

# BANKATHON

<code> PSD2 and beyond </code>
<date> 29.05.17 - 31.05.17 in Vienna </date>

# Summary



- First time Bankathon abroad in Vienna with a focus on Central and Eastern Europe (CEE)
- Bankathon was first side-event of Pioneers Festival 2017

• In total 75 developers, 24 teams, 16 sponsors/supporters and more than 250 spectators during final pitches



# Some more insights



- 29 out of 75 developers had bank or traditional consulting background
- Nine existing FinTech startups/companies sent developers

With BAWAG P.S.K., Erste Group, Raiffeisen Bank International and UniCredit the biggest banks in

Austria and CEE supported Bankathon



# Get an impression



- · Video of final pitches on Facebook: <u>Facebook live video</u>
- Pictures on Facebook:
  - Monday
  - Tuesday
  - Wednesday
- figo: Blog post
- figo: All other articles
- T-Mobile Austria: <u>Business Blog</u>



# Sponsors



#### **Location sponsor**



#### **Diamond Sponsors**









#### **Gold Sponsors**



# Supporters



#### Supporters





















# Jury





Our jury (from right to left):

André M. Bajorat (figo, advisor of jury)

Markus Gremmel (BAWAG P.S.K.)

Paolo Barbesino (UniCredit)

Maurizio Poletto (Erste Group)

Friedrich Tafill (T-Systems)

Hannes Cizek (Raiffeisen Bank International)

# Rules & judging criteria









#### Judging criteria for each hack (25 % each):

- Wow factor
- Impact
- Innovation
- Feasibility

# Team overview



Team #	Team name	Team #	Team name
1	Crayonic	13	Blue Code
2	Domonda	14	Bank Forward
3	Ifty	15	Budgeteer
4	Bank FS	16	Team B
5	Null Komma Josef	17	Fait
6	Chimo	18	ChillBill
7	handcheque	19	FinPrint
8	Auxmoney	20	CostSlicer
9	Geo Ca\$h	21	SPK Innovation Hub
10	NIP predictor	22	OP Labs
11	Team A	23	Banana \$plit
12	Boy Toys	24	VR Cinema

## Overview of areas



Personal banking	<b>SME</b> banking	<b>B2B</b> service	<u>Investing</u>	<b>Lending</b>	<u>Other</u>
Ifty	Domonda	Blue Code	NIP Predictor	Team A	Crayonic
Chimo	ChillBill	Bank Forward	Fait	FinPrint	Bank FS
handcheque					Nulla Komma Josef
Auxmoney					Geo Ca\$h
Boy Toys					SPK Innovation Hub

Cost Slicer

Team B

Budgeteer

OP Labs

Banana \$plit

VR Cinema

# Winners of special prizes



#### Special prize of

BAWAG P.S.K.

Erste Group

Raiffeisen Bank International

#### Winner

Handcheque (Team #7)

Banana \$plit (Team #23)

Ifty (Team #3)

#### **Prize**

Meeting & VR devices

Football table

Weekend with Maserati







Handcheque

Banana \$plit

Ifty

# Winners of overall prizes



#### Rank Team

1st ChillBill (Team #18)

2nd Team B (Team #16)

3rd Fait (Team #17)

#### **Prizes**

5.000 EUR + 2 tickets Pioneers Festival & Pitch

3.000 EUR + 1 ticket Pioneers Festival & Pitch

1.000 EUR + 1 ticket Pioneers Festival & Pitch







3rd Fait



Team name

Team members

APIs

Topic

Category

Crayonic

Peter Kolarov

figo

Micro-transfers as authentication method to e-sign documents.

