



## Our TD Open Challenge Program

We are excited to launch our second annual open innovation challenge to the students of Fanshawe College's mobile development program. TD has a strong historical partnership with Fanshawe and has recruited hundreds of Fanshawe students for both co-op and full-time placement positions at TD. Our challenge program is all about open innovation: we issue the challenge and students compete to deliver the best ideas and actual working apps via their entry submissions. Students gain valuable experience innovating on the mobile platform, are able to stretch their creative thinking, have the opportunity to win prizes and gain recognition from peers and those within the broader TD and Fanshawe communities. Most importantly, it gives students an opportunity to innovate around a real-world opportunity and showcase their creativity and technical skills.

## Our Challenge

This particular challenge revolves around **Location Based Services and Opportunities in Finance** leveraging the mobile platform.

### Challenge Aim:

Location based information is a big trend in creating incredible mobile customer experiences. Twitter now shares location based trends, passive check-in is coming and most companies now consider location based marketing strategies the norm.

### How can we use Location Based Data to create memorable mobile experiences for our customers?

When brainstorming about your idea(s) try to do a little research to ensure that what you are proposing is a unique solution and not already a commercialized product. Open API's are allowed and encouraged but just be sure to include which ones your solution leveraged in your report.

### ***Must Haves:***

1. Provide a simple way for customers to subscribe to the service. Customers need to be persuaded to share their location information in exchange for what your solution offers them.
2. Leverage the current location of a customer within your solution. You can contrive data to demonstrate your solution/app but it should be information about the customer that is readily available by the bank or other data sources. Be clear in your report which data you are sourcing from real data feeds vs. which information you have contrived.

### ***Tips***

- Research and leverage the Android platform capabilities and any open third party libraries that you can integrate with your solution.
- Think like the everyday customer that is seeing your app for the first time. Try not to clutter the screens but make it simple, intuitive and make it look good. Ask your non-competitors for feedback on your early designs.
- This is both a technical challenge on exploiting the location SDK/capabilities of the device along with third party libraries but it is also about asking you create an experience with a business view of your solution. What is in it for the customer? What is in it for the bank?

## **Challenge Format**

- ❖ Each entry must be submitted by the deadline: **Midnight November 26th 2014.**
- ❖ Teams can be composed of a maximum of two students.
- ❖ Students will be required to submit :
  - a. Source code along with the packaged, runnable .apk of their solution via their professor.
  - b. A short 2 page description of their entry and why they believe they should win the challenge.
  - c. If selected as a finalist, prepare a short five to ten minute 'pitch' and demonstration of your submission for presentation December 2<sup>nd</sup> at Fanshawe.

Students are also welcome to create additional sample customer data to demonstrate their entry.

All information on the challenge, pictures, notifications...etc. can also be found on the challenge zone that has been created around Fanshawe. To install our experimental app, feel free to click on these links from your IOS or Android based device to install :

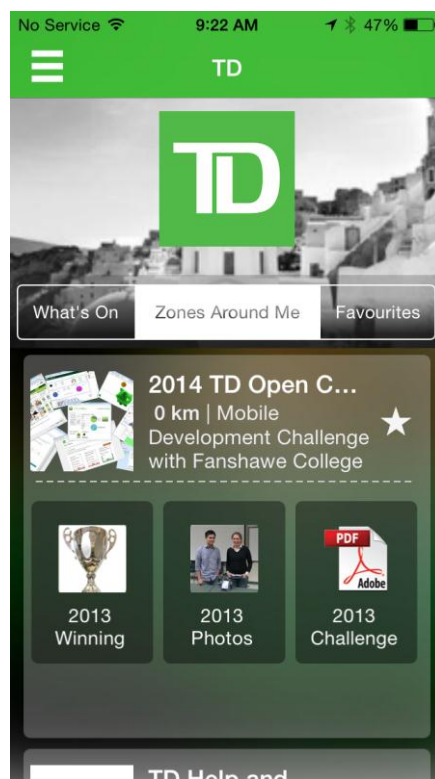
IPHONE

[TD Zones Employee Version - iPhone](#)

ANDROID

[TD Zones Employee Version - Android](#)

You should see the challenge zone as one of the nearest to you when you select the 'Zones around me' tab. If you are a regular TD customer, you can use this app to do your regular banking. Given that this is an experimental version of our app, please don't redistribute this to those outside of the challenge.



## Awards (the good stuff)

**1<sup>st</sup> Place** - \$500 CDN Prepaid VISA Card awarded to the winning team along with lunch with TD representatives

**2<sup>nd</sup> Place** - \$350 CDN Prepaid VISA Card awarded along with lunch with TD representatives

**3<sup>rd</sup> Place** - \$150 CDN Prepaid VISA Card awarded along with lunch with TD representatives

## Judging Criteria

Entries will be judge on the following criteria:

1. Uniqueness of solution and alignment with challenge goal – 35%
2. Ease of Use – 20%
3. Visual Impact – 20%
4. Intelligent use of location information relating to finance – 20%
5. Write-up – 5%

TD has also provided samples of mock customer spending activity in XML format for purposes of the challenge. Please see your professor for this content.

