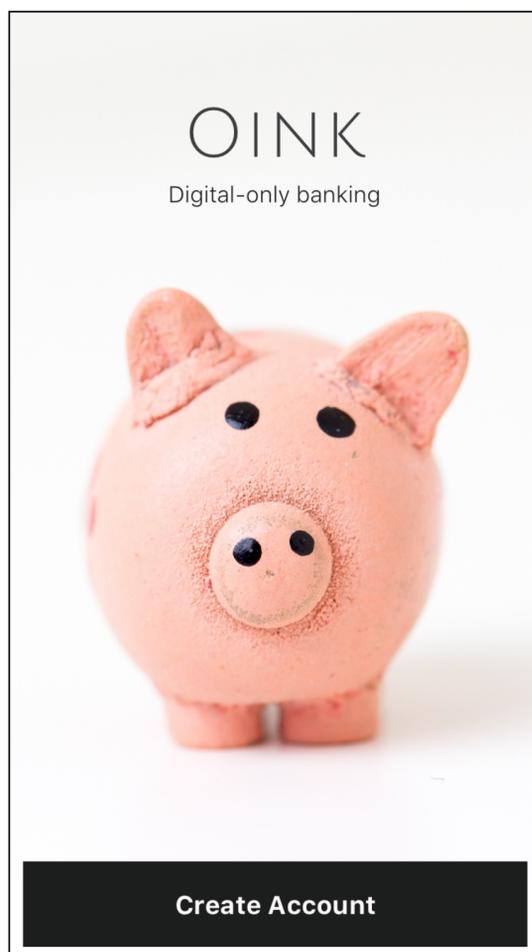


# OINK - Digital Banking



## What is OINK?

OINK is a challenger bank created in 2016 aimed at a younger market who don't rely on branch-based banking services. OINK aim to make people's spending habits more visible to them and to encourage short and long term saving.

## Challenges to solve:

### #1 Sign Up

How can the data required to deliver the OINK service be transparently communicated at sign up?

### #2 Pro-active transparency during service use

How does OINK transparently illustrate how data is being used throughout use of the app/service?

### #3 Data exploration

How can OINK give people 'on demand' transparency into how their data is used in the app/service?



## Some of the data used to power OINK:

- Personal data to create & verify the bank account
- A history of purchases is collected to make recommendations to the user on spending patterns and habits
- An API is available for 3rd parties to offer discount services based on spending patterns

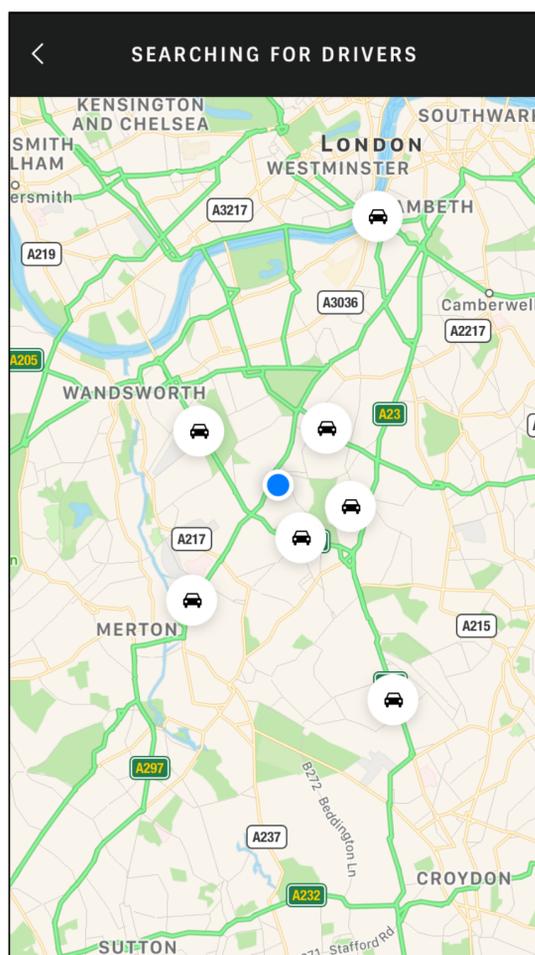
## Stretch goal to consider:

- **Biometric** login using fingerprint

TEAM 1



# CHARIOT - Car Sharing



## What is CHARIOT?

CHARIOT is a high end car service for those who expect a level of comfort and class on the move.

