**Wells Fargo Campus Analytics Challenge Official Rules (“Challenge”)**

***PLEASE READ CAREFULLY—THESE OFFICIAL RULES ADDRESS YOUR LEGAL RIGHTS***

**THIS IS A JUDGED CHALLENGE. NO ENTRY FEE OR PURCHASE IS REQUIRED TO PARTICIPATE.**

1. **Challenge Schedule:** Challenge runs according to the schedule below on <https://www.mindsumo.com/companies/wells-fargo> (the “Challenge Website”).

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| Challenge Starts | 12:00 Noon Pacific Time (“PT”)  **September 10, 2018** |
| Challenge Ends | 12:00 Noon PT  **October 22, 2018** |
| Submissions Judged | **Ongoing through November 20, 2018** |
| Potential Winners Notified (on or about)  (winning subject to verification) | **November 26 – 30, 2018** |
| Winners attend Analytics Summit in San Francisco, CA | **March 2019**  Actual dates to be provided upon winner notification. |

1. **Eligibility:** This Challenge is sponsored by Wells Fargo Bank, N.A. (“Sponsor” or “Wells Fargo”) for full-time or part-time students, 18 years of age or older at the time of entry, who are enrolled in any higher education degree program on campus or online at colleges or universities in the United States, including students attending two- and four-year programs, technical and vocational schools, junior and community colleges, as well as graduate and professional education students (collectively “Students”). Employees of Wells Fargo or MindSumo, Inc. and their respective parents, divisions, affiliates, subsidiaries, their promotional or marketing agencies, government entities and public officials, and their immediate family members (parent, child, sibling and spouse) and persons living in the same households of each such employee (whether related or not) are not eligible. **To be eligible to receive any prize, potential winners must have a valid U.S. tax identification number and meet all the eligibility requirements at the time the prize is awarded.** Potential winners may be required to provide Sponsor with proof that they meet the eligibility requirements for this Challenge. Void where prohibited by law.
2. **The Challenge:** One of Wells Fargo’s priorities is to promote environmental sustainability, which includes accelerating the transition to a low-carbon economy. Taking individual actions can encourage collective responsibility to help achieve this goal. This Challenge asks eligible Students to analyze data in order to recommend environmentally-friendly changes to everyday actions without lessening individuals’ quality of life. The data gives a peak into the lives of 1,000 individuals who rated several everyday activities (taking a long shower, driving a car, etc.) on a scale of 1-100 based on how important those activities are to their daily lives.

Students are asked to write computer programs to find quality substitutes for activities that are high carbon emitters without reducing the happiness and utility that the individuals in the data obtain from these

activities. This kind of analysis gives Students an opportunity to hone their analytics skills on an interesting problem and dovetails with Wells Fargo’s commitment to environmental sustainability.

By entering, each Student warrants and represents the following with respect to their submission: (a) entrant owns or controls all rights in and to the submission; (b) the submission is entrant’s own creation; and (c) the submission will not infringe on any rights of any third parties.

1. **Key Deliverables (“Solution”):**

Deliverable 1

1. Written description of how the data product succeeds mathematically in minimizing an individual’s carbon footprint with minimal negative impact on their utility.
2. Why the data product created is a good example of machine learning in action.

Deliverable 2

1. General idea of how individuals would interface, e.g. a visual representation of how individuals and the organization would interface.

Deliverable 3

1. Documented code that is operational and can be run using the data provided for processing the sample data and generating the output for your concept.
2. **Challenge Entry:** Registration for a free MindSumo.com account is needed to participate in the Challenge. If you are already a MindSumo registrant and an eligible Student, you can find the Wells Fargo Challenge in the Challenge Listings or you can go directly to the Challenge Site at <https://www.mindsumo.com/companies/wells-fargo>. If you are a new registrant, you will be directed to the Challenge Listings upon signing up. To register with MindSumo, you will be required to agree to the MindSumo Terms of Use available at [www.mindsumo.com/terms](http://www.mindsumo.com/terms). The MindSumo Terms of Use apply to this Challenge. Capitalized terms used in these Official Rules will have the meaning given to them in the MindSumo Terms of Use, unless otherwise noted.
3. **Submission Formats:** Text can either be typed directly into the website or uploaded as a separate file. You may edit your Solution on the website until the Challenge Submission Deadline, or you can compile your submission and upload it as individual files or as a zip file. For accessibility, PDFs can be converted from text to speech (<https://www.adobe.com/enterprise/accessibility/pdfs/acro6_cg_ue.pdf>). The Challenge will also be available to Students via audio file (mp3).

