

cashless.pl



The map of Polish fintech

2021

MAIN
PARTNERS:



VISA

CONTRIBUTING
PARTNER:

ITCARD

CONTENT
PARTNER:



POLSKA
BEZCIOTKOWA

TECHNOLOGICAL
PARTNER:

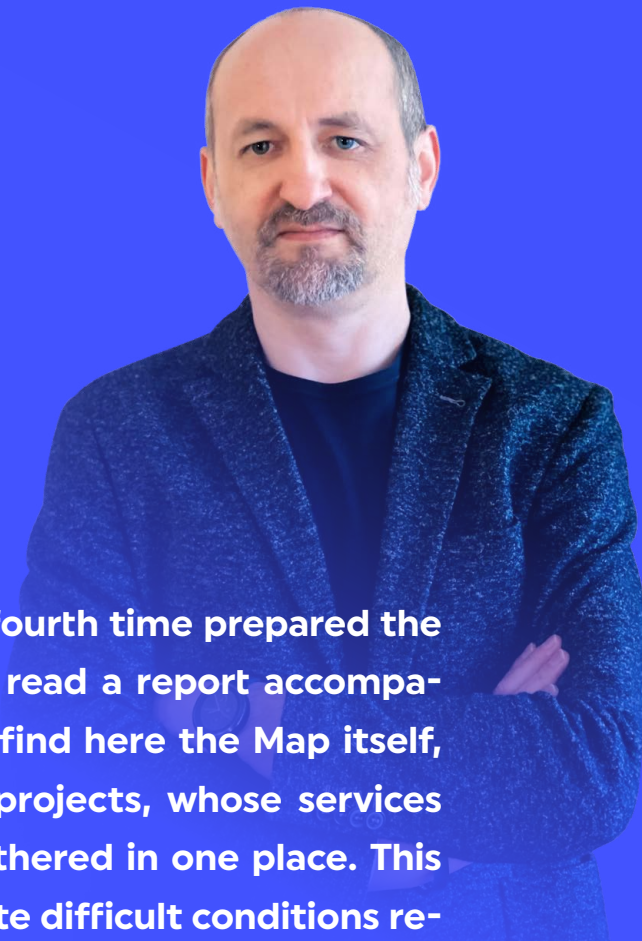


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JACEK URYNIUK
editor-in-chief cashless.pl



Editors of cashless.pl website for the fourth time prepared the Map of Polish Fintech. I invite you to read a report accompanying this project. First of all you will find here the Map itself, i.e. over 300 fintech companies and projects, whose services are available for Polish customers, gathered in one place. This is a record number showing that despite difficult conditions resulting from, among others, coronavirus pandemic, fintech in Poland is still developing.

While working on the latest version of Map of Polish Fintech 2021, cashless.pl editors conducted a survey to get a better view of the situation of the Polish fintech industry. The report contains data showing the level of development of Polish fintech companies, their revenues, employment level, age, etc. We also highlighted the share of women in fintechs' management teams. Cashless.pl has been trying to promote gender equality for a long time, and this indicator may allow us to monitor the changes taking place.

In the report you will also finally find the nominees and winners of this year's cashless.pl fintech awards. The service's editorial team awarded them for the fourth time, this time in five categories. To the already present: Fintech of the Year, Fintech Future, Fintech Project and Fintech Personality, we added In-surtech of the Year, for the most interesting or successful fintech from the insurance industry.

Traditionally, the report includes the opinions of experts and project partners, without whom The Map of Polish Fintech 2021 could not be published. I invite you to read.

Dear Sirs!

BARTOSZ CIOŁKOWSKI,
General Manager for Poland, Czech Republic and Slovakia at Mastercard Europe



Although it has only been a year since the publication of the last edition of the Map of Polish Fintech, the scale of changes that have taken place in this area is enormous. Such a dynamic jump in the digitalization of products and services, which took place during this time, would probably take several years in normal circumstances. That is why the business outlook for companies at the interface of finance and technology is now very optimistic.

Consumer habits have changed over the past several months. Our everyday life has moved online - not only for work, study, entertainment and shopping, but also to an even greater extent than before - for finances and payments. These digital habits will remain with many consumers for good. Such circumstances are conducive to the development of new interesting ideas for solutions that will help traditional financial institutions and fintechs respond to new consumer needs and challenges, e.g. in the area of cyber security, which, along with increased online activity, is becoming a growing problem.

This year's edition of the Map of Polish Fintech includes a record number of fintech companies operating on our market, and the selection of winners in each category causes a growing, albeit pleasant, headache for the competition's organizers.

At Mastercard, we take great satisfaction in partnering with many fintechs to

create solutions that consumers want to use. Last year saw the launch of ZEN.com, a fintech that we are strategically backing, with an attractive offering for consumers and entrepreneurs running their businesses online. We directly invested in Ve-restro, which enabled the company to continue its international expansion. Aion Bank, which has Polish roots, has become a strategic partner of our Fintech Express program, and together with Doconomy we have presented Carbon Footprint Calculator - an eco-friendly solution that banks can implement in their mobile applications. We are still open to further joint projects with fintechs, including The Heart, a program that facilitates cooperation between large corporations and start-ups.

One glance at the Map of Polish Fintech is enough to realize how wide range of interesting and fully digital solutions we can use every day. I sincerely congratulate all the companies that are on this year's list and wish them success in further development.

Dear Sirs!

SEBASTIAN GELDNER,
Visa business development director for Central and Eastern Europe

Both the number and diversity of companies featured in this year's „Map of the Polish Fintech Sector” report illustrate the rate of development of the Polish fintech sector. It also proves how commonly digital payments are present in our lives. The global pandemic has changed consumer behaviour and increased the demand for such solutions. Banking, money management and shopping experiences are becoming increasingly digital. This is why creating new, secure ways for consumers and merchants to pay and receive payments is so important, and the role of fintechs in this cannot be overstated.

At Visa, we believe in the growth of the fintech sector and its importance in building a digital economy that is based on easily accessible and innovative solutions. We support fintechs by offering them our expertise, de-dicated consulting and even financial support. Every day, Visa connects millions of consumers and merchants through 3.6 billion cards accepted at 70 million retail locations worldwide. The reach, capabilities and security of our global network make it easy to develop new and ambitious projects. Through programs like Fintech Fast Track and Fintech Partner Connect, a new generation of fintechs can join the Visa network and create innovative experiences for consumers and merchants. We want them to have seamless access to innovative fintech solutions and to be able to se-

curely pay, accept payments and transfer money around the world.

I would like to thank everyone who is involved in the dynamic development of the fintech sector in Poland. I would also like to congratulate the winners of prizes awarded by Cashless.pl editors. I invite you to read this year's report „The Map of Polish Fintech”. I believe that together we will create the future of digital payments.

