

**ABOUT THE CITI MOBILE CHALLENGE EMEA TOP INNOVATIONS****Most Innovative Customer Engagement Solution: “Avoka Transact” from Avoka**

From: Windsor, United Kingdom. Presented at the London Demo Day.  
 Solution description: “Change the way the world banks, without changing the way banks bank. Impossible? Avoka enables omni-channel digital banking with frictionless account openings. With Avoka, the challenges of multiple banking systems in different departments don’t matter. Using our innovative platform we can create engaging digital customer applications that can be completed in under 3 minutes with zero change management for back office processes. We offer a shockingly fast time to market with deployment of digital applications in weeks. Using our product, companies can increase completed customer applications by over 40%.” [www.avoka.com](http://www.avoka.com)

**Best Social Commerce Solution: “Elma – Mobile Commerce Payment” from Craft Silicon**

From: Nairobi, Kenya. Presented at the Nairobi Demo Day.  
 Solution description: “The digital world has exploded with financial and social apps. What’s missing is a solution which bridges the gap. When friends chat, one may ask another for money – it happens naturally on the chat platform. But to make the payment, they have to switch to a different service. Our solution combines the two actions into a single package.” <http://www.craftsilicon.com>

**Most Visionary Social Media Solution: “GetGems - Instant Payments Across Social Platforms” from Decentralized Mobile Applications Ltd.**

From: Tel Aviv, Israel. Presented at the Jerusalem Demo Day.  
 Solution description: “GetGems app is a digital wallet, which doubles as a sophisticated mobile messaging app. Every user automatically has their own encoded and protected wallet, which calculates content values in USD. Each username is an alias to a wallet address, allowing users to easily send money to their friends by sending a text message. Unlike other messaging apps that offer payment functionality, GetGems reaches

beyond those currently banked to those without a bank account or debit card. Blockchain technology enables this transfer of value.” <http://getgems.org/>

**Best Social Innovation Solution: “The Kytabu app” from Kytabu Inc.**

From: Nairobi, Kenya. Presented at the Nairobi Demo Day.  
 Solution description: “Everything a student needs for school and life, in the palm of their hands. Kytabu is a textbook subscription application that gives students access to all the books in their education curriculum, on a single device, at a low cost subscription model. Kytabu leases textbooks to students on a timeframe which works for them, for less than \$0.18 a day.

The added value of using electronic devices is the improved learning experience that comes with it including video and audio learning facilities as well as interactive learning and collaboration in and outside classrooms.” <http://kytabu.org>

## Most Transformative Customer Servicing Solution: “Mobile Banking for Visually Impaired” from Allianz Managed Operations and Services India



From: Pune, India. Presented at the Nairobi Demo Day.

Solution description: “We have created a mobile banking app for the visually impaired. We have used features such as TTS, gestures and visual face recognition to create the user experience they deserve, including a complete Braille keyboard. We have moved away from standard app UI such as buttons, drop downs, clicks etc. as it doesn’t suit needs of the visually impaired.”

## Best User Experience: from “Namu Mobile Banking Platform” from Namu Systems



From: Monroe Township, New Jersey, United States.

Presented at the Warsaw Demo Day.

Solution Description: “Banking is boring. It’s product-centric, silo-driven, transaction focus, and un-intuitive. But why is that? Why do people spend money? Why don’t they feel good when they see a banking statement?

And why do people spend their time in Facebook but not in a banking app?

These fundamental questions gave us a hint. So we introduced new way to bank: connecting money with memories. We made mobile banking look like Pinterest, post pictures like Facebook, search like Google, analyze users like Amazon, and bring relevant advertising to users like no one else. NAMU is a new standard in banking.” <http://www.namuapp.com>

## Most Innovative Blockchain Solution: “P2P Payment & Wallet Platform” from Billon



From: Warsaw, Poland. Presented at the Jerusalem Demo Day.

