

TechSprint

Improving resilience and compliance
of small credit providers.

Virtual NCR Onboarding

TechSprint and Showcase participating Rules

1. Eligibility Criteria

For the TechSprint Participants' Selection Criteria, refer to ANNEXURE A.
For the Showcase Selection Criteria, please submit a brief Business Case.

2. TechSprint Teams participating commitment

- a. Teams participating in the TechSprint must commit to work on the solution during the days allocated for the TechSprint.
- b. The following activities are mandatory during the TechSprint week:
 - i. Active use of the platform between 08h00 to 17h00 (optional any other time).
 - ii. Team coordinator and Project team coordinator daily briefing (morning or afternoon session)
 - iii. Attendance of Demo day practice session; and
 - iv. Attendance of Demo Day)

3. Teams Formation

a. Team roles

- i. Teams will need to appoint/ identify a team coordinator who will have the following role throughout the TechSprint:
 - Project manage the development of the solution.
 - Assist the team to become more organized and make decisions.
 - Attend the daily mandatory briefing sessions during the TechSprint week, where progress and challenges will be shared with the project core team.
 - Be the go between their team and the project core team for all communication in relation to the TechSprint.

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4. Events Structure

a. Bootcamp

- i. The Bootcamp will be hosted on Tuesday, 10 October
- ii. The purpose of the bootcamp is to help participating teams succeed and give them the tools they need for a successful sprint.
- iii. Only participating teams will be allowed to access the meeting room for the Bootcamp session.
- iv. The level and type of support offered during the TechSprint will be covered during the Bootcamp session.
- v. The day-to-day program of the TechSprint week including the Demo Day will be covered during the Bootcamp session.
- vi. The data sources and API (Application programming interface) available to the teams will be covered during the Bootcamp session.
- vii. The platform environment and support available for the TechSprint will be covered during the Bootcamp session.

b. TechSprint

- i. The TechSprint will run online from Monday 16 October 2023 to Friday 20 October 2023.
- ii. Participating teams are required to develop their solutions on the development platform from 08h00 - 17h00 during the week of the TechSprint. Teams are permitted to work beyond these prescribed times only during the week of the TechSprint.
- iii. The development platform will only be accessible by the participating teams.
- iv. The project core team will be present and available on the platform from 08h00 to 17h00 during the TechSprint week.
- v. Participating teams will be able to request guidance and leverage on the knowledge of a panel of experts. Experts will only be available for consultation during their allocated times as per the Expert schedule provided to the teams.
- vi. A mandatory briefing session will be held on Tuesday, Wednesday, and Thursday during communicated slots with team coordinators to discuss progress, challenges and provide guidance where necessary.

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- vii. Photographs and recordings will be taken of the participating teams and their solutions during the event, which may be used for marketing purposes.
- viii. Teams are required to make their own plans to mitigate the effects of loadshedding on their participation. Participation includes but is not limited to development time, attendance of the virtual sessions, and connectivity to the platform and data services. The event organisers will not be held liable for any participants or teams that are unable to fully participate or connect due to loadshedding, and will not be able to allocate additional time to the affected teams or participants.

5. Solution Development

a. Platform

- i. The cut-off time for the use of the platform on the last day will be communicated prior to the TechSprint;
- ii. The platform will be available for the participants after hours to enable those participants who would like to work overtime to do so;
- iii. The platform will be switched off at the communicated time in preparation for the demonstration and judging phase;
- iv. Demos are to be open to all (including other participants who are not presenting) during the Demo Day;
- v. Integrated systems (APIs) must be available for demonstration and judging phase;
- vi. Participants are expected to manage their own APIs or system interfaces.

b. Data

- i. Contextual data will be provided to the participants in the team participation pack.
- ii. Synthetic data will be made available on the Empire Partner Foundation Empire Partner Foundation platform.
- iii. Teams are not permitted to procure additional data to be loaded onto the Empire Partner Foundation platform.
- iv. Exporting data made available on the platform is not permitted.
- v. The following personal data of the Participants: name and surname, identity number, address, telephone number, and email address, will be collected, registered, organized,

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stored, and processed by the organizing team for the purpose of the TechSprint and Showcase as well as to organize a database for contacting the participants to engage in future post the TechSprint and Showcase, should the need arise. By participating in the TechSprint and Showcase, the Participants consent to the use of the aforementioned personal data for the aforementioned purposes.

