BANKATHON

powered by figo

<details> 21.11.17 – 23.11.17 in Berlin </details>

<code> PSD2 and...? </code>

recap

Summary

- Bankathon #5 showed no signs of fatigue – support, participation and popularity are stronger as ever.

- 84 developers, 20 teams, 19 sponsors, supporters as well as media partners and about 300 guests at the final pitches.

Some more insights

- 20 out of 83 developers had bank or traditional consulting background.

- 14 existing FinTech companies and startups sent developers.

- The diverse lineup is proof of Bankathon's unique capability of bringing diverse players together on a neutral platform.

Get an impression

Interviews and final pitches on YouTube

(made by special supporter Association of German Banks)

- Playlist interviews

- Playlist final pitches

Pictures on Facebook

- Monday

- Tuesday

- Wednesday

figo blog posts

- figo: recap blog post

- figo: all other Bankathon #5 related blog posts

Media coverage

A selection of articles written about Bankathon #5

- Association of German Banks

- CashLink

- digitalscouting.de

- FinLeap

- IT Finanzmagazin

- Netguru

- Paymentandbanking

Podcast

- Paymentandbanking FinTech Podcast #129 with Bankathon's winner Chatsurance

Host

- Bankathon #5 was hosted by FinLeap in their headquarters „H:32" in Berlin.

- Formerly the building were headquarters of the Berliner Bank. Bankathon #5 being held here is – besides the diverse lineup – a great symbol for the connection between traditional banking and FinTech.

- And the most important fact: no Wi-Fi issues! 😉

Diamond Sponsors

deutsche apotheker- und ärztebank

Hanseatic Bank

VISA

Special Supporters

bankenverband

bitkom

Better together II

Gold Sponsors

Deutsche Bank

DKB
Deutsche Kreditbank AG

verimi

Silver Sponsors

iNNOVO CLOUD

KI finance

main incubator
Nr. 1 für Visionäre im Banking

RatePAY

SENACOR

schufa

Media Partners

Finanz-Szene.de

GRÜNDERSZENE

IT Finanzmagazin
Das Fachmagazin für IT und Organisation bei
Banken, Sparkassen und Versicherungen

finletter

PAYMENTANDBANKING
FINTECH BANKING PAYMENT MOBILE

API sponsors

- The API sponsors provided their technology and support to the teams at Bankathon:

  ‣ **FastBill**

  ‣ **figo**

  ‣ **Franke & Bornberg**

  ‣ **MAMBU**

  ‣ **verimi**

  ‣ **Visa**

- Although teams could use any API they wanted to, every single one of the 20 participating teams chose at least one sponsored API, many of them even combined several to create their idea.

API sponsors

FastBill

FastBill APIs let you manage financial & accounting data for companies. This includes client information, invoices, receipts, bank transactions and document semantics

figo

the figo banking API allows you to connect to any bank account and read out data or initiate payments.

Franke || Bornberg

The APIs of Franke and Bornberg give you access to over 80,000 digitized insurance contracts. You can compare alternative insurance solutions easily, compare prices and services and display digital insurance policies.

MAMBU

The SaaS Engine powering innovative banking and lending.

verimi

verimi is an open digital identity platform providing identity access including 2-factor authentification, administration, permission, management and payment functionalities.

VISA

The Power of Visa Network. Delivered as APIs.

Jury

Dr. Ibrahim Karasu
Managing Director Retail Banking and Banking Technology, **Association of German Banks**