Solution description: “Billon is the Skype of payments, offering a complete peer-to-peer mobile & web digital cash solutions for banks. Benefits are delivered end-to-end: (1) Banks cut costs 80% by using a single central wallet instead of millions of bank accounts, (2) Wallets and payments are free, allowing unbanked customers to enter the global digital world, and (3) micro-enterprises can sell using free-to-

download merchant acquisition solutions. Billon’s encrypted cash solution is recently live with 2 bank partners in Europe, and its free mobile app operates on the cheapest smartphones with any currency. Billon serves the 2.5 billion unbanked adults profitably.” <http://www.billon.info>

## Best Digital Wallet Solution: “Superwallet” from Finanteq



From: Lublin, Poland. Presented at the Warsaw Demo Day.

Solution description: “Superwallets are the new generation of financial apps replacing the recent generation of m-banking apps. They simplify customers’ lives by combining banking, payments and useful m-commerce services people use every day like: bus tickets, parking fees, everyday grocery shopping, take-out food, event tickets – all are available directly from one superwallet app, with a unified UX.”

<http://finanteq.com/>

**Most Intuitive Consumer Solution: “Swave” from Swave**  
**Also a MasterCard award recipient**



From: London, United Kingdom.

Presented at the London Demo Day.

Solution description: “At Swave we know saving is hard. But Swaving is simple. Our easy-to-use app turns spending habits into saving habits to help people achieve their financial dreams. With a personal and rewarding service, Swave can motivate even the biggest spender to save a bit more.

The concept does not rely on budgets, categorizing spending or time consuming effort by the user. Ideas are quick, actionable and linked to an individual’s spending habits. In a single swipe the customer moves money into their savings account. The result is motivated savers who save little and often towards life changing goals.” <http://swave.me.uk/>

**Best Innovative Trading Solution: “Trade It” from Trade It**



From: New York, United States. Presented at the London Demo Day.

Solution description: “Trade It could enable consumers to place orders for equities on the Citi Mobile app or from any of Trade It’s partners that include top publishers and finance apps. Tradelt is a patent pending solution that enables consumers to trade anywhere online and in-app with their existing brokerage relationship. Tradelt is distributed on eight top publishers and four leading apps that give it unparalleled reach in the business and finance category. By

integrating with Tradelt, customers are provided with pervasive digital access to trading and TouchID trading on the app.” [www.tradingticket.com](http://www.tradingticket.com)

**Most Innovative Solution for Businesses: “Umati Supply Chain Finance Solution” from Umati Capital**



From: Nairobi, Kenya. Presented at the Nairobi Demo Day.

Solution description: “The UMATI solution is a suite of mobile and web applications which allow corporations and their SME suppliers to access working capital advances against outstanding payments.”

[www.umaticapital.com](http://www.umaticapital.com)

**IBM “Most Innovative Use of Bluemix” award recipient: “ENT-Mobile Core Products and Services” from ENT-Mobile links a user's personal identity to bank identity with a mix of Watson analytics and cloudant services available through Bluemix to make it easier to execute on payments to third party vendors.**



From: Nairobi, Kenya. Presented at the Nairobi Demo Day

Solution description: “The most personal, intelligent, and accessible way to access your banking services! Problem: Easy access to banking services. Tech solutions aren’t intuitive or easily accessible. Right now I have to go

the bank and fill in the same forms, on the same day every single month! That’s not right. Solution: A new banking service, which is friendly and

accessible – speaking the language you speak and allowing you to access it through your preferred channels – safely and securely.”

**IBM “Most Innovative Use of Bluemix” award recipient: “GetFit” from Vortex** uses Bluemix to collect user-fitness data through cloud APIs or directly from the device and convert it into Citi points. Bluemix application logic securely connects to the Citi APIs to access account information and applies points according to business rules.



From: Crestview Florida, United States.

Presented at the Jerusalem Demo Day.

Solution description: "Get Fit, Earn Citi Points." The wearables and mobile market currently has strong ties to fitness and staying healthy. Additionally, people love earning points. Our app combines both and turns the points driven behavior into a marketing channel for Citi. Why use your traditional

fitness tracking app that simply tracks your activities, when you could use the app to not only track activity but also earn points? Points could then be used to redeem for specific fitness related products and events as part of the Thank You from Citi program."

**IBM “Most Innovative Use of Bluemix” award recipient: “All the Possibilities” from gameCon** uses a mix of Bluemix services including services for gamification and advanced analytics to create customizable banking applications, tailored for each user, that enable new ways to manage finances.



