BANKATHON

Code the Future of FinTech

26-28 April 2015 // Frankfurt
powered by gini and figo

The Idea:
„Code the future of FinTech"

Bringing Ideas, Banks and VCs together

Open for new Ideas and existing Teams

Provide smart APIs for a Quick-Start

Best Environment

**Present Products and no Powerpoint-Pitch
to a great Jury**

Partner-Event of Conference Exec I/O

Summary after 30 hours

The Winners

Jury Award (3.000, 2.000, 1.000 Euro)
1st Candis
2nd fairr.de
3rd Move.me

gini Award (Apple Watches)
ZenPay

figo Award (OnePlus One Smartphones)
Prosper

Deutsche Bank Special Award (1.000 Euro)
DataArt

The Jury

Bank representatives

- Michael C. Koch
  (Head of Online- and Mobile-Banking, Deutsche Bank)
- Dr. Christian Reichmayr
  (Head of Multichannel Management, HypoVereinsbank)
- Björn Jüngerkes
  (Head of Business Development, biw Bank)

FinTech investors

- Andrei Brasoveanu
  (Investment Team, Accel Partners)
- Matteo Rizzi
  (Partner, SBT Venture Capital)
- Nigel Verdon (Partner, Orange Growth Capital)

The Sponsors

Gold Sponsors
- Deutsche Bank
- Hypo Vereinsbank
- biw AG

Silver Sponsors
- comdirect bank
- DKB
- Fidor Bank
- Hillert und Co
- ING DiBa
- Vontobel
- VTB

Bronze Sponsors
- KI Finance
- Microsoft

Votes

"Bankathon is a good example that Germany is one of the most fertile ground for FinTech" (Matteo Rizzi, SBT Venture Capital)

"The outstanding event organized by figo and Gini is one of the top fintech-focused hackathons in Europe in terms of both ambition and depth of products. I'm convinced that several of the participating teams will pursue their ideas commercially going forward." (Andrei Brasoveanu, Accel)

I am certain that Bankathon will have a long lasting impact on the industry. In the final pitches I have seen some amazing innovations which were developed in a very short period of time. Personally, I cannot wait to see them hosting a similar event in UK. ("Nigel Verdon, founder of Currency Cloud and Partner at Orange Growth Capital")

"Great energy!" (Yann Ranchere, Anthemis Group)

"One of the best organised hackathons" (Jean-Michel Pailhon & Brad van Leeuwen)

"90 developers, 30 hours Bankathon, resulting in increadibly innovative bank products! Well done and great advertising for the German Fintech scene! I look forward to seeing some of the products being put in practice." (Björn Jüngerkes, biw Bank)

"Bankathon is like a fresh blood injection for FinTech in Germany" (Hartmut Giesen, nextfin)

Press

Media Partners

- Die Bank
- Hackevents
- IT Finanzmagazin
- T3N

Clippings

- http://www.gruenderszene.de/allgemein/bankathon-frankfurt-2015
- http://gruender.wiwo.de/fintech-hackathon-speeddating-mit-den-banken/

Participants

Total participants: 83

Developer: 60
Product-Manager: 15
UX-Experts: 8

Representatives from existing startups: 15

Cringle
Fairr
FastBill
Fino
Finreach
Limando
Minnits
MyLane

Number26
Owlhub
Railslove
Riskeraser
SMOICE
Tabbt
Vaamo

Used APIs

figo API (20 of 27)

Cringle
DatArt
Accviz
PayPaul
var name=null;
Prosper
Ukrop
Finn
Railslove
move.me
Budget.io
Saferpay

