



FINTECH & REGTECH

Luxembourg-Poland Business Conference



Luxembourg-Poland
Chamber of Commerce






CONFERENCE **GUIDE**

The Chamber of Commerce of the Grand Duchy of Luxembourg
13th December 2018

FINTECH & REGTECH

Luxembourg-Poland Business Conference

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-  The conference aims at facilitating contacts between Polish start-up companies developing or providing fintech products or services, and the Luxembourg private market.
-  The best twelve Polish Start-ups present their business solutions in FinTech & RegTech.
-  Experts from Luxembourg and Poland exchange business ideas and solutions. Ministers of both countries, ambassadors and VIP guests complete the invitees list.

PARTNERS



SPONSORS



MEDIA



THURSDAY, 13th OF DECEMBER 2018

11:00–12:00	Welcome reception by Polish Ambassador for the participants from Poland and all partners at the Polish Embassy in Luxembourg Venue: 24 rue Guillaume Schneider, L-2522 Luxembourg
12:00–14:00	Lunch for the participants from Poland and all partners at The Office Venue: 29 Boulevard Grande-Duchesse Charlotte, 1331 Luxembourg
14:15–14:30	Start of the registration at the LHoFT Venue: 9 Rue du Laboratoire, 1911 Luxembourg
14:30–15:00	Coffee break
15:00–17:00	FINAL OF THE COMPETITION PITCH YOUR FINTECH/REGTECH START-UP Pitch your start-up (maximum 5 minutes) in the presence of Luxembourgish banks, investment funds, private equity, business angels etc.
17:00	Vote (confidential)

CONFERENCE

17:00 – 17:30	Registration at the Chamber of Commerce Venue: 7, Rue Alcide de Gasperi, Luxembourg Kirchberg
17:30–18:00	Welcoming guests / Snacks at the Chamber of Commerce
18:00–18:10	Opening of the Luxembourg-Poland Business Conference by: Polish Ambassador – H.E. Piotr Wojtczak & Video Message from Luxembourgish Ambassador – H.E. Conrad Bruch
18:10–18:20	Keynote Speech by the Ministry of Investment and Economic Development, Republic of Poland – Jerzy Kwieciński
18:20–18:30	Keynote Speech by the Ministry of Economy, Grand Duchy of Luxembourg – Mr Etienne Schneider
18:30–18:35	Director of the Chamber of Commerce, Mr Carlo Thelen
18:35–18:50	Announcement of the 3 Winners of the Best FinTech & RegTech Start-ups
18:50–19:00	Inspiring Speech on Start-ups by Sławomir Lachowski, CEO G-Rock Ltd (Golden Sand Bank)

DISCUSSION PANEL

19:00–19:30	Discussion about the challenges in digitalization of financial centres in Europe
Moderators	Luxembourg for Finance / Sascha Bremer Polish Private Equity and Venture Capital Association (PSIK) / Barbara Nowakowska
Participants	Poland: The Heart / Maciej Marszalek Wardynski & Co / Lukasz Lasek, Pekao SA / Anna Nietyksza Luxembourg: Luxembourg Business Angels / Damien Cabadi Société Générale Bank & Trust / Laurent Marochini Fundsquare / Olivier Portenseigne Expon Capital / Owen Reynolds
10 minutes	Q & A
19:40–19:45	Closing remarks by President of the Luxembourg-Poland Chamber of Commerce – Artur Sosna
19:45–20:00	Musical entertainment
20:00–22:00	Networking Event at the Chamber of Commerce (wine & cheese)

The first Luxembourg-Poland **Business Conference on FinTech & RegTech** is taking place today



We, Luxembourg-Poland Chamber of Commerce (LPCC), with a significant number of institutional, corporate as well as media partners, are organizing this first conference in order to establish a "tradition" of expertise, business and idea exchange between those two very dynamic economies in the European Union:

Luxembourg and Poland

We are not only proud but also very thankful for all the support we got, knowing that LPCC is a non-governmental organization based on voluntary work of persons passionate about bilateral business exchanges.

I would like to express my immense gratitude to all our LPCC Team involved in this all-day event as well as to our sponsors, partners and supporters.

