Dear Madam, Dear Sir,

We are delighted to welcome you to this Study tour which promises to be refreshing and energising. We have carefully prepared the program in order not to miss out on any of the retail banking innovations currently being deployed in Poland.

Our week will be extremely intense, with multiple visits and meetings. The schedule is intentionally packed, so that you can fully take advantage of this tour. We recommend that you use any spare time you may have to intensify your exchanges with your fellow participants. The richness of a group such as ours is an opportunity to be grasped. The more you share your problematics and information on your accomplishments, the more you will learn from the others.

However, let me assure you that there will also be some time for relaxation. Moreover, please do not hesitate to contact us if there is anything at all that you would like to see added to our program. Our only ambition is that you all return full of enthusiasm and eager to participate in another Efma Study tour next year.

Enjoy your week!

Patrick Desmarès
CEO Efma
IT'S NOT ABOUT IDEAS. IT'S ABOUT MAKING IDEAS HAPPEN.
SATURDAY 6 JUNE AND SUNDAY 7 JUNE 2015

Participants arrival in Kraków

SUNDAY 7 JUNE 2015

14.00 Meeting with the participants and welcome drink in The Qube Bar (lobby) at Sheraton Hotel Kraków
14.45 Departure from the hotel
15.00 Visit of the Wawel Royal Castle and Wawel Cathedral
17.00 Departure from the Castle by horse-drawn carriages
Old town carriage tour
17.30 Free time at “Rynek Glowny” Kraków’s main market square
18.15 Departure back to the hotel
19.00 Dinner at the Roof Top Terrace of Sheraton Hotel, hosted by Deloitte
• Participants and agenda introduction
• Distribution of the materials of the tour
• Informal discussion and expectations sharing
<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>07.00</td>
<td>Guests check-out and breakfast</td>
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<tr>
<td>08.00</td>
<td>Departure from the hotel</td>
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<tr>
<td>08.30</td>
<td><strong>Morning session with Alior Bank at Radisson Blu Hotel Kraków</strong></td>
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<tr>
<td></td>
<td>Alior’s struggle to remain disruptive innovative and efficient</td>
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<tr>
<td></td>
<td>• Modernized branch network: Alior’s approach to physical outlets</td>
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<td></td>
<td>• T-Mobile Banking Services: partnership with the telecom</td>
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<td></td>
<td>• IT Strategy in the digital era</td>
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<tr>
<td></td>
<td><strong>Zbigniew Płuciennik</strong>, Head of Strategy Department</td>
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<td></td>
<td><strong>Tomasz Motyl</strong>, CIO</td>
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<td></td>
<td><strong>Bolesław Lubecki</strong>, Head of IT Development</td>
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<tr>
<td>11.45</td>
<td>Departure from Radisson Blu Hotel</td>
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<tr>
<td>12.00</td>
<td><strong>Lunch at Wesele Restaurant</strong></td>
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<tr>
<td>13.00</td>
<td><strong>Bus departs from Wesele Restaurant</strong></td>
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<tr>
<td>13.30</td>
<td><strong>Visit at hub:raum Kraków</strong></td>
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<td></td>
<td>• Start-up accelerator venue tour, intro and hub:raum presentation</td>
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<td></td>
<td>• Presentations held by most successful fin-tech start-ups in CEE</td>
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<td></td>
<td>• Zencard: turning existing payment cards into universal loyalty cards</td>
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<tr>
<td></td>
<td>• Inpay: Bitcoins integration into daily payments</td>
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<td></td>
<td>• Stellar: technology that enables money to be sent easier than emails</td>
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<tr>
<td></td>
<td>• Wishround: social payments and group purchase engine for e-commerce</td>
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<td></td>
<td>• Networking and discussion</td>
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<td>• Wrap-up and conclusions</td>
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<td></td>
<td><strong>Luka Sučić</strong>, Business Development &amp; Evangelist, hub:raum</td>
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<td></td>
<td><strong>Jarosław Sygitowicz</strong>, Co-founder &amp; Marketing Director, Zencard</td>
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</tbody>
</table>
Lech Wilczyński, Co-founder, Member of the Management Board, Inpay
Bartłomiej Nowotarski, Software Engineer, Stellar
Vitaly Kedyk, Co-founder & CEO, Wishround
Jakub Galka, R&D Director, VoicePin

