Santander

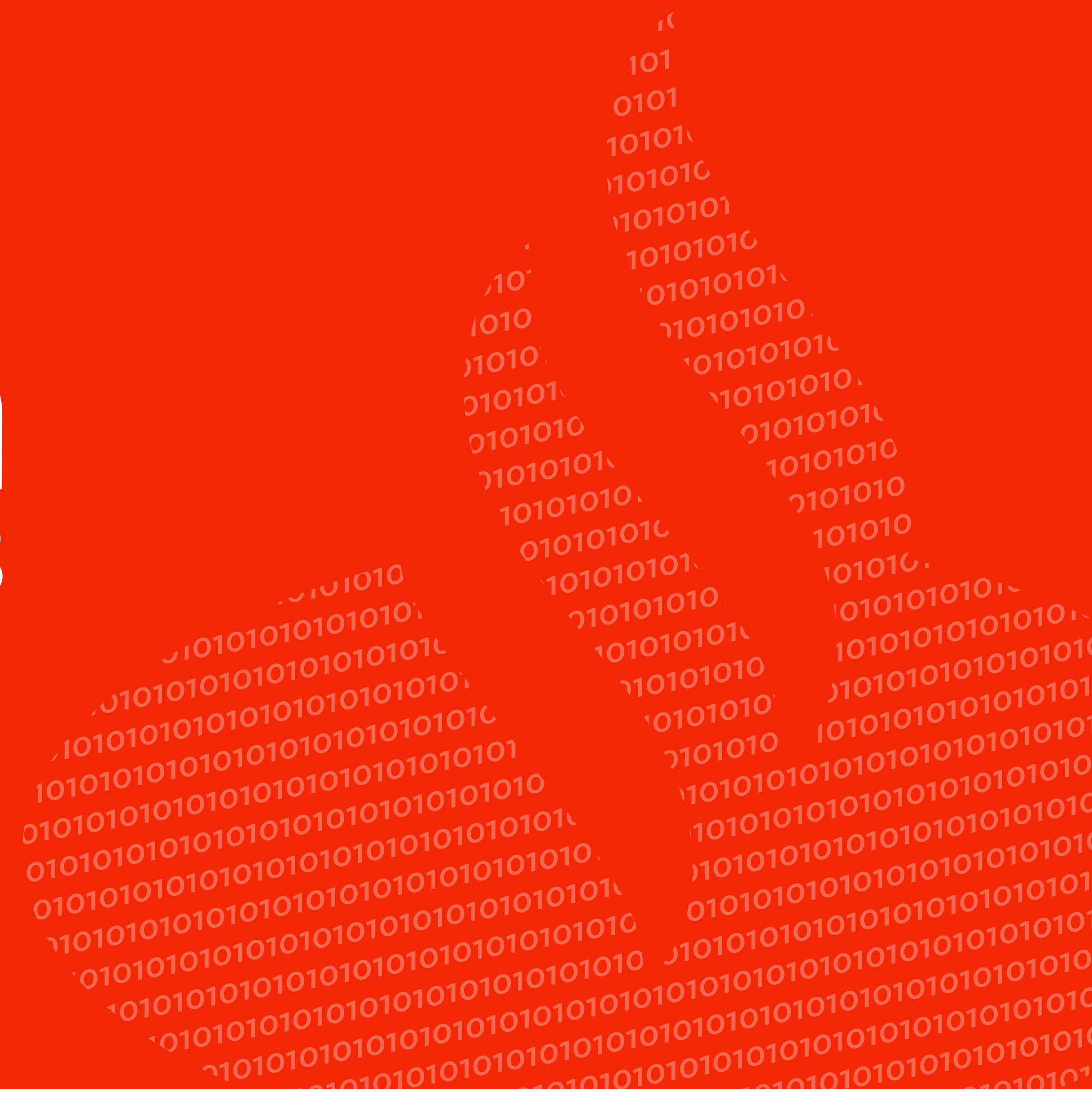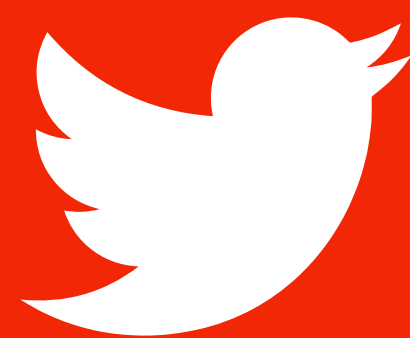# Santander Hackathon 2018

Hackathon Guide
Huckletree Shoreditch 18 Finsbury Square,
London EC2A 1AH, UK
March 16-18 2018

Welcome

Firstly I would like to thank you for attending Santanders Hackathon and bringing your ideas and expertise to our event.