Digital CFO
The Dolphins
fino
Cliqpay
P-Bit
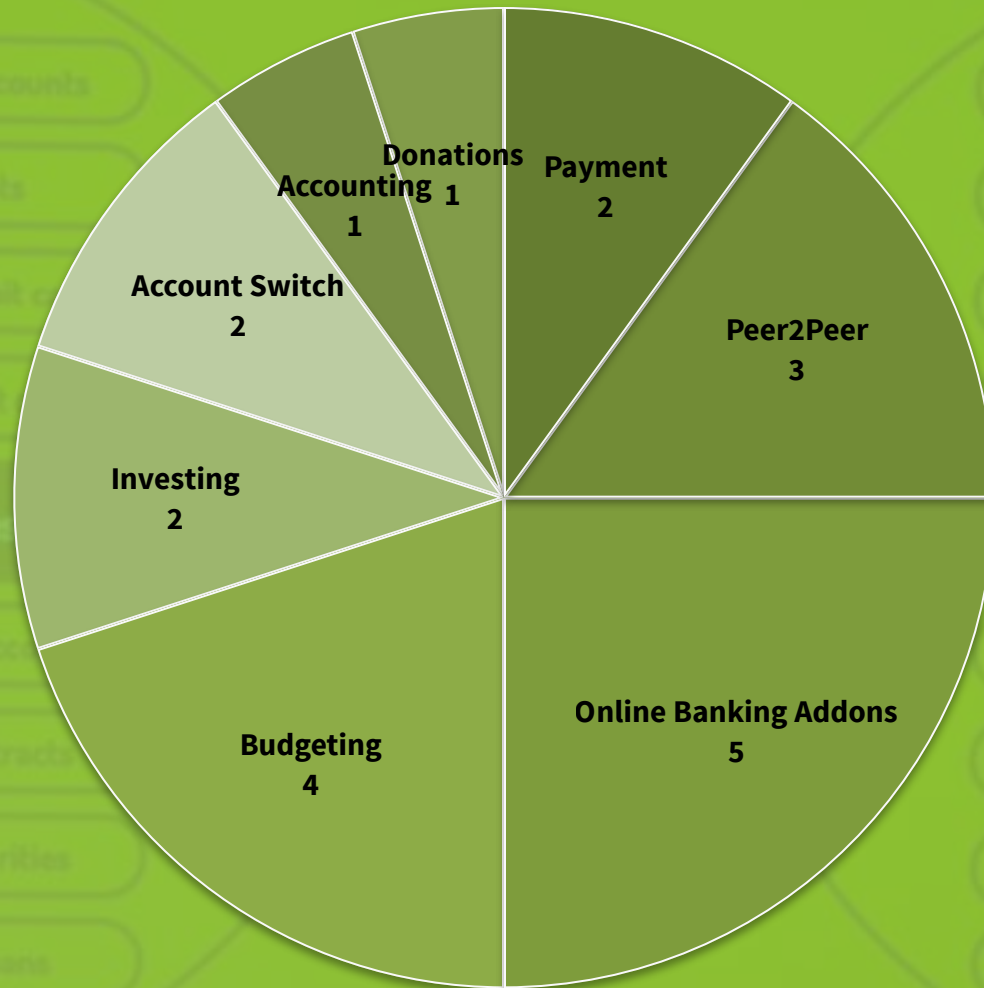Dispo Checker
Equity Farmer
Sepa.co

gini API (12 of 27)

DataArt
Zenpay
PayPaul
Candis
EasyLiquidity
Railslove
Budget.io
The Dolphins
fino
P-Bit
Fairr
sepa.co

2 days

figo was used for

Pie chart: "One API for every use case"

- Payment: 2
- Peer2Peer: 3
- Online Banking Addons: 5
- Budgeting: 4
- Investing: 2
- Account Switch: 2
- Accounting: 1
- Donations: 1

Bankathon Teams in Detail

27 Teams worked in 10 different areas

Online Banking Add-Ons

AcccViz (5)
var name=null (6)
PayPaul (7)
P-Bit (21)

Peer2Peer

Cringle (1)
SaferPay (16)
CliqPay (20)

Budgeting

Ukrop (9)
Finn (12)
Budget.io (15)
The Dolphins (18)

Payment

Zenpay (4)
Zero (22)
RailsLove (13)
sepa.co (26)
H-Seee Eeee (27)

Investing

Prosper (8)
Fairr (23)
Equity Farmer (25)

AccountSwitch

fino (19)
move.me (14)

Accounting

Candis (10)
Digital CFO (17)

Others

Abacus (2)
(Education)
DataArt (3)
(Donation)
Easy Liquidity (11)
(Factoring)

(Team Number)

Cringle

Info	Existing FinTech startup https://www.cringle.net/
Members	Jurma Jacobsen (Dev) Frane Bandov (Dev) Julius Bachnick (Dev) Konrad Maruszweski (Dev/UX)
Category	Peer-to-Peer apps
Product	Instant verification of bank accounts for money transfer between friends
How	User can verify his bank account instantly within the P2P payment app
API	figo

Abacus

Info	Team consists of banking consultants & banking developers
Members	Matthias Brands (Dev) Andreas Oehlke (Dev) Sebastian Wecker (Product) Max Steinmetz (Product)
Category	Others (Game)
Product	Bringing financial products to kids by gamification
How	A mobile game which teaches kids that learning math can be fun
API	none