Artur Sosna
President, Luxembourg-Poland Chamber of Commerce



Etienne Schneider
Deputy Prime Minister and Ministry of Economy, Grand Duchy of Luxembourg



Conrad Bruch
Ambassador of Grand Duchy of Luxembourg to the Republic of Poland



Jerzy Kwiecinski
Ministry of Investment and Economic Development, Republic of Poland



Piotr Wojtczak
Ambassador of Republic of Poland in Luxembourg



Carlo Thelen
Director Chamber of Commerce Luxembourg

MEET OUR **INSPIRING SPEAKER**



Slawomir Lachowski
Economist and banking expert

Slawomir Lachowski has a proven record of innovation and successful strategic thinking. He is a founder of three successful banking start-ups: mBank, MultiBank and Bank SMART. In 2000 he launched mBank – the first, online-only bank in Poland based on a low-cost finance business model, which turned out to be a disruptive innovation that transformed Poland's retail banking market (currently 3rd largest bank in Poland and 4th in the Czech Republic and Slovakia in terms of the number of retail customers; market cap USD 5,7 billion). In 2018 Slawomir Lachowski founded Golden Sand Bank – Digital-Only Bank & Wealth Management in Gibraltar, mobile-first, end-to-end digital, fully integrated banking, brokerage and investment portfolio management.

MEET THE **STARTUPS**

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Billon billongroup.com

Billon civilised blockchain, seamlessly combining fully regulated money, identity, data and documents into a single distributed ledger. Our own high-spec blockchain protocol processes national currencies and stores all kinds of data on-chain. We work with clients through modular building blocks that already enabled solutions such as lite bank accounts, event triggered fund releases and trusted document management.



Bnesis bnesis.com

Scoring engines, Social media, Payment, Banking and eCommerce services, combined in a single platform for various needs and industries. Instead of connecting necessary systems separately, integrate bNesis only, which aggregates multiple systems from various segments. In result, get dozens of systems simultaneously, save time and money on integrations and their support.



PROA Technology proatechnology.com

PROA Technology uses the power of modern technologies to reduce the operational costs and improve business processes through their standardization, optimization and robotization. Our main goal is to efficiently support our clients' business processes by delivery and customisation our software robots empowered by advanced AI technologies.



Transparent Data transparentdata.pl

Transparent Data is an agile RegTech firm that delivers current, reliable and complete company data as well as automation solutions for KYC and AML. We design and implement data products which unify business data that we collect from 120+ official company registers and other open as well as proprietary sources. We help manage risk, automate processes and strengthen overall decision-making ability, while saving cost and time.



Coinfirm coinfirm.io

Globally known for the leading AML platform for blockchain and digital currencies, Coinfirm strives to redefine regulation technology and set a global standard with our proprietary algorithms, 200 risk indicators and risk flagging scenarios while covering 80% of the cryptocurrency market.



FinAi finai.com

FinAi is a Poland-based fintech founded in 2016. The company has created a top-notch fully digital lending platform which shortens and simplifies the customer's journey to bank loan in the digital world. Operational start on the Polish market in June 2018 is the first step towards creating a pan-European platform enabling consumers to choose the most favourable loan offer, not only from local banks, but also from institutions operating in other EU markets.



Upswot upswot.com

Upswot provides simple loan onboarding, automated financial underwriting, and continuous credit re-assessment, based on the data from cloud business systems SME use.



Veronym veronym.com

Veronym is a global company founded to deliver revolutionary means of providing network security as a cloud service. Our mission is to protect organisations all over the world through successful cyber threat prevention using the most innovative and effective security solutions.



Hotailors hotailors.com

Hotailors is an award-winning, AI-powered travel platform developed, tested in and used by major companies like Google, Microsoft and Mastercard. On average our tools save companies 90% of the time usually spent handling travel, and up to 30% on cost. Come see how Hotailors simplifies business travel.



MyDocSafe mydocsafe.com

MyDocSafe is a Mifid2 client categorisation platform for financial institutions that do business with EU-based non-retail clients.



WealthArc wealtharc.com

WealthArc provides software for wealth managers to analyze and consolidate all portfolio and client data in one place. Our product is dedicated to wealth management firms such as external asset managers (EAMs), independent financial advisors (IFAs), private banks and their wealthy clients: High-Net Worth Individuals (HNWIs). We are a B2B FinTech company offering our product in a SaaS ("Software-as-a-Service") model.



