



# Problem Statements

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POLYFINTECH 100

# Problem Statements (OCBC Bank)

1. **Aging population:** Create an engaging financial solution that will leverage national Identity and other data sources to make aging financially graceful.
2. **Virtual Reality / IOT:** Leverage on Sandbox VR(virtual reality) and / or IOT(Internet of things) to create a compelling digital engagement / lead generation solution for banking across different customer segments and age groups.
3. **New age lending:** Create a solution that would make lending invisible and be a part of customers' payment journey with no friction.

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4. **Artificial Intelligence / Investment management:** For wealth management, how best can you use AI to breakdown the complexity of financial products and improve sales conversion and ease customer risk assessment. Eventually, helping the customer to move to the next quadrant for wealth building. You may choose more than one investment product (Debt/equity).
5. **New effective nodes for acquisitions:** In this new age of Open banking, leverage on banking APIs to identify new initiation points(offline / online) for customer acquisitions and create a solution for effective digital acquisitions for consumer banking products.
6. **Cross-border remittance / data governance:** assess and create a solution to develop a secured cross-border flow of data facilitating regional payments.

<http://polyfintech100hackathon.sg>

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