Team: 2

DataArt

(Winner Deutsche Bank Award)

Info	Existing technology consulting company http://www.dataart.com/
Members	Steve Pscheid (Dev) Ilya Aristov (Dev)
Category	Others (Donation)
Product	Making donations simple & fun
How	Providing real payments and saving receipt for your tax declaration
API	figo & Gini

Team: 3

ZenPay

(Winner gini Award)

Info	Team is experienced in developing and selling successfully different mobile apps
Members	Lennart Stolz (Dev) Michael Beyer (Product)
Category	Payment (offline)
Product	Pay even the smallest amounts cashless and everywhere
How	User can pay cashless and in real-time without a prepaid account
API	Gini + biw Bank (Kesh API)

Team: 4

Accviz

Info	—
Members	Daniel Wilhelm (Dev) Johannes Mattmann (Dev) Florian Mladitsch (Dev) Tobias Kommerell (Dev)
Category	Online banking add-on
Product	We show you where your money goes
How	Visualising ingoing and outgoing transactions
API	figo

var name=null;

Info	—
Members	Jan Früchtel (UX) Patrick Dornbusch (Product) Danny Giebe (UX) Alexander Heinrich (Dev)
Category	Online banking add-on
Product	We tell you what is on your bank account tomorrow
How	Visualising your banking financial future on a mobile device
API	figo

Team: 6

PayPaul

Info	Existing company https://www.fastbill.com
Members	René Maudrich (Product) Andreas Schneider (Dev) Mauricio Frias (Dev)
Category	Online banking add-on
Product	Managing your expenses and taking care of on-time payments
How	Send your invoice to PayPaul and he will ask you on the correct date if he should pay them
API	figo & Gini

Team: 7

Prosper

(Winner figo Award)

Info	Existing Fintech project http://www.owlhub.co/
Members	Jonas Tebbe (Dev) Arne Zeising (Dev) Paul Becker (Product) Tom Nick (Dev)
Category	Investing service
Product	We make savings automated and unnoticeable so you invest more
How	Connect your bank account, receive a recommended savings rate and allow you to easily
API	figo & Twilio

Team: 8

Ukrop

Info	—
Members	Sergeii Piskum (Dev) Artem Makarov (Dev) Denys Zaliskyi (Dev)
Category	Budgeting
Product	Build your retirement advisor with knowledge and fun
How	Calculate and advise you on your spendings giving your bank account transations
API	figo

Team: 9

Candis

(1st prize of the jury)

Info	More information: https://candis.io/
Members	Christian Ritosek (Dev) Christopher Becker (Product) Tom König (Dev) Cedric May (Dev)
Category	Accounting tool
Product	The virtual assistant to get rid of accountants
How	Automated sorting and account of your receipts
API	Gini

Easy liquidity

Info	Existing FinTech company http://decimo.de/
Members	Nils Müller (Dev) Ronald Brachetti (Dev) Philipp Kalwies (Product)
Category	Others (Factoring)
Product	Get your money really fast
How	Upload an outgoing invoice for faster and easier factoring process
API	Gini

Team: 11

Finn

Info	Developers work for an existing startup https://www.vaamo.de/
Members	Timo Hirt (Dev) Niklas Lochschmidt (Dev) Markus Sudhoff (Product)
Category	Budgeting
Product	We help you keep your hard money together
How	Set savings goal, track spending and always know how much you can really spend
API	figo

Team: 12

Railslove

Info	Existing FinTech company http://www.railslove.com/
Members	Max Schulz (Dev) Marco Schaden (Dev) Jan Kus (Product) Lars Brillert (Dev)
Category	Payment (online)
Product	Pay invoices as easily as sending an e-mail
How	Transform e-mail attachment into payment via EBICS library or figo
API	figo & Gini

move.me

(3st prize of the jury)

Info	Half of the team works in banking sector
Members	Jens Boss (Dev) Benjamin Michel (Product) Moataz Elmasry (Dev) Jewgeni Goranko (UX)
Category	Account switching tool
Product	Fully automated account switching without any hassle
How	Import transaction list, identify payment partners and recurring transactions
API	figo

Team: 14

Budget.io

Info	Existing technology consultancy http://www.endava.com/
Members	Bodan Nastasea (UX) Gleb Godonoga (Dev) Uwe Blaschke (Dev)
Category	Budgeting
Product	Smart budget pal that categorises and advices for smarter investments
How	Scanning, categorisation, "ginification" of transactions list
API	figo & Gini

