Polska* Vish Sowani , Head of Fintech Engagement and Strategic Partnerships, Europe, Visa
11:50-12:25	Let's network!
12:25-14:10	OPENING ECOSYSTEM Część 1) Innovation in regulation – a 360 view
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 Bułgarny , Kierujący Zespołem ds. Systemu Płatniczego, 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	Część 2) Open Banking & Open Insurance – a 360 perspective 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 Debata • Spojrzenie klienta na open banking • Financial supermarket – open platform • Czy open banking zmieni bancassurance? • API Technology Prelegenci: Jan Kastory , Founding Partner, astorya.vc Brad van Leeuwen , Head of Partnerships, Railsbank Szymon Mitoraj , Chief Digital Officer, PZU Ewa Wernerowicz , Prezes Zarządu, Vivus Finance Moderator: Małgorzata Szturmowicz , Banking/Fintech Industry Expert, Wiceprzewodnicząca Rady Programowej

14:10-15:25	BLOCKCHAIN JAKO TECHNOLOGIA Z POTENCJAŁEM Zakres bloku • Tokenizacja aktywów – blockchain na rynku kapitałowym • Zastosowanie smart contracts w tradycyjnych organizacjach biznesowych • Trwały nośnik • Platformy płatności peer-to-peer
14:10-14:25	Private Market w oparciu o technologię blockchain Case study Monika Hałupczak , Project Manager, Private Market GPW
14:25-14:50	Jaka nastąpi zmiana na rynkach kapitałowych? Jak blockchain wpłynie na capital market? Debata 2+1 Prelegenci: Axel Kalinowski , Head of Central & Southern Europe, London Stock Exchange Group Monika Hałupczak , Project Manager, Private Market GPW Moderator: Agnieszka Zaręba , Redaktor ekonomiczny
14:50-15:10	Full digitalization. GO DIGITAL – jak wykorzystując technologię Blockchain można stać się w pełni cyfrowym bankiem Use case Łukasz Kotlarz , Lider ds. Rozwoju i Digitalizacji, Bank Spółdzielczy w Toruniu Michał Legumina , Head of R&D, Atende
15:10-15:25	Zastosowanie technologii blockchain w sektorach finansowym i ubezpieczeniowym Podsumowanie Filip Pawczyński , Prezes Zarządu, Polskie Stowarzyszenie Bitcoin

15:25 **Lunch**

10:00-12:15	FINTECH IN BUSINESS 2 BUSINESS	13:40-14:50	FUNDING & SCALING
10:00-10:55	Debata <ul style="list-style-type: none">• 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 Szkaradek , 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	13:40-13:55 Czy 4,3 mld PLN wystarczy na budowę polskiego jednorożca? Speech Małgorzata Walczak , Dyrektorka Inwestycyjna, PFR Ventures	13:55-14:20 The Future of finance at fintech time <ul style="list-style-type: none">• Funding Startup. Fundusze VC• Jak zmieni się rynek w nadchodzących latach? Prelegenci: Marzena Bielecka , Managing Partner, Experior Venture Fund Tomasz Buczak , Head of Asseco Innovation Hub, Asseco Poland S.A. Anna Jakubowski , MIT Enterprise Forum Poland Moderator: Karol Król , Redaktor naczelny Crowdinvesting.pl, CIO Artemis Creation
11:55-11:10	Shengen experience for your deposit. Case Boyan Boyanov , Regional Director CEE, Raisin	14:20-14:35 Współpraca Start-up i Venture Capital Speech Rafał Stroiński , Partner, JSLegal	14:35-14:50 Jak się skutecznie wybić na rynku Success story fintech Przedstawiciel , Synerise
11:10-11:25	Innowacyjne narzędzia dla mobilnych zespołów handlowych w sektorze finansowym. Prezentacja Jacek Maciak , Prezes Zarządu, Salesbook	14:50-15:20	CYBERBEZPIECZEŃSTWO W SEKTORZE FINANSOWYM
11:25-12:15	Szkoło powiększające na e-commerce Online to nie to samo co e-commerce Case study 1 Wojciech Kazimierski , CEO, LeaseLink	14:50-15:20	Bezpieczeństwo jako wyzwanie dla sektora fintech na kolejne lata. Debata <ul style="list-style-type: none">• Cyfrowa 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 Antyfraudowych, Biuro Informacji Kredytowej S.A. Cezary Piekarski , Executive Director, Head of Malware Protection, Standard Chartered Bank Paweł Wiczyński , CEO, Data Walk Moderator: Michał Możdżonek , Managing Partner, HUB.LU
11:40-11:55	From e-commerce (B2B) proposition to consumer NeoBank Case study 2 Michał Smida , Founder & CEO, Twisto		
11:55-12:15	Jak powinny wyglądać strategie disruptorów Case study 3 Ewa Tumanow , Client Partner CEE, Facebook Łukasz Więckowski , Client Solution Manager, Facebook		
12:15-13:00	Let's network!		
13:00-13:40	PSD2 – PRAKTYCZNE ZASTOSOWANIE Zakres bloku <ul style="list-style-type: none">• Implementacja dyrektywy w sprawie usług płatniczych w ramach rynku wewnętrznego• Praktyczne zmiany dla ekosystemu finansowego• Third Party Providers i Małe Instytucje Płatnicze – funkcjonowanie	15:20	Lunch
13:00-13:25	Strong Customer Authentication – zastosowanie w praktyce.		
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		
13:25-13:40	Third Party Providers i Małe Instytucje Płatnicze – jak funkcjonują i kto jest nimi zainteresowany? Prezentacja Łukasz Kapielowski , Technology Enabled Transformation Manager, EY Wojciech Soleniec , Partner, EY		