## **Suggested Themes**

Participants can choose to implement their solution/ideas in any way they seem fit as long as it aligns to the overall challenge goal. There are a number of solutions already in-market so try not to duplicate anything that you see out there already. You might want to use gamification to enhance your solution and make it more interesting for the consumer. Think of other location data sources to incorporate with your solution. As mobile payments become more popular, is this an element that you would like to incorporate into your solution?

## Rules and Regulations

1. Any prizes available in connection with this “TD Open Challenge” will be determined at the beginning of the Challenge and awarded at the discretion of TD to the winning Team(s), as the circumstances require. Prizes will be divided equally among registered members of winning Teams.
2. Prizes must be accepted as described in these Rules and Regulations and cannot be transferred to another person or substituted for another prize. Any substitution of a Prize, in whole or in part, is at the sole discretion of TD.
3. All Teams must register for the “TD Open Challenge”™ by individually signing the attached registration form during the Submission Period ending midnight October 13<sup>th</sup> 2014. By participating and submitting a registration form for the Challenge you agree to be bound by these Rules and the decisions of the TD judges which are final and binding in all respects.
4. Teams can collaborate with non-team members to review and gain input into their ideas. Any ideas that are derived from these collaborations and are included in the Submission are assumed to be the original work of the Team Members who have registered for the Challenge.
5. By entering this Challenge, all Team Members certify that:
  - a. they have read and agree to be bound by the terms of these Challenge Rules and Regulations;
  - b. the ideas submitted are original work and that they are the creators;
  - c. they accept that the ideas submitted are being submitted on a non-confidential basis and that the contents may be edited and posted to a website (including but not limited to any social media websites such as Facebook<sup>†</sup> and YouTube<sup>†</sup>) without further compensation or consent;
  - d. all trademarks and copyrighted material have been properly acknowledged.
6. As set out in Section 10, instructors and professors may review ideas and provide input to the Program Team(s), however they shall not be a member of the Team(s) and all Team members must certify that all work submitted is original work originating exclusively from the Program Team members.
7. By entering the Challenge, you irrevocably and exclusively assign all proprietary rights including copyrights in the submission, without limitation of time, place, medium, support or language and waive all moral right to the submission. As a condition of participating and/or accepting any prize in this Challenge, the winning Team Members agree to sign a Declaration of Compliance with the Rules and Regulations and an Assignment, Release and Indemnity Form, assigning all rights to their submission to the Bank, including all copyrights and moral rights and releasing the Bank, its affiliates and respective advertising and promotions agencies from any liability in connection with this Challenge or the Prizes awarded.

8. All Team Members consent to the collection, use and publication on the Bank's websites, marketing materials, and pages on Facebook<sup>+</sup>, YouTube<sup>+</sup> and on any other social networking website of their personal information, including but not limited to, personal images, first and last names, school name and of the content submitted as part of their Submission and Team Profile.
9. All decisions regarding this Challenge and the selection of the winning Teams remain with the Bank and its promotional agencies and are final.
10. The Bank reserves the right to modify (including, but not limited to, extending any portion of the Challenge) these Rules and Regulations or to cancel this Challenge for any reason whatsoever including, but not limited to, in the event of technical corruption, virus, bugs, non-authorized human intervention or other technical problems which may arise from time-to-time which in the Bank's opinion undermine or destroy the integrity of this Challenge. No liability or responsibility is assumed by the Bank, resulting from user attempts to participate in this Challenge or if required, download any information necessary to participate in this Challenge. In the event of a dispute regarding who submitted an entry, the entry will be deemed submitted by the authorized account holder of the e-mail address submitted at the time of entry.
11. By entering the Challenge, Team Members, should their Team win, agree to the use of their names, addresses (city only), photos, and/or images for publicity purposes relating exclusively to this Challenge without compensation.
12. The Bank reserves the right to disqualify Team Members whom it finds to be in violation of these Rules and Regulations or tampering with the entry process. The Bank reserves the right to refuse an entry from a person whose eligibility is in question or who has been disqualified or is otherwise ineligible to enter.
13. Participation in the Challenge constitutes acceptance of and agreement with these Rules and Regulations.

## Team Entry Confirmation

Team Member(s) :

Full Name : \_\_\_\_\_ email : \_\_\_\_\_

Full Name : \_\_\_\_\_ email : \_\_\_\_\_

I agree to abide by the terms and conditions set forth in this document:

Signature(s): \_\_\_\_\_ Date : \_\_\_\_\_

Signature(s): \_\_\_\_\_ Date : \_\_\_\_\_