



BANKATHON

Bankathon #7 in Prague
24th - 26th September 2019

Bankathon #7 in Prague was the largest and most international Bankathon we had so far, with **27** competing teams consisting of **93** developers, from **7** countries. During the 30 hours of coding, they worked with 6 APIs on 6 different theme tracks and 21.000€ prize money was awarded after the Final Pitches – enabled by 16 Bankathon partners.



Let the Open Banking world begin!

Pictures on our [Bankathon facebook page](#)
[24th of September – Day 1](#)
[25th of September – Day 2](#)
[26th of September – Day 3](#)



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Videos on our [Bankathon YouTube channel](#)
[Short Bankathon #7 Recap – Day 1-3](#)
[Final Pitches Livestream Recording – Day 3](#)



Who is behind Bankathon #7 in Prague?



Anne Geiger



Lars Markull



Eva Bartunkova



Martin Sladeczek

Diamond Partners



Cleverlance

Deloitte.



trask

Gold Partners



Supporters



Panel Discussions

Panel Discussion #1: Banking Panel

Name	Role
Jan Juchelka	Komerční banka CEO
Tomas Salomon	Česka spořitelna CEO
Vladimir Matous	Raiffeisen Bank International CIO

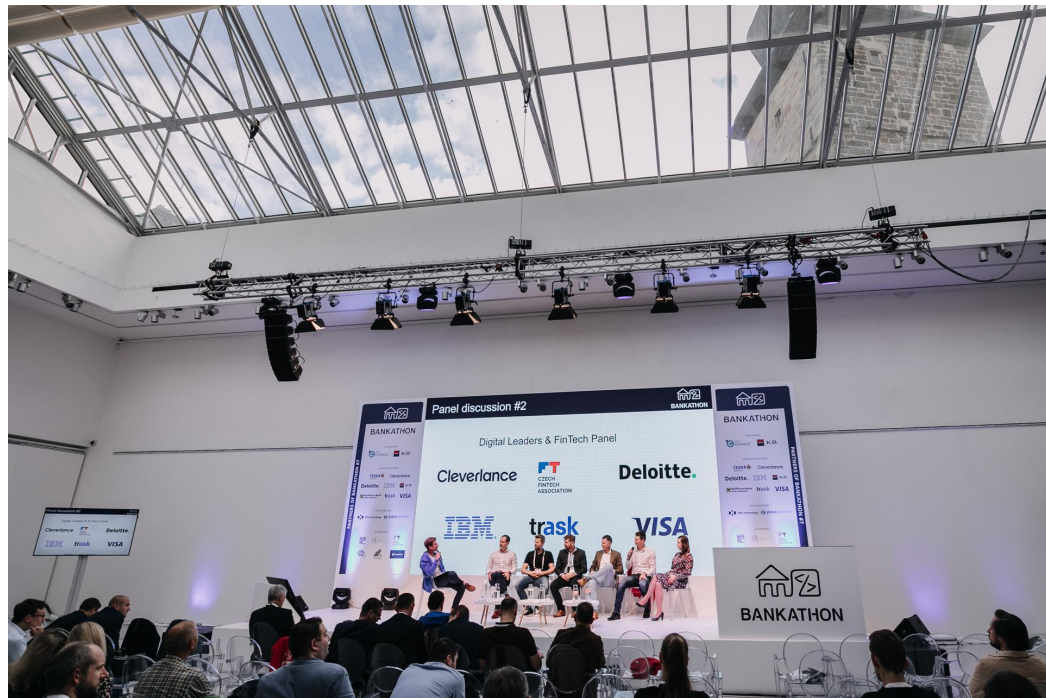
Moderator: [Endru](#)



Panel Discussion #2: Digital Leaders & FinTech Panel

Name	Role
Ladislav Gata	Cleverlance Technology and Visionary Leader
Maria Stasziewicz	Czech Fintech Association CEO
Stepan Husek	Deloitte Partner
Jan Choma	IBM CEE Banking & Financial Markets
Jan Antos	Trask Executive Director
Marcel Gajdos	Visa Country Manager

Moderator: [Endru](#)



Final Pitches

Jan Juchelka
CEO, **Komerční banka**

Tomas Salomon
CEO, **Ceska sporitelna**

Patrick Binovsky
Strategy & Change Management Officer,
Raiffeisen Bank International

