

Here’s your complete **hackathon conversation summary and final project plan**, organized for **maximum clarity and presentation readiness**:

✓ Hackathon Theme

“Securing Sensitive Customer Data in Fintech Ecosystems with Responsible Data Sharing and Privacy Protection”

🔍 Problem Statement Summary

In modern fintech platforms, sensitive user data (bank info, transactions, PII) is often shared with third-party services via APIs or Open Banking integrations. While this enables innovation, it also exposes users to:

- Unauthorized access
- Data misuse
- Lack of user control
- Non-compliance with data privacy laws (like India’s **DPDP Act** or **GDPR**)

🎯 Main Objective

Design a privacy-first solution that enables **responsible, secure, and auditable** data sharing **without compromising user control or compliance**.

💡 Final Project Idea: *PrivGuardian*

🧠 What It Is:

A privacy-enhancing middleware platform that governs and protects how fintech data is shared with third-party services.

🚀 Core Features

Feature	Description
✓ Granular Consent Management	Let users choose specific data fields to share (e.g., income only), for specific durations and purposes.
🔒 Tokenized Data Sharing	Replace real data with tokens; third parties resolve tokens only when permitted.
🔑 Policy-Based Access Control	Use Casbin/OPA to define what can be accessed, for how long, by whom.
🕒 Real-Time Monitoring & Anomaly Detection	Detect irregular access patterns (e.g., high-frequency, cross-location requests).
📄 Audit Trail & Access Logs	Show users and auditors complete logs of every data access with time/IP/partner.
🚫 User Revocation Control	Allow users to revoke access anytime—even after sharing.
🛡️ Built-in DPDP/GDPR Compliance	Ensures consent, purpose limitation, data minimization, and user rights.

📦 Tech Stack

Layer	Tools
Frontend	React.js + Tailwind CSS
Backend/API	Node.js + Express.js
Database	MongoDB
Authentication	JWT + Bcrypt
Policy Engine	Casbin / Open Policy Agent
Monitoring	Socket.io (for real-time alerts), basic ELK-style log collection
Security	AES encryption, Tokenization via Node <code>crypto</code> module
Deployment	Render / Netlify / Railway

📁 How to Present to the Jury: Slide-by-Slide Guide

Aim for **10 clean, focused slides**. Here’s a breakdown:

📄 Slide 1: Title Slide

- Project name: **PrivGuardian**
- Tagline: “Secure. Transparent. Privacy-First Data Sharing for Fintech.”
- Team members’ names and roles

Slide 2: Problem Statement

- The challenge of data privacy in Open Banking
 - Real risks: Over-sharing, misuse, non-compliance
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Slide 3: Our Solution

- Introduce PrivGuardian as a smart privacy gateway
 - Diagram: User ↔ PrivGuardian ↔ Third-Party
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Slide 4: Core Features

- List the 6 features explained above with icons
 - Optional: use animations to demonstrate tokenization or consent flow
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Slide 5: How It Works

- Flow: Consent → Tokenization → Access → Monitoring → Revocation
 - Include API flow or architecture diagram
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Slide 6: Smart Consent Demo (Live or Screenshots)

- Show how a user selects fields, sets expiry, revokes access
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Slide 7: Real-Time Monitoring & Logs

- Show access logs (UI or console), anomaly alerts, and revocation in action
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Slide 8: Regulatory Compliance

- Table comparing DPDP/GDPR vs. your feature support
 - Mention user rights, consent logs, and purpose limitation
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Slide 9: Tech Stack

- Icons/logos for React, Node, MongoDB, Casbin, etc.
 - Show architecture layers (Frontend, API, Policy, DB)
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Slide 10: Impact & Vision

- Real-world value: Improved trust, less fraud, strong compliance
 - Future scope: Blockchain data contracts, Federated AI
 - End with: *“PrivGuardian: Empowering fintech with data control and trust.”*
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Extras to Prepare

- ☒ GitHub repo with README
 - ☒ Short 1-minute product pitch
 - ☒ Fake user data to simulate demo
 - ☒ Live link or screen-recorded demo
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