

Wells Fargo Campus Analytics Challenge Official Rules

PLEASE READ CAREFULLY—THESE OFFICIAL RULES ADDRESS YOUR LEGAL RIGHTS

THIS IS A JUDGED CHALLENGE. NO ENTRY FEE OR PURCHASE IS REQUIRED TO PARTICIPATE.

ELIGIBILITY: Campus Analytics Challenge (“Challenge”) is sponsored by Wells Fargo Bank, N.A. (“Sponsor” or “Wells Fargo”) for full-time or part-time students, 18 years of age or older at the time of entry, who are enrolled in any higher education degree program on campus or online at colleges or universities in the United States, including students attending two and four-year programs, technical and vocational schools, junior and community colleges, as well as graduate and professional education students (collectively “Students”). Employees of Wells Fargo or MindSumo, Inc. and their respective parents, divisions, affiliates, subsidiaries, their promotional or marketing agencies, government entities and public officials, and their immediate family members (parent, child, sibling and spouse) and persons living in the same households of each such employee (whether related or not) are not eligible. **To be eligible to receive any prize, potential winners must have a valid U.S. tax identification number and meet all the eligibility requirements at the time the prize is awarded.** Potential winners may be required to provide Sponsor with proof that he or she meets the eligibility requirements for this Challenge. Void where prohibited by law.

The Challenge business objective is for a judging panel to select five students that best illustrate a method for analysis of how channels can impact product usage (“Solution”) from a data set that is provided as part of the Challenge entry parameters. The five winning students will each receive \$2,000 and a 3-day/2-night trip to San Francisco, CA in March 2017 to attend a Wells Fargo Analytics Summit.

CHALLENGE SCHEDULE

Challenge Starts	12:00 Noon Pacific Time (“PT”) September 1, 2016
Challenge Submission Deadline	12:00 Noon PT September 30, 2016
Submissions Judged	Ongoing through October 17
Potential Winners Notified (winning subject to verification)	October 18 - 21
Winners attend Analytics Summit in San Francisco, CA	March 2017 Actual dates to be provided upon winner notification.

CHALLENGE WEBSITE: www.mindsumo.com/contests/wells-fargo-2016

CHALLENGE ENTRY: Registration for a free MindSumo.com account is needed to participate in the Challenge. If you are already a MindSumo registrant and an eligible Student, you can find the Wells Fargo Challenge in the Challenge Listings or you can go directly to the Challenge Site at www.mindsumo.com/contests/wells-fargo-2016. If you are a new registrant, you will be directed to the Challenge Listings upon signing up. To register with MindSumo, you will be required to agree to the MindSumo Terms of Use available at www.mindsumo.com/terms. The MindSumo Terms of Use apply to this Challenge. Capitalized terms used in these Official Rules will have the meaning given to them in the MindSumo Terms of Use, unless otherwise noted.

- A. AGREEMENT TO OFFICIAL RULES:** Prior to submitting your Solution, you will be required to check the box at the end of these Official Rules to confirm that you agree to these Official Rules and the MindSumo Terms of Use and that you have read and understood all of the terms of the Challenge set forth below, including in relation to your eligibility and understanding that you are entering into a binding legal agreement that can be enforced against you, your personal representatives, heirs, next of kin, successors and assigns. In addition, if you are a potential winner, you will be required to sign and have notarized an Affidavit of Eligibility, Liability,

Assignment and Publicity Release. By submitting an entry you hereby transfer all rights and agree to assign ownership of the intellectual property rights in your Solution to Wells Fargo. **If you do not agree to the terms of these Official Rules or the MindSumo Terms of Use, do not enter this Challenge.** If any term or condition of these Official Rules conflicts with or is inconsistent with any term or condition of the MindSumo Terms of Use, the terms and conditions in these Official Rules shall govern and be controlling.

- B. SUBMISSION FORMATS:** Provide a written Analysis Report of no more than 7 pages in no less than 12 point Times New Roman font that is structured as outlined in “C. Challenge Question & Key Deliverables” below and addresses Deliverables 1, 2 and 3. Text can either be typed directly into the website or uploaded as a separate file. You may edit your Solution on the website until the Challenge Submission Deadline, or you can compile your submission and upload it as individual files or as a zip file. The word count does not include the programming code used in the analysis, the documentation of the code, or the listing of topics and/or substance included in the Appendix. For accessibility, PDFs can be converted from text to speech (https://www.adobe.com/enterprise/accessibility/pdfs/acro6_cg_ue.pdf). The Challenge will also be available to Students via audio file (mp3).