- vi. By participating in the TechSprint, the Participants understand and agree that the organizing team will publish the names of the winners on the NCR web page and those of our partners, as well as on social media networks, for the purpose of information and / or promotion.
- vii. All Participants undertake to respect the confidentiality of the data they are provided for the purposes of solving the problem statement. In addition, Participants may not:
 - use the data for any purpose other than the purposes of the competition.
 - copy, publish, or in any way make the data public.
 - give access or disclose the data to any third party who is not a participant in TechSprint.
 - reverse engineer or de-anonymize the data.

c. Intellectual Property

- i. Intellectual property created during the TechSprint and Showcase will be owned collectively by the members of the participating teams.
- ii. By participating in the TechSprint and Showcase, each Participant represents and warrants that they are the sole author or owner of the intellectual property or have third-party rights to the intellectual property used in connection with their entry, or that ownership is theirs alone or together with the other individuals on their TechSprint Team and/or Showcase Team, or otherwise has the necessary rights to use the intellectual property for purposes of the TechSprint, including having any and all rights necessary to grant any nonexclusive license rights in the intellectual property.
- iii. By participating in this TechSprint and Showcase, each Participant represents and warrants that the Participant has the right to use any copyrightable works that the submission comprises, that the works are wholly original with the Participant, individually or together with the individuals on their TechSprint Team and/or Showcase Team (or is an improved version of an existing work that the Participant has rights to use and

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improve), and that the submission does not infringe any copyright or any other rights of any third party of which the Participant is aware, including the Participant's employer.

- iv. Participants must not infringe, misappropriate, or violate any rights of any third party including, without limitation, copyright (including moral rights), trademark, trade secret, or right of privacy. The NCR and IFC are not responsible for, and will not assist in resolving, any disputes between team members or Participants and third parties.
- v. Participants cannot in any way copy protected software code that already exists and submit it as part of a work product or software code (for clarity, Participants can use open-source software code, however Participants must ensure they adhere to applicable open source licensing requirements) and it must not contain anything that is or may be illegal or be in any way improper. Participants must not use any patent, copyright, trademark or other proprietary right except as permitted under applicable laws.
- vi. Participants represent and warrant to the NCR and IFC that (i) Participants are the sole and exclusive owner of software codes used during the Techsprint and Showcase, or Participants have all right and authority to present or use the software code used during the Techsprint and Showcase; (ii) Participants further agree that they will keep confidential all information of a confidential nature or which is proprietary to the NCR and the IFC or their affiliates which is disclosed to Participants under or pursuant to the TechSprint and Showcase, and not disclose any confidential information to any third party.

d. Support

- i. During the Techsprint, the participating Teams will be supported by a panel of expert practitioners in the consumer credit industry that will be available to share their knowledge about the industry, the problem statement, and the current issues that the TechSprint is trying to solve. General support will be provided by the NCR team during the Techsprint.
- ii. The methods of use, related scheduling and the availability of the expert panel and general support will be published during the Bootcamp. Technical support relating to the platform and data etc. will be provided by the Empire Partner Foundation platform on an ongoing basis during the Techsprint.

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- iii. Support for participating teams will be carried out through a dedicated chat on the Empire Partner Foundation platform. All the support personnel operate in a third-party position and will not in any way favor a Participating Team over other teams. The support personnel merely provide optional and non-binding support to participating teams, which are free to follow the advice or guidance received.