*Prelegenci w trakcie potwierdzania

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

10:00-11:30	INSURTECH POTRZEBNY OD ZARAZ	13:00-14:00	Marketing i zastosowanie pozyskanych danych. Część 2. DATA ENRICHMENT & AI. Wykorzystanie zewnętrznych i wewnętrznych źródeł danych.
10:00-10:15	Wprowadzenie Dorota Zimnoch , International Expert in Fintech & Insurtech, Chief Commercial Officer Blocksure	13:00-13:30	Marketing i zastosowanie pozyskanych danych. Debata <ul style="list-style-type: none">• Pozyskanie i obsługa klienta• Budowanie profilu klienta i badanie person. Zbieranie i umiejętne wykorzystanie danych• Odpowiedni dobór i personalizacji ofert. Wykorzystanie wszechobecnej digitalizacji• Wsparcie zespołów handlowych poprzez nowe technologie i analizę danych Prelegenci: Adam Bąkowski , CEO, Telematics Technologies Jacek Maciak , Prezes Zarządu, Salesbook Marat 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!
10:15-10:30	Becoming successful in the Polish Market Success story Arvid De Coster , Co-Founder & CEO, WeGroup	13:30-13:45	Innowacyjne narzędzia dla mobilnych zespołów handlowych w sektorze ubezpieczeniowym <i>Prezentacja podsumowująca</i> Jacek Maciak , Prezes Zarządu, Salesbook
10:30-11:10	Polska jako drugi Izrael pod względem innowacyjności? Niedosiągnięte marzenia czy realne założenia na przyszłość? Debata <ul style="list-style-type: none">• Diagnoza rynku Insurtech w Polsce i na świecie• Zapotrzebowanie na technologię. Jakich rozwiązań brakuje w TU – potrzeby firm ubezpieczeniowych. Perspektywa i doświadczenia ubezpieczycieli• Komercjalizacja R&D• Źródła finansowania i rola VC• Think global!<ul style="list-style-type: none">◦ Model biznesowy to nie wszystko. Problem rozwoju startupów w Polsce◦ Jak sprzedawać technologię i wejść na rynki światowe Prelegenci: Klaudia Gorczyca , Director of International Business, PremFina 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 Świerszcz , Prezes Zarządu, Bacca, Współprzewodniczący Rady Programowej InsurTech Digital Congress Moderator: Dorota Zimnoch , International Expert in Fintech & Insurtech, Chief Commercial Officer Blocksure	13:45-14:00	Lepiej być śmiałym niż banalnym Adam Bąkowski , CEO, Telematics Technologies
11:10-11:30	Cyfryzacja ubezpieczeń w Polsce – stan obecny, trendy i zagrożenia Case Ernest Wołkowycki-Dołęga , Menedżer ds. Rozwoju Narzędzi Cyfrowych, Aviva	14:00-15:20	Med-Tech i TELEMEDYCYNĄ
11:30-12:15	Fraudy. Część 1. Data enrichment & ai. WYKORZYSTANIE ZEWNĘTRZNYCH I WEWNĘTRZNYCH ŹRÓDEŁ DANYCH. Sesja wystąpień	14:00-14:30	Cyfrowa przyszłość medycyny. Przykłady wdrożeń. Sesja casów.
11:30-11:45	Przeciwdziałanie cyberprzestępczości ubezpieczeniowej. Prezentacja dr hab. inż. Jerzy Kosiński , Profesor Akademii Marynarki Wojennej w Gdyni	14:00-14:15	AI -wsparcie dla zdalnych konsultacji Sebastian Tabaka , Członek Zarządu, PZU Zdrowie
11:45-12:00	Platforma do wykrywania przestępczości ubezpieczeniowej. Case Andrzej Parañan , Biuro Rozwoju i Zarządzania Projektami, UFG	14:15-14:30	Zarządzanie chorobą przy wykorzystaniu urządzeń telemedycznych Paweł Sieczkiewicz , Prezes Zarządu, Telemedi.co
12:00-12:15	Automation and AI in insurance industry. Case Patrick Tsao , Head of Product, Getsafe	14:30-15:20	Cyfrowa przyszłość medycyny. Debata <ul style="list-style-type: none">• 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: Agnieszka Kister , Dyrektor Departamentu e-Zdrowie, Ministerstwo Zdrowia Bartosz Kolasa , Dyrektor Departamentu Strategii i Rozwoju, AXA Adam Rozwadowski , Założyciel Enel-Med i Fundator/CEO Fundacji Zdrowia Publicznego "Pro Bono" Paweł Sieczkiewicz , Prezes Zarządu, Telemedi.co Anna Szymczak , CEO Telemedycyna Polska SA Moderator: Maciej Malenda , Dyrektor ds. Innowacji, Medicover
12:15-13:00	Let's network!	15:20	Lunch

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



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



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

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.

