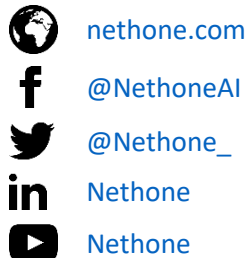


# Polish companies at Money20/20 Europe, September 21-23, 2021

Supported by the Polish Agency for Enterprise Development



## Nethone



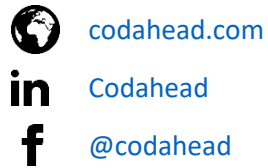
**Preventing payment fraud in online channels and recognizing users thanks to Nethone Guard. Protecting customer accounts with the Nethone ATO module.**

We have created and developed our **anti-fraud solution - Nethone Guard**, based on the Know Your User (KYU) concept, which consists of multi-dimensional profiling of users in terms of their true intentions towards the seller or financial institution (detection of anonymization, automation and suspicious or irregular behaviors). We assumed that in the new era of customer-oriented services, you should not only get to know your users, but also understand their motives. That is why we have created a proprietary solution - **Nethone Profiler**, which allows you to **analyze unique data about users** obtained first-hand - during their interaction with the client's website or application on a mobile device.

Nethone enriches the context of user understanding with over 5000 attributes in three areas: customer behavior, parameters of their equipment (the so-called digital fingerprint) and network connection characteristics. Since the entire profiling process takes place in the background, the user does not experience any negative consequences and does not have to take additional actions. The cross-linking of attributes is processed in real time and the result of this analysis is given in the form of immediate recommendations. As a result, Nethone helps to reduce the number of rejected transactions, reduce the cost of manual user analysis and the risk of fraud, without negatively affecting the website's UX.

Due to the constantly growing number of ATO-class attacks, i.e. unauthorized takeovers of access to user accounts, entities that offer their clients the possibility of setting up an account and making transactions with them have noticed the need to introduce additional security measures. These, in turn, generate problems in the user's UX. In response to these needs, Nethone ATO was created - a product based on behavioral biometrics and device fingerprints, which protects against such interceptions in a way that does not bother end users - passively, in the background, with much higher precision. Therefore, we are investing in the area of ATO prevention in both the financial and e-commerce industries.





## Welcome to the world of exemplary digital solutions for a better today & brighter tomorrow

Codahead is Polish company that specializes in developing software and hardware. Founded over 10 years ago, we've have developed some of aware winning products for companies all around the globe. We take pride in being an exceptional solution provider in the realm of software development and specialize in cutting-edge technologies like **artificial intelligence, internet of things (IoT), blockchain, and immersive reality (XR/AR/VR)**.

As a full-stack development organization with skillsets on every end of the stack, we have successfully delivered award-winning products in segments such as fintech, retail, healthcare, media & internet, manufacturing, and transportation. We have an intimate understanding of these industries as we continue to actively explore and enter new segments.

Our solutions currently work on over 50,000 devices and process over \$3 billion in transactions annually. We make your product development process more effective using our consultant-driven (outsourced) project model to scale live projects or your team with little time or resource investment, giving you access to an amazing talent pool in the most cost-efficient manner. Our models of engagement, be it project-based, managed team or staff augmentation allows maximum flexibility.

### WHO WE ARE

- 60+ Talented, Passionate and Adept professionals
- 24% Females in Tech

### WHAT WE DO

- Artificial Intelligence (machine learning)
- Internet of Things (hardware, communications, R&D, optimization)
- Blockchain (centralized, decentralized and distributed)
- Immersive Reality (AR/VR)
- Mobile Development (iOS, android, cross-platform)
- Web Development (frontend, backend, responsive Web, UI/UX, PWA)
- Product Design (mobile & web UI/UX design)

### HOW WE DO IT

- Project-Based Outsourcing
- Managed/Dedicated Teams
- Staff Augmentation

### OUR STRENGTHS

- Deep and Broad Experience in cutting edge technologies
- Exceptional Quality
- Diverse Team
- Complete Process Transparency
- Commitment to Excellence

Lets partner: <https://codahead.com/get-estimate>

Want to know more about our clients or projects?

