

## **KSU FinTech High School Hackathon**

### **Theme: Safer Mobile Payments in Africa**

#### **Goal:**

Teams will choose one African country or mobile money market, research a real payment challenge, and create a simple solution that makes mobile payments safer, easier, and more accessible. The focus is on solving a real-world problem with a practical idea that can be explained and demonstrated in one day.

#### **What teams will do**

1. **Choose one country or market** such as Kenya, Nigeria, Ghana, Uganda, Tanzania, or Zambia.
2. **Identify the users** they are designing for, such as rural shop owners, students, street vendors, gig workers, or remittance receivers.
3. **Find at least two fraud or security problems** affecting those users, such as SIM swaps, scam messages, fake agents, stolen phones, or false payment confirmations.
4. **Design a solution** that could be a mobile app, SMS/USSD tool, agent verification system, or fraud detection idea.
5. Address the present payments issues, then consider the regulatory environment to **build effective consumer protection tools**.
6. **Build a prototype or demo** that shows how the idea works and how it helps prevent fraud or improve access.
7. **Prepare a 10-minute pitch** explaining the problem, solution, and why it fits the local market.

#### **Additional Requirements**

- **Offline/low-connectivity requirement:** Teams must adjust their solution so it still works when internet access is limited or unavailable.
- **Low-literacy user requirement:** Teams must make the solution easy for users with limited reading skills, using simple language, icons, voice, or guided steps.

## **Deliverables**

- A **1-page or 1-slide concept brief.**
- A **prototype, mockup, or interactive demo.**
- A **short final presentation.**

## **Judging process**

Judges will **walk around and talk to teams during the hackathon** to see progress, ask questions, and learn about each team's idea. This gives teams a chance to explain their thinking, show how they are solving the problem, and get feedback before the final pitch.

## **Final pitch should cover**

- The country and users being targeted.
- The fraud or security problem.
- How the solution works.
- A sample user journey.
- Why the idea is simple, practical, and scalable.

## **One-day schedule**

- **Morning:** Research and concept development.
- **Midday:** Prototype building and testing.
- **Afternoon:** Team presentations and judging.

Judges may also use their walk-around conversations to understand each team's creativity, teamwork, and ability to respond to the surprise challenge items.