Marcel Gajdos
Country Manager, **Visa**

Jiri Biba
Managing Director, **Cleverlance**

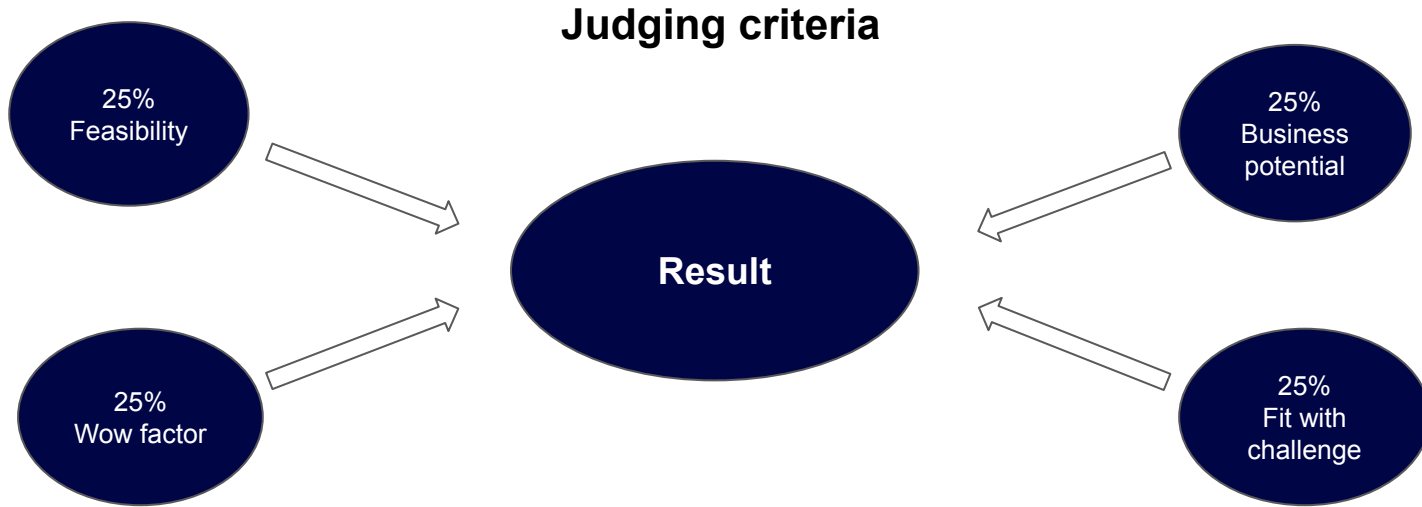
Stepan Husek
Partner, **Deloitte**

Taner Akcok
Managing Director, **finleap connect**

Wolfgang Wendt
General Manager CEE, **IBM**

Jan Antos
Executive Director, **Trask**





The Rules



Max. 4 team members



No PowerPoint



Fresh code

1. Travel Expense Management powered by Visa

	Team name	Company name
1.	GroupTravel	Ceska sporitelna
2.	IBM Bears	IBM Slovakia

2. Financial Education for Kids powered by IBM

3.	Bankshmallow	Cleverlance, Moneta
4.	etnetera	Etnetera
5.	The Wizards of Money & Magic	OWNLY
6.	Les Enfant Argent Terrible	Optimal Systems Konstanz
7.	ČS DS	Ceska sporitelna
8.	UPUP - finance education for kids	UPUP
9.	BeeSmart	Visa/IBM
10.	Family Finances	Family Finances
11.	Pig_Gurus	Trask
12.	ZIMA	-
13.	Family Pay	-

3. Open Banking for SMEs powered by Komerční banka

14.	MoroSystems	MoroSystems
15.	lehko.digital	-
16.	Banklifting	Applifting, DX Heroes

4. Wealth Management powered by Deloitte

17.	ROA	-
18.	Money Kitten	Upvest
19.	IBM Lions	IBM

5. New Business Models powered by Ceska sporitelna

20.	Moonwalk	DXC Technology
21.	bankagram	main incubator
22.	New Kids on the Blockchain	Ceska sporitelna
23.	croudact	Wingbot/Ceska Sporitelna/IBM