Other (e-signature)





Team name

Team members

APIs

Topic

Category

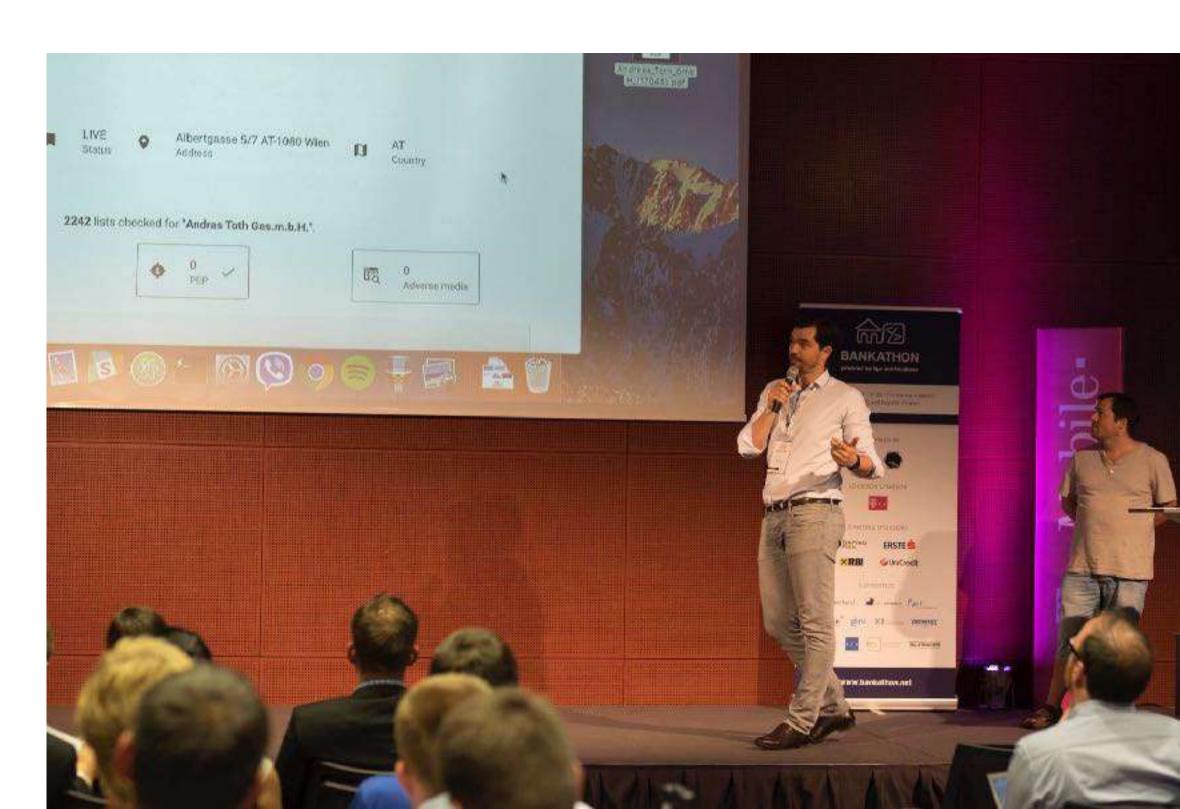
Domonda

Denis Badurina, Erik Unger, Kaweh Khoshknabi

figo, Gini

Check if you have paid all your invoices with just one click.

SME banking





Team name

Team members

APIs

Topic

Category

Ifty

Daniel Laxar, Armin Redzic, Wolfgang Rumpler

figo, (Gini), (Teletrader)

A new kind of reaction to account transactions ("IFTTT").





Team name

Team members

APIs

Topic

Category

Bank FS

Sebastian Reitzner, Max Peinkopf, Markus Grech

figo

A new approach towards storing your data.

Other (data storage)





Team name

Team members

APIs

Topic

Category

Nulla Komma Josef

Jan Silvestr, Jakub Dubrosky, Petr Tomášek

BAWAG P.S.K.

Alternative payment method for merchants and customers.

Other (payment)





Team name

Team members

APIs

Topic

Category

Chimo

Andreas Frühwirt, Benjamin Müller, Manuel Moser, Rainer Neunteufel

figo

Parents are able to incentives their kids to do little tasks and transfer

pocket money.





