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# Payment Idea Contest 2021/2022

## Guidelines

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### What is the Payment Idea Contest?

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The Payment Idea Contest is an event that aims to **foster collaborative thinking and innovative ideas** regarding Innovative Payments, with the help of university **students**, developers, start-ups and **companies active in the payment industry**. The contest offers young university students the chance to get to know and work closely with people from some of the most important companies in the payments sector. Participants will work together in groups (composed by some representatives of each of the above categories) and will compete to receive the "Best Idea" award.

### Where and when

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The Payment Idea Contest will take place on February 18<sup>th</sup>, 2022 from 8.30 am to 6.30 pm, at the Sala MEL 1 and Sala MEL 2 - Building B.20, Via Lambruschini 15, Campus Bovisa or online on Microsoft Teams.

### Rules for participation

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1. The participation in the **Payment Idea Contest** is reserved to representatives of the Partner and Sponsor companies of the Innovative Payments Observatory of the Politecnico di Milano School of Management and to the students of Politecnico di Milano (the participation is particularly suggested to the students of Engineering Management, Computer Engineering and Design faculties) that will make the appropriate online registration no later than the closing of registrations (February 15<sup>th</sup>, 2022 by 11.59 pm). Registrations will be managed and accepted by the Observatory until places are exhausted.
2. The participants, during registration phase, will be able to propose a project idea by describing it in few lines, which, if in line with the topic of the event, will be used as possible theme during the contest, having the possibility to develop it.
3. During the registration phase, it will be possible to propose your team of student (maximum 4 students), but it could be modified by the Innovative

Payments Observatory, as organizer and promoter of the initiative, and P4I – Partners4Innovation, as operational support. The team composition will be communicated by February 17<sup>th</sup>, 2022.

4. On the day of the Event, if it will be held physically, participants must present themselves from 8.00 am to 9.00 pm for registration; all participants will have to show the e-mail confirming their registration online and present the regulations and a copy of privacy policy signed. Participants may also sign these documents at the time of registration for the Event. In case the contest will be held online, the participants must connect to Microsoft Teams from 8.30 am to 9.00 am for registration.
5. The teams will have to develop, within the event conclusion, an innovative project or idea, to be presented through a PowerPoint Presentation and a short video (max. 5 mins) and other support tools that the team deems most appropriate.
6. Participants may also, but are not obligated, develop a prototype of the solution with the programming language they prefer or with the one that they consider most suitable for the development of the project (eg HTML, Java, JavaScript, C / C ++ / Objective C, CSS, Python, Ruby, PHP, .NET, etc.).
7. Each participant must be equipped with a PC / laptop with attached development tools (i.e. platforms / relevant software - such as Eclipse, NetBeans, Xcode, Visual Studio, Delphi, Adobe PhoneGap, Appcelerator, JQuery - or software for the preparation of the presentation slides, such as PowerPoint) already installed.

## **Project topics**

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The topics<sup>1</sup> to be developed will strictly concern the Innovative Payments sector and may concern both the development of new payment systems or tools, and the transformation of existing processes.

## **Evaluation criteria for project proposals**

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At the end of the contest, the Jury, composed by representatives (not participants in the work teams) of the Innovative Payments Observatory Partner companies and some experts identified by the Observatory itself, will identify the winning project for each brief.

The Committee will evaluate the teams based on the projects delivered and the effectiveness of the video according to the following evaluation criteria:

- compliance with the objectives stated and relevance to the assigned topic;

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<sup>1</sup> A few days before the event, detailed explanatory material will be sent to all participants

- degree of innovativeness of the proposal, based on the fact that the proposal presents some novel features with respect to existing solutions;
- technical feasibility of the product / service to be offered;
- effectiveness and completeness of the project from the point of view of the development of the concept, of the video and, eventually, of the software development.

The winner of the Payment Idea Contest will be the first classified projects.

### **Merit recognition**

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The prize that each of the members of the winning team will receive will be confirmed in the following weeks.

### **Guarantees and indemnity**

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The participants of the Payment Idea Contest guarantee that all the material presented is compliant with the conditions of these Regulations and current and applicable regulations. In addition to this the participants guarantee that the material:

- is original and all intellectual and industrial property rights and economic use thereof belong to the participants;
- does not affect in any way, either directly or indirectly, regulatory or statutory provisions (such as, but not limited to, those referred to in the Copyright Act, the Industrial Property Code, the European regulation for the protection of personal data) and / or the rights of any third party, undertaking to indemnify and hold off the promoter and all subjects in any way involved in the organization and / or management of the initiative from any responsibility, request and / or claim made by any third party;
- does not contain any distinctive signs, logos or material protected by copyright or industrial property that are not owned by the participant or are used by the participant in the absence of authorization by the rights holders and in any case does not violate any rights of third parties;
- does not contain any elements that could be detrimental to the honor and reputation of the promoter and any subject in any way involved in the organization and / or management of the initiative and / or any other third party, be it natural or legal person;
- does not contain any elements that may be detrimental to the honor and reputation of the promoter and / or any other third party, be it natural or legal person.

The participants, agreeing to participate in the initiative under the conditions of this regulation, declare that the responsibilities, including criminal, arising from the presentation of the projects and the documentation related to them, are at their sole and exclusive charge and they undertake to hold harmless and unharmed the Promoter and all subjects in any way involved in the organization and / or management of the initiative by any action and / or claim, including compensation, and / or request for damage to third parties against them.

### **Intellectual property of the projects presented**

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The intellectual property rights relating to the projects developed by the teams will remain, at the end of the Contest, exclusive property of the members of each team and no assignment of the aforementioned rights is provided for the Promoter and all the subjects involved in the organization and/or management of the Initiative.

### **Personal data processing**

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The promoter, as data controller, will process the personal data of the Participants for the purposes and with the methods indicated in the information pursuant to art. 13 of the European Regulation (EU) 2016/679, provided to the participants at the time of registration to the event and, in particular, it should be noted that:

- personal data collected for the initiative will be processed exclusively for the management of the same;
- data will be processed both on paper and electronic media;
- data will not be processed for other purposes and will not be disclosed to third parties in any way;
- the provision of data is mandatory to participate and their non-exactitude, even partial, may cause exclusion if there is a violation of the rules for participation in this regulation;
- data may be processed, in the name and on behalf of the owner by employees and / or collaborators as data controller and / or data processors;
- participants personal data will be processed for a well-defined period, which is specified below pursuant to art. 13, paragraph 2, letter (a) of Regulation (EU) 2016/679: the entire duration of the event and, upon termination, for a period of 2 years for the contractual documents and

related data of a civil, accounting and tax nature as provided for by the laws in force;

- the participant in the event may exercise at any time the rights attributed to him, pursuant to articles 13, paragraph 2, letters (b) and (d), 15, 18, 19 and 21, as explained in the information sent to mail after registration.