6. Multibanking powered by RBI & Trask

24.	Team #1	dib.one
25.	KáBé	Komerční banka
26.	CS Open Banking	Ceska sporitelna
27.	A8	-

Track and Overall Winners

Track	Team	Prizes
Travel Expense Management powered by Visa	IBM Bears	3.000 €
Financial Education for Kids powered by IBM and overall winner	etnetera	3.000 € + 3.000 € for Overall Winner
Open Banking for SMEs powered by Komerční banka	Banklifting	3.000 €
Wealth Management powered by Deloitte	Money Kitten	3.000 €
New Business Models powered by Ceska sporitelna	bankagram	3.000 €
Multibanking powered by RBI & Trask	KaBe	3.000 €





Wolfgang Wendt, IBM General Manager CEE, awarded the IBM Accelerator Shark as a special prize to **New Kids on the Blockchain**. The team will have the opportunity to pitch their solution in front of the IBM CEE leadership team and get further support for the development of the solution.

Track #1

Travel Expense Management powered by Visa

Travel Expense Management - 1/27

Team name
Group Travel



Company
Ceska sportelna, a.s.

Team members
Martin Douda,
Pavel Brozek,
Martin Volek,
Petr Lasak

API(s) used
Visa,
finleap connect

Topic
Travel expense
management for a small
group of travellers



Track
**Travel
Expense
Management
powered by
Visa**
Team
#1/27

Travel Expense Management - 2/27

Team name

IBM Bears

**Company**

IBM Slovakia

Team members

Michal Klimek,
Gabriel Szabo,
Miroslav Merreider,
Renata Ujhaziova

API(s) used

DXC, finleap
connect, Trask,
Visa

Topic

SPE – Seamless
post-travel experience



Track
**Travel
Expense
Management
powered by
Visa**
Team
#2/27

Financial Education for Kids



Team name
Bankshmallow



Company
Cleverlance,
MONETA Money Bank


Team members
Marketa Mikesova,
Roman Hala,
Matyas Zorn,
Maros Vranec

API(s) used
Ceska
sporitelna, Trask,
Visa

Topic
Allowance payment is
automatic, smart and
not for free.



Track
**Financial
Education
for Kids
powered by
IBM**
Team
#3/27

Team name etnetera	Company Etnetera a.s.	Team members Jakub Frydrych, Roman Loewinger, Martin Kacer, Jiri Stepan
API(s) used Trask	Topic Simple balance management between parents and kids bank account. Motivate kid to keep their habits, save money etc.	

Track
**Financial
Education
for Kids**
powered by
IBM
Team
#4/27

Team name
The Wizards of
Money & Magic


Company
W&Z FinTech GmbH /
OWNLY

Team members
Daniel Konwisorz,
Daniel Pietocha,
Pawel Kata,
Roman Daniels

API(s) used
IBM

Topic
Path of financial astute
Wizard.



Track
**Financial
Education
for Kids
powered by
IBM**
Team
#5/27

Team name
Les Enfant
Argent Terrible


Company
W&Z FinTech GmbH /
OWNLY

Team members
Tatsuki Monji,
Michael Erwin Petry,
Maike Vanhoeven

API(s) used

Topic
Changing view of money
for next generation.



Track
**Financial
Education
for Kids
powered by
IBM**
Team
#6/27

Team name

CS DS

**Company**

Ceska sporitelna

Team members

Martin Splitek,
Jakub Marian,
Frantisek Navratil,
Jakub Stavinoha

API(s) used

Ceska sporitelna

Topic

Fun app for kids to learn
about money and life.



Track
**Financial
Education
for Kids
powered by
IBM**
Team
#7/27

Team name
UPUP - finance
education for
kids

Company
UPUP s.r.o.

Team members
Roman Potemkin,
Vitaly Kushnir,
Sergey Royz

API(s) used
Ceska
sporitelna,
Komerčni banka,
Trask,
Visa

Topic
Kids finance education
with gamification and
bring new customers for
banks.



