Business Domain Rubric (60%) / Technical Rubric (40%) / BONUS POINTS

	Value of Solution to User (25%)	Problem Definition and Understanding (20%)	Presentation Quality (10%)	Creativity (5%)	Technical Execution & Integration Potential (25%)	Responsible Application of AI (10%)	Creativity (5%)	Scalability & Robustness of Solution (Bonus +10% if 4 or 5)
Definition	Is the solution truly helpful to the users?	Has the team clearly defined and understood the problem?	Does the team communicate their solution's value clearly and persuasively?	Is the idea fresh, creative, or different from common solutions?	Is the technical solution functional, well-built, and ready for BPI system integration?	Does the solution address AI ethics, bias prevention, privacy, and transparency?	Is the idea fresh, creative, or different from common solutions?	Is the solution designed for growth across BPI with a realistic adoption strategy?
5 – Excellent	**High value with clear user impact.** Solves a real user problem very well.	**Deep, clear insight.** Comprehensive understanding of the problem with nuanced insights and thoughtful framing.	**Compelling, persuasive storytelling.** Concise narrative that effectively communicates problem, solution, and impact to stakeholders with excellent flow.	**Bold and original.** Highly creative with innovative solutions.	**Production-ready, well-documented, integration-ready.** Fully functional prototype with clean code, clear methodology, and strong BPI system integration potential.	**Proactive, transparent, user-conscious.** Strong responsible AI example with clear bias prevention, privacy protection, and trust-building mechanisms.	**Bold and original.** Highly creative with innovative solutions.	**Ready to scale, strong adoption strategy.** Built for growth with flexibility across bank operations and well-explained implementation roadmap.
4 – Very Good	**Valuable, needs polish.** Valuable solution with potential for significant impact but needs refinement	**Solid, mostly clear.** Strong understanding with minor omissions or simplification.	**Structured, engaging, clear narrative.** Well-organized presentation with confident storytelling and clear explanation of value proposition.	**Very creative.** Creative solution with some novel elements.	**Stable, well-structured, clear integration path.** Solid prototype with good code quality, documented methodology, and realistic integration approach.	**Strong ethical framework, transparent.** Good ethical safeguards with clear data handling processes and consistent responsible design approach.	**Very creative.** Creative solution with some novel elements.	**Scalable design, realistic adoption plan.** Designed for growth with good flexibility and clear, practical implementation strategy.
3 – Good	**Moderately valuable.** Useful, but needs more work to be impactful.	**Fair, some gaps.** Understands the basics but misses some details.	**Clear structure, adequate explanation.** Organized presentation with reasonable clarity, though storytelling could be more compelling	**Somewhat creative.** Some creativity with new elements.	**Functional, documented, moderate integration potential.** Working prototype with reasonable code organization and basic documentation for future development.	**Basic ethical practices, some safeguards.** Includes ethical considerations with moderate attention to fairness and privacy protection.	**Somewhat creative.** Some creativity with new elements.	**Moderately scalable, basic adoption ideas.** Could adapt to other bank areas with effort, includes some scaling and adoption concepts.
2 – Fair	**Some value, lacks depth.** Idea is okay but not clearly helpful yet.	**Shallow, unclear parts.** Misses key aspects or lacks clarity.	**Basic structure, limited engagement.** Presentation lacks engagement with vague problem/solution explanation and weak storytelling.	**Slightly new.** Limited creativity with mostly conventional ideas.	**Basic structure, limited engagement.** Presentation lacks engagement with vague problem/solution explanation and weak storytelling.	**Minimal safeguards, limited awareness.** Basic ethical awareness but lacks strong protections, with limited examples of risk mitigation.	**Slightly new.** Limited creativity with mostly conventional ideas.	**Limited scalability, weak planning.** Shows some broader potential but needs significant changes, with vague adoption strategy.
1 – Poor	**Minimal value.** Doesn't solve a real user need. Misaligned value to users.	**Weak, misunderstood.** Problem is poorly defined or misunderstood.	**Disorganized, unclear, weak explanation.** Difficult to follow with poor problem/solution explanation and unengaging storytelling.	**Very common.** Seen many times before, no new twist. Conventional or unoriginal approach.	**Disorganized, unclear, weak explanation.** Difficult to follow with poor problem/solution explanation and unengaging storytelling.	**No safeguards, unaware of risks.** Ignores ethical risks with no transparency, fairness considerations, or awareness of AI impact on users.	**Very common.** Seen many times before, no new twist. Conventional or unoriginal approach.	**Limited scope, no rollout plan.** Narrow, specific-use design with no broader application potential and no adoption strategy.

Quick Reference for Judges

Scoring Guide:

5: Exceeds expectations, production-ready
4: Above expectations, strong potential
3: Meets expectations, solid solution
2: Below expectations, needs improvement
1: Poor, significant gaps