15.00 Bus departs from the hub:raum
15.30 **Visit at Google office in Kraków**
   ‘How Google innovates’ workshop
   • Introduction and tour through the uniquely located Google office
   • Presence in Poland, key insights on retail financial services by “Google’s” glasses
   • What makes Google one of the most innovative company in the world
   • How Google innovates? Design thinking method in action

Marta Guzek, Industry Head
Agnieszka Hryniewicz, Country Director
Norbert Simionescu, Senior Analytical Lead
Maciej Sykula, Strategic Partner Manager

18.00 Bus departs from Google
19.05 Train departs from Kraków train station
20.00 Dinner in the train
22.00 Accommodation of guests in Hotel Intercontinental Warsaw
TUESDAY 9 JUNE 2015

08.10  Departure from the hotel
08.30  **Breakfast briefing session with Deloitte**
       The Polish way of doing banking
       •  Poland as fastest growing CEE/EU economy (macro outlook)
       •  Key challenges ahead of Retail Banking
       •  What you need to know about the bank:
          – Key financials (benchmarking)
          – Key facts and figures on visited Banks (profiles)
       •  Poland’s innovation map

   **Grzegorz Cimochowski**, Partner, CE FSI Strategy Consulting Leader
   **Roy Hutchinson**, Senior Project Leader, CE FSI Strategy

09.45  Departure from Deloitte
10.00  **Visit at Bank Zachodni WBK**
       How BZ WBK gets ahead with mobile. Improving customer relationships through the mobile proposition
       •  Customer experience as a key value of mobile development
       •  Banking services on the request
       •  How to create a multichannel approach to move a bank toward digitalization

   **Tomasz Niewiedziat**, Head of Mobile and Internet Banking Area
   **Katarzyna Prus-Malinowska**, Digital Banking Director

13.00  Bank Zachodni WBK hosted lunch
14.00  Bus departs from Bank Zachodni WBK
14.30  **Visit at Bank Pekao**
       Bank Pekao SA: innovations in payments
       •  Bank Pekao’s position in Poland
          – Economy and market outlook
          – Key figures about Bank Pekao SA
       •  Bank Pekao’s strategy towards digital channels
• Directions of present-day payments
  - Current challenges in payments
  - Bank Pekao’s experience in mobile payments and HCE implementation
  - Life demo presentation of Pekao mobile payments PeoPay ecosystem
  - Discussion on new trends and ideas in payments
• Discussion on new trends and ideas in payments

Dariusz Choryło, Executive Director, Investor Relations Department
Bartłomiej Nocoń, Head of Multichannel
Bartosz Zborowski, Head of Strategic Projects Office

17.30 Bank Pekao hosted dinner
18.30 Bus departs from Bank Pekao
19.00 Bowling at Arco Bowling Club

WEDNESDAY 10 JUNE 2015

07.30 Bus departs from the hotel
  Transport to Łódź City
09.30 Visit at mBank
  • mBank: digital evolution, products and segments, business and operating model, growth trajectory
  • Approach to digitisation and digital disruption
• Online Banking
  - Key innovations: interactive interface, breadth of products and services, selling and engagement
  - Core banking scenarios: accounts, payments, deposits, loans,
• Mobile Banking
  - Key innovations: modern interface, pre-login services, real time marketing, geo-locations
  - Core banking scenarios: 30 second loan, accounts, bill pay, fast search
  - Advanced services: mobile payments (NFC, Blik), P2P, payments marketing
• Modern IT architecture for white label Banks (Orange Finanse)

Piotr Hibner, Head of Digital Channels
Jacek Iljin, Managing Director, Retail Banking Sales and Processes

Jarosław Mastalerz, Member of the Management Board, COO

12.00 mBank hosted lunch
14.00 Visit at mBank Video Branch and Contact Center premises
  • Video Banking: approach, technology, process, customer results