6. Solution Presentation

a. Demo Practice (Number of teams, Structure of Demo Day)

- i. The Participating Team coordinator and/or nominated presenters (maximum of 2 presenters) will be required to attend the Demo Day practice session in the morning of the of Thursday 19 October 2023, details of which will be provided in due course.
- ii. A Demo Day help sheet will be provided to the teams and made available on the platform.

b. Demo Day (time allocation, judges, Q/A time allocation)

- i. Demo day will be held on Friday, 20 October .
- ii. Teams will be allowed a maximum of 10 minutes (6 minutes to present their demos/solutions).
- iii. A question-and-answer session (4 minutes) will be allocated post each presentation on the solution/demo presented.

7. Judging Criteria

Please refer to ANNEXURE B for the Judging Criteria.

8. Communication Guidelines

- a. Banner
 - i. The NCR and IFC reserves the right to ownership of the intellectual property on the content and logos displayed on the website banner(s) and any other marketing material relating to the TechSprint and Showcase.
 - ii. All enquiries from interested participants should be redirected to the NCR for further information and registration purposes.

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- iii. No financial incentives will be received by stakeholders displaying the TechSprint and Showcase banner on their website.
 - b. Social media (stakeholders and partners social media platforms)
 - i. Social media posts will be designed and provided to stakeholders by the NCR.
 - ii. Only hashtags provided by the NCR will be allowed.
 - iii. Posts engagements and comments should be redirected to the NCR.
 - c. Promotions
 - i. Any statement made in the TechSprint and Showcase marketing and communication content must be supported by contact details.
 - ii. All branded materials must be compliant with the NCR and IFC corporate identity guidelines.
 - iii. All marketing and communication materials must be signed off by the NCR Executive Committee prior to publishing in the public domain.
 - d. Privacy
 - i. Participants to ensure compliance with the Protection of Personal Information Act, 2013 (POPIA) regulations in relation to all communication/correspondence relating to individuals.
- 9. Code of Conduct**
- a. TechSprint and Showcase applicants are subject to all applicable South African laws and regulations.
 - b. Participation in the TechSprint and Showcase constitutes an unconditional agreement to adhere to the TechSprint and Showcase Rules as set forth by NCR. By applying for the TechSprint and Showcase, each Participant agrees to comply with and abide by all TechSprint Rules, the administrative decisions of the NCR, and the decisions of the evaluation panel of judges, which will be final and binding in all respects.
 - c. As a condition of participation, Participants agree to assume any and all risks and waive and release any claims against the NCR and the IFC in relation to the subject event, except in the case of willful misconduct. Waived claims include those for any injury, death, damage, or loss of property, revenue, or profits, whether direct, indirect, or consequential, arising from their participation in

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- the TechSprint and Showcase, whether the injury, death, damage, or loss arises through negligence or otherwise.
- d. Participants also agree, as a condition of participation, to indemnify the NCR and the IFC against third-party claims for damages arising from or related to TechSprint and Showcase activities. Participants also agree to hold the NCR and the IFC harmless from all legal and administrative claims to include associated expenses that may arise from any claims related to the TechSprint and Showcase solution or its use.
 - e. The NCR and the IFC assume no liability or responsibility for any loss or harm resulting from any individual's participation in or attempt to participate in the TechSprint and Showcase or ability or inability to upload, download, or otherwise access any information in connection with participating in the TechSprint.
 - f. The NCR and the IFC assume no responsibility or liability for technical problems, or technical malfunctions arising in connection with the operation of the TechSprint and Showcase, including: hardware or software errors; faulty computer, telephone, cable, satellite, network, electronic, wireless or Internet connectivity, or other online communication problems; errors or limitations of any Internet service providers, servers, hosts or providers; garbled, jumbled, or faulty data transmissions; failure of any e-mail transmissions to be sent or received; lost, late, delayed, or intercepted e-mail transmissions; inaccessibility of a Showcase/TechSprint-related site in whole or in part for any reason; traffic congestion on the Internet or specifically on a the Showcase/TechSprint-related site; unauthorized human or non-human intervention in the operation of the TechSprint and Showcase, including without limitation, unauthorized tampering, hacking, theft, virus, bugs, or worms; or destruction of any aspect of the TechSprint and Showcase, or loss, miscount, misdirection, inaccessibility, or unavailability of an email account used in connection with the TechSprint and Showcase.
 - g. Participants are responsible for keeping the NCR informed of any changes to their contact or other pertinent information during the TechSprint.
 - h. Use of the Showcase/TechSprint-related site and/or platform is at an individual's own risk. The organizers are not responsible for any personal injury, property damage, or losses of any kind which may be sustained to computer equipment resulting from participation in the TechSprint and Showcase, use of a Showcase/TechSprint-related site and/or platform or the downloading of information from such a site and/or platform.

