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Embassy of the Czech Republic  
주한 체코 공화국 대사관



Ministerstvo financí  
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# Czech Korean Fintech Webinar 2022

February 18 2022 | 17:00 – 19:30 KST | 9:00 – 11:30 CET

## Agenda

### 17:00-17:10 **Opening remarks**

- H.E. Gustav Slamečka  
Ambassador of the Czech Republic to the Republic of Korea
- Dr. Alex Ivančo  
Director of Financial Markets Department at Ministry of Finance of the Czech Republic

### 17:10-17:25 **Czech fintech environment**

- Ms. Maria Staszkievicz  
Chairwoman of the Board & CEO at Czech Fintech Association

### 17:25-17:40 **Korea's fintech ecosystem and fintech support programs**

- Mr. Sung Kyun Son  
Deputy Manager at Fintech Center Korea

### 17:40-17:45 **Introduction of the Korea Fintech Industry Association (KORFIN)**

- Mr. Won Joon Cho  
Strategy Planning Manager at KORFIN

### 17:45-18:00 **TOSS and the next phase of fintech innovation**

- Ms. Soomi Jeong  
Policy & Strategy Manager at Viva Republica (TOSS)
- Ms. Young Jin Yun  
Public Policy Manager at Viva Republica (TOSS)

### 18:00-18:15 **Legal framework for financial innovation, artificial intelligence, and data in the European Union**

- Dr. Alex Ivančo  
Director of Financial Markets Department at Ministry of Finance of the Czech Republic



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February 18 2022 | 17:00 – 19:30 KST | 9:00 – 11:30 CET

- 18:15-18:30 **Regulating open payments and strong customer authentication: Czech experience**
- Mr. Michal Vodrážka  
Director of Financial Market Regulation Division at Czech National Bank
- 18:30-18:45 **Introduction and progress of open banking in Korea**
- Ms. Jiwun Kim  
Analyst of International Cooperation Center at Korea Financial Telecommunications & Clearing Institute
- 18:45-19:00 **Czech Banking Association and its role in the area of payment services standardization**
- Mr. Tomáš Hládek  
Senior Advisor at Czech Banking Association
- 19:00-19:10 **Wultra company presentation**
- Mr. Petr Dvořák  
CEO at Wultra
- 19:10-19:20 **ThreatMark company presentation**
- Mr. Oto Čermák  
Sales Director at ThreatMark
- 19:20-19:30 **Finbricks company presentation**
- Mr. Tomáš Fíla  
CEO at Finbricks





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## Speakers:

**Alex Ivančo** is directing the work of the department Financial Markets III responsible for consumer protection and dispute resolution within financial sector, financial education, innovation, and retail services. Department also manages and supervises processing of the state contribution to the supplementary retirement savings and building savings. Alex has more than ten years of experience in the international law, working as the Head of the International Law Unit at the Ministry of Industry and Trade, and for the Czech Trade Promotion Agency in São Paulo, Brazil. He holds a Ph.D. in Law from Charles University. He initiated discussions in UNIDROIT and UNCITRAL on global harmonization of legal framework for artificial intelligence and smart contracts.

**Maria Staszkiwicz** is leading the Czech FinTech Association. She studied Linguistics, International Relations and European Studies in Poland and Germany. Afterwards, she worked in the General Secretariat of the Council of the European Union in Brussels. Since 2010 she has spent last ten years on managing positions in non-profit organizations. Before joining the association, she worked at the Aspen Institute Central Europe and the General Secretariat of the Council of the EU. Maria is also involved in Blockchain Republic, a research institute focused on DLT.

**Sung Kyun Son** is a Deputy Manager in Fintech Center Korea (FCK). Fintech Center Korea is a non-profit organization under Financial Services Commission. Fintech Center Korea supports various fintech support programs for fintech companies and promotes a sound fintech environment. He works closely with overseas fintech companies, relevant organizations home and abroad. Before joining Fintech Center Korea, he was in charge of organizing Korea National Pavilion in MWC Barcelona, Shanghai, ITU Telecom World and Global ICT Partnership programs in KAIT, under Ministry of Science and ICT. He is a frequent moderator in fintech webinars in Fintech Center Korea. His interest areas are Fintech, SME internationalization, SME competitiveness, Korea ICT and Fintech Industry. He holds a Master of Science in Business Administration, Seoul National University.