Track
**Financial
Education
for Kids
powered by
IBM**
Team
#8/27

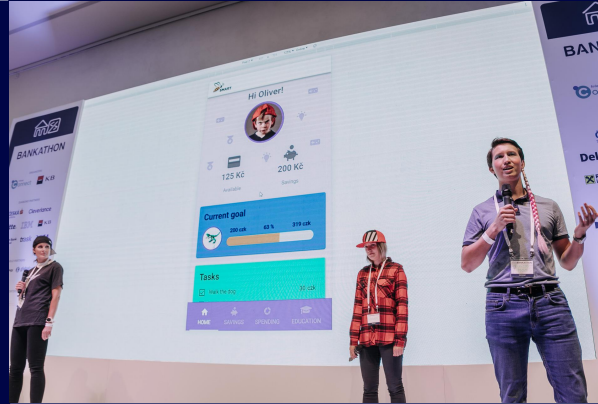
Team name
BeeSmart

Company
IBM,
Visa

Team members
Zuzana Ullrichova,
Marek Danel,
Boris Podskalicky

API(s) used
Visa

Topic
We build an application teaching children to be free, independent and smart in their financial life. All this in a funny way and safe environment.



Track
**Financial
Education
for Kids
powered by
IBM**
Team
#9/27

Team name
Family Finances

Company
Family Finances

Team members
Ivan Muck,
David Horvath,
Daniel Ezsias

API(s) used
Ceska
sporitelna,
Trask

Topic
We are building an
edutainment solution for
kids in the age group of
12-16, which truly helps
them increase their
financial literacy through
learning-by-doing
principle.



Track
**Financial
Education
for Kids
powered by
IBM**
Team
#10/27

Team name
Pig_Gurus

Company
Trask

Team members
Matej Kristek,
Lubomir Grund,
Frantisek Felt,
Miroslav Hanzl

API(s) used
Trask

Topic
We are making an app/
add-on to online banking
applications which
creates children's
money box, that
connects with parents
and children's account.



Track
**Financial
Education
for Kids
powered by
IBM**
Team
#11/27

Team name

ZIMA



Company

/

Team members

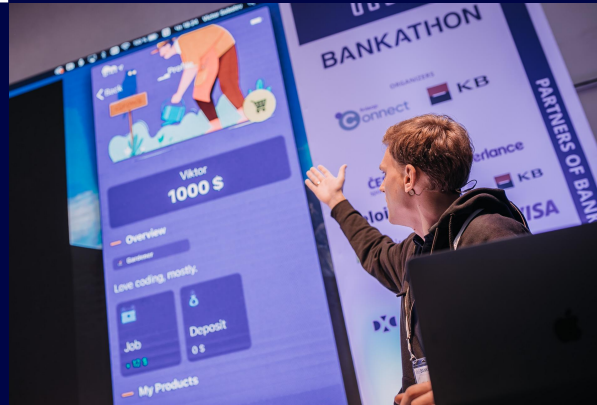
Alexander Kim,
Victor Sobolev,
Ramil Azmetov,
Nikolay Tukmachev

API(s) used

/

Topic

Mobile app for kids
which helps them to
learn finance
management through
gamification.



Track
**Financial
Education
for Kids
powered by
IBM**
Team
#12/27

Team name
Family Pay

Company
/

Team members
Arjen van Gaal,
Steve Thijssen

API(s) used
Komerčni banka,
Trask

Topic
Learning finance
through a collective
family pet that everyone
should take care of.
Amazon Alexa brings
finance to the table of
family.



Track
**Financial
Education
for Kids
powered by
IBM**
Team
#13/27

Open Banking for SMEs



Open Banking for SMEs - 14/27

Team name
MoroSystems



Company
MoroSystems

Team members
Radek Teichmann,
Tomas Paral,
Pavel Sindelar,
Jakub Riha

API(s) used
Komerční banka,
Trask

Topic
Cashflow business
dashboard for SMBs –
single view of your
current business status
and forecast.



Track
**Open
Banking for
SMEs
powered by
Komerční
banka**

Team
#14/27

Team name
lehko.digital

Company
MoroSystems

Team members
Martin Wenisch,
Darina Bacheva

API(s) used
Komerčni banka,
finleap connect,
IBM

Topic
We created tool that
helps self-employed
developers monetize
their weekend projects
with zero cost of owning
payments.