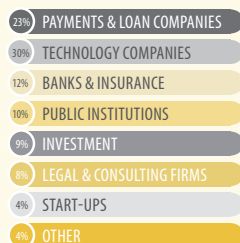
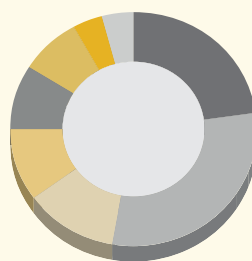
The enormous potential of this relatively young sector, in addition to creating a new value, also enlivens traditional players by stimulating them to better address the growing needs of modern consumers.

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.

Participants profile of the previous edition



What is InsurTech?



Witold Jaworski,
Co-Founder, YUI,
Co-chairman of the Advisory Board



Cezary Świerszcz,
CEO, Bacca,
Co-chairman of the Advisory Board

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?

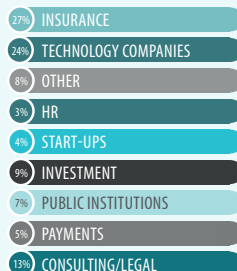
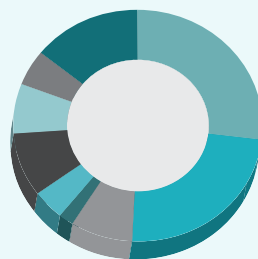
The InsurTech Digital Congress is an elitist meeting of key insurtech industry participants that leads to a discussion and presentation of case studies analysing trends and priorities in the insurance industry. The Congress conceives a place for common ideas exchange and creation of innovations among 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.

Participants profile of the previous edition



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FinTech & InsurTech Awards

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



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

ATENDE

assecO



ABAK



ABAK PLC (abak.com.pl) is a Polish outsourcing company, specializing in professional and comprehensive accounting, tax and HR-payroll services, provided for sole proprietorships, private partnerships and legal entities.

ABAK also provides financial and tax advisory services. Services provided by the company are subject to the supervision of the tax advisor and the bookkeeping certified staff. ABAK has been operating on the Polish market since 1993. At present, it supports over 800 business entities with different business profiles, including public listed entities (i.e. preparation of stock market reports), entities requiring reports to parent companies (incl. foreign ones) and special entities like Investment Funds.

ABAK has 7 branches located in Olsztyn, Łódź, Legnica, Elk, Wrocław and two in Warsaw. The company employs over 100 professional accountants. In 2010, the company debuted publicly on the NewConnect (an alternative market of Warsaw Stock Exchange).

ASSECO



Asseco Poland is the largest Polish IT company listed on the Warsaw Stock Exchange (WSE) and the sixth-largest 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



PARTNER

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



INTERPRETATIONS PARTNER

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.

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For more information please go to www.bireta.pl

BIURO INFORMACJI KREDYTOWEJ



BIURO INFORMACJI KREDYTOWEJ

STRATEGIC PARTNER

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

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

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

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

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

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

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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. 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

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GAMFI



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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



PARTNER

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.

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Inteca

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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.

NARODOWY FUNDUSZ GWARANCYJNY



NARODOWY
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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 Kaczmarek 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".

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

PROFESCAPITAL provides comprehensive services in the field of capital transactions such as public offerings (IPO's and SPO's) and private placements, as well as the introduction of companies to listing on Warsaw Stock Exchange's main market and NewConnect alternative market. We also offer advisory services in mergers and acquisitions. Since the beginning of the company in 2002 PROFESCAPITAL conducted (for its customers) transactions for a total amount exceeding 660 million PLN.

Since 2009 PROFESCAPITAL has been a parent company of the Capital Group, which includes ABAK SA (company listed on the NewConnect (abak.com.pl) that provides outsourcing services (finance and accounting), and REDWOOD sp. z o.o. (redwoodpr.pl) that specialises in the area of investor relations and public relations. Skilled team of PROFESCAPITAL Group, counting more than 100 individuals, annually supports more than 800 SME customers.

SALESBOOK



PARTNER

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 i 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
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- 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

STRATEGIC PARTNER

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



TECHNOLOGY PARTNER

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

TWISTO



PARTNER

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



STRATEGIC PARTNER

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

VIVUS



STRATEGIC PARTNER

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

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