**Publicity/Usage Rights:** By participating in this Challenge, each winner irrevocably grants Sponsor and their agents and persons acting with, the right to edit and/or modify any submission in any way, in any and all media, for any purpose, without limitation, Sponsor’s authority, the non-exclusive, unconditional and perpetual right to post, display, publish, use, adapt and without consideration to the winner. Each winner agrees to irrevocably assign and transfer to the Sponsor any and all rights, title and interest in the winning submission including, without limitation, all copyrights and waive all moral rights. Except where prohibited, participation in the Challenge and/or receipt or use of any prize by a winner further constitutes

such winner’s consent for use of his/her name, likeness, voice, and photo submitted as part of the entry process, for promotional or advertising purposes in any media, worldwide, now known or hereafter developed, in perpetuity, without further review, notification, payment, or consideration (unless prohibited by law). **If you do not agree to the terms of these Official Rules or the MindSumo Terms of Use, do not enter this Challenge.** If any term or condition of these Official Rules conflicts with or is inconsistent with any term or condition of the MindSumo Terms of Use, the terms and conditions in these Official Rules shall govern and be controlling.

1. **Challenge Judging:** Your Solution will be judged based on your responses to each Deliverable of the Solution. Each judge may award a **maximum of 100 points** on any given submission. Each submitted Solution will be initially screened for eligibility and appropriateness. At Sponsor’s sole discretion, Solutions which do not specifically address the Deliverable, are incomplete, do not pass the screening, and/or are deemed to be negative, offensive or controversial in any way will be disqualified from the Challenge. Sponsor makes the final determination as to which submissions are eligible to take part in the Challenge.

Round 1 Judging: All eligible Solutions will be judged by a panel of judges from MindSumo using the judging criteria below. The Solutions with the top 10 scores will be selected as potential finalists (“Finalists”).

Round 2 Judging: Each of the Finalist’s Solutions will then be judged by a second panel of judges from Wells Fargo and MindSumo based on the judging criteria below to select up to five potential winners.

Tie-Breaking: If there is a tie, tie-breaking criteria will be applied to determine the winning Solutions starting with the Analysis criteria, followed by the Defining the Problem and Target criteria, followed by the Communications/Visualization criteria, then Featured Engineering in such order, as needed.

All decisions of the judges are final. Wells Fargo reserves the right to award fewer than five (5) prizes if it determines, in its sole discretion, that there are an insufficient number of qualified Solutions. The potential winners will be notified on or about the week of 11/26/2018 using the contact information provided at the time of entry. No liability is assumed for any winner notification that is lost, intercepted or not received by a potential winner for any reason. Failure to respond to any winner notification within five (5) business days may result in disqualification and selection of an alternate winner.

**Judging Criteria**

1. **Defining the problem and the target – 25 points**
2. Was the correct problem addressed? **10 points**
3. How well did the target align with the goal of the Challenge? Extra marks for creating an index vs. using the total pollution variable in the data and for describing the rationale behind the components of the index created. **10 points**
4. Mathematical formulation of the problem. Was the student able to list the function for minimization and all the constraints mathematically? **5 points**
5. **Feature Engineering – 20 points**
   1. What features were excluded and why? **5 points**
   2. How were missing values handled? **5 points**
   3. What features were transformed, why and how? **10 points**
6. **Analysis – 30 points**
   1. What models were tested and why were these chosen? **3** **points**
   2. What was the thought process behind fine tuning each model and what evaluation metrics were used? **9 points**
   3. What evaluation metrics were used to compare across models? **9 points**
   4. What insights were provided? **9 points**
7. **Communications/Visualizations – 25 points**
   1. Description of overall goal and results. **8 points**
   2. Effective use of visuals, including choice of visuals, page layout and use of real estate. **8 points**
   3. Flow of the presentation. Was there a summary and recommendations upfront, did the presentation take the reader through the process? **9 points**

All submissions will be reviewed for content, and no guarantee is made as to when/if any particular submission will be used or developed by Sponsor.  Submissions containing prohibited content and/or otherwise deemed by Sponsor, in its sole discretion, to be inappropriate will be disqualified.

Sponsor reserves the right not to award any prize or all prizes if, in its sole discretion, it does not receive any eligible and qualified Solutions. Judges’ decisions will be final and binding in all matters relating to the Challenge. Challenge Solutions (and all components thereof) will not be returned. By participating, you agree to abide by these Official Rules, the MindSumo Terms of Use and the decisions of the Sponsor and judges, which shall be final and binding in all matters relating to the Challenge.