## Challenges to solve:

### #1 Sign Up

How can the data required to deliver the CHARIOT service be transparently communicated at sign up?

### #2 Pro-active transparency during service use

How does CHARIOT transparently illustrate how data is being used throughout use of the app/service?

### #3 Data exploration

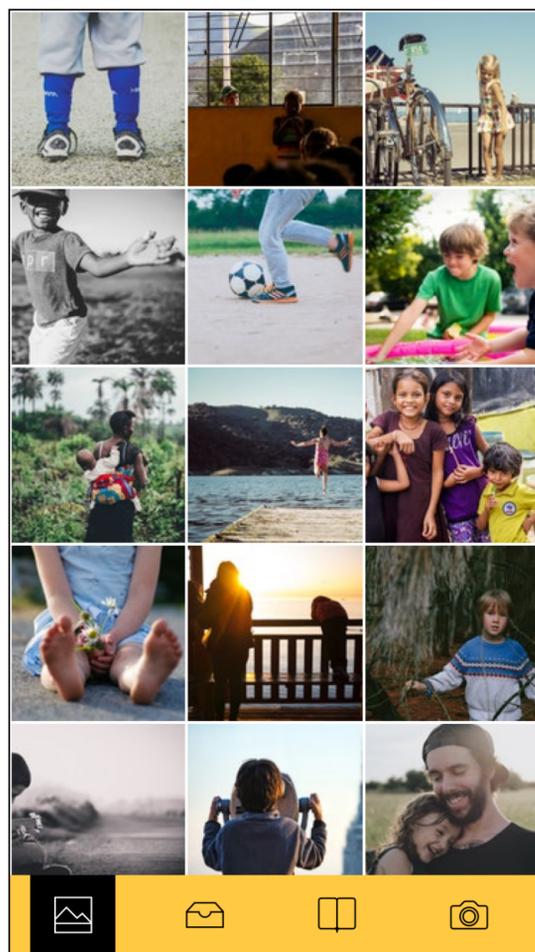
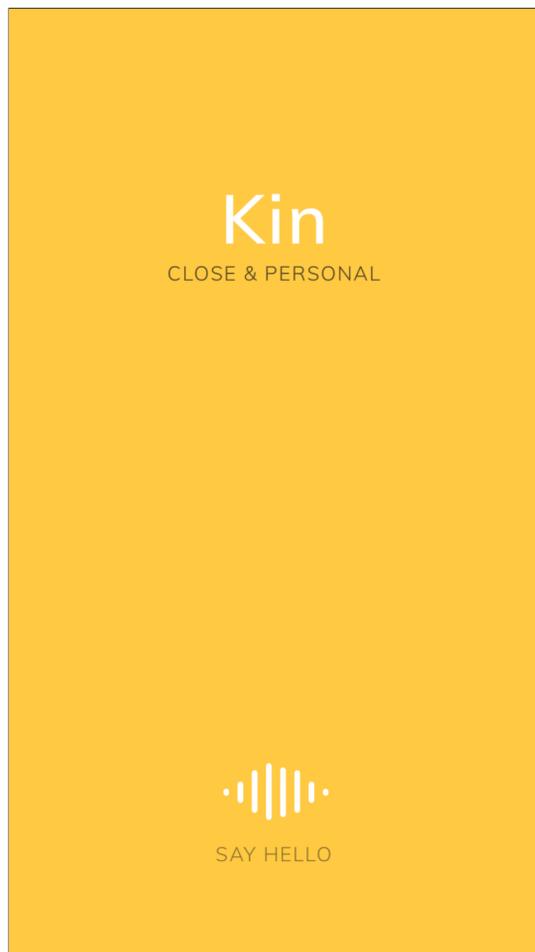
How can CHARIOT give people 'on demand' transparency into how their data is used in the app/service?

## Some of the data used to power CHARIOT:

- Location data connects you to your nearest Chariot at time of use
- Payment credentials are stored for digital payment
- History of journeys are tracked alongside passenger/driver scores
- Location info is used to serve ads from relevant businesses nearby

## Stretch goal to consider:

- Smartwatch interface (tethered to phone or untethered)



## What is KIN?

KIN is a photo sharing social network for your most precious memories and closest circles of friends/family.

