

2026^{8th} *FinTechathon*

2026 Shenzhen International FinTech Competition (FinTechathon)
WeBank FinTech College Students Challenge



Theme

The theme of this year's International Track is "AI as a Financial Participant": each team designs and builds an AI agent capable of completing real tasks in a financial scenario. Choose one of the six topics below.

Topics (Choose One of Six)

Topic A

Personal Finance Assistant

An intelligent assistant for individual users, capable of smart budgeting, bill analysis, and spending insights, delivering actionable recommendations based on the user's income and expenses.

Topic B

Wealth Advisory Agent

An agent that mirrors a professional wealth-advisory workflow — product comparison, client risk profiling, and advisory dialogue — producing compliant and explainable asset-allocation suggestions.

Topic C

Cross-border & Student Finance Assistant

Solutions addressing real financial pain points of international students and cross-border users, such as remittances, tuition payments, credit building, and multi-currency management.

Topic D

Insurance Assistant

An insurance-scenario assistant capable of policy Q&A, coverage-gap analysis, and claims guidance, helping users understand and manage their insurance portfolios.

Topic E

SME Finance Copilot

A finance copilot for small-business owners, offering financing-option matching, cash-flow management with alerts, and business financial analysis.

Topic F

Agent Wallet

Autonomous On-chain Wallet: The track's signature topic — build an AI wallet agent that autonomously executes on-chain operations (asset management, transaction execution, risk control). Ambitious ideas are encouraged, with a 0–5 point challenge bonus.

Unified Requirements and Scoring

All six topics share the same core capability requirements and scoring criteria; choosing the on-chain topic does not affect scoring:

Task completion

40%

Security & compliance

30%

Innovation & interaction

30%

• Challenge bonus (on-chain exploration): 0–5 points

Eligibility and Teaming

Who may enter

The Competition is open to full-time students (including undergraduates, master's and doctoral candidates) currently enrolled at overseas universities and research institutions, with 60% non-Chinese nationals, major, or year of study. For the purposes of these Rules, "overseas universities" refers to higher education institutions and research organizations established in countries other than China (including regions outside Mainland China, Hong Kong SAR, Macao SAR, and Chinese Taipei) that hold independent accreditation and are authorized to independently confer academic qualifications or degrees.

Teaming

Teams of 2–5 students; cross-year, cross-major, cross-university teaming (including cross-border collaborations) is welcome, provided that all team members are from institutions outside Mainland China, Hong Kong SAR, Macao SAR, and Chinese Taipei. Each participant may join only one team across both the Domestic and International Tracks; duplicate registration is invalid.

Language

English is the official language of the International Track; submissions, presentations, and reviews are all conducted in English.

Note: To ensure the international character of this track, at least 60% of a team's members should be non-Chinese nationals. Track assignment is determined by the organizer based on members' nationalities and institutions.

Submission

Registration and submission share the same deadline: October 20, 2026, 23:59 (Beijing Time, UTC+8) — i.e., 15:59 UTC | 17:00 London (BST) | 09:00 US Pacific (PDT) | 01:00 Tokyo (Oct 21) | 03:00 Sydney (Oct 21). A bilingual email reminder will be sent 24 hours before the deadline.

Submission checklist:

Technical documentation

01

system architecture, core algorithm description, security design

Presentation deck

02

final presentation no longer than 10 minutes

Demo video

03

optional, no longer than 5 minutes

Source code

04

with README, GitHub repository link, deployment instructions, and test cases

Security self-assessment report

05

permission-tier implementation and known-risk list

Execution evidence

06

for non-on-chain topics: simulated-account/sandbox operation logs and demo video; for the on-chain topic: real on-chain transaction hashes

Submissions may be updated any time before the deadline; the latest version received prevails. No changes are accepted after the deadline.

Review and Grand Final

October 20

Online review by a panel of WeBank industry experts and university scholars

October 31

Finalists announced

November 20

Check-in and WeBank HQ visit, Shenzhen

November 21-23

Grand Final & Awards Ceremony, Shenzhen

At least one member of each finalist team must attend in person; a team absent without valid justification forfeits eligibility for awards.

Fees and Benefits

- No registration fee.
- For invited finalist members, accommodation and round-trip international travel during the finals are arranged and covered by the organizer (number of invited members per team as stated in the invitation).
- International Track prize pool: RMB 250,000 — First Prize RMB 100,000 (1) · Second Prize RMB 80,000 (1) · Third Prize RMB 50,000 (1) · Best Innovation Award RMB 20,000 (1) · Excellence Awards (several); all prizes are pre-tax.
- Outstanding teams receive fast-track interview access to WeBank.

Integrity and IP (Key Points)

Entries must be completed independently, free of plagiarism or IP infringement; third-party data, code, and open-source components must be properly licensed. The IP in entries remains vests with the contestants; the hosts may use entries and team information for non-commercial promotional purposes (non-exclusive, royalty-free). Full terms are governed by the Competition Rules and Privacy Policy published on the official website.

Contact

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