**Michal Vodrážka** graduated from the Faculty of Law of the University of West Bohemia in Pilsen and the KDI School of Public Policy and Management in Seoul, including a study stay at the California School of Global Policy and Strategy of UCSD. He joined the CNB's Cash and Payment Systems Department in May 2010. He is the director of the Financial Market Regulation Division III in the Regulation and International Cooperation Department of the CNB. The team he leads is working on regulatory and policy issues of financial innovation, payments, and consumer protection, and operates the CNB's fintech contact point.



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## Speakers:

**Tomáš Hládek** works for the Czech Banking Association where he acts as the Senior Advisor responsible for the management of its Payment Systems Commission and a number of special working groups focused on different digitalization projects in the area of cash and cash-less payments. In the past he spent almost 30 years in the central bank of the country where he held different managerial positions. As an Executive Director of the Cash and Payment Systems Department he was responsible for cash (issuance, protection, circulation) as well as for all aspects of the cash-less payment systems (e.g. policy, developments, operations of the national interbank payment system). Mr. Hládek has been serving as an external advisor to the International Monetary Fund, especially in the area of payment systems assessments and technical missions. Recently, he is also a member of the Board of the European Payments Council. He is also active as a lecturer at different universities.

**Petr Dvořák** is a CEO at Wultra, a company that helps banks and fintech companies to secure digital banking applications, such as mobile or internet banking. He is an author of two patents in the digital security area and author of the Czech national standard for QR code payments. In the past, Petr worked for Avast and Sun Microsystems. He has a master's degree in Software Engineering from the Charles University in Prague. Outside of work, everything revolves around his passion for motorcycling.

**Ota Čermák** is a Sales Director at ThreatMark—provider of online fraud prevention solutions leveraging behavioral biometrics and AI. Ota has been working in the cybersecurity industry for the past 12 years, successfully expanding businesses and developing strong partner networks. Now, he's leading a team of experienced biometry and anti-fraud sales professionals with a mission to expand ThreatMark's AFS (Anti-Fraud suite) solution from the stronghold in the EU's banking groups to the rest of the world. Ota directly orchestrates internal business teams with the global network of partners, resellers, distributors and technical partners.

**Tomáš Fila** has, during his almost twenty years at Komerční banka, held several managerial positions in the field of payments and related areas. He is a long-standing member of the Czech Banking Association's Payments Committee and, after the establishment of the Innovative Payments Working Group, served as its head for several years. He is currently the CEO of Finbricks s.r.o., a company within the Komerční banka group providing open banking aggregation platform services with a main focus on payment processing.



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## Participants:

**Ministry of Finance of the Czech Republic** is the central state administration body responsible for wide range of issues related to the financial markets and the state budget of the Czech Republic. Regarding the development of financial market innovation, the Ministry of Finance of the Czech Republic aims to create and promote an environment that embraces innovation and overall economic and sustainable growth of digital finance.

**Czech Fintech Association (CFA)** is a non-for-profit organization representing the interest of over 40 companies in the financial sector, using modern technologies to provide secure and user-friendly services. CFA works through expert groups, networking events and has the ambition to be a single point of contact for innovators, investors, regulators, policy makers and commercial partners for fintech in the Czech Republic.

**Fintech Center Korea** has a mission to enhance the convenience of financial consumers and contribute to the development of the financial industry through the creation of an innovative financial ecosystem and vitalization of fintech. Their vision is to be a global fintech hub supporting the emergence of innovative financial services and the growth of the fintech industry.