Dr. Matthias Lange
Managing Partner, **FinLeap**

Michel Billon
Managing Director, **Hanseatic Bank**

Eckhard Lüdering
Member of the Board, Credit and Banking Operations, **apoBank**

Stephan Beyer
Innovation & Strategic Partnerships, **VISA**

André M. Bajorat
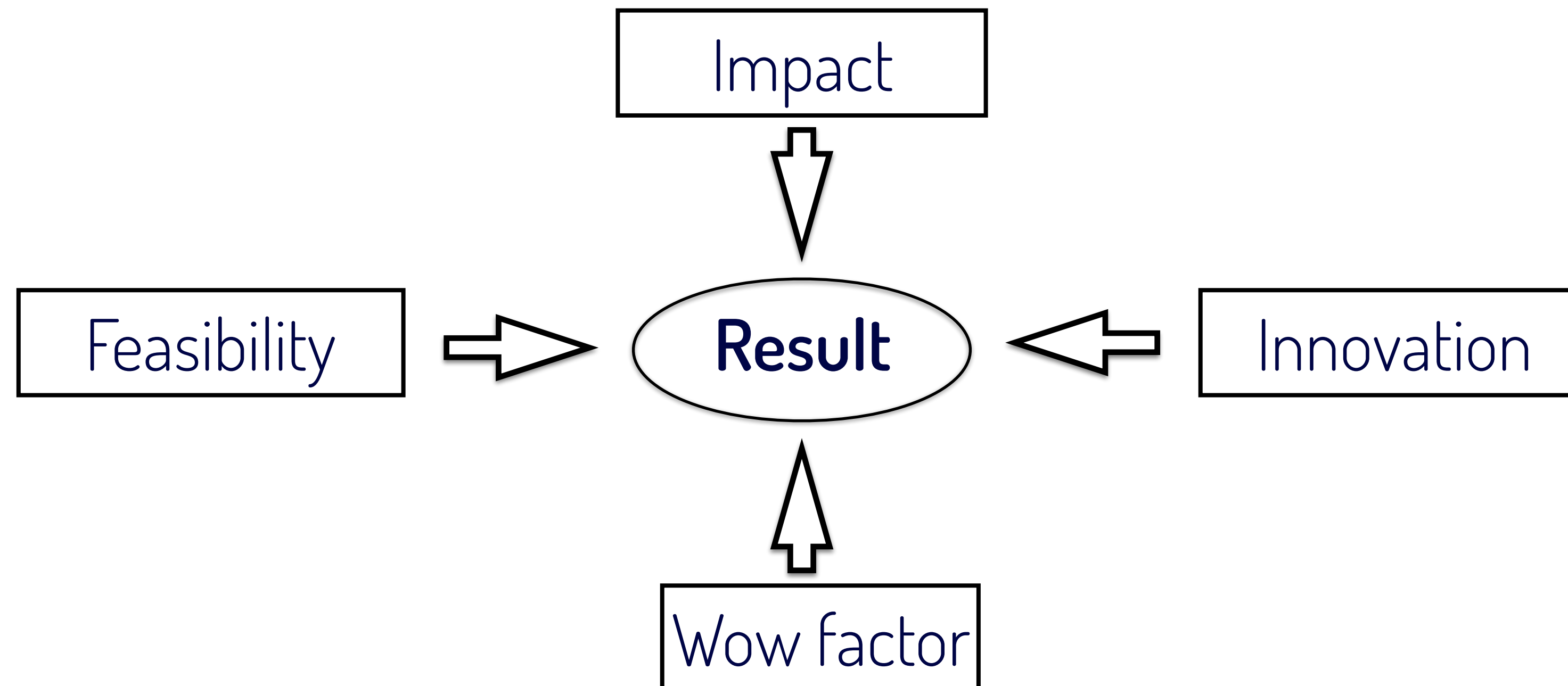Advisor of jury & **figo** CEO

Rules & judging criteria

No powerpoint

Fresh code

Max. 4 team members

Judging criteria for each hack (25 % each):

Impact

Feasibility

Result

Innovation

Wow factor

Team overview

Team #	Team name	Company	Team #	Team name	Company
1	4guysfromeurope	/	13	Billary	Senacor
2	HealthCoin	BlockInfinity	14	AIRouting	/
3	healthLottery	/	15	Decimo	/
4	payDOCYET	DOCYET	16	Falest	Falest Investments S.A.
5	CIRCLES	main incubator GmbH	17	Handworks!	/
6	MoCa	Hanseatic Bank, Syngenio AG, VISA	18	Banksters Team	/
7	PIP: Prove It's Paid	CashCape & Netguru	19	IFTTT4P	/
8	RatePAY	RatePAY GmbH	20	Triplee	N26
9	ChatSurance (Winner)	Cashlink + Jovo			
10	Fusion Hacking Deluxe	/			
11	handcheque	handcheque			
12	We are not Negan – we are Lisa	Ownly			