Team name

Team members

APIs

Topic

Category

handcheque

Marco delle Schiava, Christopher Witzany

BAWAG P.S.K.

Upselling potential for banks through account transactions analysis.





Team name

Team members

APIs

Topic

Category

Auxmoney

Jonathan Döhring, Markus Mroß, Martin Tomala

BAWAG P.S.K., figo, Gini

Easy financial planning for the whole family.





Team name

Team members

APIs

Topic

Category

Geo Ca\$h

Nikolaus Horn, Alex Gola, Christian Siega, Iacopo Miorini

Erste Bank

Matching transaction with geolocation data for bank internal

business intelligence.

Other (bank internal tool)





Team name

Team members

APIs

Topic

Category

NIP Predictor

Tobias Rischen, Stephanie Ness

(Teletrader)

Exploiting the "new issue premium" effect in the corporate bonds

market through data analysis.

Investing





Team name

Team members

APIs

Topic

Category

Team A

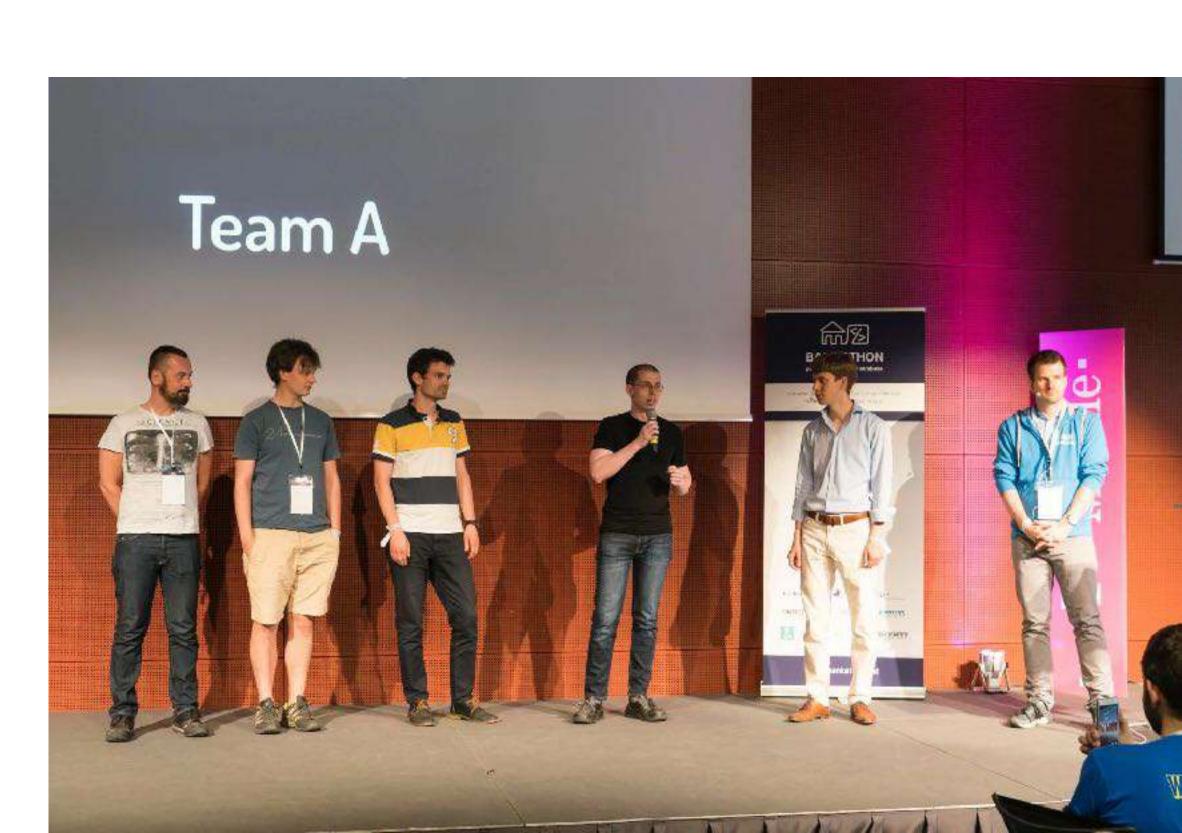
Gottfried Huber, Antal Varga, Gregor Schauer, Stefan Sevela

figo

Retail loan calculator which makes suggestions based on

individual financial context.

