

Australian Payments Council (APC) Challenge Design Workshop

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11 November 2016



Recap: Objective of the data sharing initiative



- With the goal of **more efficiently enabling our digital economy**, the Australian Payments Council has undertaken to consider the most effective approach to developing API infrastructure
- There is wide agreement that an industry led approach to **establishing a framework for APIs and data** is preferable to regulatory intervention
- In order to focus discussion on "the greater good" and to help develop understanding about the wider benefits of making data available, **Council members are considering holding a joint hackathon**
- The goal for the hackathon will be to demonstrate that availability of data - from a number of payments stakeholders - can lead to the creation of new customer facing services that **benefit the payments community as a whole**

We held a Challenge Design workshop on 28 October 2016



- The workshop was the first step in engaging and involving our wider community



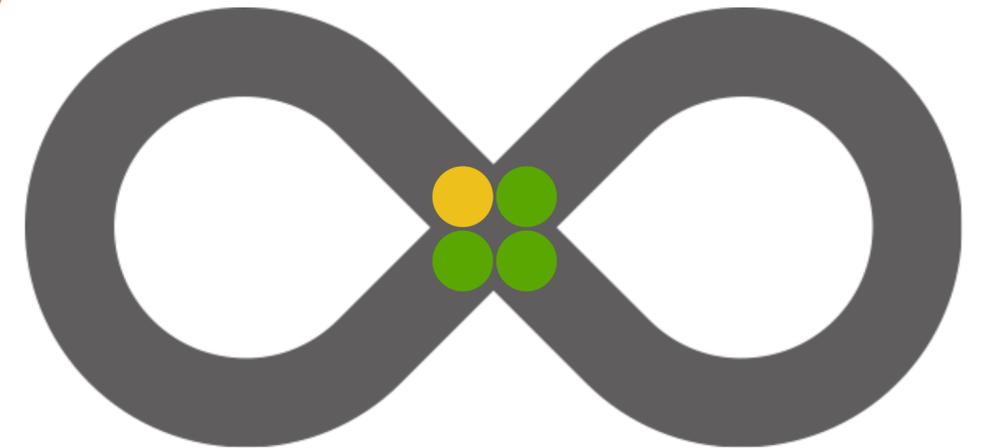
We focused on the benefits of data-sharing and collaboration within the payments community



- The goal was to identify **hackathon developer challenges** which:
 - help develop an understanding about the wider benefits of making data available;
 - focus on providing solutions that benefit the payments community as a whole;
 - are most effectively addressed through collaboration;
 - advance an industry-led approach to establishing a framework for APIs and data.

We used the IBM Design Thinking framework for the workshop

- It focuses on customer experience
- It has the following three activities:
 - Determine the problem by developing **empathy**
 - **Go wide** with potential solutions
 - **Converge** on your proposal
- It is iterative and flexible, not a fixed set of steps
- Determining the right problem is the most important step

