

## FITNECH & INSURTECH TRACK

- smart networks, information-communication and geoinformation networks:
- smart payments:
  - developing (or significant improvement of already existing) innovative products and services allowing for cashless payments using existing and / or new technologies,
  - increasing security of electronic money circulation in order to minimize events related to cybercrime and fraud,
  - mobile and secure solutions for payments and cashless payments acceptance,
  - developing innovative projects of payment system universalization in a local community, i.e. city,
  - developing smart payments model with secure and universal access.
- cybersecurity and AI:
  - smart self-learning software for securing computer and industrial networks, and workstations (PCs, laptops, smartphones).
  - speech recognition and generation technologies.
- expanding / improving solutions ecosystem for municipalities / cities / institutions by automated settlement / payment systems combined with services provided by local authorities and related institutions,
- developing solutions automating local operational and official measures related to everyday lives of citizens.

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- "Advanced pricing methods including behavioral analysis
- Increase in the efficiency of detecting insurance fraud
- Support cross-selling initiatives
- Increase in customer engagement and loyalty
- Better business management and forecasting based on analytical approach"
- "Implementation of Artificial Intelligence technology
- Automation of manual processes
- Self-service implementation
- Distribution channels development
- Sales process simplification"
- "Implementation of products services tailored to the evolving needs of individual and business clients
- Reaching new market segments and building new relationships with customers"
- "Improvement of organization's efficiency by integrating large data sets within new digital processes
- Creating scalable business models - solutions that can be quickly deployed across multiple markets (in collaboration with external partners)"

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- Home solutions related to security and quality of living.
- Travellers with focus on frequent travellers, citybreakers.
- Digital trade facilities.