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- i. The NCR and IFC are not liable in the event that any portion of the TechSprint is cancelled or delayed due to weather, fire, strike, acts of war or terrorism, or any other reason.

10. Disqualification

- a. The NCR reserves the right to disqualify any Participant found in violation of any TechSprint Rules.
- b. The NCR and the IFC bear no responsibility for and have the right to refuse at their sole and absolute discretion, any submissions that have been altered or tampered with, or are otherwise misdirected, incomplete, non-conforming, corrupt, lost, late, or ineligible, whether due to Internet or e-mail server failure or otherwise. Proof of transmission of a submission will not constitute proof of receipt.

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ANNEXURE A

TechSprint Participants' Selection Criterion

No.	Options / Criteria	Comments (if any):
	Part A	
1.	Motivation: Interested Participants to submit 1 page explainer of why they should be considered to join the TechSprint. Motivation should cover both technical and non-technical reasons.	
2.	Additional Criteria: List of different Criteria to be applied for selection: a) Organizations: <ul style="list-style-type: none">- General Company / Org documentations: Registration; BBBEE; (NCR SCM department to assist with this)	<i>Organization formally established through CIPC or any other relevant registration bodies;</i>

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No.	Options / Criteria	Comments (if any):
	- Experience in system development in the Finance Sector or financial / accounting system (developing a scalable solution (either system or applications);	PoE for projects of similar nature or any solution developed) <i>*This can be in a form of a link to the site / prototype*</i>
	- Hackathon / TechSprint Team	<i>Who will form part of the Team / Team Roles (Team Leader, developers, BAs, etc.)</i>
	b) Graduates / Students:	
	- Information Systems / IT / Computer Sciences (studies) / Computer Engineering, etc.	<i>For those in Higher Education;</i>
	- Hackathon / TechSprint Team	<i>Who will form part of the team / Team Roles (Team Leader, developers, BAs, etc.)</i>
	- Experience in system development in the Finance Sector or financial / accounting system (developing a scalable solution (either system or applications);	PoE for projects of similar nature (it can be a project done at school, or any solution developed) <i>*This can be in a form of a link to the site / prototype*</i>

General Conditions:

- Applications are open to South African Citizens and non-South African Citizens with appropriate permits (Organizations (CC, ALGs, cooperatives, companies, graduates, etc.)). Proof of identification and permits will be required as part of the application process;
- Applicants / Participants must be submitted through submission of the Interest of Participation (IOP) Form;
- Organizations in the business of developing and delivering scalable solutions (system or application) - new entrants also welcomed;
- Participants must be in the form of a Team;

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- e) Teams must be of minimum of 3 and maximum of 8 people;
- f) Participants from organizations must be from one organization (proof to be provided that they are employees of the organization);
- g) Graduates, or students must form their own Team (do not necessarily need to be from same institution);
- h) Each participant must join only one (1) Team;
- i) Teams must identify their Team Leader.