C. CHALLENGE QUESTION & KEY DELIVERABLES:

Question: What sequence, frequency and combination of channel outreach optimizes product portfolio (both depth and balance)?

Deliverable 1) Describe your analytic process and technical results– one to two pages

- i. Results from your exploration of the data
- ii. Description of changes you made to prepare the data for model development (filtering, transformations, etc.) based on this exploration
- iii. What model methodologies did you consider
- iv. Which did you use for your final submission and how did you make the decision (what metrics did you use)
- v. Are there any caveats about using your chosen model(s)

Deliverable 2) Document the code used for your final model(s) – no more than two pages

Deliverable 3) Present results and insights – one to three pages describing what the results from the modeling indicate and how they can help the business (visuals would be very helpful here): What drives growth in accounts and/or balance between month 0 and month 12:

- i. What demographic types, if any, are more likely to increase (or reduce) their number of accounts and/or balance between month 0 and month 12?
- ii. What types of accounts, customer interactions, customer events, or Wells Fargo outreach, are more correlated with account and/or balance change?

CHALLENGE JUDGING CRITERIA: Your Solution will be judged based on your responses to the question. Each judge may award a maximum of 80 points. Each submitted Solution will be initially screened for eligibility and appropriateness. At Sponsor’s sole discretion, Solutions which do not specifically answer the Challenge Question and are incomplete, do not pass the screening and/or are deemed to be negative, offensive or controversial in any way will be disqualified from the Challenge. All Solutions that pass the screening will be initially reviewed and scored by two judges. Solutions with a combined total score from both judges of 90 or more will be reviewed by a third judge. The top 10 scoring Solutions (assuming there are 10 prize-worthy Solutions), after the first round of judging, will be provided to a new panel of two judges for a second round of judging. Both round one and round two panels of judges will use the judging criteria and point values below. The first round of judging will be conducted by MindSumo and the second round of judging will consist of two panels of 3 to 5 judges from Wells Fargo and MindSumo. If there is a tie(s), the tie-breaking criteria below will be used to determine the five Winning Solutions. If there is still a tie(s) for the Winning Solutions, the tied Solutions

will be re-judged in a third round of judging by the second round panel judges using the same judging criteria and point values.

The following sections should be included in the written Analysis Report

1. Deliverable 1 Methodology and Approach – total point value 20

- a. Does the report include a visual representation of the analytic process flow and accompanying narrative? 8 Points
- b. Is the description of the approach clear and complete? 8 Points
- c. Is the reason for choosing the methodology and approach given? 4 Points

2. Deliverable 1 Business Objective addressed by the analysis – total point value 5

- a. Is the stated Business Objective consistent with the Challenge Business Objective? If not, is a valid explanation given? 2 Points
- b. Is the Business Objective consistent with the data findings and quantitative results? 3 Points

3. Deliverable 1 Data discussion – total point value 10

- a. Does the analysis target how well the data supports, or does not support, the Business Objective? 6 points
- b. Are visual representations of the information used to support the discussion and analytics? 4 Points

4. Deliverable 2 Documented code - total point value 5

- a. Is each major section of the code referenced to the analytic process flow-diagram? 2 Points
- b. How clean is the code? 2 Points
- c. Is the documentation concise and liberally used? 1 Points

5. Deliverable 3 Insight(s), Analytics and Quantitative Results - total point value 30

- a. Is the insight narrative supported by quantitative results, including graphs, charts, tables, or other visual representations of information? 15 Points
- b. Does the analysis follow a process where each analytic step is logically linked to the other steps? For example: a model is accompanied with supporting analytics. 5 Points
- c. Are the items in the Question section pertaining to “topics” and “substance” answered directly and are they supported by the analytics provided? Alternatively, if the Questions cannot be answered, is an analytically supported reason given? 10 Points

6. Deliverable 3 Summary of analysis – total point value 10

- a. Does the analyst state whether or not he/she feels the business objective was met or whether additional data and/or analysis is needed? 2 Points
- b. Are the reasons for using the chosen approach and methodology provided, including an assessment of the effectiveness of the approach and methodology? 4 Points
- c. Does the narrative reference the analytic results from the “Insights and Quantitative Results” section? 4 Points

Ties will be broken based upon the highest score reached by the tied Solutions for the criteria stated starting with “Methodology and Approach”, “Insight(s), Analytics and Quantitative Results”, “Documented Code” in order as needed. If the Entries remain tied, then “Data discussion” will be added to the total.

