

The biggest innovation marathon in the FinTech field Novathon #withPBZ held in Zagreb

- **The 24-hour innovation marathon of Intesa Sanpaolo Group was held on September 23 and 24 at Zagreb's Lauba**
- **The record number of participants created solutions for even simpler banking and competed for the main prize of HRK 75,000**
- **144 participants, 24 teams from 7 countries (Croatia, Italy, Bosnia and Herzegovina, Montenegro, Serbia, Hungary, and Slovakia)**
- **22 international speakers (special guests Mr. Matteo Rizzi, Mr. Chris Skinner, and Mr. Nenad Bakić)**

Zagreb, September 26, 2017 - Intesa Sanpaolo Group brought its innovative Novathon contest to Croatia this year. The 24-hour innovation marathon called **Novathon #withPBZ** was organized in cooperation with Privredna banka Zagreb, a member of Intesa Sanpaolo Group, and was held on **September 23 and 24 at Lauba. The competition was attended by 144 contestants from 7 countries, gathered in 24 teams comprised of developers, web designers, and marketing experts.**

The winning team "Zero Molecule", which included: Boris Tomaš, Denis Pavlović, David Ante Macan, Božidar Labaš and Mario Novoselec won **the main prize in the amount of HRK 75,000.** As a challenge, the team chose the smart payment topic and developed the "Let's Pay" solution.

"Let's Pay" is a collaborative solution for smart, social and group payments consisting of 3 products: an open API for third party transaction notification system, DOT for wearable transactions, SPOT which is an NFC sticker for easier transaction sharing.

The team "Auradiate", which included: Saša Vukšić, Jurica Martinčević, Nikola Kumek and Luka Mikolaj, and offered the "Auradiate" solution on the subject of smart payment won **second place and HRK 37,000.**

Location-based marketing solution for street performers, buskers, music players, exhibitors, MCs and other creative individuals who are able to share information about themselves with their audience through their mobile phone and the members of the audience can decide to donate money to these performers via their phone. The solution is based on Google web, it doesn't require an application.

The team "The Cloud Does Not Exist", which included: Fabio Bottan, Cesare de Cal, Matteo Bombasini and Lorenzo Avello won **third place and HRK 15,000** also on the subject of smart payment with the "BankRush" solution.

A multi-banking app that allows users to aggregate and manage their different bank accounts and cards in one unique place. By using the app users can easily get micro-loans, transfer money and make instant payments using different cards. Banks can analyse the collected data.

Intesa Sanpaolo Group, in cooperation with its Innovation Center, launched the Novathon event series, a creative app development contest in 2016. The first such 24-hour event was held in Budapest last summer.

The special guest of the Novathon #withPBZ was Chris Skinner, the fintech titan behind the blog called the Finanser.com, author of the best-selling books Digital Bank and ValueWeb, and the president of the European Networking Forum, Financial Service Club. **He was named one of the most influential people in the banking sector, one of the top five most influential people in the BankInfoSecurity chart and one of the top 40 most influential people in financial technologies.**

Another special guest inspired competitors and visitors: **Matteo Rizzi who has been actively engaged in the FinTech space for over 20 years.** He knows how to bridge traditional banking with new or disruptive technologies, because he understands both. He is the founder of swiftcommunity.net and the Innotribe Startup Challenge and the co-founder of Innotribe and www.FinTechStage.com. For three years in a row (2014-2016), Financial News nominated Matteo as one of the "40 most influential FinTech executives in Europe" and Bank Innovation named him one of the "30 Innovators to watch shaping the industry" in 2014.

The third special guest was **Nenad Bakić, a Croatian entrepreneur, investor and philanthropist**, currently mostly focused on digital transformation in education, founder of IRIM, the leading organisation in introducing STEM education in the region. Mathematician, with careers in science, digital media, finance and human resources. **Serial founder of startups** with multiple successful exits. Companies he founded and still owns are the market leaders in their respective markets. As investor in public companies, he is the most prominent deep-value, long-term activist investor in Croatia.

You can find more information at www.novathon.net.

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Intesa Sanpaolo

Intesa Sanpaolo is among the top banking groups in the euro zone and the leader in Italy in all business areas. The Group offers its services to 11.1 million customers in Italy through a network of approximately 4,000 branches well distributed throughout the country with market shares no lower than 12% in most Italian regions. Intesa Sanpaolo has a selected presence in Central Eastern Europe and Middle Eastern and North African areas with approximately 1,200 branches and 7.8 million customers belonging to the Group's subsidiaries operating in commercial banking in 12 countries. Moreover, an international network of specialists in support of corporate customers spreads across 28 countries, in particular in the Middle East and North Africa and in those areas where Italian companies are most active, such as the United States, Brazil, Russia, India and China.

About PBZ

Privredna banka Zagreb d.d. (PBZ), a member of Intesa Sanpaolo Group, is the second largest bank in Croatia with more than 1.6 million clients and with the widest network of 195 branches. Privredna banka Zagreb is focused on improving its services and developing new and innovative products, and continuously maintains a leading position in the application of new technologies in the banking sector. As a leader in innovative solutions in the banking sector, PBZ was the first to launch an internet banking platform called PBZ365@NET, in Croatia in 2000. Among the many innovative solutions offered by the bank, we would like to emphasize some: the most modern forms of payment; payment via 2D barcode, contactless payment, payment with a virtual card integrated into a mobile phone through the PBZ Wave2Pay service, securities trading on ZSE through internet and mobile banking and the PBZ Investor service, the first quick loan through internet/mobile banking, an innovative manner of saving through automatic deposits transferred to the savings account: e-Kasica and other innovative products and services.