SaferPay

Info	—
Members	Konstantin Wolf (UX) Heiko Seebach (Dev) Markus Knittig (Dev) Rene Kapusta (Dev)
Category	Peer-to-Peer apps
Product	Peer-to-Peer escrow service white label solution for banks
How	Web interface with email workflow
API	optional figo or biw Bank (Kesh API)

DigitalCFO

Info	Partly from an existing FinTech startup http://www.smoice.com/
Members	Julian Karhoff (UX) Niels Przybilla (Product) Christian Anger (Dev) Max Dalichow (Dev)
Category	Accounting tool
Product	We make start-ups stay in business
How	Informing entrepreneurs about the free cash in their bank account
API	figo & SMOICE

The Dolphins

Info	Members from two existing FinTech startups http://www.finreach.de/ https://number26.de/
Members	Roman Leicht (Dev) Daniel Endler (Product & UX) Christian Zacharias (Dev)
Category	Budgeting
Product	We give meaningful and tangible financial advice with one click.
How	Read accounts, cluster them, compare tariffs and help to save money
API	figo & optional Gini

Team: 18

fino

Info	Partly from exisiting FinTech startup http://fino.digital/
Members	Florian Christ (Product) Christian König (Dev) Patrick Brückner (Dev) Alexander Vey (Dev)
Category	Account switching tool
Product	Quick and convenient to your new bank account in less than 8 minutes
How	Scan bills via mobile, drag and drop in web and sign account switching on iOS.
API	figo & Gini

Team: 19

CliqPay

Info	Members from two existing FinTech startups http://tabbt.com/ // http://minnits.de/
Members	Lucas Romero (Dev) Stefan Freudenreich (Dev) Carsten Röttgers (Dev) Jan Michaelis (Dev)
Category	Peer-to-Peer apps
Product	Cliqpay is the fastest way to collect money from your friends
How	Collect money from peers via a link
API	figo

Team: 20

P-Bit

Info	—-
Members	Daniel Gaspers (Dev) Jan-Niclas Strüwer (Dev) Jonathan Krüger (Dev) Sebastian Otutuama (Dev)
Category	Online banking add-on
Product	We deliver a fast, more precise insights on your spendings
How	Matching of receipts and bills with transaction list
API	figo & Gini

Team: 21

Zero

Info	Partly from existing company http://www.hillertundco.de/
Members	Christian Ehl (Product) Nico Rausch (UX) Peter Pult (Dev)
Category	Payment (offline)
Product	Shop without the hassle of payment
How	Simply walk into a coffee store and buy a coffee without actively paying
API	biw Bank (Kesh API)

Team: 22

fairr.de

(2st prize of the jury)

Info	Existing FinTech startup https://www.fairr.de/
Members	Alex Kihm (Dev / Product) Ambros Gleißner (Dev)
Category	Investing service
Product	Make everybody understand their status and saving needs for retirement
How	Process state pension info letter, estimate net income and optimise savings to target
API	Gini

Team: 23

Dispo Checker

Info	—
Members	Özgün Göcer (Dev)
Category	Online banking add-on
Product	Transparent, easy and free of charge service to to prevent overdraft-fees
How	Check account balance and initate payments if account is overdrawn
API	figo

Equity farmer

Info	Existing FinTech startup http://www.equityfarmer.com/
Members	Christoph Außem (Dev) Mathias Schulze (Product)
Category	Investing service
Product	Unified equity management over all financial assets
How	Unified security monitoring over multiple portfolios
API	figo

Team: 25

SEPA.co

Info	Find more information: http://sepa.co/
Members	Rene Kapusta (Dev)
Category	Payment (online)
Product	Pay smart in seconds
How	Use the QR code on paper invoices and scan them through your web cam
API	figo & Gini

H-Seee Eeee

Info	Developers work together creating physical interaction http://www.press-any-key.de
Members	Matthias Krauß (Dev) Tim Becker (Dev)
Category	Payment (online)
Product	Use your phone like a credit card. Import your plastic card onto your phone.
How	Scan existing plastic cards using headphone jack dongle. The magstripe data are used in conjunction with a downgrade attack to implement HCE based contactless EMV on Android.
API	Android, EMV

Team: 27

A big thanks to all Teams, Sponsors and the Jury!