Lending





Team name

Team members

APIs

Topic

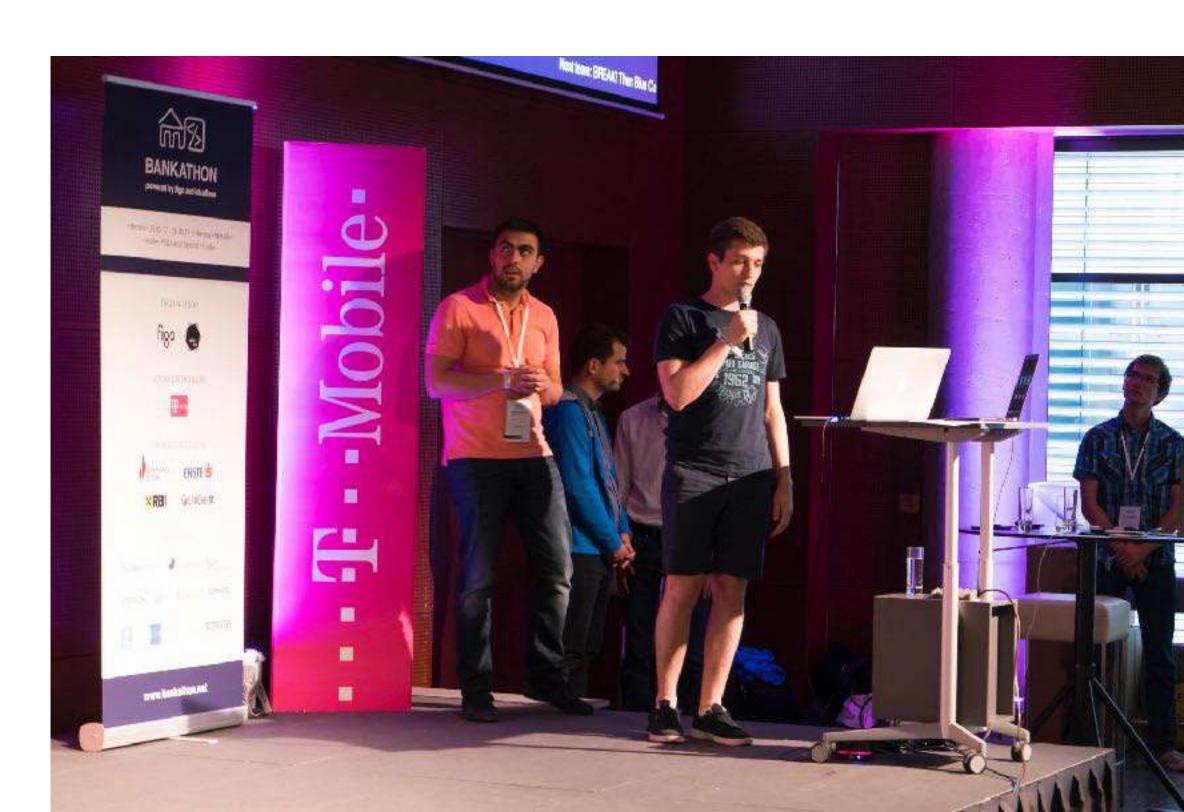
Category

Boy Toys

Simon Vaz, Denko Mancheski, Martin Djovic, Dario Mirkowski

BAWAG P.S.K., Gini, SEON

Splitting expenses through bank account transaction & bill analysis.