Respectfully submitted,
Sebastian Geldner,
Visa Business Development Director
for Central and Eastern Europe



The map
of Polish fintech 2021

Main conclusions

MAIN
PARTNERS:



VISA

CONTRIBUTING
PARTNER:

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CONTENT
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POLSKA
BEZGOTÓWKOWA

TECHNOLOGICAL
PARTNER:



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MAIN CONCLUSIONS

A comparison of the latest edition of the Map of Polish Fintech with its versions from previous years shows that fintech in Poland is still developing, which is reflected in the increasing number of entities on the Map. There are more and more fintechs every year, and there were more of them in the past 12 months, even though the macroeconomic situation, marked by restrictions related to the fight against pandemics, may seem unfavorable for the emergence of new business ventures. The fact that the coronavirus has had an impact on the fintech industry is evidenced by the fact that not all fintechs present on the Polish Fintech 2020 Map are present in this year's edition.

Moreover, the data collected by cashless.pl indicate that the largest part of the Polish fintech industry consists of mid-level companies, so they are not the youngest start-ups, but also not yet fully developed organisations with the largest scale of operations and developed corporate structures. The number of employees, annual revenue, organizational form and the year of establishment are some of the indicators.

The study accompanying The Map of Polish Fintech 2021 also contains interesting data on the geographical distribution of entities operating in this industry and indicates a high concentration in Warsaw. This allows us to define the Polish capital as the fintech hub of our country. The data collected by cashless.pl also shows that the Polish fintech industry is a world of men. The majority of executives are men, and when it comes to fintech bosses, 9 out of 10 of them are men.

How Polish fintech has changed over the past year

This year's Map of Polish Fintech included 273 fintechs and fin-tech projects. Additionally, 39 companies were included in the foreign section, which covers foreign entities providing their modern financial services to Polish clients. In total the Map of Polish Fintech 2021 includes 312 companies, which is a record result in the four-year history of the project realized by cashless.pl. Let me remind you that the Map of Polish Fintech 2020 included 250 fintechs in total, 226 of which were Polish.

The increase in the number of active firms may be regarded as a positive phenomenon and a proof of the growing diversity of the Polish fintech industry. It should be noted, however, that part of this growth is not due to the improving economic situation in the sector of modern financial technologies, but to the growing popularity and recognition of the cashless.pl service. Thanks to reaching a greater number of readers, the project „Map of Polish Fintech” is becoming better known on the market, which results in a greater number of companies joining it. This conclusion can be drawn from the fact that some of the companies included in The Map of Polish Fintech 2021 were already active last year, but did not apply to the last year’s edition of the Map.

However, among the companies included in the Map of Polish Fintech 2021 at least 10 are companies that have registered in the last few months. However, comparing the last year’s map with the current one, it is easy to see how large the group of entities that ceased their activity is. This is particularly noticeable in the loan companies section, of which there were 16 last year and only nine today. This is due to the fact that the loan industry is going through hard times, among others in connection with the adopted regulations.

As in the previous year, the most represented sector on the Map of Polish Fintech 2021 is payments. 66 fintechs provide various payment services, compared to 55 last year. The second on the list is the „software providers” sector. Twenty fintechs provide corporate financial management services and 17 fintechs provide personal finance services. The same number of fintechs, other than lending companies, provide various services in the area of loans and credits.

Insurtech deserves special attention. Last year the Map included eight entities classified as insurtechs. This year there are twice as many, i.e. 16. It may prove that more innovative ideas have finally appeared in the Polish insurance industry.

Moreover, the Map of Polish Fintech 2021 shows that there are 14 crowdfunding platforms operating in Poland (9 last year), 14 online exchange offices (17 in 2020), 14 financial comparison sites (6 on last year’s Map), 11 entities dealing with online factoring (compared to 10 last year), 10 - blockchain and cryptocurrencies (the same as last year), 9 - artificial intelligence (7 companies in 2020). We qualified 8 companies and projects to the paperless sector (the same as last year), 6 - to cyber security (the same as last year) and 4 entities to electronic signature, a new section separated from last year’s paperless. We also qualified 10 companies and projects to the new section Other.

NUMBER OF FINTECHS IN EACH MPF EDITION

SOURCE: CASHLESS.PL



Polish fintech in 2021. Survey methodology

In January 2021, cashless.pl announced the beginning of work on the Map of Polish Fintech 2021. Companies interested in participating in the project were asked to report it via e-mail. In response, they received surveys to be filled in, which were then sent to the cashless.pl editorial office. In this way, a database was created, which enabled analysis of the current situation in the Polish fintech industry. At the same time, applications became a basis for graphic visualisation of the Map of Polish Fintech 2021. Apart from companies that expressed their willingness to be present on the Map of Polish Fintech 2021, it also includes entities present in previous editions of the project and still running their business, as well as other fintech companies, added by cashless.pl after analysis of publicly available data.

The questionnaire, which was filled in by the fintechs, consisted of 12 questions. It included questions about the legal form of the business, year of establishment, address of the head office or main development center. We also asked about revenues generated last year and the target group of customers. Cashless.pl works for equality of rights. Therefore, one of the questions was about the percentage share of women in the management team. On that basis, we created an analysis presenting the fintech industry in Poland.

Legal forms of Polish fintechs

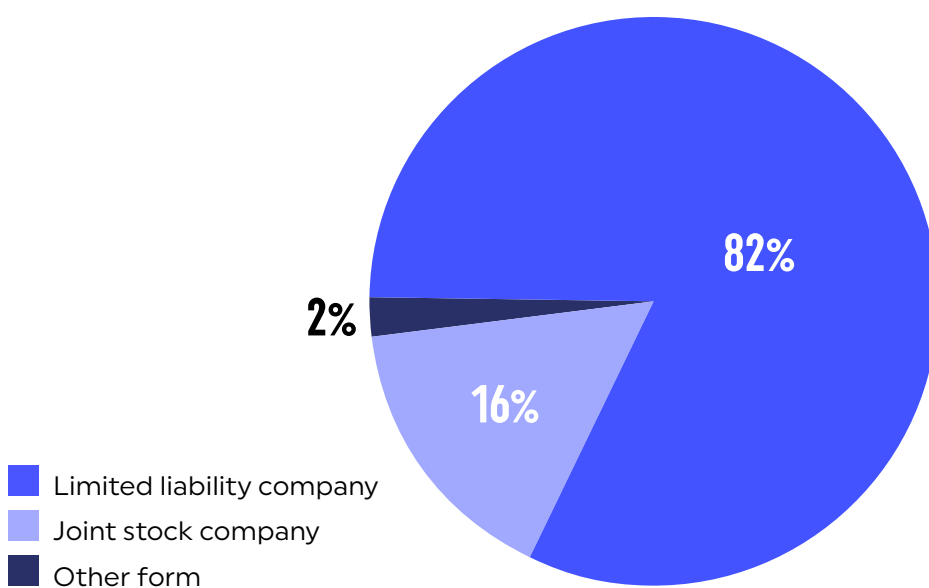
Data collected by cashless.pl shows that the vast majority of companies operating in the fintech industry operate as limited liability companies. As many as 82 percent of entities indicated such organizational form in the questionnaires sent to our editorial office. This should not come as a surprise, because in the previous editions of the survey carried out on the occasion of the publication of The Map of Polish Fintech, the limited liability company was the most common organizational form among the companies representing the industry.