Track overview

Insurance	Health	Identity	SME	Travel
ChatSurance **(Winner)**	4guysfromeurope	PIP: Prove It's Paid **(Winner)**	Falest	Banksters Team
Fusion Hacking Deluxe	HealthCoin **(Winner)**	RatePAY	AIRouting **(Winner)**	IFTTT4P
handcheque	healthLottery	CIRCLES	Billary	Triplee **(Winner)**
We are not Negan – we are Lisa	payDOCYET	MoCa	Decimo	

Winners - Overview

Track	Team	Prizes
Health	HealthCoin (Team #4)	2.500 €
Identity and Special Award of Association of German Banks	PIP: Prove It's Paid (Team #7)	2.500 €
Insurance **and overall winner**	ChatSurance (Team #9)	2.500 € + **2.500 € for overall win**
SME	AIRouting (Team #14)	2.500 €
Travel	Triplee (Team #20)	2.500 €

Winners – Pictures

Winner Health Track:
HealthCoin

Winner Insurance Track and
overall winner: ChatSurance

Winner SME Track:
AIRouting

Winner Identity Track and **Bank
Federation Award**: PIP: Prove It's
Paid

Winner Travel Track:
Triplee

Winners – Special Prize

Special prize of   Association of German Banks

Winner   PIP: Prove It's Paid

Prize   The opportunity to present their idea to an interdisciplinary committee.

Winners – Additional Prize

Additional prize of   innovo Cloud

Winners

- HealthCoin
- PIP: Prove It's Paid
- ChatSurance
- AIRouting
- Triplee

Prize   A voucher for using the „OpenStack Platform" for six months.

Track: Health

1. 4guysfromeurope
2. HealthCoin
3. healthLottery
4. payDOCYET

Health - Team #1

Team 4guysfromeurope

Company /

Team members Manan Wagishauser, Pascal Herrmann, Vincent van Leeuwen, Alexander Ortenburger

APIs verimi

Topic Manage and share your health data compliant with the German Data Protection Act. 4guysfromeurope make the process of switching your general practitioner or visiting a medical specialist easier.

Health - Team #2

Team HealthCoin

Company BlockInfinity

Team members Matthias Stumpp, Magnus Gödde

APIs VISA

Topic Physical activity is tracked via Smartwatch and earns users HealthCoins. These HealthCoins can be exchanged for real money, for example. This way HealthCoin incentivises a healthy lifestyle.

Health - Team #3

Team	healthLottery
Company	/
Team members	Antonia Ermacora, Matthias Nannt
APIs	VISA
Topic	healthLottery is a Facebook Messenger chatbot where you get a lottery ticket for every health related bank transaction. Every 24 hours the bot draws a winner who receives 100 dollars directly transferred into his or her bank account.

Health - Team #4

Team   payDOCYET

Company   DOCYET

Team members   Alberto de Miguel Valdunciel, Alberto Hernández Cerezo, Marilú Valente, Lisa Jaudszims

APIs   verimi, VISA

Topic   payDOCYET automatizes the payment of hospital bills for insurance clients when they have medical emergencies abroad.

Track: Identity

1. CIRCLES
2. MoCa
3. PIP: Prove It's Paid
4. RatePAY

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Identity - Team #5

Team
CIRCLES

Company
main incubator GmbH

Team members
Ahad Kalim, Sebastian Lippert, Dirk Plewnia

APIs
Mambu, verimi

Topic
CIRCLES brings an alternative financing solution, that is well established in the offline world, into the digital world and makes it available for the big market.

Identity – Team #6

Team	MoCa
Company	Hanseatic Bank, Syngenio AG, VISA
Team members	Mathias Greipl, Iain Royle, Iris Melcher
APIs	figo, verimi
Topic	Quick money with a bank to backup the borrower to make it secure for the creditor.