XChanger xchanger.io

XChanger.io seamlessly aggregates global money operators within single cross-border payments API for ERP service providers, SMEs, banks and e-commerce services. Easy to integrate API or WEB access allows our customers to leverage the best FX rates, the most convenient payment methods and optimum payment delivery time

CONFERENCE **PANELISTS**



Stefan Berend

Adviser – Luxinnovation

In his role in Luxinnovation, he provides tailor-made advice to entrepreneurs, who wish to solve a problem with an innovative (and technology-driven) solution. This covers the whole range – from strategic orientation, over (long-term) financing measures, but also the facilitation within the network of stakeholders, partners and clients. He has gained experience in the VC & PE environment during many years in a Big Four, but also in the structuration of alternative investment fund structures at the time, when working for an asset management boutique, which provides insights about the key metrics for high-growth ventures – and how to influence these.



Sascha Bremer

Market intelligence adviser – LFF

Market intelligence adviser at Luxembourg for Finance, with a special focus on Asia. He advises the management of LFF and key stakeholders of the financial centre on active decision taking with regard to target markets and relevant topics, as well as the strategic orientation of the agency. Prior to joining LFF, Sascha Bremer spent a decade as a foreign affairs/economic journalist covering Asia and the Americas for national and international publications and regularly contributed to international radio broadcast shows.



Damien Cabadi

Chief Financial Officer

Alumnus of Dauphine, HEC Paris & INSEAD, Damien Cabadi is Chief Financial Officer of a regulated financial entity started from scratch in Luxembourg. Previously CFO of an American life insurance company, he mentored various Fintech start-ups in Asia, Africa and Europe on their financial model. A Financial Executive with the unique expertise to bridge customer metrics (CLV, CAC, Churn) with shareholders value creation.



Łukasz Lasek

Attorney and Partner in the Dispute Resolution & Arbitration Practice.

He handles court and arbitration cases involving commercial relations, construction law, unfair competition and intellectual property rights. He has participated as counsel or secretary to the tribunal in arbitrations under the rules of the ICC Court of International Arbitration, the Court of Arbitration at the Confederation of Lewiatan, and the Court of Arbitration at the Polish Chamber of Commerce. He also appears in criminal cases, particularly involving white-collar crimes and cybercrimes.



Laurent Marochini

Head of Innovation Securities Services at Société Générale Luxembourg

Prior to joining Société Générale Luxembourg, Laurent worked at BNP Securities Services in Luxembourg as a Middle Office Derivative Products. He joined in 2000 the Credit Suisse Private Banking as Head of Settlement Operations & Client Service and entered Société Générale in 2006 as a Risk Manager, and then became Head of Innovation & Quality. Laurent was twice 2nd Worldwide Best Innovation Maker of Société Générale, he is also Co-chairman of the Working Group Blockchain & Cryptocurrencies at ALFI and Member of the Fintech & Digital Executive Committee. Laurent is blockchain leader for Société Générale Luxembourg and Head of the new Innovation Lab #LePlateauLUX.



Maciej Marszałek

Co-founder and CEO of the Heart Ventures and Partner at The Heart

Expert in corporate ventures, fintech and insurtech. Experienced in areas of marketing, sales and customer service in direct channels. With proven record of successful management of financial products sales and services, both in banking and insurance sectors. Has been leading digital and data transformation for nearly 15 years with international teams in over 20 countries.



Anna Katarzyna Nietyksza

President of Cloud Community Europe Polska / Expert in financing digital economy

President of Cloud Community Europe Polska, (Cloud Europe Polska) and Member of the Council of Cloud Community Europe, European Association of Cloud, Big Data, Cybersecurity, Fintech, IOT, blockchain providers. International Development Advisor to the Board of Pekao SA, the biggest Polish Bank for Corporate and Medium size companies. President and main shareholder of EFICAPITAL Ltd, advisory company providing investment capital to innovative and digital SME. Graduate of Law and Political Science of the University of Sorbonne Paris I, and Applied Linguistics (Spanish and Russian, Paris IV Sorbonne).