A joint stock company is indicated by 16 percent of the surveyed fintechs. It is usually chosen by entities that have been present on the market longer and have a larger scale of business operations. There is no surprise here, as it was similar in the previous editions of the survey.

Only 2 percent of the surveyed fintechs are companies operating in a form other than a limited liability company or a joint stock company. Usually they are limited partnerships or entities operating as sole proprietorships. The latter are mostly start-ups at a very early stage of existence, established by originators and before attempts to obtain external funding from investors.

WHAT IS THE ORGANISATIONAL FORM OF POLISH FINTECHS

SOURCE: CASHLESS.PL



The age of Polish fintechs

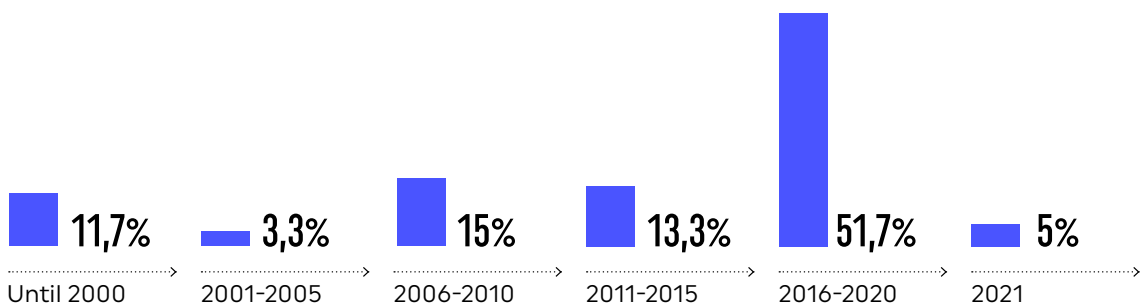
As we do every year, we examined the age of Polish fintechs. We divided the timeline into several compartments. The first one includes companies established until 2000. The second bracket included companies registered between 2001 and 2005 and then those launched between 2006 and 2010, between 2011 and 2015, and between 2016 and 2020. The last bracket included startups created in 2021.

As it turns out, of all the companies that decided to complete the survey, the largest number, 51.7 percent, were founded between 2016 and 2020. Interestingly, the second place is not occupied by companies established between 2011 and 2015. (13.3 percent of entities), as you might guess, but those registered earlier, i.e. between 2006 and 2010. (15 percent of fintechs).

Fintech companies established until 2000 constitute 11.7% of those that decided to fill in the cashless.pl survey, and those launched between 2001 and 2005 - 3.3%. The youngest companies, established in 2021, account for about 5% of the fintech population. The average Polish fintech company was established in the first half of 2013.

WHAT AGE ARE POLISH FINTECHS

SOURCE: CASHLESS.PL



Locations of Polish fintechs

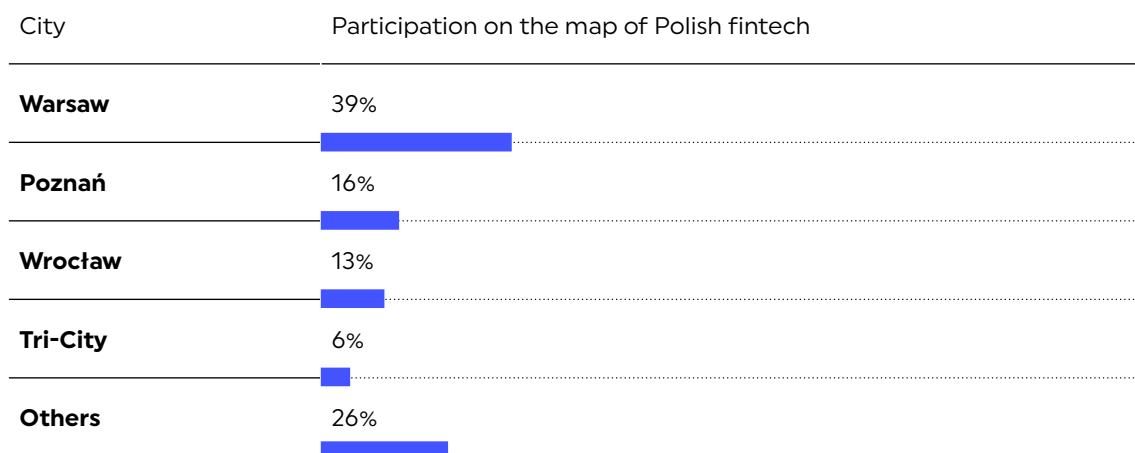
Looking at the data concerning headquarters or location of development centers of Polish fintechs, you may notice that the easiest way to find a fintech company is in the capital city of Poland. As many as 39 percent of fintech companies, which decided to fill in the cashless.pl survey, have their headquarters there. It seems to be understandable. Warsaw is the headquarters of the majority of The

second city most often chosen by fintechs is Poznań. There are especially many entities operating in the payment sector here, especially in e-commerce. It is primarily the leaders of this industry, so PayU and Przelewy24, but also smaller players, such as Tpay recently acquired by Pekao. Just as it can be said that Warsaw is the center of Polish fintech, Poznań is one of the most important centers of Polish payments. From among the companies that decided to fill in the cashless.pl fintech survey, 16 percent established their headquarters in Poznań.

Many fintech headquarters are also located in Wrocław. It may be related to the fact that in the past the capital of Lower Silesia hosted headquarters of several large commercial banks such as BZ WBK, Euro Bank or Credit Agricole (former Lukas), which still manages its business in Poland from Wrocław. An important center on the map of Polish fintech is also Tri-City, where 6% of entities, that sent surveys to cashless.pl, have their headquarters. 26 percent of the survey participants have their headquarters in other cities. It is worth noting that important centers of modern technologies, including financial ones, are still such cities as Kraków, Rzeszów and Lublin.

WHERE POLISH FINTECHS HAVE THEIR HEADQUARTERS

SOURCE: CASHLESS.PL



To whom Polish fintechs direct their services

Surveys sent to cashless.pl editors show that Polish fintechs most often direct their services to other companies. This is indicated by as much as 65 percent of analyzed entities. Among them there are software providers, companies offering online factoring, providing services facilitating management of company's finances, increasing security of payments, etc.

