

# DEFRAG THE DINOSAUR

Prize pool  
**15.000€**

**HACKATHON, BERLIN**  
**15-17 MARCH 2019**

**48H TO RETHINK THE BANKING SYSTEM**  
WITH **SGEF DIGITAL FACTORY.**

## TyrannoSALESos

### CHALLENGE #1: THE DIGITAL SALES ASSISTANT

In Sales at Societe Generale Equipment Finance, the daily job is to provide the customer with the best fitted financial product. The most important recurring tasks include recording sales reports, writing offers, sending documents, starting internal tickets and answer client questions while being on the go. But the Sales experts are overcharged with administrative work, caused by a digitalization that complicates Sales' daily work.

What is needed to push not only productivity of the sales personnel but also their personal motivation, is a holistic approach to a digital support system for their daily work.

#### Possible Ideas:

- Voice recognition
- Automated offers creation
- Automated documents sending
- Push ticket handling
- Automated mail and document processing
- Robot acquisition wingman

## KYC-Rex

### CHALLENGE #2: THE SHARED KYC PLATFORM

Every entity has the obligation to fulfil KYC processes, either with new customers or regularly with existing ones. It costs money, time, and often causes errors due to its manual processes and it often takes several phone calls to ensure accuracy and exhaustiveness. This needs time to perform and significantly slows down the process.

To solve these issues, your mission is to establish a highly digitized shared platform that is accessible through an API, connects to most systems and is highly automated.

#### Possible Ideas:

- Video authentication of documents
- Mobile APP authentication of ID Cards incl. transfer to a filtering database
- Passporting feature of already known clients
- Interface for sanctions and compliance checks, incl. automatic screening

## CREDITANALYSEsaurus

### CHALLENGE #3: THE AUTOMATED FINANCIAL STATEMENT API

The creditworthiness analysis is essential for the credit decision. During a credit analysis process, customers' financial statements are currently analyzed through a manual process of interpretation by dedicated (and cost intensive) credit analysts or experts. Data's from the financial statements are entered manually in a format specific to each institution, which makes the system heterogeneous and cross-institutional collaboration highly complicated.

Your mission to solve this is to build a standardized platform, accessible via an API, that automates and simplifies the financial statements analysis process no matter which is the language.

#### Possible Ideas:

- Transform an input source into a data table with ration and scoring
- Machine learning solution for the interpretation of figures
- Transformatory mapping solution for individual charts of accounts into a unified structure

## SCORECARDosaurus

### CHALLENGE #4: THE AUTOMATED CREDIT DECISION SCORECARD API

The credit decision tool currently in usage at Societe Generale Equipment Finance consists of decision tree-based processes which are complex to maintain and costly to support. They have to be replaced by a more flexible solution that cannot rely on Deep Learning-based credit decision processes as they are not accepted by the regulatory bodies since the decision cannot be retro-engineered.

Your mission is to build an API-based platform offering a modular construction that will help to reduce decision time and costly manpower generated by credit analysts and which serves as an integrated decision maker based on scoring rules for the Retail market.

#### Possible Ideas:

- Handling of requests that are multi-country, multi-language, and multi-currency
- Handling of framework credit lines

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## CONTRACT-Rex

### CHALLENGE #5: THE AUTOMATED "PAY-PER-SERVICE"

When signing a service or a rental contract, vendors usually include a lot of services which lead to an increase of the cost for the client. As a result, the client might decide to not decide for any of the mentioned services.

The goal of this challenge is to propose a different kind of more flexible service that can be tailored to the clients needs.

Your mission is to build an IT tool adapted to change the monthly amount based in the automatic reception from the vendor of the amount of the next month. The IT tool should include legal annexes, including the new product and any litigant of unpaid rentals due to the change of amount.

#### Possible Ideas:

- Automated price adaption based on feedback coming on from the vendor's system
- Learning algorithm that improves the generation of contracts in general (based on past contract creations)

## RETENTIONosaurus

### CHALLENGE #6: THE PLUG-AND-PLAY CRM DEALER MODULE

Many local dealers across Europe opt for off-the-shelf IT solutions which are not adapted to their needs. In their day-to-day work, they deal with a wide variety of calculations to design custom quotes which requires different factors and inputs to handle individual customer needs. Until today, dealerships are in no way connected to Societe Generale Equipment Finance (SGEF) or their IT systems.

In order to help the local dealers selling machineries, SGEF wants to build a plug-and-play module adapted to the dealers' needs for digitalization, particularly related to financing.

Your mission is to build a module that adapts to the client's needs in process digitalization while delivering connected and more automatized finance modules from SGEF.

#### Possible Ideas:

- Automated calculations
- Automated sales process flow
- Automated equipment finance application process
- Automated recurring business opportunities at end of leasing period
- Cases in progress dashboard
- Contracts dashboard (and analysis?)
- Sales funnel with and without equipment finance
- Interface for sanctions and compliance checks, incl. automatic screening



## YOUR POINT OF CONTACT

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