Jarosław Mastalerz, Member of the Management Board, COO

Hubert Pałgan, Member of the Supervisory Board

15.00 Bus departs from mBank’s Video Branch and Contact Center premises
15.30 Visit at Light Branch in Manufaktura
  • Visit at the mBank’s new award-winning branch concept
16.45 Bus departs from mBank
Transport to Warsaw
19.00 Dinner at WinoSfera Restaurant
<table>
<thead>
<tr>
<th>Time</th>
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<tbody>
<tr>
<td>08.45</td>
<td>Meeting in the lobby</td>
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<tr>
<td>09.00</td>
<td><strong>Getin Bank hosted session at Google Warsaw offices</strong></td>
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<tr>
<td></td>
<td>• Who we are: a short story about Getin Noble Bank</td>
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<td>• Getin Point solution for customers</td>
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<td>• Why VTM?</td>
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<td>• The challenges of implementation</td>
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<td>• Technological and operational solutions in VTM project</td>
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<td>• Demonstration of Getin Point at Zlote Tarasy shopping mall</td>
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<td><strong>Marcin Szuty</strong>, VTM Development Director</td>
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<tr>
<td>11.45</td>
<td>Bus departs from Zlote Tarasy shopping mall</td>
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<tr>
<td>12.00</td>
<td><strong>Getin Bank hosted lunch at Concept 13 restaurant</strong></td>
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<td>13.00</td>
<td>Bus departs from the restaurant</td>
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<tr>
<td>13.30</td>
<td><strong>Visit at Idea Bank</strong></td>
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<td></td>
<td>Idea Bank the global banking disruptor from Poland</td>
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<td>• Tour of the Idea Hub, a new-generation branch</td>
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<td>• Who we are: Idea Bank in a nutshell</td>
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<td>• Idea Bank cloud solution for SME customers</td>
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<td>• Presentation of the mobile deposit &amp; cash point placed</td>
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<td>in an electric BMW</td>
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<td>• Q&amp;As and discussion</td>
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<td><strong>Katarzyna Siwek</strong>, PR Director</td>
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<td></td>
<td><strong>Małgorzata Szturmowicz</strong>, Board Member</td>
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<tr>
<td>16.00</td>
<td>Bus departs from Idea Bank</td>
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<tr>
<td>16.30</td>
<td>Free time at the hotel</td>
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<td>17.30</td>
<td>Bus departs from the hotel</td>
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<tr>
<td>18.00</td>
<td><strong>World Retail Banking report 2015 presentation and VIP cocktail reception</strong></td>
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<td>• Hosted by Capgemini and the Polish Banks Association</td>
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<td></td>
<td>• Bringing together Study tour participants and key senior</td>
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<td>executives from Polish retail banking industry</td>
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<td></td>
<td><strong>Dariusz Mazurek</strong>, CEO, Capgemini</td>
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<td></td>
<td><strong>Mieczysław Groszek</strong>, EVP, Polish Banks Association</td>
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</table>
FRIDAY 12 JUNE 2015

08.30 Bus departs from the hotel

09.00 **Visit at PKO Bank Polski**
Market leader strives for excellence
- PKO Bank Polski presentations:
  - PKO Bank Polski market perspective and key initiatives
  - IKO project overview
  - PKO Junior projects overview
- Omnichannel and multichannel strategy discussion
- Innovation process overview
- Closing remarks

**Jacek Obłękowski**, VP of the Management Board
**Szymon Wałach**, Managing Director of Mass, Affluent & SME Client Division
**Grzegorz Pawlicki**, Director of Innovation & Customer Experience Office
**Michał Korszeń**, Retail Customers Department Director
**Jakub Grzechnik**, Director of the Mobile & Internet Banking Centre
**Jarosław Olbromski**, Director of Product Development Bureau
**Agnieszka Borys-Niesluchowska**, Expert

11.45 Bus departs from PKO Bank Polski

12.00 **Final reality check and Study tour wrap-up**
- Poland’s retail banking innovation map (updated)
- Which innovations matter?
- Key success factors behind successful ones
- Why some innovations did not yet succeed?
- Key takeaways

**Grzegorz Cimochowski**, Partner, CE FSI Strategy Consulting Leader
**Roy Hutchinson**, Senior Project Leader, CE FSI Strategy

13.00 **End of the Study tour**
SUNDAY 7 JUNE 2015

Wawel Royal Castle
Wawel 5, 31-001 Kraków
+48 12 422-5155

15.00pm

Rynek Główny
30-062 Kraków

17.30pm

Rooftop Terrace & Lounge Bar
Sheraton Kraków Hotel
Powisle 7 Kraków
+48 12 662 1671

