WHAT TO EXPECT

Fintech Challenges and the National Pitch Competition

Fintech Challenges

Participants are introduced to real-world fintech problems and challenged to develop creative, technology-enabled solutions — working in teams, with mentorship from Fiserv engineers and guidance from the Techie Track series.

Submissions due March 21, 2027

National Pitch Competition

Student teams present innovative solutions to a panel of Fiserv and Microsoft leaders, competing for national recognition and a grant for their school.

Finalists announced April 21, 2027 during Showcase Webinar
National competition May 4, 2027

CHALLENGE TRACKS · 2027

Choose Your 2027 Fintech Challenge

1	**Secure the Payment Journey**	Choose one stage of the payment journey and identify a risk to the information used at that stage. Build a prototype that helps protect that information from unauthorized access, exposure or changes. Your demo should explain the risk, show how your solution protects the data, and describe who benefits.
2	**AI for Fraud Detection**	Build a prototype that uses AI or data analysis to flag potentially suspicious payments before they are approved. Use fictional transaction data to identify unusual patterns. Your demo should show which payments your tool flags, explain why, and suggest what should happen next. Consider how your tool could avoid flagging legitimate purchases.
3	**Merchant & Checkout Innovation**	Choose one problem a business owner or customer faces when accepting or making a payment, and build a prototype that improves that experience. Your demo should show the problem, walk through your solution, and explain how it helps the business or customer.
4	**Open Fintech Innovation**	Choose a problem of your own that connects technology with money or financial services, and build a prototype to address it. You decide the problem, the users and the approach. Use any tools or platforms you choose. Your demo should explain the fintech connection, show how your solution works, and describe how it helps the intended users.

Final submissions due March 21, 2027.

ALL CHALLENGE TRACKS

Challenge Requirements

01	**Working prototype**	Build a working prototype (website, app, AI powered tool, etc.) that addresses your chosen challenge. Show what it does and how a person would use it.
02	**Fictional or sample data**	Use fictional or sample data. Do not use real customer information or payment details.
03	**At least two fintech roles**	Identify at least two fintech job roles connected to your solution. Explain how each role would contribute.
04	**Video demo 5 minutes or less**	Submit a video of 5 minutes or less that demonstrates your prototype and explains the problem it solves and who it helps. Showing faces is optional. Use a voiceover demo, an on-camera presentation, or a mix. Creativity is welcome!

All challenges: use any tools or platforms you choose. GitHub is a series partner, but its tools are optional.