Identity - Team #7

Team	PIP: Prove It's Paid
Company	CashCape & Netguru
Team members	Kasia Iwańska, Michał Hartwich, Tim Strietzel, Dr. Jan Weitzel
APIs	Boniversum by Creditreform, figo, verimi
Topic	Secure and forgery-proof of personal and financial information. These informations can be used to handout the landlord all the information he needs when the PIP wants to rent a flat, for example.

Team	RatePAY
Company	RatePAY GmbH
Team members	Carsten Scherbart, Henry Richter, Tim Bischoff, Tobias Franke
APIs	figo, verimi
Topic	RatePAY is a service to predict the liquidity of a user by his transaction history to offer him fitting payment methods.

Track: Insurance

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1. ChatSurance
2. Fusion Hacking Deluxe
3. handcheque
4. We are not Negan –
we are Lisa

Insurance - Team #9

Team ChatSurance

Company Cashlink + Jovo

Team members Alexander Hans, Alexander Swetlow, Lars Olsson, Jan König
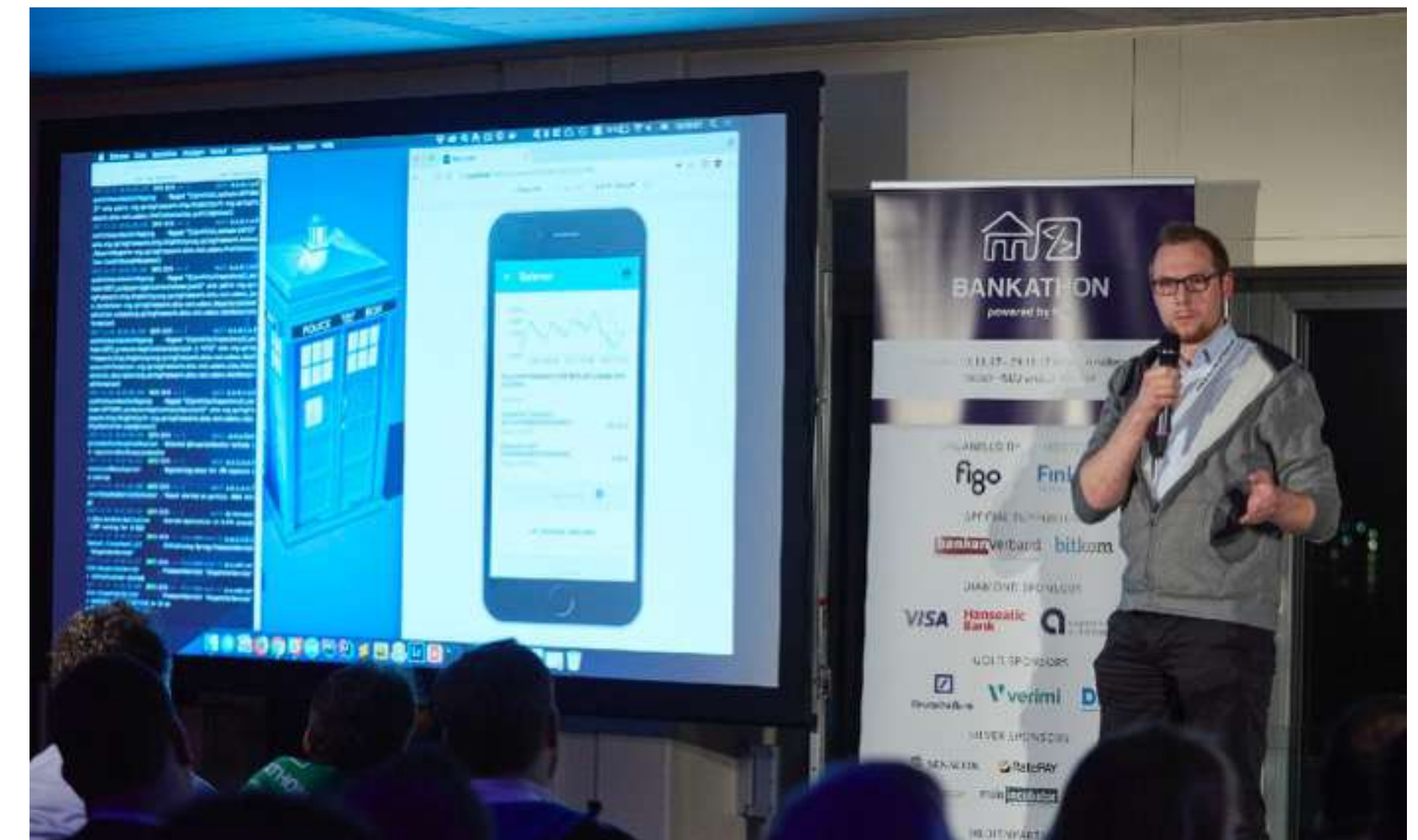
APIs figo, Franke & Bornberg

