



SCORING CRITERIA						
Criteria	Description/Expansion	1	2	3	4	5
Readiness	> 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	> 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
Impact	> 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	> Solution addresses a market need > Submission clearly defines problem statement purpose and inspiration. > Submission describes possible next steps for the project > Did the proposal address the problem statement ?	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 resilience or compliance	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
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
User experience and Usefulness	> 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	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/uncertain	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