



## Press Release

### The FinQuest competition gives center stage to the fintech innovations of tomorrow – Prizes sponsored by Alpha Bank, IBM, Microsoft and EPAM

#### *Meeting the finalists which shape the future of Customer service*

Alpha Bank joins forces with IBM, Microsoft and EPAM, to decide the winners and present the prizes of this year's edition of the FinQuest competition, which concludes on November 25, in the framework of Alpha Bank's Innovation Day.

With proposals based on artificial intelligence (AI) technologies, startups and scaleups from around the world submitted solutions with the potential to enhance the digital footprint of banking services, improve the experience of customers and put innovation right at the heart of everyday banking.

These proposals will compete for the competition's three grand prizes: the 1st Prize, accompanied by Euro 15,000, will be presented by Alpha Bank, and the 2nd Prize, accompanied by Euro 10,000, will be presented by IBM, while Microsoft will present the 3rd Prize, consisting in a set of services and tools specifically developed for startups. Moreover, EPAM will offer to all three winners 3 weeks of free consulting services in the field of technology.

#### The FinQuest "journey"

This year's edition of the FinQuest competition got off to an impressive start, as it attracted participations by many startups whose applications bear witness to the potential of the ecosystem to promote new technologies and artificial intelligence. Participants could choose to submit their proposals in one of the competition's five thematic categories, namely AI Solutions for Banking Innovation, AI Family Ecosystem, Travel, Smart Living Financial Tools and Employee Training.

In the first phase of the competition, the evaluation committee shortlisted seven finalists, from which the competition's Judging Committee will select this year's three final winners. The seven finalists attended a demanding, two-month intensive acceleration program, which included mentoring, workshops, networking and ongoing support. The final phase of the competition will take place during the 1st Innovation Day, organized by Alpha Bank on November 25, where the seven finalists will present their proposals before the Judging Committee, to claim one of the competition's three prizes.

The Judging Committee consists of Alpha Bank executives **Spyros Tzamtzis** (Chief Information Officer), **Marios Kalotychos** (Chief of Strategy and Investments) and **Virginia Sokou** (Director of Digital Sales & Customer Experience), joined by distinguished representatives from the business and academic community: **Dimitris Primpas** (General Manager, IBM Greece and Cyprus), **Yanna Andronopoulou** (General Manager, Microsoft Greece, Cyprus & Malta), **Roberto Zuccaro** (Strategic Investments Lead, UniCredit), **Marco Veremis** (Founding Partner, BigPi Ventures), and **George Doukidis** (Professor of e-Business, Department of Management Science & Technology, School of Management, Athens University of Economics and Business).

**Michalis Tsarbopoulos, Chief Digital and Technology Officer at Alpha Bank**, said about the FinQuest competition: *"The proposals that we received this year showed the high level of technological maturity and the great potential of the solutions being developed globally in the field of AI. As a Bank, we remain committed to supporting the startup ecosystem, adopting technologies*



*that accelerate the digital transformation and create real value for our Customers. The winner will have the opportunity to work with us, paving the way for the joint development of innovative solutions with a strong forward-looking focus.”*

**Dimitris Primpas, IBM General Manager for Greece and Cyprus**, said: *“At IBM, we strongly believe that innovation is born when the right ideas and the right support environment meet. This is why we are actively supporting FinQuest – a competition that gives center stage to the talent, creativity and entrepreneurial boldness of Greek and Cypriot startups. This year's FinQuest journey proved that our ecosystem has an extraordinary dynamism that can harness innovative technologies and artificial intelligence to create new value.”*

**Yanna Andronopoulou, Microsoft General Manager for Greece, Cyprus and Malta**, noted the following: *“Innovation and artificial intelligence are at the heart of the new era of financial services. Through the FinQuest competition, we see how state-of-the-art technologies can be leveraged to deliver solutions that improve Customer experience, enhance efficiency and bring innovation to everyday banking services. We actively support the innovation ecosystem, providing tools and services that help startups to grow and excel globally. Congratulations to all the finalists whose vision and creativity are shaping the future of the industry.”*

## Meet this year's finalists

Though representing different business activity sectors, the FinQuest 2025 finalists have one thing in common — using technology to make daily life easier, more efficient and more human.

### **dikaio - Artificial intelligence in the service of law**

[dikaio.ai](#) is an innovative platform that makes Greek and European legislation easily accessible and understandable to lawyers and individuals. It allows searching for legislation and decisions, as well as analyzing, drafting and translating documents, thus automating time-consuming procedures and enhancing the efficiency of legal work.

### **Agrinow - Sustainability and transparency in the agricultural world**

[Agrinow](#) is an AI platform that supports the agricultural sector, connecting farmers and agri-businesses with the seasonal or permanent staff they need. It offers a simple and user-friendly experience, helping find suitable candidates quickly and efficiently, while also facilitating the transparent and sustainable management of documents and payments.

### **Dry Runz - Education close to reality**

[Dry Runz](#) offers to businesses a tool for realistic simulation of training using AI. The use of flexible scenarios enables teams to practice communication and problem-solving skills, while at the same time rendering their training more human, practical and effective.

### **eFrontiers - Gamification and AI for financial education**

[eFrontiers](#) turns financial education into an experience, by offering a white-label platform for banks and organizations. With the use of gamified learning and AI insights, it makes customer training more effective. It also creates dynamic and personalized financial profiles for each user, based on their needs and potential interests.

### **Travelr - The 'smart' journey of the new fintech era**

[Travelr](#) is revolutionizing business travel through an integrated corporate travel management system that includes flight, hotel and ferry bookings, and management of expenses. Using AI and Big Data, it identifies the most economically advantageous offers, automates processes and reduces costs and time.



## **myTeam - Financial management for sports**

[myTeam](#) is a leading platform for the digitization of sports clubs. Its mission is to save time and provide instant access to all the necessary information, so that teams can focus on their development. It stands out for its combination of management with fintech functions such as payments, subscriptions and financial reporting.

## **nettle - The 'digital bankers' of the future**

[nettle](#) is a startup that provides a data processing and autonomous workflow platform, leveraging AI and 3D technologies to create digital advisors. The advisors interact with customers in real time, offering a phygital experience that unifies the physical and digital worlds, thus reducing operating costs and boosting customer confidence.