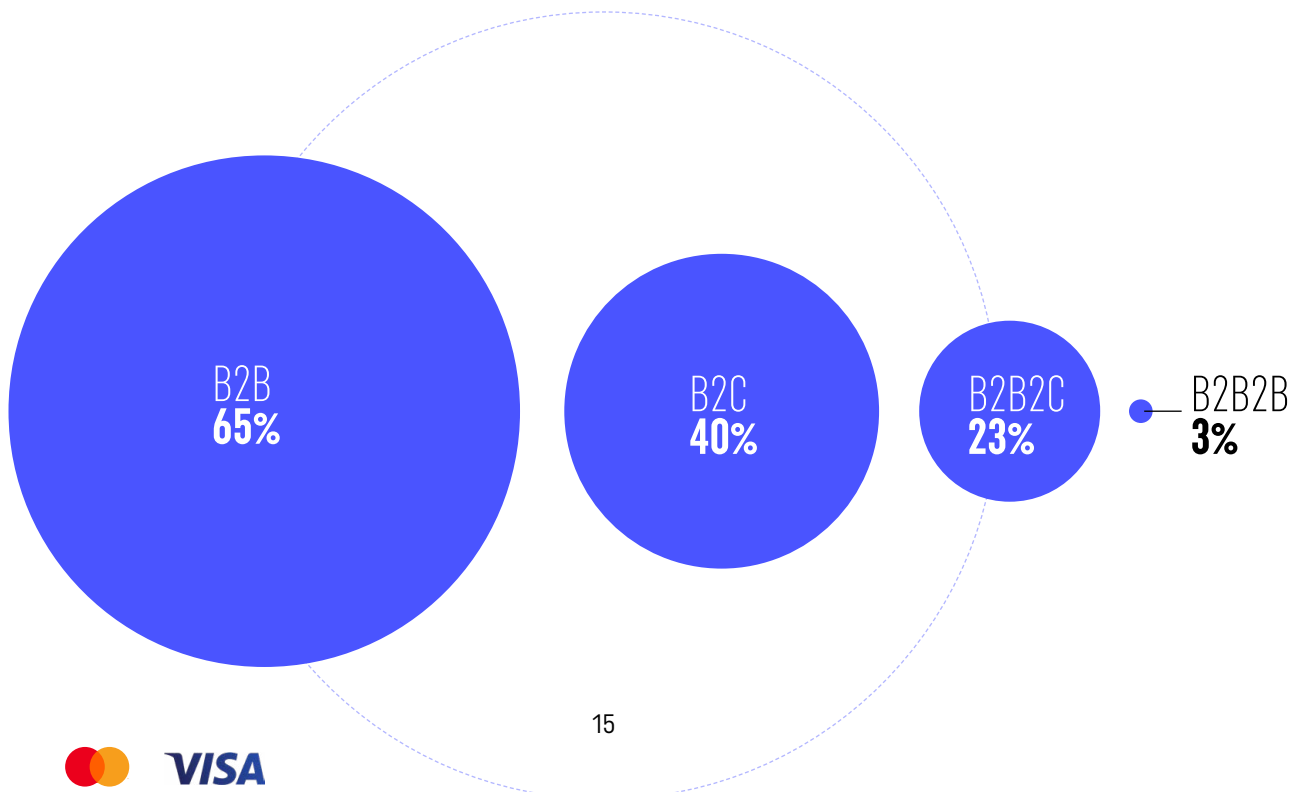
For casual observers, who associate fintechs mainly with such institutions as Revolut or Curve, it may be quite a surprising piece of information, but the declarations of Polish fintechs clearly indicate that more often their clients are entrepreneurs rather than individuals. The latter are targeted by 40 per cent of fintech institutions with Polish origins.

On the other hand, 23% of fintechs stated that the recipients of their services are individual customers, but they reach them through other companies. An example of such fintech may be Blik, which is a mobile payment system used by consumers, but available to them through banking applications. Finally, the smallest number of fintechs, only 3 percent, indicated that they serve corporate clients on a similar basis.

In the chart, shares do not add up to 100 percent, because each respondent could indicate more than one target group.

WHO ARE THE POLISH FINTECHS TARGETING

SOURCE: CASHLESS.PL



Number of employees hired by Polish fintechs

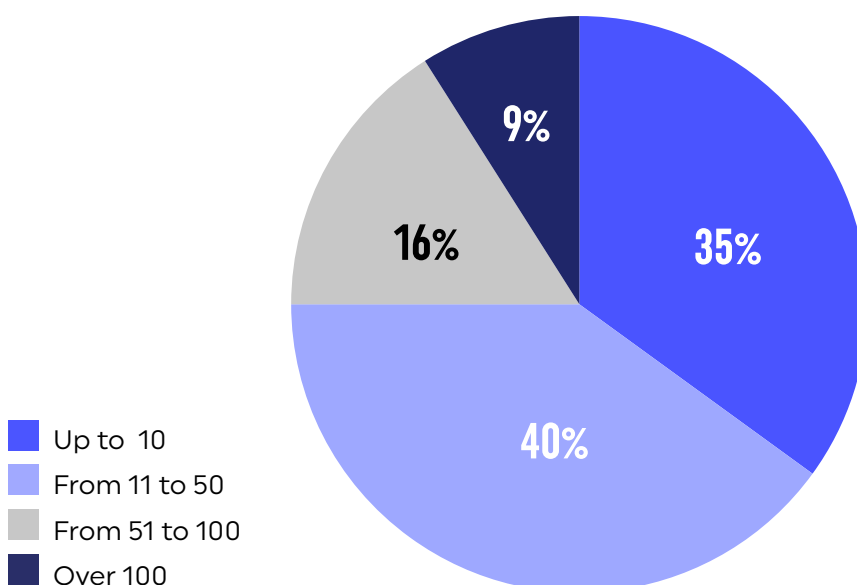
In terms of the number of employees, the most numerous group of Polish fintechs are those, which have from 11 to 50 people on their board. Such companies make up 40 percent of the fintechs that decided to respond to the cashless.pl survey. Combined with the information that more than half of the surveyed companies were founded between 2015 and 2020, this may suggest that a large part of Polish fintechs are companies at a medium stage of development. That is, they were launched a few years ago, building their offer and developing services based on a staff of a dozen or even several dozen people.

In second place in terms of number of employees are the smallest fintechs, employing up to 10 people. 35 percent of companies surveyed by cashless.pl indicated that their teams consist of less than a dozen employees. We assume that most of them are the youngest companies or those that stopped at the initial stage of development.

It is much less common to find fintech companies employing more than 50 people on the Polish market. In total, they account for 25 percent, with 16 percent of companies employing fewer than 100 people and 9 percent of the largest entities, with staff of more than 100 people. These are institutions that are already mature enterprises.

HOW MANY EMPLOYEES DO POLISH FINTECHS HIRE?

