

7th EDITION

Finweek.

BRATISLAVA



7TH ANNUAL FINWEEK BRATISLAVA CONFERENCE

BANKING AND FINTECH
TOGETHER ON THE ROAD
OF DIGITAL TRANSFORMATION

#LEADERS #BANKING #FINTECH #INOVATIONS #B2B MEETINGS #NETWORKING



7th FINWEEK BRATISLAVA

DAVY ČAJKO

"I would like to extend our heartfelt gratitude to you on behalf of the entire Tech Events team for your support at the seventh edition of the Finweek Bratislava conference. I am pleased that we were once again able to invite compelling speakers from various countries. 7th edition was unique in that we introduced the "Slovak Fintech Awards" for the first time. We successfully brought fintech leaders from multiple countries, with whom we signed a memorandum of cooperation in connection with our new initiative, "FinTech will bring success to Europe in the digital age" by Fintech Valley Europe, and I am particularly proud of this achievement.

In today's times, connecting is especially crucial, and it can benefit all parties involved. The feedback from participants has been invaluable and positive, reinforcing our sense of purpose to continue on this path.

Thank you. We are already looking forward to the 8th edition, scheduled for October 22-23, 2024."

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ALL PREVIOUS CONFERENCE FORMATS AND THEIR INDIVIDUAL DISCUSSIONS CAN BE FOUND PROCESSED IN ARCHIVES AS PODCASTS OR VIDEOS ON THE ORGANIZER'S YOUTUBE CHANNEL.

BANKING AND FINTECH - TOGETHER ON
THE ROAD OF DIGITAL TRANSFORMATION

FINWEEK BRATISLAVA 2023

The conference with top speakers and leaders from banks, the crypto sector, the fintech community, and insurance with international participation - Finweek Bratislava took place from October 24th to 26th, 2023, at HubHub in Twin City C, Bratislava, under the patronage of the Ambassador of the Republic of Poland and the Consul of Israel. The conference also included the 16th edition of the Golden Coin competition and Finas Meetup #10, the jubilee tenth meeting of fintech leaders from Slovakia and abroad. The event was organized in collaboration with the main conference partners, which include the National Bank of Slovakia, the Ministry of Finance of the Slovak Republic, and VISA.



The Finweek Bratislava conference provided innovative perspectives, market predictions, and trends thanks to top-tier speakers.

Topics included discussions on the digital euro, how to attract talent to the insurance sector, the institutionalization of blockchain in the government sector, the transformation of financial institutions in the era of blockchain, cryptocurrencies, and Web 3.0, the development and financing of startups through various financial instruments, and the potential benefits of Slovakia having the lowest tax burden in the crypto sector.

Panel Discussions

One of the panel discussions addressed global trends and specific examples of innovation implementation in insurance. The discussion revolved around the top 3 fundamental opportunities in insurance, including digital transformation, personalized insurance products, and predictive claims analysis.



Digital transformation is not just a trend but a necessity. If banks want to remain competitive, they must keep pace with digital transformation. They face various challenges, including adapting to new technologies. The introduction of a digital euro and their contributions to the security of the crypto sector will also be discussed in panel discussions at the Finweek Bratislava conference, where the banking sector will converge with the fintech community, the crypto world, and insurance to address these topics.

It is expected that the fintech economy will become a **1.5 trillion-dollar industry** by 2023. The question is whether we will be leaders in this digital transformation or lag behind. The conference will open up discussions on how blockchain and cryptocurrencies are changing the way financial transactions and the banking sector are conducted and what the future holds for financial transactions.

The opening panel discussion on the first day of the conference focused on the topic of the Digital Euro CBDC, providing insights into the state of CBDC implementation in European Union countries. It also addressed concerns and benefits of launching CBDCs, particularly those built on blockchain technology and regulated by central banks. The discussion explored the balance between control over monetary policy and the desire for CBDCs that resemble physical cash. Participants in this discussion included Dušan Jurčák, a member of the Banking Board of the National Bank of Slovakia, Anikó Szombati, Executive Director for Digitalization at the Central Bank of Hungary, Jonas Gross, Chairman of the Digital Euro Association, and Peter Paluš, Head of the Financial Policy Department at the Permanent Representation of Slovakia to the European Union. [Watch HERE](#).

