**VPBank Technology Hackathon 2025 – Senior Track**

General Brief

Please fill up this table and use this document as a template to write your proposal.

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| **Challenge Statement** | Write your Challenge Statement Title here |
| **Team Name** |  |

**Team Members**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Full Name** | **Role** | **Email Address** | **School Name**  **(if applicable)** | **Faculty / Area of Study** | **LinkedIn Profile URL** |
| Member 1 |  |  |  |  |  |
| Member 2 |  |  |  |  |  |
| Member 3 |  |  |  |  |  |
| Member 4 |  |  |  |  |  |
| Member 5 |  |  |  |  |  |

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**DRAFTING (XÓA TRƯỚC KHI NỘP)**

* **Bài toán & Mục tiêu**
  + **Hệ thống khuyến mãi truyền thống chạy batch chậm, thiếu linh hoạt, hiệu quả thấp.**
  + **Mục tiêu: Nền tảng dữ liệu khuyến mãi hiện đại, cho phép business tự thiết kế/cấu hình campaign (no-code), hỗ trợ batch + near real-time + real-time, cá nhân hóa đúng lúc.**
* **Giá trị kinh doanh**
  + **Tối đa hóa Net Profit Uplift, giảm lãng phí nhắm nhầm Sure Things/Lost Causes.**
  + **Rút ngắn time-to-market (no-code rule changes), tăng hiệu quả chiến dịch.**
  + **Explainability minh bạch cho từng quyết định (lý do đủ điều kiện).**
* **Năng lực cốt lõi**
  + **Business User Configurability: Rule Builder UI (kéo-thả/form), versioning, audit, publish/rollback tức thì.**
  + **Rule Engine + Guardrails + Optimizer: Lọc eligibility → xếp hạng theo uplift → tối ưu ngân sách/ràng buộc.**
  + **Explainability (core): Trả về reason codes/SHAP top-K, threshold\_met theo rule.**
  + **Xử lý dữ liệu end-to-end: Ingest, cleaning, enrichment, transformation; structured + unstructured.**
* **Kiến trúc tổng thể (đầy đủ)**
  + **Experience & Config**
    - **Campaign Configuration UI (AppSync GraphQL + Cognito)**
    - **Rule DSL (JSON/YAML), workflow phê duyệt, versioning**
  + **Rule Store & Cache**
    - **DynamoDB: RuleSets (versioned, compiled predicates)**
    - **ElastiCache Redis: Cache rule/feature, leaderboard, session (TTL)**
  + **Decisioning & ML**
    - **API Gateway → Lambda Decision Service (Provisioned Concurrency)**
    - **Rule Engine runtime (Lambda/EKS container)**
    - **Uplift Model Endpoint (SageMaker Endpoint; TreeSHAP inline)**
    - **Guardrails (caps/frequency/DNC) + Knapsack Optimizer (ngân sách/ràng buộc)**
  + **Feature Platform**
    - **SageMaker Feature Store: Online (low-latency) + Offline (S3/Parquet)**
    - **S3 Data Lake (raw, curated), Glue Catalog**
  + **Streaming & Events**
    - **Amazon MSK (Kafka) hoặc Kinesis (streams + Firehose)**
    - **Stream processing (Lambda/Glue Streaming) cập nhật aggregates**
  + **Batch & Analytics**
    - **Glue/EMR Serverless (Spark) cho cleaning/enrichment/transforms**
    - **Amazon Redshift (DWH) cho lịch sử campaign, phân tích, dashboard**
  + **MLOps & Orchestration**
    - **Step Functions: train/evaluate/deploy, Model Cards, approvals**
    - **SageMaker Model Monitor: data/concept drift → retrain**
  + **Monitoring & Alerting**
    - **CloudWatch Dashboards + Alarms (API P95/P99, Lambda errors, Endpoint latency)**
    - **Redshift (QueryDuration, WLMQueueLength), Redis (CacheHitRate)**
    - **SNS thông báo sự cố**
  + **Bảo mật & Tuân thủ**
    - **IAM least privilege, KMS, log bất biến, audit trail rules/models**
* **Luồng dữ liệu chính**
  + **Batch: S3/Redshift → Glue/EMR (clean/enrich/aggregate) → Offline FS → Scoring → Rule evaluate → Output Redshift/S3.**
  + **Real-time: MSK/Kinesis event → Aggregates/Redis → API GW → Decision Lambda (Rule → Uplift → Guardrails/Optimizer) → Explanation JSON → Notification/Leaderboard → Redshift.**
* **Data Handling (structured + unstructured)**
  + **Structured: profiles, balances, transactions; time windows 7/30/90d; velocity/RFM/preferences.**
  + **Unstructured: call transcripts/email/social/clickstream JSON → embeddings/sentiment/topics → Feature Store; raw lưu S3.**
* **Explainability (MVP)**
  + **Response gồm: decision, uplift\_score, explanation.primary\_factors (SHAP/reason codes), threshold\_met. P95 < 100ms (TreeSHAP cho tree-based; fallback reason codes + SHAP async nếu cần).**
* **Performance & Benchmarks**
  + **Batch: 1M giao dịch ≤ 6h; E2E ≤ 8h; scale đến 10M/ngày (EMR Serverless).**
  + **Real-time: P95 < 100ms, P99 < 150ms; ≥ 10k RPS; ≥ 100k concurrent sessions.**
  + **Ingest: MSK/Kinesis ≥ 50k events/s; Feature Store writes ≥ 10k rec/s.**
* **Adaptability (đa dạng khuyến mãi, no-code)**
  + **Cashback %, fixed; Tiered rewards; Sales contest (leaderboard); Challenge; Flash sales; Merchant/category campaigns.**
  + **Rule change qua UI, lưu JSON/YAML ở DynamoDB, hiệu lực ngay (cache invalidation), versioning/audit.**
* **Demo Scenarios (để trình bày)**
  + **Scenario 1: Batch-driven Cashback (Dining ≥ 5M/tháng)**
    - **Dữ liệu: Redshift → Glue/EMR → FS → Scoring → Rules → Output + Explanation**
    - **Mục tiêu: 1M txn ~ 6h; báo cáo eligibility + reason**
  + **Scenario 2: Real-time Sales Contest (flash 2h, top 100)**
    - **Dữ liệu: Kafka/MSK → Decision (<100ms) → Leaderboard (Redis) → Notification**
    - **Mục tiêu: P95 < 100ms; refresh leaderboard ≤ 1s**
* **Tech stack**
  + **Languages: Python, Node.js/TypeScript**
  + **AWS: API Gateway, Lambda, SageMaker (Feature Store/Endpoint/Monitor), Step Functions, S3, Glue/EMR, Redshift, DynamoDB, ElastiCache Redis, MSK/Kinesis, CloudWatch, SNS, Cognito, AppSync**
  + **Containers: Docker; EKS cho rule/inference nâng cao khi cần**
* **Agile delivery (rút gọn)**
  + **Sprint 0–3 (pilot): baseline E2E, Rule UI, realtime + batch demo, monitoring.**
  + **Ceremonies 2 tuần; DoR/DoD ML/Data/Infra; KPI: Profit@K, ROI, latency, error rate.**