Team name

Team members

APIs

Topic

Category

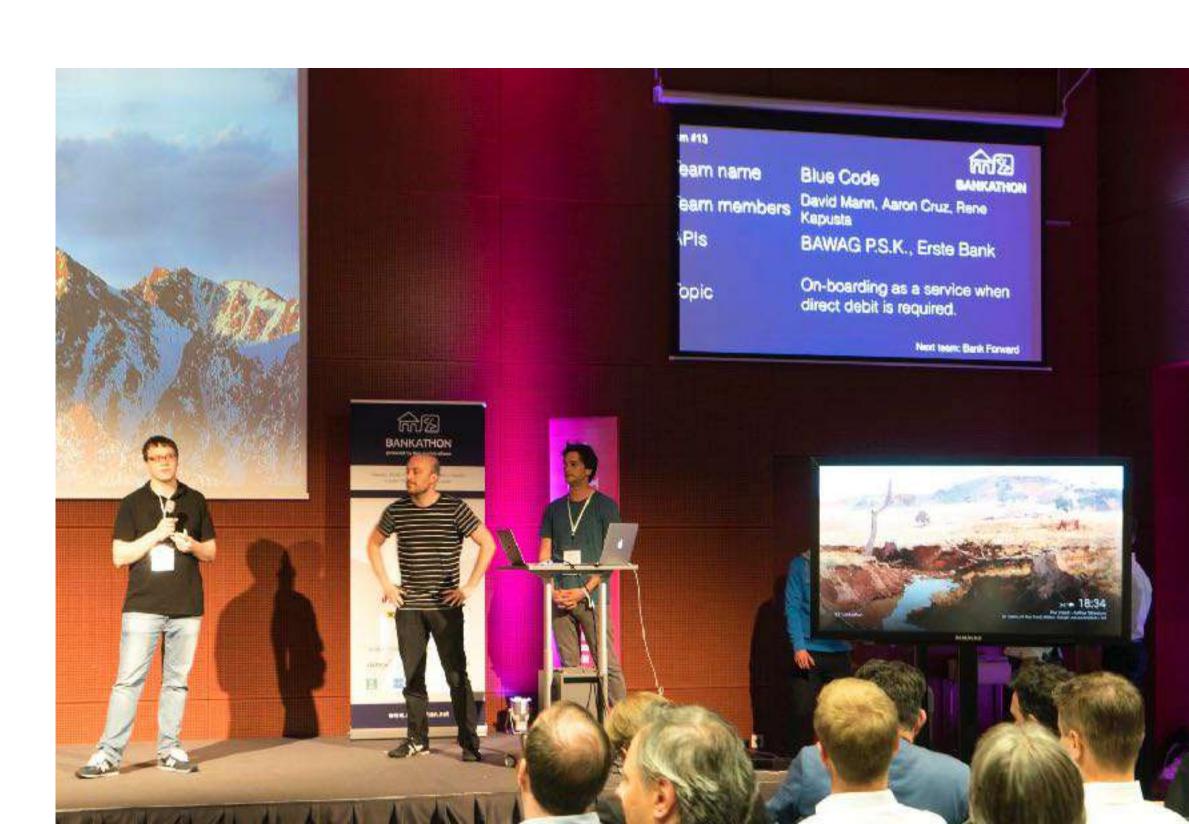
Blue Code

David Mann, Aaron Cruz, Rene Kapusta

BAWAG P.S.K.

On-boarding as a service when direct debit is required.

