



## TechSprint to Combat Digital Payment Fraud in West Africa

### Terms of Participation

By participating in or applying for the TechSprint, the participant agrees to these terms and conditions. This is a legally binding agreement between the participant and the Alliance for Innovative Regulation (hereafter referred to as 'The Organizers').

**Date:** 23 October to 20 November 2024

**Where:** The TechSprint will be held virtually using the NayaOne platform for collaboration, communication and cloud computing. Zoom, Google Meets and/ or Cvent will also be used for meetings, events and solution demonstrations.

**Eligibility:** The TechSprint is open to individuals that are eager to address the problem statement and develop solutions to present to a panel of judges. Individuals may choose to work with others in the background on the problem statement, but please note that the Organizer will liaise only with the individual that applied for the TechSprint. Participants must:

- Be at least 18 years old on the date of TechSprint application.
- Be available to attend kick-off day (23 October 2024) and Demo Day (20 November 2024) if selected. Times and any updates to the dates will be communicated to participants.

**Application:** Individuals wishing to participate in the TechSprint must apply through the TechSprint registration platform, which is administered by The Organizers. The status of the application will be communicated by The Organizers to the applicants by 18 October 2024.

All participants must electronically agree to the TechSprint Participant Agreement (available at the end of the application form) on the registration platform. Any participant declining to do so will not be permitted to participate in the TechSprint. The start and end date for the TechSprint event will be determined by The Organizers. The webpage for the event will be updated periodically, and The Organizers will reach out to participants with further details as the event approaches.

**Language:** Since the TechSprint will be conducted in English, it is important that the participant can communicate proficiently in English. Please note that language translation services will not be provided.

**Hardware and Software:** If a platform will be used for the purposes of collaboration and access to data resources for the TechSprint, participants will be granted access to the platform and onboarding instructions.

The Organizers will not be providing hardware equipment for the participants. It is the responsibility of each participant to supply their own laptops or computers and any necessary hardware required for the event. The laptop or computer should be capable of running the necessary software and tools required for the event. It is the participant's responsibility to ensure compatibility and availability of necessary tools on their laptop.

**Functional prototypes, proof of concepts or demos (hereafter referred to as Prototypes) developed by the TechSprint participants must conform to the following terms:**

The participant must develop original solutions and, if any third-party material is used, be transparent about what elements are original vs. leveraged.

The participant whose prototypes include any third-party material must be able to provide, upon request by The Organizers, documentation of all appropriate licenses/permissions/consents and releases for having used such third-party material. If the participant cannot provide such documentation, The Organizers reserve the right, at their sole discretion, to disqualify such participants and their prototypes.

Prototypes may not contain any harmful computer code (sometimes referred to as “malware,” “viruses,” or “worms”).

Prototypes must not violate or infringe upon the intellectual property, privacy, publicity, or other legal rights of any third party.

Prototypes must not contain any advertisements or solicitation.

Prototypes must not contain anything that, in the judgment of The Organizers, is or may be construed as: (i) threatening, harassing, degrading or hateful; (ii) defamatory; (iii) fraudulent or tortious; (iv) obscene, indecent, sexually explicit, disrespectful, or otherwise objectionable; or (v) protected by an intellectual property or other proprietary right without the express prior consent of the owner of such right.

Prototypes must conform to applicable laws and accord with norms of civil discourse.

Prototypes may not contain any material that would give rise to criminal or civil liability or that encourages conduct constituting a criminal offense.

Prototypes may not be the subjects of any actual or threatened litigation or claim.

Prototypes must otherwise comply in all respects with these rules.

**Presentation of Prototypes:**

Prior to the conclusion of the TechSprint event, participants will submit a pre-recorded video of their solution for short-listing. Short-listed participants will be given the opportunity to showcase their solutions in a question and answer (Q & A) session before a panel of expert judges and a global audience of regulators, financial service providers and fraud experts. The pre-recorded video should be 5 minutes in length. The question and answer session with the judging panel will be 2 minutes long.