**Solutions Introduction**

Uplift Engine is a modern, configurable promotion data platform that turns promotions into profit by targeting persuadable customers—those who convert because of the treatment. It combines a no-code Rule Engine (for business users) with Causal AI uplift modeling, low-latency decisioning, and transparent explanations.

**Key features:**

* Business-user configurability: Campaign Configuration UI (React/Amplify) + AppSync GraphQL + DynamoDB for versioned rules; publish/rollback without deployments.
* Explainability-by-design: Every decision includes human-readable reason codes (e.g., "Customer spent 5M VND in Dining this week, reached Gold tier"). TreeSHAP for tree models; async SHAP fallback for complex learners.
* Full-spectrum processing: Batch (Glue/EMR), near real-time **message-queue** (Kinesis/MSK + Lambda), and real-time (<100ms) via API Gateway + Lambda + SageMaker **Feature Store** + Endpoint + Redis cache.
* AWS-native, **serverless-first**: Lambda (Provisioned Concurrency), Step Functions, SageMaker (Feature Store, Training, Endpoints), DynamoDB, Redshift, ElastiCache Redis, Kinesis/MSK.
* Optimizer & guardrails: **Knapsack optimizer** for budget allocation; do-no-harm guardrails (DNC, confidence lower bound, frequency capping).