B2B service





Team name

Team members

APIs

Topic

Category

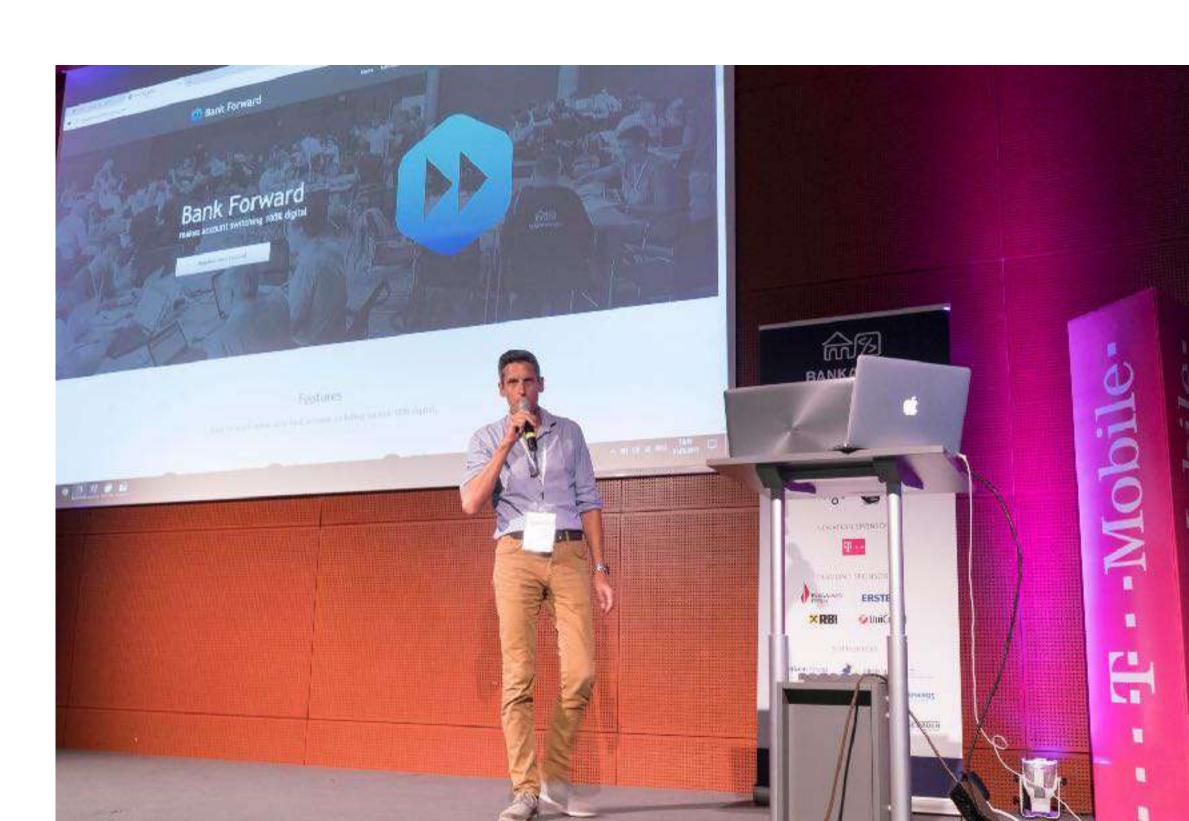
Bank Forward

Manuel Machajdik

figo

Central register for account switching services.

B2B service





Team name

Team members

**APIs** 

Topic

Category

Budgeteer

Karsten Kruse, Anton Gramatkin, Christopher Mielke, Tatsuya

Ishkowa

figo

Daily budgets with an individual currency.





Team name

Team members

APIs

Topic

Category

Team B

Nina Musil, Matthias Schermann, Harald Pittesser, Artem Sniserenko

figo

Track recent transactions and request payments from your friends.





Team name

Team members

APIs

Topic

Category

Fait

Jas Singh, Igor Maserovic, Christian Grohs, Michal Hader

figo, Fait

A mobile app which helps to make better investment decisions.

Investing





Team name

Team members

APIs

Topic

Category

ChillBill

Eva Lettner, Clemens Helm, Pilar Huidobro, Pamina Georgiou

figo, Gini

A chatbot which helps SMEs to manage travel expenses.