<https://codahead.com/case-studies/>





## **DoxyChain** **Secure your business documents**

DoxyChain is a decentralized blockchain-based infrastructure for documents management, which delivers enhanced security and smart optimization to your business flow.

The solution is designed for the changing world of fintech, banking, insurance, and others who put special emphasis on digitalization.

Access your documents in one app - all you need is a mobile device with Internet access. Optimize, collaborate, sign, check, have control over your documents wherever you are.

Join DoxyChain today and enjoy the benefits of a paperless business.

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Add your document on the platform, select the type of legally binding e-signature, grant selected permissions to team members - edit, preview, audit. See who performed the requested action using the editing history. Control your documents in blockchain-secured space.

With DoxyChain, you can send and securely store the documents in the form of a durable medium as well as optimize workflows by creating teams and assigning roles. By cooperating on a contract with a B2B / B2C client or your team, you will save time and minimize costs, simultaneously reducing paper consumption.

At DoxyChain, we create new European security standards for document management. The DoxyChain advanced electronic signature is compliant with eIDAS, the Durable Medium Directive, and the GDPR.

We have developed our infrastructure based on distributed registers and cryptography, where once recorded information is impossible to change. This means your files are safe online. We respond to market demand in many sectors - large corporations and smaller enterprises.

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# Future Processing

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We're a **software development company** that has been solving business problems using technology for over **20 years now**. We **leverage technology** and ask the right questions to bring you tangible results in the form of **reliable, high quality, sustainable software** that is delivered on time, right first time.

**Working with us is like having a partner next door.** Our can-do attitude, positive atmosphere and energetic approach create a unique culture that fosters open-mindedness and drive to succeed.

For us, software is all about empowering people and organisations to realise their full potential. That's what sets us apart – we believe that **great people equals great software**.

If you need experts in the fields such as **Business Analysis** or **User Experience**, we offer **workshops** with all your key stakeholders, to help you **gather requirements, prepare a roadmap** for delivery, and design your software solution. Our **software experts** will deliver a bespoke solution, **improve the efficiency of your business**, enhance customer experience and generate more profit. We are a **reliable IT partner** to manage the entire software development lifecycle process for you. From initial analysis to maintenance.

Additionally, if you are looking for specialists in **Data Science, Cloud, Artificial Intelligence, Machine Learning** – at Future Processing, you will find experts ready to transform your ways of working and help you **make the most out of digital solutions**.

# WINGED IT

 [wingedit.pl](http://wingedit.pl)

 [doITinPoland.com](http://doITinPoland.com)

 @wingedit

 Winged IT

Winged IT is a Polish IT Outsourcing and Consulting Company that offers, among others, **Custom Software Development** services.

We work with more than 100 clients from 4 continents. Our customers are many international financial institutions and numerous well-known players from other industries, including Aerospace, E-commerce, Gaming, IT, Logistics, Pharmaceuticals, Robotics, Telecom, and many others.

To build tailor-made applications according to customers' requirements, we use various programming languages, such as Python, Java, JavaScript, C++, and many others. Our engineering teams are located in Poland – one of the TOP-3 countries in the world in terms of software developers' skills.

**KIOSK C13**



# ← RevDeBug

RevDeBug streamlines the work of IT departments. And through its technology, it allows to optimize the company's operations, reduce costs, save the number of working hours, and, consequently, develop more efficiently and increase revenue.



There are many companies on the market that provide tools that will pinpoint where the error occurred, but not what caused it. This requires the programmer to make a hypothesis and try to recreate the problem that they were looking for by changing lines of code and seeing what caused the error.

In most cases, fixing a bug is simple and the final correction takes only a few lines while finding its source, and the place where to insert these lines may take days, weeks, or even months.