SOURCE: CASHLESS.PL



Revenues of Polish fintechs

Fintechs surveyed by cashless.pl also answered the question about their annual revenue. They could indicate one of the ranges, in which they found themselves last year: up to PLN 1 million, between PLN 1 and 10 million, between PLN 10 and 100 million and over PLN 100 million.

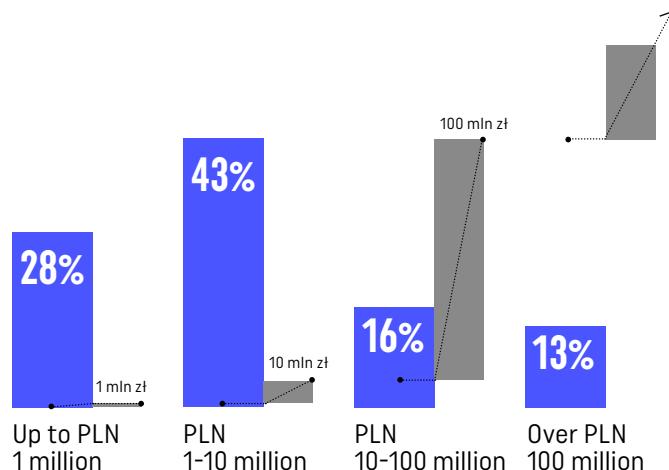
It turned out that most fintechs, who sent us a questionnaire, had last year revenues between 1 and 10 million PLN. Such answer was indicated by 43 percent of entities surveyed by cashless.pl. This may confirm the conclusion drawn from the previously described employment rate and age of Polish fintechs, i.e. that a large part of the surveyed fintechs are medium-level companies, not start-ups, but not yet fully mature firms.

The second place among fintechs surveyed by cashless.pl were companies, which annual revenue was below one million PLN. 28 percent of companies admitted to generate such turnover. This result indicates the share of young companies in the Polish fintech industry, and it is almost identical to the share of companies with no more than 10 employees (35 percent) in the entire group of the surveyed fintechs.

However, it is not surprising that fintechs generating revenues exceeding PLN 10 million are a minority on the Polish market. Even the employment rate proves that there are relatively few large fintech companies in Poland. Surveys sent to cashless.pl show that the fintechs with the annual revenue between PLN 10 and 100 million constitute 16 percent, and those, which have the revenue exceeding PLN 100 million constitute 13 percent.

REVENUES OF POLISH FINTECHS (PER YEAR)

SOURCE: CASHLESS.PL



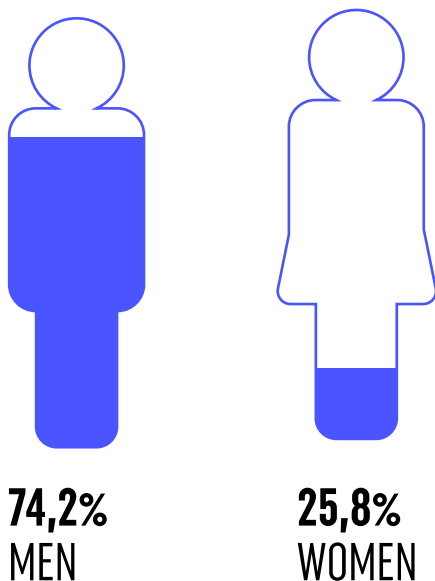
Participation of women in the governing bodies of Polish fintechs

Fintechs surveyed by cashless.pl also answered the question about participation of women in their boards. Cashless has been trying to promote professional equality for a long time, and the information about women's participation in fintech companies' boards may be a measure of changes taking place in this area.

Unfortunately, the information coming from fintechs does not inspire optimism, as the average share of women on the boards of the analyzed entities was 25.8 percent. Thus, men constitute the vast majority. The situation is even worse when we take into account the heads of fintechs. Women are at the head of only 9.7 percent of fintech companies. So 9 out of 10 presidents of Polish fintechs are men.

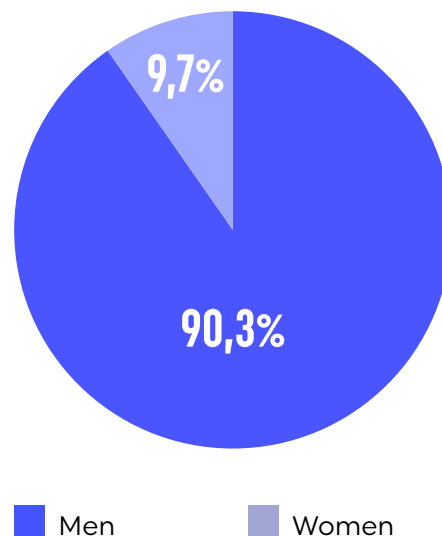
SHARE OF WOMEN AND MEN IN FINTECH EXECUTIVES

ŹRÓDŁO: CASHLESS.PL



SHARE OF WOMEN AND MEN IN THE POPULATION OF CEOs OF POLISH FINTECHS

ŹRÓDŁO: CASHLESS.PL





The map of Polish fintech 2021

MAIN
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CONTENT
PARTNER:



TECHNOLOGICAL
PARTNER:





The map of Polish fintech '21

1 BLOCKCHAIN AND CRYPTOCURRENCIES



2 CROWDFUNDING



3 CYBER-SECURITY



4 SOFTWARE SUPPLIERS



5 FAKTORING ONLINE



6 LOAN COMPANIES



7 INSURTECH



8 INTERNET CURRENCY EXCHANGE OFFICES



9 PAPERLESS



10 PAYMENTS



E-SIGNATURE



FINANCIAL COMPARISON SITES



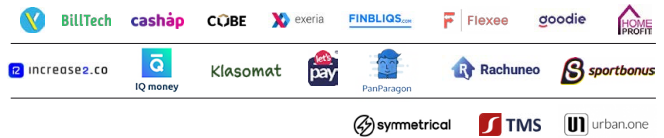
LOANS AND CREDITS



ARTIFICIAL INTELLIGENCE



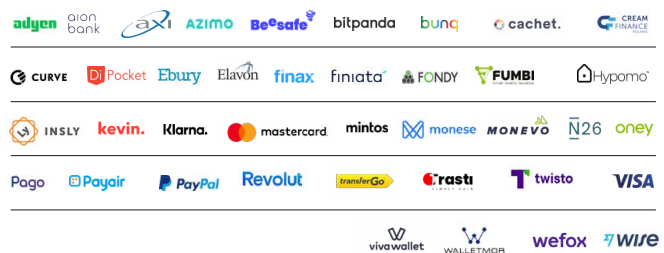
PERSONAL FINANCE MANAGEMENT



CORPORATE FINANCE MANAGEMENT



FOREIGN



OTHERS



1. BLOCKCHAIN AND CRYPTOCURRENCIES

ARI 10⁹


billon

 BitBay


Coinfirm

 Cryptiony

 gratifu™


HORUM

paybtc.io

 Ramp

swaply.