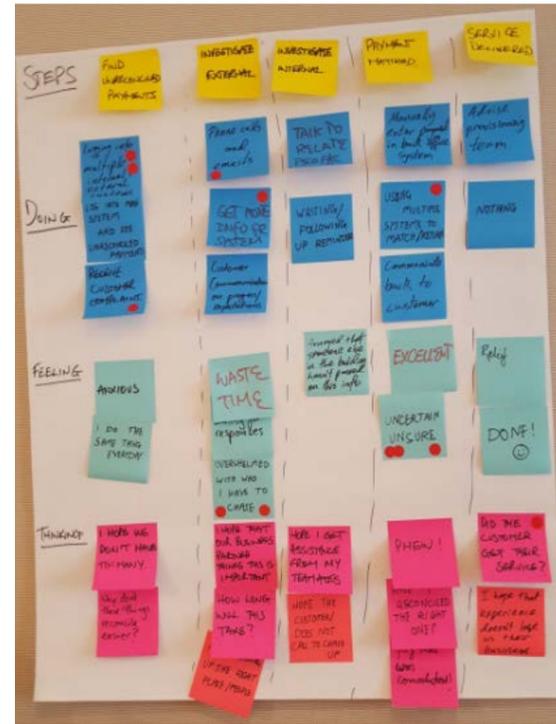


We progressed rapidly from empathy to converging on ideas

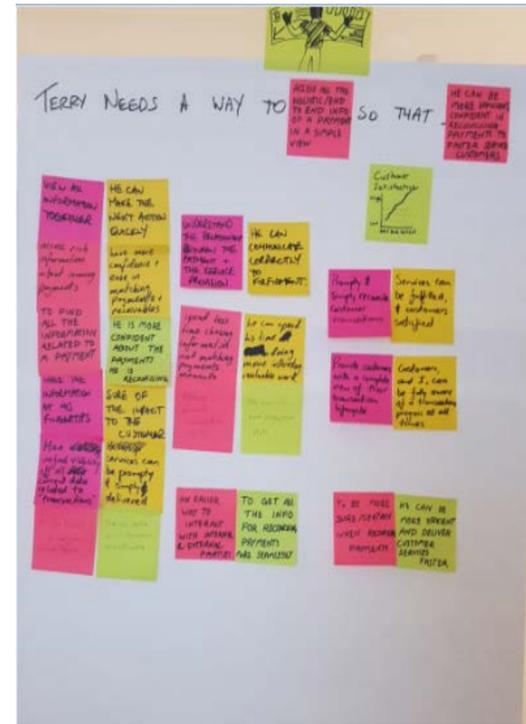


Empathy Map

What opportunities are presented when we understand our users and their work?

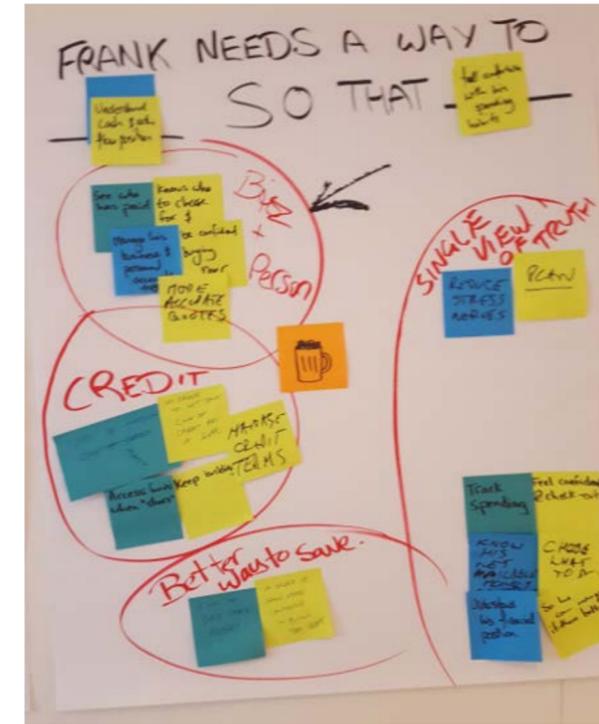


As-is Scenario Map



Needs Statements

How can we describe the opportunities in a way that prescribes ideation?



Big Idea Vignettes

How can our team quickly collaborate to identify a range of possibilities to meet our user's needs?



Idea Prioritisation

Which of these ideas are most important and feasible within our given release or planning period?

The output was a number of hill statements, that we've just started distilling:



- Product aggregation across a customer's financial products at multiple organisations
- Predictive forecasting and suggestions across this aggregated position
- Real time payment dispute tracking
- National tracking and monitoring of payments for fraud and other purposes
- Reference data management
- Identity solutions
- Online ecosystems
- Auction stoppers if you bid above your limit



Next steps



- Work over the coming weeks to finalise the hackathon developer challenges
- Plan and schedule the hackathon targeting April 2017
- Seek Council members commitment and participation at this hackathon