



Hackathon challenge
October 2026

Rethinking Financial Futures

Reimagine how people in Romania navigate their financial future with greater clarity, confidence and control.

The context

The financial landscape is evolving, creating new opportunities for people to save, invest and build long-term financial security.

New instruments, changing regulations and an expanding range of possibilities are reshaping how individuals can approach their financial future.

Yet, navigating this landscape is not always straightforward. Financial information can be difficult to understand, available options may be hard to compare, and the relevance of different opportunities often depends on individual circumstances and priorities.

From everyday financial choices to long-term goals such as retirement, people face different questions at different stages of life. Having access to more information and more options does not necessarily make those decisions easier.

As the landscape continues to evolve, there is an opportunity to rethink how people interact with financial services, understand their possibilities and approach their financial future.

The challenge

How can we make navigating the financial future a more accessible, relevant and empowering experience for people in Romania?



Your mission

Reimagine how people in Romania engage with their financial future.

Explore the possibilities within an evolving financial landscape and consider how products and experiences could help people approach their financial lives with greater clarity, confidence and control.

Think beyond familiar product categories and existing conventions. Consider what technology makes possible, how people's expectations are changing and what a genuinely valuable financial experience could look like.

The direction you take, the audience you serve and the form your product takes are yours to determine.

What we value

We are looking for products with a clear purpose, a coherent experience and tangible value for the people who use them.

The strongest solutions will go beyond presenting information or showcasing technology. They will bring together functionality, experience and value in a way that feels intuitive, relevant and purposeful.

We want to see products that make sense as a whole: experiences in which the different elements work together, the user journey feels natural and the value is tangible beyond the hackathon grounds.

Originality matters, but novelty alone is not enough. Technical sophistication matters, but complexity without purpose doesn't. What matters is the thinking behind the product and its potential to make a meaningful impact on people's lives.



The landscape

The challenge sits at the intersection of several evolving dimensions:

- **Financial wellbeing:** How people understand and approach their financial lives, priorities and future aspirations.
- **Access and understanding:** The relationship between financial information, available opportunities and people's ability to make informed choices.
- **Personal circumstances:** How needs, priorities and possibilities vary across individuals and stages of life.
- **Innovation and regulation:** How emerging technologies, financial instruments and regulatory developments shape the available landscape.
- **Trust and confidence:** What enables people to engage with financial products and services with greater understanding and confidence.

These dimensions provide context for exploration rather than prescribing a specific product, feature set or solution.

A strong direction connects the Romanian context, a clearly defined audience and a coherent end-to-end experience.



The expected outcome

At the end of the hackathon, teams will present a product prototype that brings their vision to life.

The demonstration needs to showcase how the product works and what value it could deliver to its intended users.

Teams should be prepared to explain their product decisions, articulate its relevance within the Romanian context, and demonstrate the core functionality. Assumptions, data sources, regulatory considerations and implementation limitations should be stated where relevant.

The emphasis is on demonstrating a credible product experience, not simply presenting a concept or a collection of disconnected features.

What the demonstration should make clear

- * Who the product serves and which problem it solves.
- * How the core experience works from end to end.
- * Why the solution is relevant in Romania.
- * Which assumptions, data sources, regulatory considerations and limitations apply.



Evaluation criteria

Submissions will be assessed across five dimensions.

Challenge Fit & Differentiation 20%
Relevance to the Romanian market, strength of the value proposition, differentiating factors.

User experience 25%
Clarity, accessibility, intuitive interactions and the coherence of the overall experience.

Technical implementation 25%
Quality of execution, technical feasibility and how effectively the prototype demonstrates its intended value.

Delivery & pitch 20%
Clarity of the narrative, quality of the demonstration and the team's ability to communicate the product's significance and potential.

Business Mentoring 10%
Business mentors will also assess all teams on three equally weighted criteria, scored from 1 to 5: * Problem and user understanding * Value of the solution * Potential for adoption

The financial future is changing.
What could you make possible?