The second panel discussion addressed MiCA, what it is, who it applies to, and its practical implications for commercial banks and the innovative sector.

“MiCA is Europe’s effort to enhance the security and reliability of the crypto world. It comprises a set of rules aimed at protecting consumers and maintaining fair and transparent markets. At the National Bank of Slovakia, we are preparing to help the market understand and adapt to this new regulatory standard in a timely manner. It is crucial that only high-quality providers of crypto asset services operate in our market,” says Peter Penzeš, Head of Payment Services and Innovation Department at the National Bank of Slovakia. He was joined by Rok Žvelc

from Slovenia, Roman Chandoga from the Ministry of Finance of the Slovak Republic, Mateusz Kara from Poland,

CEO of Ari10, and Natália Michalovová from Prosman & Pavlovič in this discussion. [Watch HERE.](#)



THE SPEAKERS

Among the speakers, we had authorities in their respective fields

Including the Ambassador of Poland to Slovakia, Shmuel Ben-Tovim, economist and President of the Israeli Fintech Center, Pawel Widawski, President of Fintech Poland, Martin Peter, a member of the Board and Director of the Banking Department at the Financial Market Section of the Ministry of Finance of the Slovak Republic, Pete King from Balkan Xchange, Daniel Hawthorne from DXC Technology, Júlia

Čillíková, Executive Director of the Supervision and Financial Consumer Protection Division at the National Bank of Slovakia, František Jurina from Deloitte Advisory, Branislav Beer, CEE Business Development Manager at VISA, and many others.

“We are proud to welcome such a strong fintech community with historically international representation in the heart of Europe. The Polish fintech delegation, along with delegations from Bulgaria, Hungary, and other countries, will explore opportunities for collaboration, even though we may perceive ourselves as competitors,” explained Davy Čajko, President of the FINAS Association and organizer of Finweek Bratislava 2023. [Watch the third discussion HERE.](#)



An important part of the conference days was the culmi-



nation of the 16th edition of the “Zlatá minca” competition, which rewards the best financial products on the market. The competition involves 189 independent financial experts and features more than 100 non-commercial webinars.

For a list of all speakers visit our website [HERE.](#)



THE SECOND DAY OF THE CONFERENCE

In panel discussion on the topic **Banks on the Digital Ride**, the speakers talked about how the digital shift in banking presents challenges and opportunities. Concerns include potential exclusion of individuals without technology access, fintech competition threatening traditional banks, and the ongoing debate on leveling the playing field. Additionally, issues like payment system regulation, cybersecurity threats, data privacy, and ethical use of technology have emerged. The transition to digital banking may also lead to branch closures, reflecting generational differences in preferences for face-to-face interactions. [Watch HERE.](#)



In the next discussion **Future of Payment Services** we talked about Digital currencies, including cryptocurrencies and central bank digital currencies (CBDCs), spark controversies in terms of financial stability, monetary policy, and the future of traditional fiat currencies. Data privacy and security concerns escalate with the growing reliance on digital financial transactions, given the risks of data breaches, identity theft, and cyberattacks. The challenges of cross-bor-



der compliance, regulatory harmonization, and ethical considerations in AI-driven decision-making further contribute to the complexities of the evolving financial landscape. [Watch HERE.](#)

In third discussion on the topic Global trends, concrete examples and potential implementations of innovation in the insurance industry we discussed how Open Insurance is a rapidly growing trend in the insurance industry, but a specific regulatory framework for systematic data sharing is lacking. The discussion suggests that clients in Europe are so far reluctant to share data due to concerns about the misuse of personal data. However, examples from Italy show that data sharing can have a positive impact on clients and change their behaviour. [Watch HERE.](#)