SME banking





Team name

Team members

**APIs** 

Topic

Category

FinPrint (earlier: free soup)

Vladimir Sidorkin, Arkadiusz Wegrzyn, Frederik Wollsen

figo

Making credit decisions based on actually relevant information.

Lending





Team name

Team members

APIs

Topic

Category

CostSlicer

Oleg Patrascu, Denis Grebennicov, Michael Druk

BAWAG P.S.K.

Users can easily cut non-necessity expenses.





Team name

Team members

APIs

Topic

Category

SPK Innovation Hub

Jörg Miesner, Gregor Bornemann, Julius Zeidler

BAWAG P.S.K., Gini

Automated handling of payments selected for insurance claims.

Other (Insurance)





Team name

Team members

APIs

Topic

Category

OP Labs

Hannu-Pekka Peuranen, Mika Lackmann

figo

Chatbot for mobile banking to get an answer to any question.





Team name

Team members

APIs

Topic

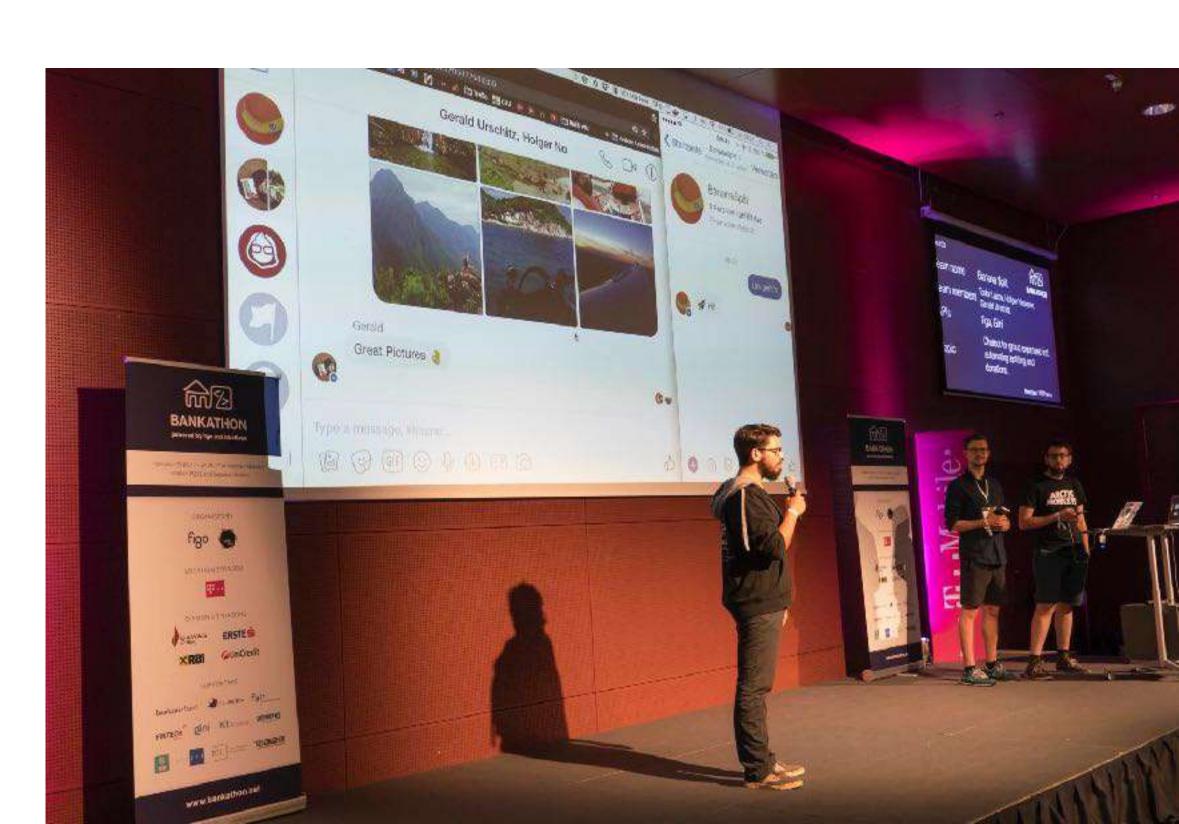
Category

Banana \$plit

Todor Lazov, Holger Niessner, Gerald Urschitz

figo, Gini

Chatbot for group expenses incl. automating splitting and donations.