It is encouraging to see that so many start-ups, students, tech enthusiasts and creative minds are inspired to take this opportunity and develop innovative software solutions that will help people and businesses prosper.

We've packed all three days with great mentoring sessions, exciting ice-breakers and inspiring performance coaching. This hackathon is an excellent opportunity for participants to come together, share their views and build new ideas together! It's also a great chance for us to hear your feedback on the future of banking!

We're looking forward to seeing the working prototypes and meeting you all at our first Hackathon event!

Enjoy the weekend!

Stephen Dury
Head of Customer and Innovation
Santander UK

Schedule

Day 1

18:00-19:00	Doors open and registration
19:00-19:30	Welcome address
19:30-20:00	Challenges and API presentation
20:00-20:30	Fire-pitches – bring your idea and pitch it to the crowd
20:30-21:00	Flea market of ideas – find a team
21:00-22:00	Drinks

16.03.2018

Day 2

09:00-10:00	Doors open and breakfast
10:00-10:15	Ice breaker
10:15-10:30	Stand up: who's working on what
10:30-11:30	API workshop & UX clinic
11:30-13:00	Finalise your concept & start hacking
13:00-14:00	Lunch
14:00-16:00	Mentor session
16:00-17:00	Snack time
17:00-18:00	Pitch training
18:00-22:00	Hacking & relaxation
20:00-22:00	Drinks

17.03.2018

Day 3

09:00-10:00	Early bird surprise / Breakfast
10:00-10:30	Stand up: who's working on what
10:30-13:00	1:1 Pitch rehearsal & hacking
13:00-14:00	Lunch
14:00-15:00	Shut-down production / Delivering products
15:00-16:00	Practice running order
16:00-17:45	Demos – 3 min per pitch
17:45-18:00	Jury deliberation
18:00-18:30	Award ceremony & closing note
18:30-19:00	Event close and drinks

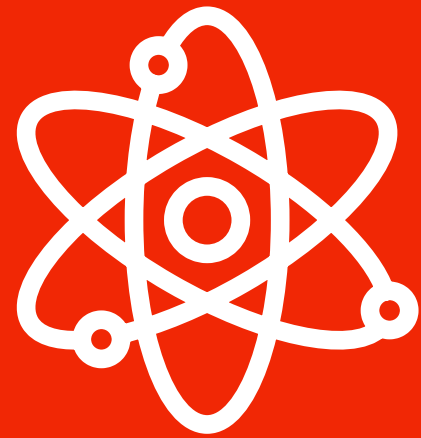**18.03.2018**

Challenges

Santander Care

When 'life happens', Santander is there for you

How could Santander help vulnerable people better manage their money at key life moments?

Anyone can become vulnerable through a variety of reasons, e.g. sudden changes in finances, mental health problems, physical illness, addiction or simply through prolonged loneliness. All of these can impact an ability to make sound financial decisions. How can we offer services which proactively assist potentially vulnerable customers, move behaviours towards better financial decisions and challenge some of the symptoms such as impulsive or regretful spending.

Challenges

Santander Everywhere

No App is the Future App!

How will customers interact with Santander services via their favourite App, Service, Hardware, AI or yet to be discovered App?

In the age of IOT and platform ecosystems, there will no longer be one banking App to rule them all. Customers won't just consume banking services from their Facebook, WhatsApp and Netflix accounts, but also from their smart meter, IoT devices, autonomous car and home robot. What's next for multi connected banking?

Challenges

**Santander
Secure**

Security Everywhere

How can we reassure Santander customers that their money and data is secure whichever channel they use?

As PSD2 regulation comes into force, consumers are expected to access banking services via a variety of platforms and third party applications. How can we best ensure security without compromising the overall customer experience - and communicate this new paradigm?

Challenges

MyScore & MyHome
Take back control of your creditworthiness

How could Santander help both identify and support UK tenants looking to make the jump to home ownership?

Currently, a history of meeting rent payments is not routinely recognised in people's credit scores, and is not commonly taken into account when banks conduct mortgage affordability assessments. This increases the cost of borrowing for rental tenants, and creates a barrier to getting onto the housing ladder. Rent payments are usually an individual's largest monthly outgoings, and are therefore a significant indicator of one's creditworthiness. It is right that a history of successfully paying your rent should be recorded and recognised. But how can we leverage that for Santander customers and UK citizens generally...