RevDeBug allows automating the monitoring of the application. On top of that, it pinpoints the exact place in the code where the error occurred, the entire code execution, and all the data that contributed to its creation. It works similarly to a black box in an airplane.

This approach practically reduces the hypothesis process to zero and allows the developer to locate the line of code that caused the error immediately. As a result, work efficiency increases by at least 20%, and the time to repair errors is reduced by a minimum of 50%.

Companies can save hundreds or even thousands of programming hours. This allows for better organization of work and faster error removal, and the time saved can be spent on business development and more effective customer service.



## **Cryptomage Cyber Eye provides network security like no other**

Cryptomage Cyber Eye offers a unique approach to network traffic analysis, with a combination of protocol behavior, packet analysis, and host communications behavior analysis. While the majority of security solutions focus only on user and host behavior, Cryptomage Cyber Eye also incorporates unusual low-level network behavior.

**KIOSK D38**



# efigence

Efigence is a technology company specializing in the design and implementation of **dedicated solutions for online banking and for the insurance industry**. The company has extensive competences in creating user-friendly interfaces and delivering innovative technological solutions and can also provide consulting services in the field of digital innovation for financial institutions. Efigence builds **internet and mobile e-banking platforms** with user-friendly UI/UX, tailored to the individual needs of the user and implementing proven technology, field-tested in numerous projects for the financial industry. The company's solutions have been used by such clients as Aion Bank, Bank Pekao, Alior Bank, Nationale-Nederlanden, mBank, Emirates NBD, BNP Paribas Bank Polska and PKO Bank Polski.

Efigence projects have been selected for awards multiple times by the juries of the most prestigious industry competitions, domestic and international; twice awarded the titles of "Best of Show" in Finovate competitions, "The Most Disruptive Innovation" in the Efma Distribution and Marketing Innovation Awards, and "Disruptive Innovation of the Year" in the BAI-Finacle Global Banking Innovation Awards. Efigence was also included in the prestigious list of the best FinTech companies "The FinTech 50".

 [www.efigence.com](http://www.efigence.com)  
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## PIK

INFORMATION MANAGEMENT

Our company provides comprehensive **tailored CRM solutions** - business modeling, workflow, design and delivery of systems to support other institutions including our latest CRM product.

The company conducts business related to software development and business consulting. We focus on two specializations:

1. **Big data and cybersec analytical services**, including support in business modeling, analysis of a large amount of data and processing of these data.
1. **Programming services**, including development of dedicated software for the client, including implementation and maintenance as well as outsourcing of specialists.



# MakoLab



[makolab.com](http://makolab.com)



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MakoLab is a **digital project house**, a team of 300+ technology experts accomplishing projects in the field of digital transformation field. In line with our byword, 'User-Inspired Solutions', we fuse engineering skills and creativity to create intuitive IT tools for ordinary end users.

The solutions we provide for the **financial and insurance industries** include:

- top-end online financial simulators for leading, global automotive brands. Our simulators are responsible for 10 million+ operations carried out daily in more than 40 countries;
- a functional, online, client-oriented sales platform for Scandinavia's largest insurance group. The platform offers a wide range of insurance products;
- ColDis, our comprehensive, real-estate management solution. ColDis integrates the operations of property management modules which can work as separate solutions or as one robust, functional and accessible system

We are focused on building dedicated smart connections between brands and consumers, and on merging the physical and digital worlds. In this 'economy of experience' era, we equip our partners with dedicated solutions and digital platforms, enabling them to build relationships with their clients, develop their business performance and create market value.

Security is a fundamental principle in the IT and financial worlds and MakoLab S.A. is accredited for compliance with the ISO/IEC 27001 information security management standard. We have also implemented TISAX, a globally recognized standard for automotive industry information security audits.

We are the proud, long-term supplier of digital solutions for Renault-Nissan Alliance, Toyota Motor Europe, RCI Banque, Gjensidige, Toyota Financial Services, mBank (Commerzbank Group) and PZU, to name but a few...