**The Korea Fintech Industry Association (KORFIN)** has a vision to create and develop a dynamic fintech ecosystem where finance and IT meets in a melting pot, thereby enhancing the welfare of the people and contributing to the development of the financial industry and national economy. The Korea Fintech Industry Association contributes to digital financial innovation centered on the people, enhances the competitiveness of the fintech industry, creates quality jobs, and contributes to the development of the national economy.

**Viva Republica** was founded in 2013 and launched Korea's first P2P money transfer service Toss in 2015. The platform is one of the world's fastest growing financial apps for consumers and merchants, on mobile. Toss has over 20 million registered users and over 11 million monthly active users. Toss now delivers a full suite of financial services including traditional banking, investment services, insurance and payments, all from a single mobile app. Viva Republica, headquartered in Seoul, operates 4 financial subsidiaries - Toss Bank, Toss Securities, Toss Payments and Toss Insurance in Korea, and Toss Vietnam.



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## Participants:

**Korea Financial Telecommunications & Clearings Institute (KFTC)** has, as a sole retail payment system operator in Korea, undertaken essential roles in the financial industry, specializing in developing and operating national payment and settlement switches. Through a network of more than 120 financial institutions, KFTC provides various payment services ranging from CD/ATM network, GIRO(electronic bill payment), real-time fund transfer to open banking service. When it comes to open banking, KFTC has operated an open banking platform with the emergence of fintech in Korea, enabling financial companies including fintech to make innovative financial services in an open ecosystem.

**The Czech National Bank** is the central bank of the Czech Republic, the supervisor of the Czech financial market and the Czech resolution authority. At the European level, the CNB is part of the European System of Central Banks, and is involved in the work of the three European financial market supervisory authorities established on 1 January 2011, namely the ESMA (capital market regulation), the EBA (regulation of banks) and the EIOPA (regulation of insurance companies and occupational pension funds), as well as the ESRB (macro-prudential policy relating mainly to systemic risks).

**Czech Banking Association** is a voluntary association of banks and building societies operating on the Czech market. Currently, CBA associates 37 members representing more than 99 % of the Czech banking sector. It has been supporting the development of the Czech banking sector, our entire economy and the financial literacy of Czechs since 1992.

**Wultra** provides leading banks and fintech companies with security solutions for their internet and mobile apps. Thanks to our products, financial institutions can meet compliance with the regulatory requirements, and more importantly, detect and stop malware attacks and protect their apps against a wide range of cyber threats. Our broader value proposition is peace of mind for financial institutions and their clients. The customers can trust the financial institutions with their money, and the financial institutions can provide appropriate assurance of customer protection within their digital channels. People who use banking services can then enjoy user-friendly apps while their data is safe and actively protected.



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## Participants:

**ThreatMark**, founded in 2015, brings trust in the digital world through advanced fraud prevention solution built on extensive cybersecurity know-how and the latest advancements in AI & Data Analytics. Major online businesses impacted by digital fraud, such as those in the Financial Services Industry, benefit from ThreatMark's AI-powered behavior profiling technology to enable secure customer experiences across all digital channels. This technology leverages innovative fraud prevention & threat detection, combining advanced behavioral biometrics, real-time transaction risk monitoring & analysis, and comprehensive cybersecurity expertise. ThreatMark's Anti-Fraud Suite processes a comprehensive set of data to continuously monitor user identities & their intentions while providing protection from sophisticated digital fraud. Among various honors and industry recognition, ThreatMark has been recognized by Gartner as a Representative Vendor for the Online Fraud Detection area in its 2020 and 2021 Market guide, Forrester's Now Tech – Enterprise Fraud Management 2021, KuppingerCole's 2021 Fraud Reduction Intelligence Platforms Leadership Compass, named Deloitte's Top 5 Technology Fast 50 for CE in 2021; won 2019 AI Award – Company of the Year; and was awarded EY Entrepreneur of The Year for 2019.

**Finbricks** provides product MULTIBANK with which you get access to basic banking operations, such as payments or downloading transaction history, all through a single, simple interface. We will solve the differences in the solution of individual banks for you and you will get a simple standardized service that will allow you to enrich your applications with functionality that in the past was the domain of only financial institutions.



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