Topic ChatSurance allows you to speak to your insurance contracts in a natural way. Users can inform their insurance about a new insurance case via Alexa.

Insurance – Team #10

Team   Fusion Hacking Deluxe

Company   /

Team members   Simon Herold, Mike Herwig, Christian Gripp

APIs   figo, Franke & Bornberg

Topic   SWISH offers a solution to get users quickly and easily in touch with insurances in your daily life.

Insurance – Team #11

Team   handcheque

Company   handcheque

Team members   Marco della Schiava, Elke Mattheiss, Christoph Witzany

APIs   figo

Topic   handcareque is an AI-powered matchmaking tool to sell insurances faster and better.

Insurance – Team #12

Team	We are not Negan – we are Lisa
Company	Ownly
Team members	Daniel Konwisorz, Daniel Pietocha, Ali Ariff, Dr. Robin Kiera
APIs	figo, Franke & Bornberg, Google
Topic	Insurance agents are frustrated, because customers don't want to talk about insurances. Customers are frustrated, because when they need an insurance they are not there. Lisa (LI-fe SA-feguard) brings both together.

Track: SME

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1. Billary
2. AIRouting
3. Decimo
4. Falest
5. Handworks!

Team	Billary
Company	Senacor
Team members	Lukas Tibursky, Hendrik Pannhorst, Matthias Thiele, Cornelius Pohl
APIs	cognigy.ai, Fastbill, figo
Topic	Billary is a voice based office assistant for self employees and small companies. It helps them manage basic daily financials conveniently.

Team	AIRouting
Company	/
Team members	Serhii Sviridenko, Oleksandr Shchetynin, Ivan Vasylchenko
APIs	Fastbill
Topic	AIRouting is an AI-powered recommendation engine which routes card payment transactions to the most efficient payment service provider in terms of acceptance rate.

Team	Decimo
Company	/
Team members	Mike Nagora, Paul Römer, Silvio Mölter
APIs	Fastbill

Topic

Decimo is an Alexa skill to create invoices using FastBill.

SME – Team #16

Team   Falest

Company   Falest Investments

Team members Oleh Lesiuk, Piotr Ligęza, Paweł Mąka, Łuka Wiśniewski

APIs   figo, verimi

Topic   An installments solution for e-commerce, based on transactions history.

Team	Handworks!
Company	/
Team members	Joanna Jahn, Jannis Schwedes, Bogdan Nedelcu, Dragos Nedelcu
APIs	Fastbill, figo
Topic	Handworks makes craft professionals from bathroom building space more efficient by automating processes that are not core to their business.