2. CROWDFUNDING



3. CYBER-SECURITY



 **DIGITAL**
FINGERPRINTS

 **ESYSCO**
SOLUTIONS FOR TRUSTED SERVICES

Nethone

 **percotech**
SECURITY APPLIANCE

 **PIWIK** PRO



VISA

ITCARD



4. SOFTWARE SUPPLIERS



5. ONLINE FACTORING



BRUTTO₊



Monevia.



PRAGMAGO



6. LOAN COMPANIES

provema

Solven

 smartney

 SUPERKASA.PL

 szybka**moneta**

 wonga
Pożyczanie na poziomie

 VISSET.PL

 vivus.PL

YoLo



VISA

ITCARD



7. INSURTECH



8. INTERNET CURRENCY EXCHANGE OFFICES



9. PAPERLESS

10. PAYMENTS



11. E-SIGNATURE



mSzofir



pergamin



SIGNIUS



VISA

ITCARD



12. FINANCIAL COMPARISON SITES



 **comperia**
PORÓWNYWARKA FINANSOWA NR 1

 **CZERWONA
SKARBONKA**





 **KioskPolis.pl**

















13. LOANS AND CREDITS

BANCOVO.
WYBIERZESZ WŁAŚCIWIE

banq

BIK

 **carsmile**

cash
portal korzyści pracownika


credit space

 **easycheck**
Simple & Safe

ICRA

 **KONTOMATIK**

kredytmarket


lease link

lendi
To, co naprawdę się liczy.


MY PŁACIMY

 **newcall**

 **Ninja Lender**


paytree

smart
Raty w ubezpieczeniach



ITCARD



14. ARTIFICIAL INTELLIGENCE

Albusters

ALGOLYTICS

BOTWISE

cosmose AI



DIGITAL TEAMMATES

Dronn
ROBOTIC AGENT

LOGICSI



TOGETHER DATA

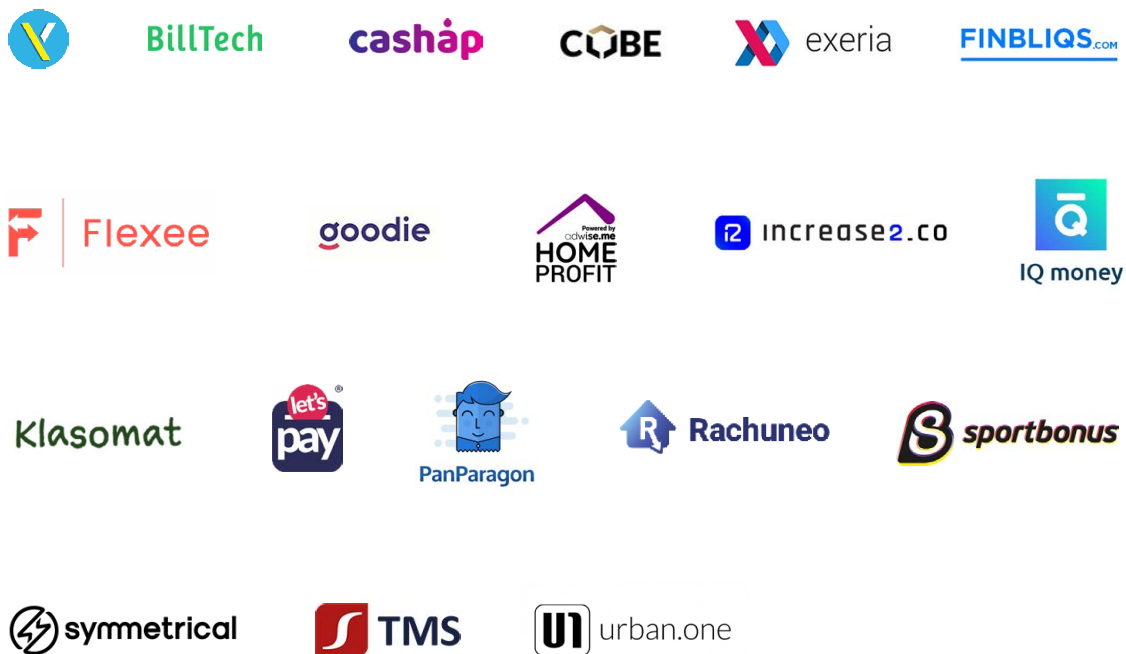


VISA

ITCARD



15. PERSONAL FINANCE MANAGEMENT



16. CORPORATE FINANCE MANAGEMENT



17. FOREIGN



18. OTHERS





The map
of Polish fintech 2021

Cashless Fintech 2021 Awards

FINTECH AWARDS CASHLESS.PL 2021

For the fourth time we will announce the winners of fintech awards cashless.pl. This time in five categories. Fintech of the Year (for the company with the biggest successes achieved during the past 12 months), Fintech Future (for the fintech with the biggest development potential), Fintech Project (for the technological solution introduced by a traditional financial institution) and Fintech Personality (for the person with the biggest impact on the fintech development in Poland) have been joined by Insurtech of the Year award (for the fintech operating in the insurance industry).

Winners in all categories were selected by the jury appointed by cashless.pl editorial board. It was composed of several dozen managers and experts recognized in the Polish financial industry. And they were, in alphabetical order: Piotr Alicki (president of KIR), Bartosz Berestecki (president of PayTel), Piotr Brewiński (lawyer from Fintech Poland foundation), Elżbieta Burliga (business development director at First Data Polska), Bartosz Ciołkowski (director of Mastercard Europe in Poland), Jakub Czerwiński (vice president of Adyen for Central and Eastern Europe), Piotr Dziubak (editorial secretary of cashless.pl editorial office), Rafał Gołębiowski (Managing Director of Elavon), Mieczysław Groszek (President of the Cashless Poland Foundation), Jakub Grzechnik (Director of Product Development in Central and Eastern Europe at Visa), Piotr Hanusiak (President of Incat), Kamila Kaliszyk (Market Development Director at Mastercard Europe), Jakub Grzechnik (Vice President for Central and Eastern Europe at Visa), Monika Król (Vice President of PSP), Adrian Kurowski (Country Manager of Visa in Poland), Adam Matyaszek (Vice President of IT Card), Dariusz Mazurkiewicz (President of PSP), Alek-

sander Naganowski (Vice President of Mastercard Europe), Artur Olech (Founder of hiPRO, president of Trasti), Wojciech Pantkowski (vice-president of the NCHI), Krzysztof Polończyk (president of First Data Polska), Andrzej Poniński (president of the Polish Organization of Non-bank Payment Institutions), Sebastian Ptak (president of Blue Media), Jan Szajda (president of Identt), Cezary Świerszcz (co-founder of Bacca), Adam Tencza (vice-president of PayTel), Robert Trętowski (vice-president of NCHI), Jacek Uryniuk (editor-in-chief of cashless.pl), Szymon Watach (Director of Strategy at PKO BP), Paweł Widawski (President of Fintech Poland Foundation), Zbigniew Wiśniewski (Vice-President of Cashless Poland Foundation), Tadeusz Woszczyński (Hitachi Country Manager in Poland).