Last panel discussion of the second day on the topic Transformation of not only Financial Institutions in the Era of Blockchain, Cryptocurrencies and Web 3.0. The discussion panel included the development of fintech and its connection with blockchain, challenges in financial industry integration, expectations for the upcoming crypto bull market, and trends associated with Web 3.0’s impact on various industries. Experts addressed the spread of these technologies beyond finance, highlighting opportunities and solutions in 2023. They also talked about the tokenization of assets, especially in the form of security tokens, which has recently become a popular method used by companies to raise capital. [Watch HERE.](#)





The third day of the conference

The third day of the conference was held online and aimed to raise awareness of the importance of financial literacy, with a focus on long-term investments in education and the non-profit sector. Discussions revolved around financial literacy, the progress Slovakia has made in the past year, and the challenges that lie ahead.

The online discussion featured Júlia Čilíková from the National Bank of Slovakia, Erika Pastoráková from the Economic University in Bratislava, Marta Slováková, CEO of Junior Achievement Slovakia, Jozef Kulich, partner at Monopoly Ventures, and Jana Merunkova from yourchance o.p.s. **Watch [HERE](#).**

Speakers and participants from Austria, Hungary, the Czech Republic, Poland, Ukraine, the United Kingdom, Israel, and Romania were part of the conference.

Slovak Fintech Awards

Among the accompanying events, the first edition of the Slovak Fintech Awards organized by FINAS and Golden Coin. Three of the best fintech companies from Slovakia (without a specific ranking) were honored, as voted on by FINAS members during the first half of October.

Main partners

A big thank you to main partners of the conference – the National Bank of Slovakia, the Ministry of Finance of the Slovak Republic, and VISA, while event partners include the CRIF - Slovak Credit Bureau, Prosman & Pavlovič, Decta, with support from DXC Technology and the Bratislava Stock Exchange. Production and tech support was provided by Slido and the event was organized by TechEvents, in collaboration with FINAS.

In addition to lectures and accompanying events, an exhibition of investment art from the **Andrej Smolak Gallery and Triumph Gallery Slovakia** presented. A new focus of the conference was on networking for participants. Thanks to the **Laia app**, attendees could arrange individual meetings and seek potential collaboration partners. We also want to thank our media partners: StartItUp, Sita, SME, Bankovníctví, Nextech, education.sk, Financie v pohode, Zlatá minca, Satoshi, Euroekonóm.sk, Trader, KryptoVláda, SmartMoneyMatch, FinReport, toce and Stanislav Sentelik.



You can find all further information about the conference on [Techevents.eu](https://techevents.eu) and on social media platforms such as [LinkedIn](#), [Facebook](#) and [Instagram](#). All previous conference formats and their individual discussions are available in archives, such as [podcasts](#) or videos on the organizer's [YouTube channel](#).

FINWEEK 23

IN NUMBERS

- 8 panel discussions
- 3 side events
- 11 nationalities

350
attendees

31k
views*



3
days

52
speakers

SMILES

- 209 posts on social media
- 12 videos on Youtube
- 9 podcasts
- 4 press releases

*Social media reach

Finweek.
BRATISLAVA

FINWEEK BRATISLAVA 2023 CONFERENCE ENTERS FINTECH HISTORY

The Finweek Bratislava 2023 Conference attracted European leaders in banking, fintech, insurance, and the crypto world to Bratislava at the end of October. The gathering of domestic and foreign market leaders concluded with an agreement among international delegations to establish Fintech Valley Europe, an international fintech initiative in the CEE region. This initiative aims to create an environment for the development of fintech ecosystem projects with global reach. The visionary behind this endeavor is the conference organizer and president of the Slovak Financial Innovation Association (FINAS), Davy Čajko.

Finweek Bratislava conference was filled to capacity, with 628 participants. It is already confirmed that the 8th edition of FINWEEK Bratislava in 2024 will take place on October 22-23, 2024.

European speakers and representatives of national banks, insurers, and fintech delegations also contributed to the conference's appeal. A traditional component of the event was the opportunity to arrange personal meetings with speakers or conference guests, providing attendees with space for closer acquaintance and exploring potential business collaborations.