1. **Prizes:** A total of five (5) prizes are available. Each prize consists of the following: (a) $2,200 and (b) a 2-night trip to attend a Wells Fargo Analytics Summit and awards ceremony in San Francisco, CA in March 2019 (“Summit”) (dates to be provided upon Winner notification). Trip includes roundtrip coach air transportation for winner between a major commercial airport in the U.S. nearest the winner's home and San Francisco International Airport; deluxe hotel accommodations for one (1) person for two (2) nights; and $500 for other travel expenses. Approximate retail value (“ARV”) of the trip portion of the prize is $1,810. Actual value dependent upon the location of a winner’s point of departure, as well as costs of airfare and accommodations at the time of reservation. If the actual travel costs are less than the ARV, the winning Student is not entitled to the difference in cash or added travel value. If a winner lives within 150 miles of San Francisco, ground transportation will be provided in lieu of airfare. Major credit card will be required at hotel check-in to cover any incidental expenses. If a winning Student cancels his or her trip, the $2,200 cash prize and the $500 travel cash will still be awarded, but the remainder of the travel prize will be forfeited and not awarded. Prize is non-transferable and no substitution by winner or cash equivalent is allowed. Sponsor reserves the right to substitute the prize with another prize of equal or greater monetary value, whether in cash or otherwise, if advertised prize or any component thereof is not available or cannot be awarded as described for any reason. Some travel restrictions may apply. The travel prize does not include taxes, insurance, telephone charges, personal expenses, gratuities, passenger facility charges (PFCs), security charges, departure taxes, incidental charges, or any other item not specifically described as included in these Official Rules. All expenses for any of the foregoing are the sole responsibility of the winning Student. The winning Student is responsible for any required travel documentation. No responsibility is assumed for cancellation of any events beyond Sponsor’s control. If the Summit is cancelled or postponed after travel arrangements are made, remainder of trip will be awarded as complete prize.
2. **Winner Notification and Prize Award:** Wells Fargo will notify the five (5) potential winning Students by telephone and/or email during the week of 11/26/2018 to the phone number and/or email address they provided MindSumo upon registration. If a potential winner does not reply to the notification within five (5) business days of the date of the notification, s/he may be deemed to be ineligible, at the Sponsor’s sole discretion. After responding to the winner notification, potential winners will be sent (based on the address they provide Wells Fargo) from the Administrator, The Barrett Group, Inc. (“Administrator”), by overnight mail an Affidavit of Eligibility, Liability Release, Assignment of Intellectual Property Ownership, Publicity Release (where legal), Non-Disclosure Agreement, and an IRS W-9 Tax Form (“Prize Claim Documents”). Prize winners will be required to sign and notarize the Affidavit. If the Prize Claim Documents are not properly executed and returned within ten (10) business days of the date on the accompanying letter, the Prize may be forfeited and, time permitting, awarded to the next highest scoring Student. The $2,200 cash portion of the prize and $500 travel cash will be awarded by check within 10 business days of winner verification. Winners will receive an IRS Form 1099 reflecting the actual value of the Prize received.

Wells Fargo reserves the right to conduct a background check of any and all records of any or all potential winning Students, including without limitation, civil and criminal court records and police reports. To the extent necessary under law, the potential winning Student agrees to authorize this background check. Wells Fargo may also take all steps necessary to corroborate any information provided by the potential winning Student in his/her background check. In that regard, the potential winning Student will be obligated to provide necessary contacts and information so that Wells Fargo may conduct such investigation. Wells Fargo reserves the right (at its sole discretion) to disqualify any potential winning Student from receiving a Prize based on the results of the background check if, in its sole discretion, Wells Fargo determines that awarding a prize to the Student might reflect negatively on Wells Fargo’s image and/or reputation. If a potential winner or potential guest has engaged in or does engage in any conduct that could damage the reputation or business of Sponsor, as determined by Sponsor in its discretion, the potential winner may be disqualified and the prize may be awarded to an alternate winner, time permitting. Each potential winner and potential guest must also comply with all requirements for proper and appropriate behavior during any prize-related activities or events, including but not limited to the Summit and related activities. Any inappropriate behavior, as determined by Sponsor in its sole discretion, may result in removal from any activity or event.