The work of the Chapter was divided into two stages. In the first stage each of the chapter members could propose any number of candidates for particular award categories. This way editors of cashless.pl prepared a list of nominees. Then the voting took place, during which each chapter member could cast a vote for one of the nominees in each of the five award categories. The title in each category went to the entity which received the most votes of the chapter members.



FINTECH OF THE YEAR

(in the previous editions the awards in this category were won by: SkyCash, Blik, Autenti)



Autenti

The company offers tools for signing documents in the digital world. Last year, it acquired new funding from, among others, three banks (Alior, BNP Paribas, PKO BP). Thanks to the capital injection, it accelerated acquisition of new clients and implementation of new services, e.g. technology enabling confirmation of cash deposits and withdrawals without using paper.

Blik

Polish mobile payment system is growing faster, gaining popularity primarily in e-commerce, which is influenced, among others, by the change in the habits of customers associated with the pandemic. Blik is currently the most widely used tool for payments in online shops in Poland. It is expanding its acceptance network with foreign e-commerce platforms, and soon will offer contactless payments.

Booksy

The appointment scheduling platform founded by Poles is developing dynamically in the international arena. In addition, it diversifies beyond the traditional beauty salon sector and offers the possibility to make an appointment with a bank advisor or to pick up products ordered online. Recently, Booksy has also offered a remote payment system.

SentiOne

The company offers a tool that helps companies monitor opinions about their brands on the Internet. SentiOne also offers chatbots and solutions that facilitate reputation management using artificial intelligence.



FINTECH FUTURE

(In previous editions of the awards in this category won: LeaseLink, SPOS, Autopay)



Identt

The company offers tools for identity verification in the digital world. They allow, among others, to open and activate new bank accounts without visiting a branch or waiting for a courier with a contract to sign.

PayEye

It is a Wrocław-based startup that has introduced a payment system that uses eye biometrics. This allows you to pay for products and services without having to carry a card, phone or smartwatch.

Savangard

The company has supervisory approval to use open banking. The company has developed an application called Whizzapi, which enables the implementation of open banking to anyone interested. Banks in Poland can do it for free.

Smartney

Brand launched in Poland by French Oney. Smartney is not only an online lending company, but also a number of other innovative solutions. The company offers, among others, deferred online payments, prepared in cooperation with Blue Media, as well as the possibility of spreading the payments in stationary stores into installments.

TipMe

It is a tool for cashless acceptance of tips by employees of restaurants and other service establishments. The process of tip acceptance is done using a convenient mobile application.

Transactionlink

It is a Warsaw-based company that has permission from the Polish Financial Supervision Authority to access the banking data of its customers. The company offers various open banking services.



Vuyap

It is a fintech that offers stickers that can be used to conduct various types of collections, such as charity. The sticker allows you to make payments using QR codes or contactless transactions.

Zen

It is a Polish fintech offering a payment account with a national IBAN number, a payment card and a mobile application to manage them. Zen is also, among other things, a series of tools that make it easier to pay individual customers and run companies that accept payments online.



INSURTECH

(In previous editions of the awards in this category won: LeaseLink, SPOS, Autopay)



Bacca

The company offers a number of tools facilitating the activities of companies operating in the insurance industry. Its portfolio includes, for example, TubaPay, i.e. a terminal enabling acceptance of cashless payments for insurance premiums collected by agents for various insurance companies.

Clicket

Polish startup offering various types of insurance. They can be purchased through a website and a mobile application for smartphones. Clicket was created for students to help them choose the right policy.

Quantee

Fintech that is dedicated to optimizing and accelerating the work of actuaries in insurance valuation, claims frequency forecasting or resignation analysis. The software helps automate, improve and accelerate traditional actuarial processes through machine learning and artificial intelligence algorithms.

Telemedico

The company offers a tool that enables the use of remote medical advice. The platform can be used, among others, by financial institutions such as banks or insurers.

Tensorflight

The company assists insurers in assessing the condition of a property being accepted for insurance and the risks associated with it. It uses satellite, aerial and street photographs, which are analyzed using artificial intelligence mechanisms.

Trasti

It is an insurtech offering motor insurance (currently third party liability, accident insurance and assistance). Already present in Internet comparison services, it intends to sell its products also through a network of agents and its own website. Its distinguishing features include an advanced model of insurance risk assessment, supplemented with credit scoring, and ultimately convenient forms of payment, such as 0% installments or a subscription model.



PROJECT FINTECH

(In the previous editions in this category, the awards were won by: imoje, mSzafir)



Mastercard carbon footprint calculator

A solution created to meet the needs of Mastercard partners, specifically financial institutions and merchants who can build the calculator into their digital products using a simple API.

My BIK

Mobile application implemented by BIK, and allowing easy management of your account in the BIK portal using your smartphone. A number of services are available here to increase the security of your money and data.

Sandbox Blockchain

This is a test environment prepared jointly by KIR, IBM, PKO Bank Polski and Chmura Krajowa, from the regulatory and legal side supported by KNF and Fintech Poland. With Sandbox Blockchain you can test your concept for products or services using blockchain technology.n.

Durable carrier II

This tool offers electronic distribution of private documents. The solution implemented by PKO BP was created in cooperation with KIR, Hitachi and IBM. With Durable Carrier II, statements of payment transactions for credit cards and documentation related to cash loans were made available.

Opening an account with Pekao

New process of opening and activating personal accounts by Pekao customers. The solution uses, among others, the possibility of downloading data from new ID cards, with the so-called electronic layer.



THE FINTECH PERSONALITY

(In previous years prizes in this category were won by: Igor Zacharjasz, Sebastian Ptak)



Bartosz Ciolkowski, Director of Mastercard Europe in Poland

He has headed Mastercard in Poland for many years. He is involved in numerous initiatives developing electronic payment market in Poland, e.g. he is considered a co-founder of the concept of Polska Bezgotówkowa (Cashless Poland) Foundation. He was also the architect of Mastercard's investment in the company operating the Blik system or in Verestro.

Zbigniew Jagiełło, President of PKO BP

The long-standing president of the largest bank in Poland is responsible for the digital transformation of this institution and for providing many modern IT solutions. Jagiełło can be considered as one of the initiators of the creation of the Sandbox Blockchain or the system for permanent storage using blockchain.

Katarzyna Jóźwik, Smartney CEO

She is the head of a company offering a range of lending tools. She is the co-author of launching the Smartney project in Poland, which, according to recent reports, is already thinking about expansion abroad.