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Barbara Nowakowska

Managing Director of PSIK

Barbara Nowakowska has been managing PSIK for 15 years, working for promotion and development of private equity/venture capital industry in Poland and representing interests of the Polish private equity community. Barbara Nowakowska served as an expert on the Polish private equity and venture capital at the European Commission. Prior to joining PSIK in 2003, Barbara Nowakowska was a board member of an independent Polish telecom operator EI-Net S.A. She gained experience in private equity industry at Enterprise Investors. At the beginning of transformation, she worked at the Ministry of Privatisation. Barbara Nowakowska holds an MA degree in economics.



Olivier Portenseigne

Managing Director – Fundsquare

Olivier has 20 years' experience in the fund industry and he previously held various senior management positions at RBC Investor & Treasury Services where he was successively responsible for the setup and development of the distribution support platform, Head of Shareholder Services in Luxembourg and finally Global Head of Product Management for Shareholder Services and Distribution Support. Olivier is currently leading the FundsDLT initiative aiming at delivering a market infrastructure based on blockchain in order to facilitate fund distribution operational activities.



Owen Reynolds

Associate at Expon Capital

He is a startup advocate and supporter, and has previously worked with venture funds in both Chicago and Hawaii. He worked in international development in Latin America and was an economist for the US Department of Energy after his first master's in economics from Northeastern University, and also has an MBA from Chicago Booth.

ABOUT LPCC



Luxembourg-Poland Chamber of Commerce (LPCC) was established in 2012 in the Grand Duchy of Luxembourg as a non-profit organization in order to establish business relations between Poland and Luxembourg. Currently, LPCC has over 40 corporate and over 60 private members, thus being one of the biggest chambers of commerce in Luxembourg.

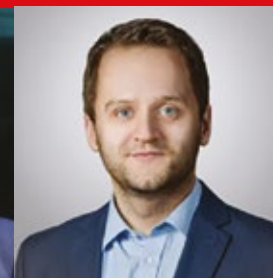
Each year LPCC organizes 8-12 business events in Luxembourg, some of them are held also in the Embassy of the Grand Duchy of Luxembourg in Warsaw, Poland.

LPCC BOARD



**Artur
Sosna**

LPCC President



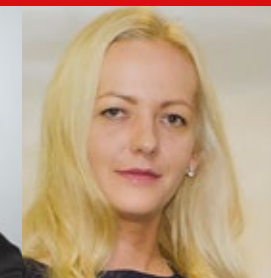
**Adam
Tymofiejewicz**

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**Grzegorz
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EW Project Manager



**Aleksandra
Wróbel**

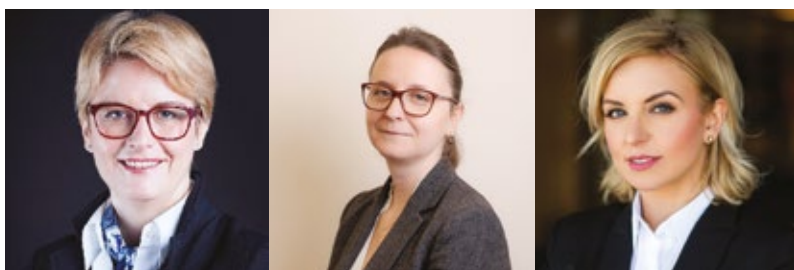
EW Project Manager

For more information,
please go to our website

www.lpcc.lu

ABOUT LPCC

SUPPORT TEAM



Renata Plewniak

Director

Agnieszka Noel-Druzd

Relationship Developer
& Project Manager

Anika Chojnacka

Relationship Developer
(Poland)

LPCC ADVISORY BOARD MEMBERS



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LPCC Advisory Board
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Marie-Hélène Massard
LPCC Advisory Board
Member - CEO AXA
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John Parkhouse
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Jeannot Erpelding
LPCC Advisory Board
Member - Director at
Chamber of Commerce

Raymond Krawczykowski
LPCC Advisory Board
Member - Tax Partner at
Deloitte Luxembourg

LPCC CORPORATE MEMBERS

CORPORATIONS



SMB (SMALL AND MEDIUM SIZE BUSINESS)





Luxembourg-Poland
Chamber of Commerce



For more information,
please visit our website

www.lpcc.lu