Team name

Team members

APIs

Topic

Category

VR Finema

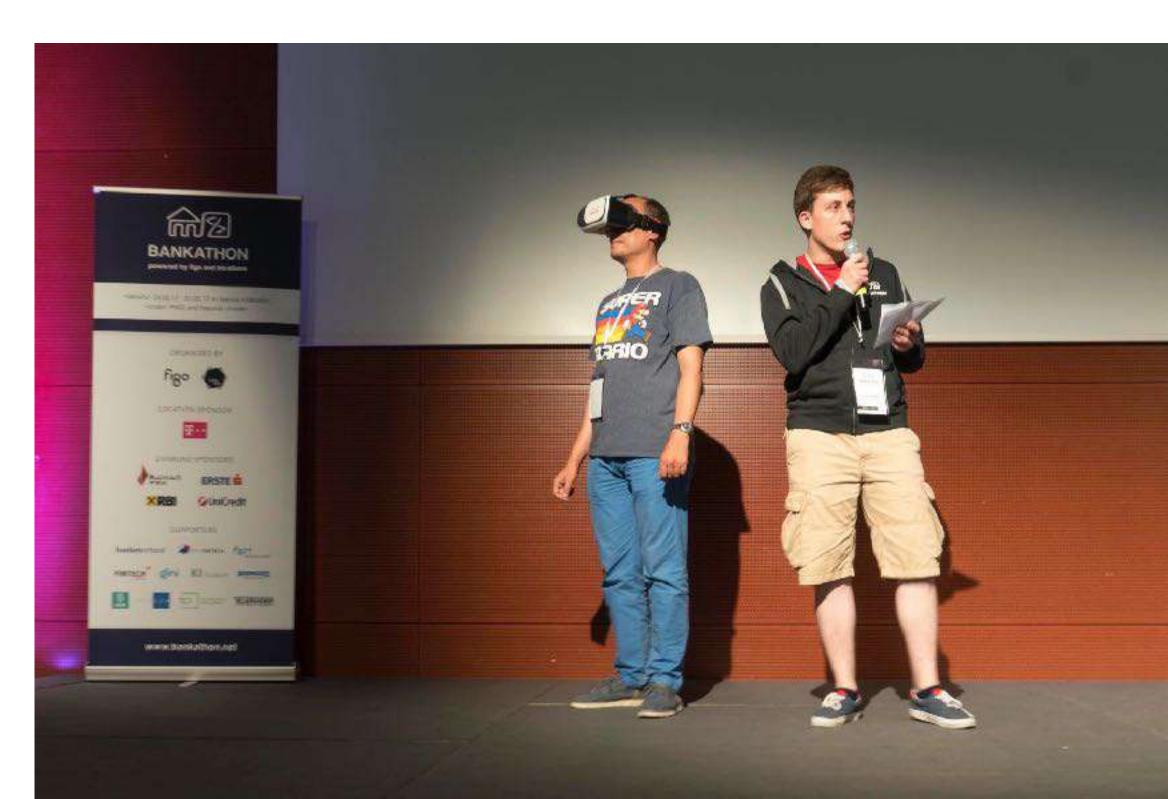
Christian Koblmiller, Marina Weilenmann, Markus Göckeritz, Peter

Korpsnaic

figo

Increase engagement of retail clients with VR, 3D visualisation and

speech recognition.





# BANKATHON

Bankathon CEE 2017 www.bankathon.net