At the judges' sole discretion, if there are fewer than 25 submitted Solutions that meet the judging criteria, the judges reserve the right not to select one or more Winning Solutions. If there are less than five Solutions that are deemed to be prize worthy, the Sponsor reserves the right not to award one or more of the prizes. Sponsor reserves the right not to award any prize or all prizes if, in its sole discretion, it does not receive a sufficient number of eligible and qualified Solutions. Sponsor's decisions will be final and binding in all matters relating to the Challenge. Challenge Solutions (and all components thereof) will not be returned. By participating, you agree to abide by these Official Rules, the MindSumo Terms of Use and the decisions of the Sponsor and judges, which shall be final and binding in all matters relating to the Challenge.

PRIZES: A total of five (5) \$2,000 cash prizes will be awarded. In addition, each winning Student will receive a 3/day-2/night trip to attend a Wells Fargo Analytics Summit and awards ceremony in San Francisco, CA in March 2017 (dates to be provided upon Winner notification). Trip includes roundtrip coach air transportation between a major commercial airport in the U.S. nearest the winner's home and San Francisco International Airport; deluxe hotel accommodations for one (1) person for two (2) nights, and \$500 for meals and travel expenses (awarded as a check). Approximate retail value ("APRV") of the cash and trip prize ("Prize Package") based on an East Coast departure is \$3,750. Actual value dependent upon the location of a winner's point of departure, as well as costs of airfare and accommodations at the time of reservation. If winner lives within 150 miles of San Francisco, ground transportation will be provided in lieu of airfare. No transfer, assignment, or substitution of the Prize Package is allowed.

WINNER NOTIFICATION AND PRIZE AWARD: Wells Fargo will notify the potential winning Students by telephone and email during the week of 10/17/16 to the phone number and email address they provided MindSumo upon registration. If a potential winning Student does not reply to the telephone notification or email message within 5 (five) business days of the date of the notification, s/he may be deemed to be ineligible, at the Sponsor's sole discretion. After responding to the winner notification, potential winning Students will be sent (based on the address they provide Wells Fargo) from the Challenge Administrator, The Barrett Group, Inc. ("Administrator"), by overnight mail an Affidavit of Eligibility, Liability, Assignment and Publicity Release (where legal), an IRS W-9 Tax Form, and a background check authorization form. If you are a potential winner, you will be required to sign and have notarized an Assignment of Intellectual Property Ownership. If the Affidavit, W-9, and background check forms properly executed are not returned within ten (10) business days of the date on the accompanying letter, the Prize Package may be forfeited and, time permitting, awarded to the next highest scoring Student. If a winning Student cancels their trip, the \$500 will still be awarded, but the remainder of the Prize Package will be forfeited and not awarded. The cash portion of the Prize Package will be awarded within 10 business days of verification. Winning Students will receive an IRS Form 1099 reflecting the actual value of the Prize Package. Wells Fargo reserves the right to conduct a background check of any and all records of any potential winning Students, including without limitation, civil and criminal court records and police reports. To the extent necessary under law, the potential winning Student agrees to authorize this background check. Wells Fargo may also take all steps necessary to corroborate any information provided by the potential winning Student in his/her background check. In that regard, the potential winning Student will be obligated to provide necessary contacts and information so that Wells Fargo may conduct such investigation. Wells Fargo reserves the right (at its sole discretion) to disqualify any potential winning Student from receiving the Prize Package based on the results of the background check if, in its sole discretion, Wells Fargo determines that awarding a prize to the Student might reflect negatively on Wells Fargo's image and/or reputation.

A potential winning Student who is disqualified for any reason will not be entitled to any form of compensation and the entire Prize Package will be forfeited. If actual travel costs are less than the APRV, the winning Student is not entitled to the difference in cash or added travel value. No substitution or transfer of Prize Package except at Sponsor's sole discretion. Sponsor reserves the right to substitute a Prize Package with another prize of equal or greater monetary value, whether in cash or otherwise, if advertised Prize Package or any component thereof is not available or cannot be awarded as described for any reason. Some travel restrictions may apply. Prize Package does not include taxes, insurance, telephone charges, personal expenses, gratuities, passenger facility charges (PFCs), security charges, departure taxes, incidental charges, or any other item not specifically described as included in these Official Rules. All expenses for any of the foregoing are the sole responsibility of the winning Students. The winning Students are responsible for any required travel documentation.