## Challenges to solve:

### #1 Sign Up

How can the data required to deliver the KIN service be transparently communicated at sign up?

### #2 Pro-active transparency during service use

How does KIN transparently illustrate how data is being used throughout use of the app/service?

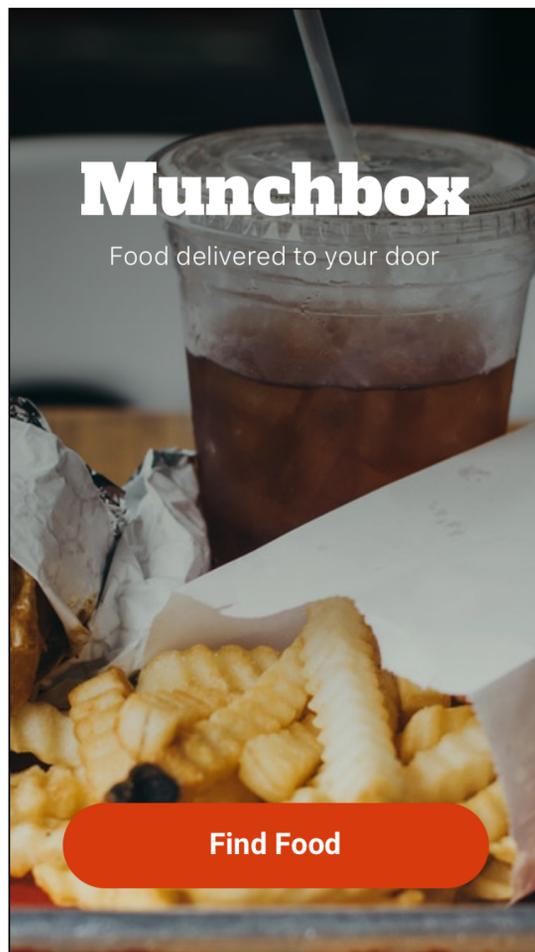
### #3 Data exploration

How can KIN give people 'on demand' transparency into how their data is used in the app/service?

## Some of the data used to power KIN:

- KIN uses Facebook for account verification and asks for access to Facebook Friends to make sharing easier
- KIN needs permission to access the camera & photo library on device
- KIN scans content to to serve relevant ads

# MUNCHBOX - Food Delivery



## What is MUNCHBOX?

MUNCHBOX is a food delivery service aimed at lunchtime food delivery to work locations.

## Challenges to solve:

### #1 Sign Up

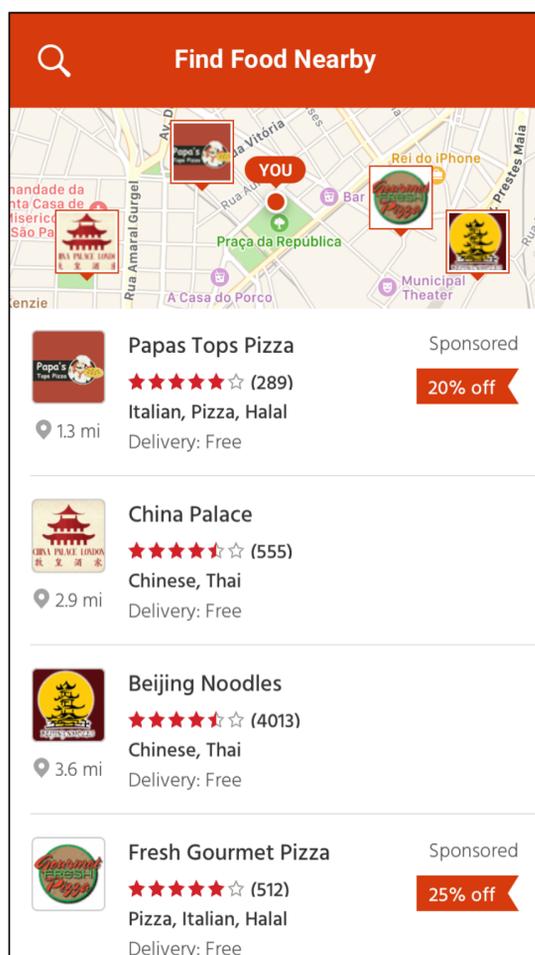
How can the data required to deliver the MUNCHBOX service be transparently communicated at sign up?