Dariusz Mazurkiewicz, President of PSP (Blik)

He is a long-term president of the company, co-author of the recent Blik successes. Mazurkiewicz from the beginning focused on system development in e-commerce environment, in which Blik is currently the leader. He was also a supporter of implementing contactless technology into the system, which is soon to be successful thanks to cooperation with Mastercard.

Pawel Sieczkiewicz, President of Telemedico

Thanks to his involvement the company has been successful in obtaining financing from a large group of investors, including PKO VC and Uniqa Ventures. Sieczkiewicz is also the author of the concept of international expansion of Telemedico in Europe and Latin America.

Grzegorz Wójcik, President of Autenti

The co-founder and CEO of Autenti can be considered as the author of the company's recent successes. These include first and foremost acquiring large investors, including three banks operating on the Polish market, and developing Autenti's service portfolio.

AWARD WINNERS

FINTECH OF THE YEAR
Booksy

 booksy

FINTECH FUTURE
PayEye

 payeye

INSURTECH
Telemedico

 Telemedico

PROJECT FINTECH
Opening an account with Pekao


Bank Pekao

OSOBOWOŚĆ FINTECH
Bartosz Ciołkowski,
Director of Mastercard Europe in Poland



List of companies that completed surveys

Algolytics, AMLSec, APDU, Ari 10, AssetLife, Asym, Autenti, Bacca, Basement, Bet-terPOS, Billecta Poland, Brutto, Centreo, Cinkciarz.pl, Conotoxia, Cryptiony, Currency One, Czerwona Skarbonka, Digital Gateways, Dual Core Fintech Forge, Easy Check, EasySend, eService, eSign Tech, Esysco, Fenige, Finansowo, Fingo Software House, First Data/Fiserv, GPM Systemy, Identt, Igologic, Igori-aCard, Incat, Increase2.co, Intersafe, Klasomat, Let's Pay, Litpay, Notinote, Mr Receipt, Paybtc, PayEye, Paymento, Payments Lab, Paytree, PKO Finat, PragmaGo, Primesoft, Quantee, Quicko, Savangard, Signius, Spoko, Straal, TMS Brokers, Total Money, HPI GMA Wirtualne Kasz Verestro YU Zen.

Firmy z branży fintech poszukują kompleksowych i innowacyjnych produktów oraz obsługi w zakresie wydawnictwa kart płatniczych zintegrowanych z ich rozwiązaniami. Zróżnicowane potrzeby fintechów w ramach oferowanych rozwiązań sprawiają, że wykorzystanie potencjału doświadczonego partnera, gwarantuje ich sprawne wdrożenie oraz bezpieczeństwo obsługi.

Rosnąca popularność płatności cyfrowych sprawiły, że w ITCARD wprowadziliśmy dedykowane rozwiązania dla fintechów. Wiemy jak ważne jest wsparcie doświadczonego Partnera, dlatego działania koncertujemy na oferowaniu kompleksowych rozwiązań. Dzięki naszemu wsparciu oraz wykorzystaniu wiedzy, zasobów i infrastruktury ITCARD, fintechy mogą w łatwy i szybki sposób wdrażać nowoczesne rozwiązania płatnicze.



Napisz do nas.
biuro@itcard.pl



Omówimy zakres projektu
i zaproponujemy
rozwiązania



Zaplanujemy prace
i przedstawimy
road map



Ropoczniemy wdrożenie
i uruchomimy
usługę live

ITCARD od 10 lat uczestniczy w rozwoju płatności w Polsce. W 2020 roku przetworzyliśmy 556 milionów transakcji na łączną kwotę niemal 200 miliardów złotych.



Posiadamy oficjalnie status licencjonowanego Principal Member dla Visa w ramach programu „Fintech in a box”, dzięki czemu fintechy mogą wydawać karty oraz oferować nowoczesne rozwiązania płatnicze dla swoich Klientów.



Na podstawie zgód organizacji płatniczych Third-Party Servicers - PIN PCI, 3D Secure Service Provider ACS, świadczymy usługi outsourcingowe przetwarzania i obsługi płatności w zakresie transakcji internetowych on-line, bramek płatniczych (payment gateway), bankomatów, terminali płatniczych POS, aplikacji płatniczych, wydawnictwa i obsługi kart płatniczych, transakcji 3D Secure, transakcji DCC oraz aplikacji mobilnych.



Posiadamy zgodę na prowadzenie systemu płatniczego, licencje payment acquiring organizacji Visa i Mastercard oraz certyfikat PCI DSS. Nasza spółka Planet Pay z Grupy ITCARD, posiada licencję Krajowej Instytucji Płatniczej i podlega ścisłemu nadzorowi Komisji Nadzoru Finansowego.

Dzięki współpracy z ITCARD, fintechy mogą sprawnie rozwijać swoje możliwości w zakresie innowacyjnych, bezpiecznych i wygodnych metod płatności cyfrowych oraz wydawnictwa kart zgodnie z lokalnymi przepisami i regulacjami międzynarodowych organizacji płatniczych.

Skontaktuj się z nami biuro@itcard.pl

TRANSAKCJE
(ŚREDNIO)

18



WARTOŚĆ
(ŚREDNIO)

6 080
PLN

63 405



21 887 124
PLN

1 552 743



525 290 987
PLN

566 751 195



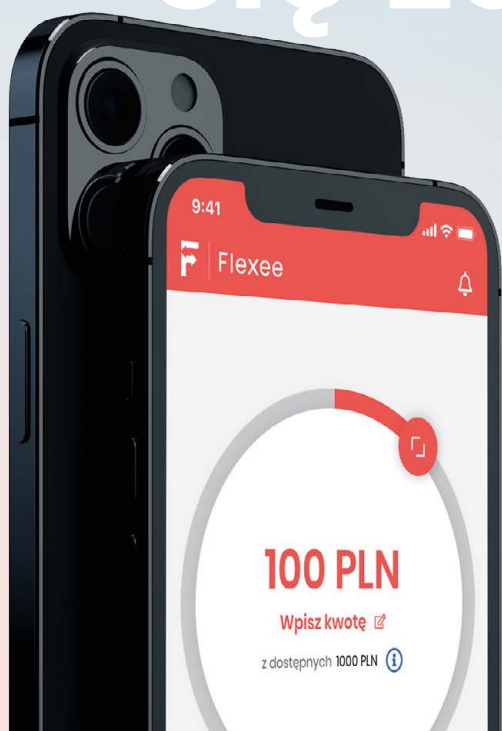
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PLN

VISA

Let's invent the future of payments together.



**tak zmieniają
się zasady gry!**



**od teraz każdy ma dostęp do wynagrodzenia w miarę zarabiania.
każdego dnia, kiedy potrzebuje.**



Flexee

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cashless.))pl