Track: Travel

1. Banksters Team
2. IFTTT4P
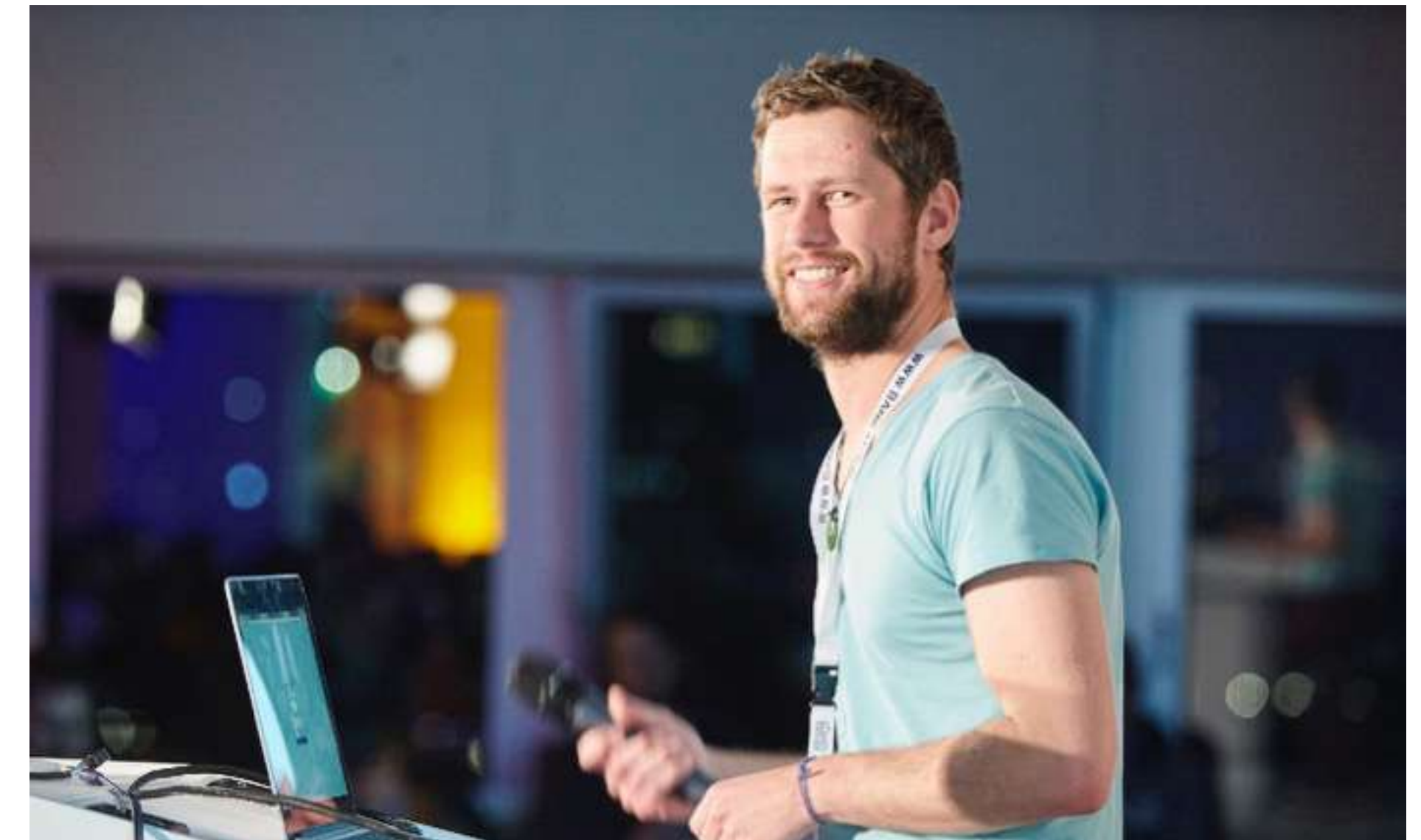3. Triplee

Team   Banksters Team

Company /

Team members   Florian Schulze, Jack Sliwa, Paul Kunze, Andrey Orsoev

APIs   Facebook, figo, Google Maps, Mambu, Numbeo

Topic   Banksters Team programmed a Cooperative Travel Saving Advisor for Millennials and GenZers.

Travel – Team #19

Team   IFTTT4P

Company   /

Team members   Deepen Mantri, Manuel Machajdik, Jonas Stangl, Fabian Salomon, Maria Veleva

APIs   figo, Marqeta, VISA

Topic   IFTTT4P hooks into card transaction authorizations in order to potentially "veto" in real-time.

Travel – Team #20

Team	Triplee
Company	N26
Team members	Jordan Abderrachid, Vincent Audoire, Alexey Venderov, Alina Denisenko
APIs	Marqeta, verimi, VISA
Topic	Triplee is an app to split costs between members of a group of travelers.

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Bankathon #5

www.bankathon.net