Contextualizing service models
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Brief details

Objective
We are looking for human-focused solutions/services/products which solve for a specific problem or set of problems which exist today in the context of daily consumers’ lives. The solution should deliver on convenience, optimized customer journeys and human-centered experiences. Ideally with a “wow” effect. It can be targeted to:

- Provide freedom for a consumer by letting avoid doing daily routine tasks, such as ordering food, paying for kindergartens, etc
- Make shopping experience fast, comfortable and simple
- Provide truly personalized experience
- Give banks and/or merchants ability to use big data to become contextual and propose tailor-made solutions to a new consumer
- Offer concept of Connected Home, Smart City, other use cases which merge urban environment elements into an integral and seamless user experience

Global and tech trends
The trends and examples described in the full brief deck serve as inspiration, but not an obligation to fall into any particular stream. Your solution/product/service can be built using technology of AI, IoT, VR, biometrics, proximity payments, blockchain or whatever it takes to reach the objectives.

Experiences matter
There’s been a race to adopt disruptive new technologies. It’s very exciting - but what’s the point of technology if it is unusable to humans whose experiences tech is supposed to advance? Tech isn’t the solution. It’s the gateway to more integrated experiences. It offers brands new opportunities to create new solutions but only if you understand who you’re talking to and their past behaviors.

Payment
So do not miss this crucial context, focus on humans and what you are trying to solve for with your product/service. Just technology will always miss the humanity, the magic, the experience.

Payments
Although we are not limiting your choice of industry, your human-focused solution/service/product/platform should be transactional and at some point in time lead to payment/money transfer/money exchange/direct or alternate lending, etc.

Key requirements
Our key requirements are superb user experience, available commercialization strategy and readiness for immediate implementation.
Our Expectations

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Industries and channels are not limited.

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