The key output

The key output of the Finweek Bratislava 2023 conference, which confirmed its position as a platform for the development of banking, fintech, and the financial world and insurance industry within the CEE region, was a memorandum of cooperation



More information about Fintech Valley Europe and the Manifesto for the governments of signatory countries can be found here: <https://fintechvalleyeurope.eu/>

with the vision of creating Fintech Valley Europe.

Part of the memorandum on cooperation is the creation of the Fintech Manifesto, which aims to bring success to Europe in the digital world for the governments of individual coun-

tries. Its goal is to accelerate Europe's competitiveness and the success of its citizens in the digital age. The Manifesto for governments includes support for innovation and technological development, regulatory flexibility, cooperation and dialogue, support for education and digital financial literacy, openness to international collaboration, partnerships, security and personal data protection, digital

identity, and financial inclusion. It will be communicated to the governments of participating countries. Visit Fintech Valley Europe website [HERE](https://fintechvalleyeurope.eu/).



SIDE EVENTS

There was extraordinary interest in the side events. One of them was the jubilee 10th edition of #10 Fintech MeetUp.

Not only did the panel discussions with experts from the entire region and European guests attract participants, but the accompanying events also enjoyed exceptional attendance. One of them was the jubilee 10th edition of #10 Fintech MeetUp, during which discussions focused on collaboration and the idea of creating a common European fintech base, showcasing the Slovak, Hungarian, and Bulgarian fintech sectors.

The MeetUp was opened by Davy Čajko, the president of FINAS, and the Polish ambassador Maciej Ruczaj. Following them, lectures were delivered by Jakub Dziegiel, Zoltán Ács, William Jalloul, Pavel Kuban, Roman Očenáš, Ján Svočák,

Tomáš Krajčovič, and Gabriel Stefanak. The video and photo gallery are available online.

Among the accompanying events, the 16th edition of the Zlatá minca Awards and the first year of Slovak Fintech Awards resonated. These awards recognized two exceptional members among Slovak fintech companies. The winners (without specific ranking) were Tomáš Tibenský from Finapple and Kamil Krajčák from eBločky a Doklado. FINAS unites 75 members representing Slovak innovations, quality, and leadership in this dynamic industry, supporting their growth and development.

In addition to lectures and accompanying events, an



See [LinkedIn post](#)

exhibition of investment paintings from the Andrej Smolak Gallery was prepared. The event's partner was also the virtual gallery Triumph Gallery Slovakia, which tells inspiring stories about Slovaks who have made a mark in the world.



LAUNCH OF THE EUROPEAN FINTECH BRAND INITIATIVE

fintechvalleyeurope.eu

Innovators from eleven countries presented a Manifesto to the governments of their countries and launched the FinTech Valley Europe initiative.

Financial technology (FinTech) experts from seven European countries expressed their belief in Bratislava that digitization and innovation are essential for progress and prosperity. They addressed a challenge to European governments: **“Let’s start the development of Europe in the digital age!”** Convinced of the potential that the

digital transformation of finance brings for the economy, society and every individual, they therefore present the FinTech Valley Europe Manifesto to the governments of their countries.

The initiative was launched by the signing of a memorandum at the initiative of the Slovak fintech association

FINAS by the leading representatives of fintech associations from Poland, Austria, Bulgaria, Hungary, Ukraine, Moldova with the support of colleagues from Israel.

It was a key outcome of the Finweek Bratislava 2023 conference, which confirmed its position as a platform for the development of banking, fintech, cryptocurrencies and insurance in Central Europe.

Watch Fintech Valley Europe teaser [HERE](#).

The FinTech Valley Europe initiative, which was discussed at the event by experts from more than a dozen countries, represents the vision of a leading international player in the creation of innovative and inclusive financial solutions. They will bring effective functioning for various areas of society and the economy.

The connection of innovators from more than a dozen European countries will make it possible to create an environment for the development of FinTech ecosystem projects with global market reach. The Fintech Valley Europe initiative is not intended to function as a system focused only on

the markets of the participating countries. “On the contrary, in the global ecosystem, it will be a partner for large countries, including the USA, Canada or Japan, as well as ASEAN-format groupings,” explains D. Čajko.

nology companies of the financial market and actively builds communities of companies and organizations in the field of Fintech and Insurtech.