1. **Additional Rules:** Entry materials/data that have been tampered with or altered are void. No responsibility is assumed for: (i) lost, late, misdirected, damaged, garbled, incomplete or illegible entries, all of which are void; (ii) error, omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone

equipment, electronic, mobile device, computer, hardware or software malfunctions of any kind, or inaccurate transmission of or failure to receive entry information by MindSumo or Sponsor on account of technical problems; or (iii) any injury or damage to entrant's or any other person's mobile device or computer related to or resulting from participating in the Challenge. The date and time of entry receipt shall be determined by the official clock on the Challenge Website. Submitted materials become the sole property of Sponsor and will not be acknowledged or returned. If for any reason this Challenge is not capable of being run as planned due to tampering, unauthorized intervention, fraud, technical failures, or any causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Challenge, or for any other causes beyond the Sponsor’s control, or for any reason Sponsor deems it necessary, Sponsor reserves the right in its sole and unequivocal discretion to cancel, terminate, modify, delay or suspend the Challenge. If the Challenge is cancelled, all submitted Solutions up to the point of termination will be judged by the judges according to the Challenge criteria and winning Solutions will be selected if there are prize-worthy Solutions. By participating in this Challenge, you consent to allow MindSumo to use and to disclose your personal information to Wells Fargo and the Administrator only for the purpose of administering this Challenge.

1. **Release of Liability:** By participating, you release and hold harmless Wells Fargo, MindSumo, and the Administrator and their respective parents, subsidiaries, affiliates, related companies, directors, officers, employees and agents (collectively, the “Releasees”) from any and all liability for any injuries, loss or damage of any kind arising from, or in connection with, this Challenge, the prizes or the awards. You agree to indemnify and hold Releasees harmless from any and all claims, damages, loss, injury, expenses and costs (including reasonable attorneys' fees) brought or asserted by any third party against any of the Releasees due to or arising out of your Solution or participation in this Challenge including, but not limited to, trademark, copyright, or other intellectual property rights, right of publicity, or right of privacy or defamation, injury, loss or damage caused or claimed to be caused by your participation in the Challenge and/or the acceptance, awarding, receipt, use and/or misuse of the prize, and you agree that these entities are not responsible for any warranty, representation, or guarantee, expressed or implied, in fact or in law, relating to the Challenge and/or the awarding of any prize except as expressly provided in these Official Rules. By participating, you agree that: (a) any and all disputes, claims, and causes of action arising out of or in connection with the Challenge, or any prizes awarded, shall be resolved individually without resort to any form of class action; (b) any claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Challenge, but in no event attorney’s fees; (c) under no circumstances will any entrant be permitted to obtain any award for, and entrant hereby waives all rights to claim, punitive, incidental or consequential damages and any and all rights to have damages multiplied or otherwise increased and any other damages, other than damages for actual out-of-pocket expenses; and (d) these Official Rules and all disputes shall be governed by the internal laws of the state of California; without regard to principles of conflicts of laws, any disputes shall be resolved exclusively in the state or federal courts in the state of California, and you expressly consent to the jurisdiction of said courts and waive any objection thereto. ***For New Jersey residents, the limitations set forth above are inapplicable where attorneys’ fees, court costs, or other damages are mandated by statute***.
2. **Privacy Policy:** Any information you submit is subject to Sponsor’s privacy policy available at <https://www.wellsfargo.com/privacy-security/>. Your participation in this Challenge constitutes your consent for Sponsor, MindSumo and Administrator to use your personal information only for the purpose of administering the Sweepstakes and awarding the prizes.

**ANY ATTEMPT TO CHEAT OR ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CHALLENGE IS A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.**

1. **Force Majeure:** The failure of Sponsor, MindSumo and Administrator to comply with any provision of these Official Rules due to an act of God, hurricane, war, fire, riot, earthquake, terrorism, act of public enemies, actions of governmental authorities — outside of their control (excepting compliance with applicable codes and regulations) — or other force majeure event will not be considered a breach of these Official Rules.
2. **List of Winners:** For a list of each winning Student’s first name, last initial, city and state, send a self-addressed, stamped envelope to be received by 3/30/19 to: Wells Fargo Challenge Winners, 2554 Lincoln Blvd., PMB 566, Venice, CA 90291-5082.
3. **Sponsor:** Wells Fargo Bank, N.A.,301 South Tryon St., MAC D1130-104, Charlotte NC 28282.
4. **Administrator:** The Barrett Group, Inc., 2554 Lincoln Blvd., PMB 683, Venice, CA 90291-5082

**ACCEPTANCE OF OFFICIAL RULES** – By clicking “**I agree**” below, you agree to each of the terms and provisions of these Official Rules and the MindSumo Terms of Use and agree on behalf of yourself and your personal representatives, heirs, next of kin, successors and assigns not to contest the validity of this Challenge or any part of it due to the fact you checked the box below. **If you do not agree to all of the terms of these Official Rules or the MindSumo Terms of Use, you understand that you will not be allowed to participate in the Challenge.**

**By submitting a Solution in this Challenge, I signify that I agree to these Official Rules and the MindSumo Terms of Use.**

🞏 I agree 🞏 I do **NOT** agree and as such do not wish to be entered into the Challenge

Text

Upload

Submit