**Impact of Solution**

**Business impact:**

* Focus squad/product: Initial pilot with Credit Cards squad (or CASA) to maximize measurable **Net Profit Uplift** and speed up adoption across squads.
* **Higher ROI, lower waste:** Focus budget on Persuadables; avoid Sure Things/Lost Causes; reduce wasted spend (up to ~70%) and improve ROI (simulated +308%), while preserving brand trust via guardrails.
* **Faster time-to-market:** Business users change rules without code; publish instantly with audit/versioning.
* Personalization at scale: Real-time eligibility + uplift scoring with P95 < 100ms; near real-time streaming updates for contests/challenges.

**Why this solution is better:**

* Causal AI advantage: Optimizes net profit uplift, not propensity—aligns with true business outcomes.
* Consistency by design: SageMaker Feature Store removes training-serving skew; same features across offline/online.
* Operational excellence: Redis caching, observability with CloudWatch, and performance targets/benchmarks included.

**Differentiators (USP):**

* Explainability as a core MVP feature in inference (reason codes/SHAP).
* No-code Rule Engine tightly integrated with uplift/optimizer.
* Tiered architecture (Glue/EMR) for cost-performance balance, SERVERLESS, SCALABLE

**Deep Dive into Solution**

**End-to-end flows: INPUT DATASOURCE – UI INTERACTION**

* Data ingestion & features: Structured (profiles, transactions) and unstructured (text/clickstream) data handled via Glue/EMR pipelines; point-in-time correctness enforced; features stored in SageMaker Feature Store (Offline/Online).
* MLOps: Step Functions orchestrates feature jobs, parallel training (CatBoostUplift, DR-Learner, CausalForest), best model selection by Profit@K, registration/deployment to SageMaker Endpoint.
* Real-time decisioning: API Gateway → Lambda (Provisioned Concurrency) → Online Feature Store (GetRecord) → Uplift Endpoint → Guardrails → Optimizer → Response with explanation; exposures logged to Kinesis/MSK and fed to Redshift for analytics.
* Rule Engine: Business UI → AppSync → DynamoDB (draft/publish) → Lambda CompileRule → Redis cache of compiled rules; Decision Lambda evaluates eligibility in ~1–5ms via Redis.
* Streaming & near real-time: Kinesis/MSK updates aggregates and triggers eligibility/contest logic (leaderboards in Redis/Redshift).

Contract examples:

* Request (client → API): { customerId, context }
* Response: decision, offer, uplift\_score, uplift\_std\_error, explanation.primary\_factors, threshold\_met

**Demo scenarios (prototype-ready):**

* Batch cashback: Weekly/monthly cap + rule threshold; batch evaluation via Glue/EMR; outputs to Redshift with explanations.
* Real-time sales contest: First N customers meeting spend within a time window; streaming updates + real-time rule evaluation and leaderboard refresh.

**Architecture of Solution**

**AWS services and how they’re used:**

* API Gateway + Lambda (Provisioned Concurrency): Low-latency decision API; cold-start eliminated.
* SageMaker Feature Store: Offline (S3/Parquet) for training/analytics; Online (DynamoDB) for <10ms feature reads.
* SageMaker Endpoints: Real-time uplift inference; TreeSHAP inline where applicable; autoscaling by RPS/CPU.
* AppSync + Cognito + S3/CloudFront (UI): Business Rule Builder UI with auth; GraphQL mutations to author/publish rules.
* DynamoDB + Redis: Versioned rule storage and 1–5ms compiled rule cache; invalidation on publish/rollback.
* Kinesis/MSK + Firehose: Exposure/outcome streams; sinks to S3/Redshift for analytics/monitoring.
* Glue/EMR Serverless: Tiered batch/feature engineering pipeline with cost/performance optimization.
* Redshift: Analytics warehouse for campaign KPIs, eligibility batches, explainability logs, and historical attribution.

**Performance & Benchmarks:**

* Real-time decisioning: P95 < 100ms, P99 < 150ms (API Gateway + Lambda + Feature Store + Endpoint + Rule eval + Guardrails).
* Batch processing: ≥ 1,000,000 transactions in ≤ 6h on Glue/EMR Serverless; scalable to 10,000,000/day with autoscaling and partitioning.
* Streaming ingest: Kinesis/MSK ≥ 50,000 events/sec; Feature Store writes ≥ 10,000 records/sec with parallel writers.
* LATENCY
* VALIDATE: BO SUNG

Processing modes covered as required: Batch, Near real-time, and Real-time.

**Architecture diagram:**

A computer screen shot of a diagram

AI-generated content may be incorrect.