19.00pm

MONDAY 8 JUNE 2015

Wesele Restauracja
Rynek Główny 10, 31-042 Kraków
+48 12 422 74 60

12.00pm

Dinner in the train to Warsaw

19.05pm
TUESDAY 9 JUNE 2015

Arco Bowling Club
ul. Bitwy Warszawskiej 1920r. nr 19, 02-366 Warszawa
+48 22 668 75 91

19.00pm

WEDNESDAY 10 JUNE 2015

Restaurant Winosfera
ul. Chłodna 31, 00-867 Warszawa
+48 22 526 25 00

19.00pm

THURSDAY 11 JUNE 2015

Concept 13 Restaurant
Bracka 9, 00-501 Warszawa
+48 22 310 73 73

12.00pm

The Banker’s Club
Smolna St. 6, 00-375 Warszawa
+48 22 486 81 20

18.00pm
STUDY TOUR IN POLAND

SPEAKERS

Agnieszka Borys-Niesluchowska
Expert
PKO Bank Polski

Dariusz Choryło
Executive Director,
Investor Relations Department
Bank Pekao

Grzegorz Cimochowski
Partner, CE FSI Strategy Consulting Leader
Deloitte Polska

Jakub Galka
R&D Director
VoicePin

Mieczysław Groszek
EVP
Polish Banks Association

Jacek Iljin
Managing Director,
Retail Banking Sales & Processes
mBank

Vitalyi Kedyk
Co-founder & CEO
Wishround

Michał Korszeń
Retail Customers Department Director
PKO Bank Polski

Bolesław Lubecki
Head of IT Development
Alior Bank

Jarosław Mastalerz
Member of the Management Board, COO
mBank

Dariusz Mazurek
CEO
Capgemini

Tomasz Motyl
CIO
Alior Bank

Tomasz Niewiedział
Head of Mobile & Internet Banking Area
Bank Zachodni WBK

Marta Guzek
Industry Head
Google

Piotr Hibner
Head of Digital Channels
mBank

Agnieszka Hryniewicz
Country Director
Google

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Senior Project Leader,
CE FSI Strategy
Deloitte Poland
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Head of Multichannel  
Bank Pekao

Bartłomiej Nowotarski  
Software Engineer  
Stellar

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hub:raum

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Zencard

Maciej Sykula  
Strategic Partner  
Manage Google

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Board Member  
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VTM Development Director  
Getin Bank

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PKO Bank Polski

Lech Wilczyński  
Co-founder, Member of the Management Board  
InPay

Bartosz Zborowski  
Head of Strategic Projects Office  
Bank Pekao
**Emergency Assistance** 112

**Hospital**  
Szpital Kliniczny  
ul. Karowej 2

**Police station**  
Metropolitan Police  
ul. Nowolipie 2  
00-150 Warszawa  
+48 22 603-66-26

**Polish National Tourist Office**  
8 Chałubi skiego Str.  
00-613 Warsaw  
www.poland.travel/en/

**Hotel in Kraków**

**Sheraton Kraków Hotel**  
7 Powisle Street  
Kraków, 31-101  
+48 12 662 10 00

**Hotel in Warsaw**

**InterContinental Warszawa**  
Emiliil Plater 49 street  
Warsaw, 00-125  
+48 22 328 88 88

**Taxis**

Sawa Taxi: +48 22 644 44 44  
Ele Taxi: +48 22 811 11 11  
Glob Cab Taxi:  
+48 666 00 96 68

**Contact Information**

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lukas@efma.com

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+421 917 179 201  
barbora@efma.com
AKNOWLEDGEMENT

The Efma team would first like to thank all the participants of this Study tour for joining us and taking part in this adventure. We hope that you were able to make the most of the past week and that your expectations were fulfilled.

We also would like to warmly thank all the speakers and institutions that kindly welcomed us, for the quality of their presentations, for sharing their experience, and for the precious time they spent to make this experience rich, fulfilling and remarkable for everybody.

We finally deeply thank the team for the valuable contribution to the project and their strong involvement.
STUDY TOUR IN POLAND
Innovations that bring banks closer to customers
Kraków, Warsaw, Łódź
7–12 June 2015