GENERAL: If for any reason this Challenge is not capable of being run as planned due to tampering, unauthorized intervention, fraud, technical failures, or any causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Challenge, or for any other causes beyond the Sponsor's control, or for any reason Sponsor deems it necessary, Sponsor reserves the right in its sole and unequivocal discretion to cancel, terminate, modify, delay or suspend the Challenge. If the Challenge is cancelled, all submitted Solutions up to the point of termination will be judged by the judges according to the Challenge criteria and winning Solutions will be selected if there are prize-worthy Solutions. Submissions and/or Solutions that have been tampered with, mechanically created or altered are void. By participating in this Challenge, you consent to allow MindSumo to use and to disclose your personal information to Wells Fargo and the Administrator only for the purpose of administering this Challenge. To review Wells Fargo's Privacy Policy, please visit www.wellsfargo.com/privacy_security.

By participating, you release and hold harmless Wells Fargo, MindSumo, and Administrator and their respective parents, subsidiaries, affiliates, related companies, directors, officers, employees and agents (collectively, the "Releasees") from any and all liability for any injuries, loss or damage of any kind arising from, or in connection with, this Challenge, the prizes or the awards. You agree to indemnify and hold Releasees harmless from any and all claims, damages, loss, injury, expenses and costs (including reasonable attorneys' fees) brought or asserted by any third party against any of the Releasees due to or arising out of your Solution or participation in this Challenge including, but not limited to, trademark, copyright, or other intellectual property rights, right of publicity, or right of privacy or defamation.

Furthermore, Releasees shall not be liable for printing or typographical errors in any Challenge-related materials, for lost, stolen, late, misdirected, damaged, incomplete, illegible, or postage-due mail, or for transactions that are lost or fail to enter the processing system(s), are processed, reported, or transmitted late, or are lost for any reason including computer, telephone, fax machine, paper, or any other malfunction - including human error - or for any matter that is beyond their reasonable control. Proof of submission does not constitute proof of receipt of Solution. The date/time of online Solution receipt shall be determined by the date/time the Solution is received by the MindSumo website (and the internal system clock). Submitted materials become the sole property of the Sponsor and will not be returned. By participating in this Challenge, you accept and agree to abide by these Official Rules, the MindSumo Terms of Use and acknowledge that the decisions of the Releasees shall be final and binding in all matters relating to this Challenge.

ANY ATTEMPT TO CHEAT OR ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CHALLENGE IS A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.

All Federal and state laws and regulations apply. The interpretation of these Official Rules shall be governed by the laws of the State of California. Any and all disputes will be resolved individually, without resort to class action, in the appropriate courts in the State of California exclusively and subject to the laws of the State of California. You waive any and all rights to compensatory, punitive, incidental or consequential damages.

FORCE MAJEURE: The failure of Sponsor, MindSumo or the Administrator to comply with any provision of these Official Rules due to an act of God, hurricane, war, fire, riot, earthquake, terrorism, act of public enemies, actions of governmental authorities — outside of the control of the Sponsor, MindSumo and the Administrator (excepting compliance with applicable codes and regulations) — or other force majeure event will not be considered a breach of these Official Rules.

LIST OF WINNERS: For a list of each winning Student's first name, last initial, city and state, send a self-addressed, stamped envelope to be received by 2/28/17 to: Wells Fargo Challenge Winners, 2554 Lincoln Blvd., PMB 566, Venice, CA 90291-5082.

SPONSOR: Wells Fargo Bank, N.A., 301 South Tryon St., MAC D1130-104, Charlotte NC 28282.

ACCEPTANCE OF OFFICIAL RULES – By clicking “**I agree**” below, you agree to each of the terms and provisions of these Official Rules and the MindSumo Terms of Use and agree on behalf of yourself and your personal representatives, heirs, next of kin, successors and assigns not to contest the validity of this Challenge or any part of it due to the fact you checked the box below. **If you do not agree to all of the terms of these Official Rules or the MindSumo Terms of Use, you understand that you will not be allowed to participate in the Challenge.**

By submitting a Solution in this Challenge, I signify that I agree to these Official Rules and the MindSumo Terms of Use.

☐ I agree

☐ I do **NOT** agree and as such do not wish to be entered into the Challenge

Text

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