### #2 Pro-active transparency during service use

How does MUNCHBOX transparently illustrate how data is being used throughout use of the app/service?

### #3 Data exploration

How can MUNCHBOX give people 'on demand' transparency into how their data is used in the app/service?



## Some of the data used to power MUNCHBOX:

- Location data is used to connect you to your nearest MUNCHBOX at time of use
- Payment credentials are stored for digital payment
- History of deliveries are tracked alongside content of deliveries (food types) which are used for ad targeting & discounts
- Biometrics (if voice used to ID the person for authentication)

## Stretch goal to consider:

- Voice Control (Alexa or Google)

TEAM 4



# MYMED - Digital Health



## What is MYMED?

MyMED is an app to store your patient data. Using MyMed people have access to all their health history and they can share this with their doctor, family members or even other complementary services through an API.

## Challenges to solve:

### #1 Sign Up

How can the data required to deliver the MyMED service be transparently communicated at sign up?

### #2 Pro-active transparency during service use

How does MyMED transparently illustrate how data is being used throughout use of the app/service?

### #3 Data exploration

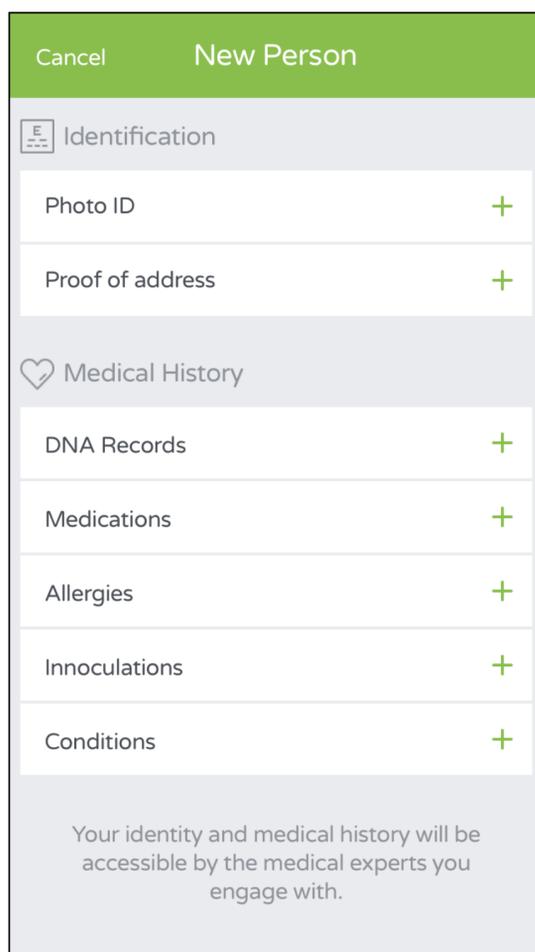
How can MyMED give people 'on demand' transparency into how their data is used in the app/service?

## Some of the data used to power MyMED:

- Health data is stored in the app
- Data can be shared with specified partners, other users or family
- Data is collected about family members who may be minors

## Stretch goal to consider:

- FitBit integration
- Family tracking with minors



# FANFARE - Digital Music



## What is FANFARE?

FANFARE is music app that connects you to the best live concerts/music based on your location and taste.

## Challenges to solve:

### #1 Sign Up

How can the data required to deliver the FANFARE service be transparently communicated at sign up?

### #2 Pro-active transparency during service use

How does FANFARE transparently illustrate how data is being used throughout use of the app/service?

### #3 Data exploration

How can FANFARE give people 'on demand' transparency into how their data is used in the app/service?

## Some of the data used to power FANFARE:

- Background location data is used to push suggestions for live concerts/music nearby
- FANFARE uses Facebook for account verification and friends list to recommend things your friends like
- An API is available for 3rd parties to offer discounts based on music taste/consumption & location

## Stretch goal to consider:

- Voice Control (Alexa or Google)

TEAM 6