Manifest Fintech Valley Europe

In order to accelerate the competitiveness of Europe and the success of its citizens in the digital age, we suggest that the governments of our countries include the development of FinTech among the priorities of government policies with the following points:

1. Support of innovation and technological development
2. Regulatory flexibility
3. Cooperation and dialogue
4. Support for education and digital financial literacy
5. Openness to international cooperation
6. Partnerships
7. Security and protection of personal data
8. Digital identity
9. Financial inclusion

Signatories

The signatories of the memorandum on the Fintech Valley Europe initiative to support the growth and competitiveness of the FinTech industry are FinTech leaders from the founding countries: **Slovak republic, Austria, Poland, Hungary, Ukraine, Bulgaria, Moldova. The Israel Fintech Center is an associate member.**

About the FINAS association

Fintech and Insurtech Association of Slovakia (FINAS) is a platform for sharing knowledge in the field of financial innovations and the financial market. FINAS connects the worlds of traditional and tech-

“ The principles of the manifesto will enable the development of the digital economy in Europe ”

- Davy Čajko, president of FINAS



BRATISLAVA BROUGHT TOGETHER FINTECH LEADERS OF THE CEE REGION!

We are extremely proud that during the Fin-week conference we once again managed to integrate the meeting of the FINAS community (Meetup 10) together with other special guests from Central Europe and thus take the next planned step.

Our first media announcement of the “connecting” initiative started already in September 2022 during last year’s Fin-week conference and currently the time has come to launch the initiative in full.

We forever put Slovakia on the Fintech map of the CEE region’s development history and thus launched our new initiative in the form of a Manifesto for the “**Launch of the European fintech brand initiative**”, together with representatives of 8 countries – Poland, Austria, Bulgaria, Hungary, Ukraine, Moldova, Romania, supporters of The Israel Fintech Center and of course Slovakia’s FINAS. [Watch Finas Meetup #10 HERE.](#)



What can the CEE Fintech sector offer to the world?

Having a common voice in a sophisticated and competitive environment is the challenge! Being a relevant partner in communication with the European regulators of our sector and a business partner in cooperation with other regions of the world is one of the key motivations for establishing this initiative.

These are the stars of this time! I am glad that I can stand in front of them and proudly present them to the world. They are innovators who create new ideas and embark

on their implementation, who are faced with obstacles every day in order to achieve their goals, which the economic situation, regulations and the environment in general bring to them. They create new added values and innovative services for people, for entrepreneurs, for everyone...and that is Fintech.

FINAS is:

- A platform for sharing knowledge
- Connecting the worlds of traditional and technological companies
- Actively building communities
- Supporting innovations
- Increasing general awareness of the Fintech and Insurtech sectors
- Advocating for the interests of the sectors

Our community already has nearly **80 members!**

Our association is home to top fintech companies that represent innovation, quality and leadership in this dynamic industry. Our members have access to resources that allow them to grow and succeed in the fintech market.

Fintech affects all types of industries

- Telecom & IT
- Healthcare
- Sale
- Energy & Networks
- Media & Entertainment
- Finance
- Transport, Mobility & Leisure

Visit [FINAS website](#) for more information.



LIST OF ALL SPEAKERS



MACIEJ RUCZAJ (PL)
Ambassador of Poland
in the Slovak republic



JOHAN WINBLADH (SE)
Docent, City University
of Seattle



DUŠAN JURČÁK (SK)
Member of the NBS
Bank Council



ANIKÓ SZOMBATI (HU)
CDO, Executive director for Digitalization
and FinTech Development



BRANISLAV BEER (SK)
CEE Business Development
Manager, VISA



JOZEF GAJDOŠ (SK)
founder of Axelgate



MICHAŁ SZYMANSKI (PL)
Payment Systems Expert at BLIK



JANA HMÍROVÁ (SK)
Co-Founder & CEO at Payout



JONAS GROSS (DE)
Chairman of the
Digital Euro
Association



PETER PALUS (SK)
Head of the financial department in the
representation of Slovakia in the European
Union