These video presentations are intended to help the participant to disseminate information about the solution / prototype they developed, demonstrate noteworthy aspects of their prototype, and allow them to discuss the creative approach they took to develop their solutions. Participants may be invited to discuss or present their solution to affiliate organizations such as Tazama or Linux Foundation, but participation is optional.

Additional requirements for the presentations and prototypes will be provided to the participant closer to the time.

### **Judging of Prototypes:**

The panel of judges will use defined criteria and a scoring rubric as a framework for judging participants' prototypes and selecting winners of the TechSprint. A typical judging panel will be composed of individuals selected by The Organizers. The judging panel will evaluate each prototype according to teams' presentations, submitted visual presentation aids, and question and answer responses. In judging submissions, judges will determine the points merited by each submission for each criteria, and award winners will be determined by adding judges' scores and calculating the highest scored submission. The judges, selected by The Organizers, will evaluate based on innovation, originality, creativity, usability, functionality, technical feasibility, impact, and project execution and will have sole discretion to determine the TechSprint winners. The judges' and The Organizers' decisions are final.

### **Additional Rules:**

The participant must not infringe, misappropriate, or violate any rights of any third party including, without limitation, copyright (including moral rights), trademark, trade secret, or right of privacy.

Software codes written by the participant must be free of any confidential, proprietary, or sensitive information. This includes, but is not limited to, third-party personal data, intellectual property owned by others, or any restricted material that could infringe on legal rights. While the participant is required to leverage open source software in their prototypes, it is crucial to comply with the licensing terms of open source software utilized. The participant must not submit or include protected software code that already exists as part of the deliverables, unless it adheres strictly to applicable open source license requirements. Furthermore, the code produced must not contain any illegal or improper content. The participant must also avoid using patents, copyrights, trademarks, or other proprietary rights unless explicitly permitted under applicable laws.

The participant is permitted to bring their own assets, skills, expertise, data and API but will be judged solely on what they develop during the TechSprint. Any assets to be brought into the sprint are to be declared before the start of the TechSprint as part of the application process.

The participant agrees that due to the open source nature of the Tazama tool, the participant cannot own the Intellectual Property of the solution / prototype developed during the sprint.

It is intended that viable prototypes identified through the TechSprint will be made available in an open source environment. The participant therefore agrees that if required, their solution(s) may be placed in an open source repository following the TechSprint.

The participant further agrees that they will keep confidential all information of a confidential nature or which is proprietary to The Organizers, which is disclosed to the participant under or pursuant to the TechSprint, and not disclose any confidential information to any third party.

The participant agrees to treat all other participants, The Organizers, mentors, and sponsors with courtesy, professionalism, and respect, fostering a positive and safe environment. Any violations will lead to removal of the participant from the event at The Organizers' discretion.

In the event of any question, difference of views, or dispute regarding compliance with, interpretation, or application of these rules, The Organizers reserve the right to resolve such questions, differences of views, and disputes in their sole discretion.

The participants will bear their own costs for participating in the TechSprint. The Organizers will not reimburse any costs associated with participation.

The Organizers reserve the right at any time to verify the validity of the participant's prototypes and submissions, and to disqualify any participant, solution, or submission they deem, in their sole and absolute discretion, to be noncompliant with these rules. The Organizers also reserve the right to request further documentation, in their sole and absolute discretion, to verify eligibility and compliance with these rules.

The Organizers reserve the right, at any time and in their sole discretion, to disqualify and/or deem ineligible any participant who they reasonably believe has violated the terms of use of a platform or is acting in bad faith; in an unsportsmanlike or disruptive manner; or with intent to annoy, abuse, threaten, or harass any other person.

The Organizers reserve the right to modify, suspend, terminate, or cancel the TechSprint, any related event or other component of the TechSprint, including these rules, at their sole discretion for any reason.