Challenge prizes

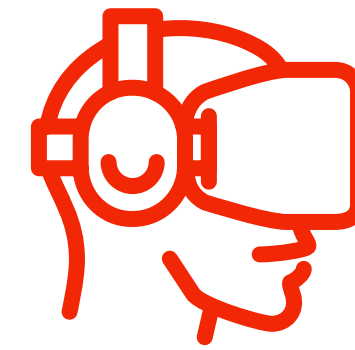**Social Media Hero**

Amazon Echo

Individual award

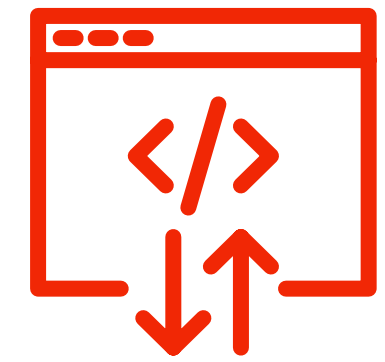**Crowd Favourite**

Raspberry Pi

1 per team member

Best overall hack

£10,000

Per team

Runner up

Oculus Rift

1 per team member

Technical Excellence

Parrot AR Drone

1 per team member

Jury

Stephen Dury

Head of Customer Innovation

Justin Hannemann

Head of new Product and Service Design

Sue Willis

Director of Simplification

Robert White

Director of Payments Oversight

Miguel Sard

Managing Director Mortgage Division

Open Banking APIs

Participants will access a sandbox, powered by the Open Bank Project. The sandbox provides a standard RESTful interface for developers to create customer facing applications and can be used as a flexible toolbox of data and services to help bring their ideas to life.

Use this sandbox to explore the API catalogue, test an example API-powered application, and register for a developer key so you can start building your own applications.

Practical Info

①　Bring your own device
Please note that we do not provide laptops so please bring your own devices.

②　Food and beverages
Food and drink will be provided for free throughout the hackathon.

③　Hardware
We will provide some hardware (Raspberry Pi, cameras, Amazon Echo and Bluetooth Estimotes) for participants to use during the weekend.

④　Staying overnight
Sleeping / staying overnight at the venue is not possible. The day ends at about 22:00. Wifi All participants have access to a reliable WIFI network throughout the building.

⑤　Contact Information
Should you have any questions, please contact:
santanderhackathon@openbankproject.com

Useful tips & tricks for a great hackathon experience

Plan ahead - try to form a team before joining the hackathon. If you haven't, don't worry, try to bring an idea so we can help you create a team around it. When it comes to possible ideas, you are encouraged to think outside the box.

Come prepared - Learn about the Open Bank Project sandbox, what APIs are on offer, and how it works. Setup your development environment before the hackathon.

Choose your battle - By the end of day 1, it is very important for your team to decide which idea to build and to stick to that. It might not be the perfect one, but make sure you all agree on one outcome. Don't pivot once you have decided. Have some quick drawings or mock-ups to share a similar understanding.

Done is better than perfect - In a hackathon, we value demonstrations over doing an idea perfectly. You only have 48 hours, use it wisely! Once your idea is defined, make sure to scope the project and to agree on which part each of you is going to build. You only need to focus on what you will demonstrate!

Use GitHub - for developers who want to manage version control, nothing beats GitHub! Github is useful particularly if your team spans multiple developers.

Useful tips & tricks for a great hackathon experience

Use a PAAS - because of the time constraints, you are encouraged to take any shortcuts you can find, that includes deploying code on a PAAS such as heroku. Heroku helps you deploy your code online in few lines of code, no need to manage your own server. If you want to use Amazon AWS, make sure your account is already setup and configured appropriately before the hackathon.

Use the mentors - throughout the hackathon, we will have mentors coming to give you feedback and help you improve your prototype. We will have business mentors, UX and design mentors, a pitch trainer and API experts for any technical questions. Allow enough time to work with the mentors and have your questions prepared for them.

Take a break - it's important to relax and take breaks. Sometime that's the best way to gain clarity. Eat healthy, sleep well. The most successful teams are the ones who are able to stay focused.

Practice your pitch - One of the key moments of the hackathon is the demo day. To stand out and impress the jury, make sure you rehearse your pitch multiple times. Our pitch trainer will be there to help you with that. Please be aware you will only have 3 minutes for your final pitch.

Enjoy the ride - Lastly, the most important thing is for you to have fun. The hackathon is a fantastic occasion to hangout with colleagues and meet new people in an exciting and relaxed environment.

Explore career opportunities at Santander UK

During the Hackathon we will have HR representatives from our SanTech team on hand to provide insight into the dynamic work taking place within Santander. If you're passionate about sharing ideas and making products that are simple, personal and fair – this would be a great opportunity to collaborate beyond our Hackathon event.

Santander

Building banking your way

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