From: Warsaw, Poland. Presented at the Warsaw Demo Day.

Solution description: "With our app we want to break the conventions imposed on dull and boring banking software and make them entertaining. We both love to get things done quickly and efficiently, which is why our

app exploits the best feature of an iPhone - touch. We've focused on two main goals: the fewest taps to finish the task and an ability to adapt dynamically to user needs, so every task is finished as quickly as possible."

**IBM “Most Innovative Use of Bluemix” award recipient: “Digital Allowance” from Accenture PLC** uses a mix development tools for data management, mobile security and database services on Bluemix to offer a “Family wallet” that allows the head of household to interact and distribute funds with limits to their kids, friends, and family.



From: Charlotte, United States. Presented at the London Demo Day.

Solution description: "Family Wallet is an electronic wallet that is shared by families, and serves to manage kids allowances in real-time. A useful analogy could be: "it's like managing a set of electronic pre-paid cards in real-time from your phone." [www.accenture.com](http://www.accenture.com)

**MasterCard award recipient: Nairobi - “MobiTill” from Data Integrated Limited**

From: Nairobi, Kenya. Presented at the Nairobi Demo Day



Solution description: "A mobile payment system enabling Citibank clients to perform financial transactions from any location. They can use the system to perform retail banking, accepting payments in outlets such as restaurants, transit vehicles, sports, leisure and other industries while enjoying the benefits of working with Citibank. Benefits include world-class security standards, simplicity and convenience of use." <http://dataintegrated.net/>

## MasterCard award recipient: “nFrnds – connecting the unconnected” from VascoDe Technologies

From: Tel Aviv, Israel. Presented at the Jerusalem Demo Day.



Solution description: “nFrnds enables low-cost user interaction - connecting borrowers, lenders, retailers, and customers, and bringing social networking & email services to any mobile phone user (0 Data, 0 SMS, 0 Installation). Connecting the 5 billion people at the Base of the Pyramid (BoP) to the digital world. Service is live on 4 Pan African mobile operator networks in verticals such as Finance, mAgri, Education, etc. Microsoft has selected nFrnds platform as the solution to connect and expand Microsoft software and Microsoft partners’ solutions in Africa to the mass market. I.e. our farmer users request loans via nFrnds today.” [www.nfrnds.com](http://www.nfrnds.com)

## MasterCard award recipient: “Swipe Save Invest” from Palyon

From: Nashville, Tennessee, USA. Presented at the Warsaw Demo Day.



Solution description: “Create savings strategies based on past spending habits to seamlessly save to reach a certain goal. Our solution not only uses traditional savings but also provides a plan that uses CDs when possible. Moreover, our app provides customers with a simple ranking of investment products offered by Citi. Each ranking is different for each customer as it weights not only the expected return but also each client’s idiosyncratic risk preference.” [palyon.co](http://palyon.co)

### **About Citi**

Citi, the leading global bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.

Additional information may be found at [www.citigroup.com](http://www.citigroup.com) | Twitter: @Citi | YouTube: [www.youtube.com/citi](http://www.youtube.com/citi) | Blog: <http://blog.citigroup.com> | Facebook: [www.facebook.com/citi](http://www.facebook.com/citi) | LinkedIn: [www.linkedin.com/company/citi](http://www.linkedin.com/company/citi)

### **About IBM Cloud Computing**

IBM is the global leader in open enterprise cloud enabling secure data and infrastructure integration in the cloud. For more information about cloud offerings from IBM, visit <http://www.ibm.com/cloud>. Follow us on Twitter at @IBMcloud and on our blog at [www.thoughtsoncloud.com](http://www.thoughtsoncloud.com). Join the conversation #ibmcloud.

### **About MasterCard Start Path**

MasterCard Start Path is a global effort to support innovative early stage startups developing the next generation of commerce solutions today.

Start Path was launched at the end of 2013 with an objective to help early stage startups succeed by leveraging a variety of options to work together. Startups can benefit from the knowledge of a global network of MasterCard experts, access to MasterCard customers and partners, and the ability to innovate on top of MasterCard solutions.

More information: [www.startpath.com](http://www.startpath.com) / @MAstartpath / [info@startpath.com](mailto:info@startpath.com)