



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI launches its First Global Hackathon - **HARBINGER 2021**



Reserve Bank is organising its first global hackathon – “**HARBINGER 2021** – Innovation for Transformation” with the theme ‘Smarter Digital Payments’. The Hackathon invites participants to identify and develop solutions that have the potential to make digital payments accessible to the under-served, enhance the ease of payments and user experience, while strengthening the security of digital payments and promoting customer protection.

HARBINGER 2021 invites innovative ideas for the following *problem statements* in the payment and settlement systems landscape:

1. Innovative, easy-to-use, non-mobile digital payment solutions for converting small-ticket cash transactions to digital mode.
2. Context-based retail payments to remove the physical act of payment.
3. Alternate authentication mechanism for digital payments.
4. Social Media Analysis Monitoring tool for detection of digital payment fraud and disruption.

Being part of **HARBINGER 2021** gives an opportunity to the participants to get mentored by industry experts and exhibit their innovative solutions before an eminent jury and win exciting prizes in each category.

Winner: ₹ 40 lakh

Runner-up: ₹ 20 lakh

Registration for the hackathon starts from November 15, 2021. More details about the event are available at <https://fintech.rbi.org.in>.