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ANNEXURE B – JUDGING CRITERIA

Criteria	Description/Expansion	1	2	3	4	5
Readiness	<ul style="list-style-type: none"> > solution works as expected end to end > solution takes into consideration security, accessibility, and localization 	solution is only at ideation stage	critical parts of the solution yet to be built	basic solution built but requires a lot of work to get it to development ready	requires some work but market ready within a year	solution could be market ready within weeks/months
Implementation	<ul style="list-style-type: none"> > Compatibility is the ability of the solution to be easily adapted by the credit providers > solution can be used in conjunction with mainstream application solutions > Does the solution function as intended? Are there any gaps in implementation? 	Unclear on integration or complex and/or expensive to deploy	Would require integration and could be expensive to deploy	Can integrate with existing systems or stand alone, would take time/resources to deploy	Easy to implement and deploy, requires some existing infrastructure	entities could easily implement and deploy with no existing infrastructure

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Criteria	Description/Expansion	1	2	3	4	5
Impact	<ul style="list-style-type: none"> > Solution is innovative and can be a game changer. > Solution is of substantial value and broad application in customer credit information management and sharing solution. > Does the idea provide a meaningful solution to the problem statement > How can small credit providers conduct digital credit extension including affordability assessments? 	Doesn't impact consumer information sharing eco-system or could have a negative impact	Limited increase in contribution to the customer credit information sharing ecosystem	Enhances and contribute to customer credit information sharing ecosystem but adoption is challenging	Impacts and contributes to the customer credit sharing information ecosystem. financial health positively, without challenging adoption	Significant improves customer credit information sharing ecosystem and adoption is seamless
Market applicability	<ul style="list-style-type: none"> > Solution addresses a market need > Submission clearly defines problem statement purpose and inspiration. > Submission describes possible next steps for the project 	none or very limited applicability	very limited applicability. Solution submitted vaguely addresses the problem statement	some applicability but still niche or very narrow. Solution submitted addresses the problem statement either for	Applicable with some restrictions. Solution submitted addresses the problem statement for both resilience and compliance	Widely applicable. Solution submitted addresses the problem statement both for resilience and compliance

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Criteria	Description/Expansion	1	2	3	4	5
	> Did the proposal address the problem statement?			resilience or compliance		
Innovation	> solution is ambitious or creative given the timeframe > solution is unique in approach to problem >A completely new and ground-breaking solution to a problem	Solution exists that are identical or very similar	Incrementally better than existing solutions	New approach but problem solution fit is unclear	solves the known problem- (problem statement) with a different approach.	solves for the problem statement but further solves for an entirely new/unsolved problem
X-factor	> solution is technically interesting or complex.	no wow factor, solution has been seen before	interesting solution but not exciting	solution has potential to be exciting with some work	solution has an element of excitement	solution is really exciting and is memorable
Open Source	Applicants who choose to open their solutions after the competition for the project will receive more points as a result.	Solution will not be open source at all	Solution will mostly not be open source	solution will be partially open source	solution will be mostly open source	Solution will be entirely open source

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Criteria	Description/Expansion	1	2	3	4	5
User experience and Usefulness	<ul style="list-style-type: none"> > User interface is professional and engaging. > solution is user friendly and intuitive. > Is the user experience easy to use by the target audience >The solution must demonstrate how and where this can be applied to in the mainstream industries. Participants are expected to give //(apply) a use case scenario for their solutions 	Confusing and unintuitive. Will outrage any user	The user is lead to the desired outcome with lots of effort. (the solution is not user friendly)	The user is lead to the desired outcome and solution is user friendly but requires major navigation effort by the user	The user is lead to the desired outcome with little effort (solution is user friendly and requires minimal navigation effort by the user)	Leads the user to their desired outcome without a hitch
Presentation	<ul style="list-style-type: none"> Clarity of written and oral presentation > Submission fully describes solutions features and functionality. 	The demo and visualizations obscure the functionality, problem and solution is unknown	The demo and visualizations obscure the functionality, and the problem and solution is vague	The demo and visualizations needs some work to convey the solution to the problem statement	The demo and visualizations conveyed the solution to the problem statement within the prescribed time	The demo and visualizations clearly conveyed the solution to the problem statement within the prescribed time