



BOUNTY CHALLENGE



CHALLENGE OVERVIEW

Challenge Title: AI for Social Signal Intelligence in Banking

Overview: Banks operate in an environment where public sentiment, misinformation, and service issues can escalate rapidly through social and digital channels. The challenge is not to monitor individuals, but to responsibly interpret public social signals to protect customer trust, brand reputation, and operational resilience. Mashreq is hosting this hackathon to explore how responsible AI systems can help banks detect, explain, and respond to such signals with strong governance and human oversight.

Field / Domain: Banking / Responsible AI

Prizes:

- 1st Place: AED 4000 + Full team internship interview + Onsite Management meeting.
- 2nd Place: AED 2000 + Partial (50%) team internship interview.
- 3rd Place: AED 1000 + Partial (25%) team internship interview.



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The Bounty Challenge 2026

WHAT YOU ARE REQUIRED TO DO

Design an AI system that helps a bank detect, interpret, and responsibly respond to public social signals that may impact brand trust, customer experience, or operational risk, without using real social media data or personal information.

Each team must demonstrate their solution across at least two of the following:

Brand Sentiment Shift: Detect emerging positive or negative sentiment trends and explain drivers.

Service or Incident Signals: Identify early warning signs of disruption or customer impact.

Fraud or Scam Rumors: Detect public discussions suggesting fraudulent activity.

Misinformation or False Claims: Assess reputational or operational risk from unverified claims.

Executive Insight Briefing: Summarize key signals into a concise leadership briefing.



SOLUTION REQUIREMENTS

A prototype demonstrating:

- Signal detection and aggregation logic
- Risk and impact interpretation
- Explainable insights (“why this matters”)
- Confidence and uncertainty handling
- Human escalation and review workflows

No automated decision-making or actions are required or expected.

Responsible AI Requirements:

- Clear confidence scoring or uncertainty indicators
- Explicit non-action boundaries
- Human approval checkpoints
- Explainability and auditability
- Ethical risk considerations



STRICT CONSTRAINTS

Participants **must not**:

- Use live social media platforms (e.g. X, LinkedIn, Facebook)
- Scrape or ingest real posts or feeds
- Use personal data or identifiable information
- Profile individuals or automate public responses

Participants **must**:

- Use synthetic or team-created example posts
- Work with aggregated, abstracted social signals
- Design with human-in-the-loop controls



JUDGING CRITERIA

Solutions will be evaluated based on:

- Relevance to banking & brand trust
- Quality of signal interpretation
- Explainability & transparency
- Responsible AI & governance design
- Usability & clarity of presentation

Note: Solutions missing Responsible AI elements (guardrails/human-in-the-loop) cannot be considered for top prizes.

MODE OF SUBMISSION:

Teams must submit:

- GitHub Repo + explanation video, which **shouldn't exceed 2 minutes** (used for shortlisting top 5-8 teams).
- Live Pitching (approx. 10 mins) for shortlisted teams only.



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