The Organizers bear no responsibility for and have the right to refuse at their sole and absolute discretion, any submissions that have been altered or tampered with, or are otherwise misdirected, incomplete, non-conforming, corrupt, lost, late, or ineligible, whether due to Internet or e-mail server failure or otherwise. Proof of transmission of a submission will not constitute proof of receipt.

Applicants are responsible for keeping The Organizers informed of any changes to their contact information or other pertinent information during the TechSprint.

In the event of conflict between any document or information posted on any platform or website associated with the TechSprint and these rules, these rules will prevail.

**Video release:**

The participant hereby grants and authorizes The Organizers the right to capture, record, and use their names, likeness, photographs, video, and audio recordings for promotional purposes related to the TechSprint, without any compensation or further permission required. The removal of consent should be by written request by the participant to The Organizers.

**Indemnity and Liability:**

Under no circumstances will The Organizers be liable for any direct, incidental, indirect, special, or consequential damages in connection with, arising out of, or relating in any way to the TechSprint and/or this agreement.

The participant agrees to indemnify, defend and hold The Organizers and their agents, affiliates, subsidiaries, directors, officers, employees, sponsors and agents, including advertising and promotion agencies and assigns, and any other organization related to The Organizers harmless, from any and all claims, injuries, damages, expenses or losses to person or property and/or liabilities of any nature that in any way arise from participation in the TechSprint or acceptance or use of a prize or parts thereof, including: (i) any condition caused by events beyond The Organizers's control that may cause the TechSprint to be disrupted or corrupted; (ii) any claim that a submission/ content/data /software codes infringes third party intellectual property or proprietary rights; (iii) any disputes among the participant / members, (iv) any injuries, losses, or damages (direct, indirect or otherwise) of any kind arising in connection with or as a result of a prize, or acceptance, possession, or use of the prize, or from participation in the TechSprint; (v) any printing or typographical errors in any materials associated with the TechSprint; (vi) technical errors that may impair The Organizer's ability to participate in the TechSprint; and (vii) errors in the administration of the TechSprint.

Use of the TechSprint-related sites is at an individual's own risk. The Organizers are not responsible for any personal injury, property damage, or losses of any kind which may be sustained to computer equipment resulting from participation in the TechSprint, use of TechSprint-related sites or the downloading of information from such sites.

The Organizers are not liable in the event that any portion of the TechSprint is canceled or delayed due to weather, fire, strike, acts of war or terrorism, or any other reason.

The Organizers assume no responsibility or liability for technical problems, or technical malfunctions arising in connection with the operation of the TechSprint, including: (i) hardware or software errors; (ii) faulty computer, telephone, cable, satellite, network, electronic, wireless or Internet connectivity, or other online communication problems; (iii) errors or limitations of any Internet service providers, servers, hosts or providers; (iv) garbled, jumbled, or faulty data transmissions; (v) failure of any e-mail transmissions to be sent or received; (vi) lost, late, delayed, or intercepted e-mail transmissions; inaccessibility of the TechSprint-related site in whole or in part for any reason; (vii) traffic congestion on the Internet or specifically on a the TechSprint-related site; (viii) unauthorized human or non-human intervention in the operation of the TechSprint, including without limitation, unauthorized tampering, hacking, theft, virus, bugs, or worms; (ix) or destruction of any aspect of the TechSprint, or loss, miscount, misdirection, inaccessibility, or unavailability of an email account used in connection with the TechSprint.

Nothing herein shall constitute an employment, joint venture, or partnership relationship between the participant and The Organizers.

The participant agrees that personal data, especially name and address, may be processed, stored and otherwise used for the purposes and within the context of the TechSprint and any other purposes outlined in this agreement.

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By participating in the TechSprint, you acknowledge that you have read and understood this Participant Agreement, and you agree to be bound by its terms and conditions.

Please click 'yes' to indicate your acceptance of this Participant Agreement when submitting your application.