Track
**Open
Banking for
SMEs
powered by
Komerčni
banka**

Team
#15/27

Team name

Banklifting

**Company**

Applifting,
DX Heroes

Team members

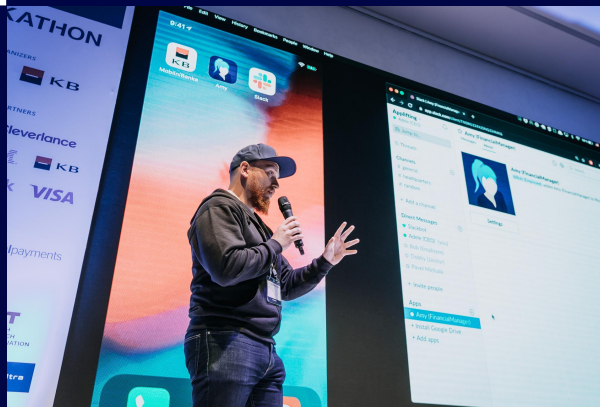
Adela Homolova,
Prokop Simek,
Vrata Kalenda,
Pavel Michalik

API(s) used

Komerční banka

Topic

We provide independent
and omnichannel
financial management
for SMEs eliminating
meaningless work.



Track
**Open
Banking for
SMEs
powered by
Komerční
banka**

Team
#16/27

Wealth Management

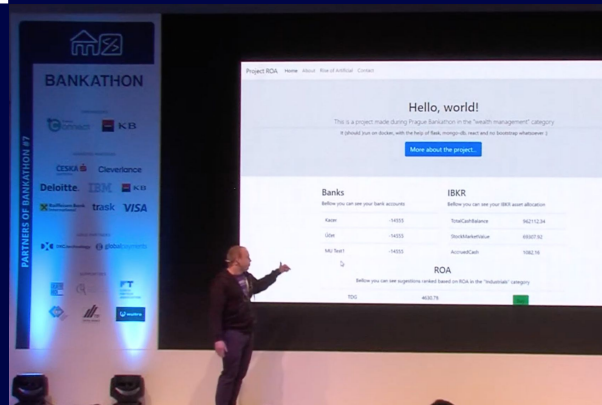
Team name
ROA

Company
/

Team members
Daniel Cornea,
Stepan Klokocka

API(s) used
Trask

Topic
Combining the app
account and investment
account.



Track
**Wealth
Management
powered by
Deloitte**
Team
#17/27

Team name
Money Kitten

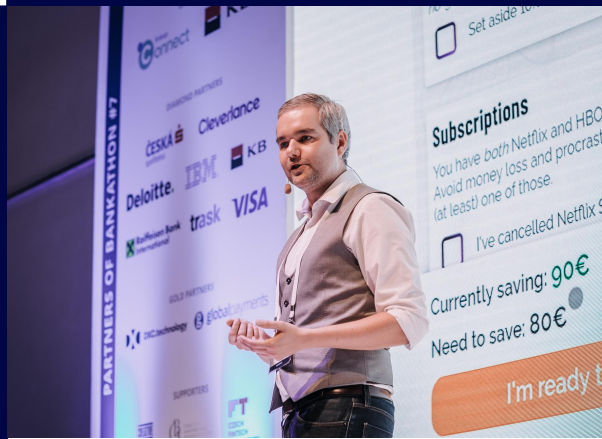


Company
Upvest

Team members
Tomas Dohnal,
Petr Volny

API(s) used
Ceska sporitelna

Topic
Smart financial adviser for students. The app will let the student set a saving goal, analyze their spending habits, and set aside some percentage of their spending.



Track
**Wealth
Management
powered by
Deloitte**
Team
#18/27

Team name
IBM Lions



Company
IBM

Team members
Martin Virik,
Evka Hankova,
Vojtech Florko,
Anna Liptajova

API(s) used
finleap connect

Topic
Save your time and
money by finding your
next business
opportunity, matched
specifically to your
needs.



Track
**Wealth
Management
powered by
Deloitte**
Team
#19/27

New Business Models

New Business Models - 20/27

Team name

Moonwalk 

Company

DXC Technology

Team members

Anton Molcan,
Jan Jerabek,
Lukas Skala,
Vaclav Petras

API(s) used

Ceska
sporitelna,
DXC,
Trask,
Visa

Topic

Personal purchase
planning tool.



Track
**New
Business
Models
powered by
Ceska
sporitelna**
Team
#20/27

Team name

bankagram

**Company**

main incubator

Team members

Augustin Danciu,
Sebastian Lippert,
Dirk Plewnia

API(s) used

Ceska sporitelna

Topic

Social banking for gen z.