VLADIMÍR VANO (SK)
Chief Economist,
GLOBSEC



PETER PÉNZEŠ (SK)
Head of Crypto-assets and
Innovation Section, National Bank
of Slovakia



DR. DANIEL PUEHRINGER (AT)
CEO at Mountain Wolf



GABRIEL STEFANAK (LV)
Sales Executive at Decta



RASTISLAV SOJKA (SK)
CEO, EUROLIVE plus



ERIKA KRIZSAN (AT)
Managing Director at Insurance Factory



ROK ŽVELC (SI)
Legal Officer at DG FISMA, European
Commission



MATEUSZ KARA (PL)
CEO at Ari10



NATÁLIA MICHALOVOVÁ (SK)
Law firm Prosman & Pavlovič



MARTIN JESNÝ (SK)
Moderator



FRANTIŠEK JURINA (CZ)
Deloitte Advisory s.r.o.



ŠTEFAN VELČICKÝ (SK)
Head of non-financial
supervision of the insurance
industry at NBS



PETE KING (RS)
Insurance & InsurTech
Advisory at Balkan Xchange



JANA LOPATOVÁ (CZ)
CEO at InstaCover



MARTIN PETER (SK)
Head of Banking Department, Ministry
of Finance of the Slovak republic



SHMUEL BEN-TOVIM (IL)
Economist and president,
The Israel Fintech Center



SLAVOMÍR FABIŠÍK (SK)
Digital assets & tokenization expert,
Fintech & Insurtech Association of
Slovakia/Fintech Valley Europe



FLORIAN PIRCHER (AT)
Product manager at Coinpanion,
Fintech Austria



LUKÁŠ STEINIGER (SK)
Co-founder of Steiniger law firm



RICHARD ŠČAMBURA (SK)
Blockchain consultant / Co-founder
at ORKA.limited



DR. NATALIA FERIENCIKOVA (AT)
Attorney-at-law and head of
blockchain & cryptocurrencies at
Lansky, Ganzger + partner in Vienna



RASTISLAV VASILIŠIN (SK)
Founder & CEO, Virtue Exchange



PAWEŁ WIDAWSKI (PL)
President of Fintech Poland



ROSTYSLAV DYUK (UA)
Chairman of the board, Ukrainian
Association of Fintech and
Innovation Companies



ZOLTÁN ÁCS (HU)
Managing Director at MBH
Fintechlab



STEFAN NISTOR (MD)
Founder and Coordinator of
Fintech Moldova



JURAJ FORGACS (SK)
Founder, Fumbi



PETER KRIS (SK)
Founder, Mangata Finance



FILIP KOLLERT (CZ)
Co-Founder & COO at Swipelux



JIŘÍ ŠČOBÁK (CZ)
Zlatá minca



GEORGI PENEV (BG)
Director of Bulgarian Fintech
Association



GREGOR BOLTAR (GE)
Board member, Finance Alliance
at EU Tech



ONDŘEJ VESELOVSKÝ (CZ)
ESG Leader, CRIF - Slovak Credit
Bureau



TOMÁŠ PAVLOVIČ (SK)
Advocate and partner,
Prosman & Pavlovič



ERIKA PASTORÁKOVÁ (SK)
Dean of the Faculty of Economics,
EUBA



JANA MERUNKOVÁ (CZ)
Director at yourchance o.p.s.



MARTA SLOVÁKOVÁ (SK)
CEO Junior Achievement Slovakia



JOZEF KULICH (SK)
partner Monopoly Ventures

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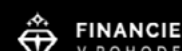
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THANK YOU FINWEEK 2023 TEAM

Davy Čajko, Silvia Viršíková, Karolína Klimková, Veronika Koniarová, Natália Drottnerová

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SAVE THE DATE
22. - 23. 10 2024

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CURRENT KEY TOPICS OF THE FUTURE OF FINANCE AND TECHNOLOGY

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