Track
**New
Business
Models
powered by
Ceska
sporitelna**
Team
#21/27

Team name

New Kids on the Blockchain

**Company**

Ceska sporitelna

Team members

Petr Tomasek,
Jan Jaros,
Martin Slanina,
Lucie Navratilova

API(s) used

Ceska sporitelna

Topic

We are innovating the process of buying and selling properties financed by a mortgage.



Track
**New
Business
Models
powered by
Ceska
sporitelna**
Team
#22/27

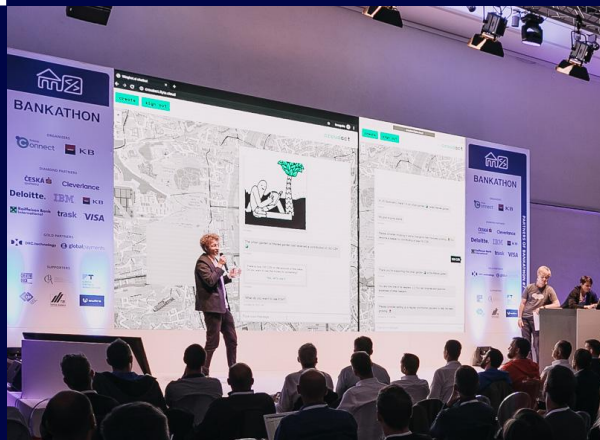
Team name
croudact **Z**

Company
Ceska sporitelna,
IBM,
Wingbot

Team members
Kuba Dubrovsky,
David Menger,
Martin Cejka,
Stepan Laichter

API(s) used
Ceska sporitelna

Topic
We are proposing a chatbot maintaining autonomous accounts. These accounts allow for decentralized public action and long-term crowd financing of small projects.



Track
**New
Business
Models
powered by
Ceska
sporitelna**
Team
#23/27

Multibanking



**Raiffeisen Bank
International**

trask

Multibanking powered by RBI & Trask - 24/27

Team name

Team #1

**Company**

dib.one

Team members

Batyrkhan Bobetayev,
Timur Nyssanbayev,
Ali Nuraldin,
Yerikzhan Akhmetov

API(s) used

Trask

Topic

Control and restrict 3rd party access to your banking using cryptography. Generate and manage meta-transactions and provide publicly & privately verifiable proofs.



Track
**Multibanking
powered by
RBI & Trask**
Team
#24/27

Multibanking powered by RBI & Trask - 25/27

Team name
KaBe

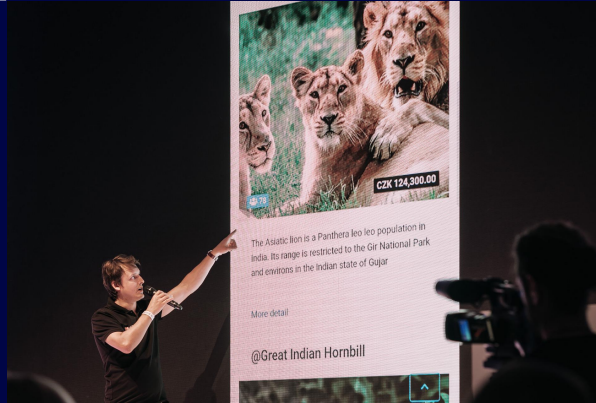


Company
Komerční banka

Team members
Martin Sixta,
Petr Lev,
Jan Seifrt,
Ksenia Tetervak

API(s) used
Trask

Topic
Zoo donations.



Track
**Multibanking
powered by
RBI & Trask**
Team
#25/27

Multibanking powered by RBI & Trask - 26/27

Team name

CS Open
Banking

**Company**

Ceska sporitelna

Team members

Pavel Machacek,
Michael Novak,
Jakub Hosek,
David Krybus

API(s) used

Trask

Topic

Opensource
Multibanking.



Track
**Multibanking
powered by
RBI & Trask**
Team
#26/27

Multibanking powered by RBI & Trask - 27/27

Team name
A8



Company
/

Team members
Igor Chorny,
Alexandr Tsvetkov

API(s) used
Ceska sportelna

Topic
Charity app



Track
**Multibanking
powered by
RBI & Trask**
Team
#27/27



BANKATHON

See you at Bankathon #8!

www.bankathon.net