



TRUST BY DESIGN

FINTECH CHALLENGE

ACCION



Recognizing fintech innovation that builds confidence, deepens usage,
and drives scale with women customers.

APPLICATION PREPARATION GUIDE

Estimated completion time: 60–90 minutes

HOW TO USE THIS GUIDE

This document lists all 42 application questions so you can prepare and review your answers before going online.

The Microsoft Forms link does not allow you to save progress — complete all drafts here first, then submit in one go.

- ★ Required question
- Optional question

Character limits shown inline on each question.

ELIGIBILITY & EXPECTATIONS

- ✓ Solution must be live with active customers at time of submission.
- ✓ Answers should reflect the specific solution submitted — not your full product suite.
- ✓ Quantitative evidence is strongly preferred. Where possible, include baselines, timeframes, and sources.
- ✓ Gender data and design choices should be concrete and specific.

This Challenge is governed by the Official Rules available at: <https://www.accion.org/wp-content/uploads/2026/04/Accion-2026-Trust-by-Design-Fintech-Challenge-Official-Rules.pdf>. By accepting the Official Rules, your organization consents to the use of contributed information as outlined therein. If any questions or concerns, please reach out to trustbydesign-ext@accion.org.

Q1 ★ Organization name

Enter legal entity name and doing business as (DBA) / trading as separated by a comma (e.g., "Legal Entity Name., Trade Name").

Q2 ★ Year founded**Q3 ★ Describe your solution in one sentence: what it does, for whom, and what problem it solves.****Q4 ★ What type of company or organization are you? (select one)**

- Fintech company (e.g. digital lender, neobank, payments app)
- Traditional financial institution (e.g. bank, credit union, insurer)
- Microfinance institution (MFI) or NBF
- Technology or data provider (e.g. infrastructure, analytics, KYC/ID)
- Platform or marketplace embedding financial services
- Nonprofit, NGO, or development organization
- Other (please explain)

Q5 ★ Organization/Company or Product Website URL**Q6 ★ Primary market of operation**

Please note that applicants/solutions incorporated or operating in markets comprehensively sanctioned by the U.S. Office of Foreign Asset Control are not eligible to participate.

Q7 ■ Secondary market of operation (optional)**Q8 ■ Third market of operation (optional)****Q9 ★ Which team or function within your organization owns the solution being submitted? (select one)**

- Product
- Compliance
- Executive / CEO Office
- Risk
- Customer Experience (CX)
- Other (please explain)

Q10 ★ Primary contact name**Q11 ★ Primary contact title****Q12 ★ Primary contact team or function****Q13 ★ Primary contact email****Q14 ★ Primary contact number (with country code)**

Continue to "Solution and Traction" →

Q15 ★ Has this solution been deployed to customers?

Only live solutions with active customers are eligible.

- Yes No

Q16 ★ Approximate number of total customers currently using this solution

- Fewer than 1,000 10,000–100,000
 1,000–9,999 More than 100,000

Q17 ★ Are women currently using your solution?

- Yes Women are not a current user group
 No Not sure
 Not yet tracked

Q18 ★ Approximate percentage of customers served that identify as women.

- 0–25% 41–65%
 26–40% More than 65%

Q19 ★ What is your current annual revenue?

- \$50,000–\$99,999 \$2,000,000–\$9,999,999
 \$100,000–\$499,000 Greater than \$10,000,000
 \$500,000–\$1,999,999

Q20 ★ Describe the solution: what it does, how it works, and who it serves. *(900 characters max)*

Be specific about the technology, the customer segment, and the problem being solved.

Q21 ★ What does your solution enable your company (or others) to do? (select one)

- Detect and manage over-indebtedness Reduce exclusion and bias in decisions
 Detect and prevent fraud or scams Improve complaint handling and resolution
 Improve transparency and consent practices Other (please explain)
 Improve collections practices and oversight

Q22 ★ What problem does this solution solve for women customers specifically, and why does your approach work for them? *(900 characters max)*

What barriers do women face that this solution removes? What design choices reflect that insight?

Q23 ★ What existing approaches does your solution improve upon or replace, and why? *(600 characters max)***Q24 ★** What parts of the customer journey does your solution digitally enable? (select one)

- Onboarding Repayment / collections
 Product discovery / application Claims / issue resolution
 Transactions / payments Other (please explain)
 Servicing / support

Continue to “Outcomes, Trust, & Harm Reduction” →

Q25 ★ Describe how your solution is contributing to your business objectives or the commercial success overall? *(900 characters max)*

Q26 ★ Which indicator best describes the traction of this solution?

- Active users
- Repeat usage
- Retention over time
- Customer satisfaction or trust
- Other (please explain)

Q27 ★ What is the current value of the key traction indicator for your solution? *(600 characters max)*

Please provide the specific figure and timeframe (e.g., 68% 90-day retention measured over Q2 2024).

Q28 ★ How has this key indicator changed over the past 12 months? *(600 characters max)*

Share one key metric with a before/after or trend figure

Q29 ★ Describe your team's capacity and operational infrastructure for sustaining the delivery of this solution. *(900 characters max)*

Continue to "Outcomes, Trust, & Harm Reduction" →

Q30 ★ What measurable outcomes have you observed specifically for women customers? (select all that apply)

- | | |
|--|---|
| <input type="checkbox"/> Increased usage or engagement | <input type="checkbox"/> Reduced fraud losses or financial harm |
| <input type="checkbox"/> Improved retention or repayment | <input type="checkbox"/> Improved product uptake |
| <input type="checkbox"/> Reduced complaints or customer drop-off | <input type="checkbox"/> Other (please explain) |

Q31 ★ What types of evidence do you have that women actively use and benefit from this solution? (select all that apply)

- | | |
|--|--|
| <input type="checkbox"/> Product analytics / usage data | <input type="checkbox"/> Customer surveys |
| <input type="checkbox"/> Transaction logs | <input type="checkbox"/> Interviews or focus groups |
| <input type="checkbox"/> Repayment or financial outcome data | <input type="checkbox"/> Field studies or third-party evaluation |
| <input type="checkbox"/> Retention cohort analysis | <input type="checkbox"/> Other (please explain) |

Q32 ★ Describe one outcome in detail and how you know it occurred. (1500 characters max)

Include metrics, baseline, result, and evidence source. Explain how you know the outcome is attributable to this solution.

Q33 ■ What qualitative or trust-related outcomes have you observed for women customers? (select all that apply)

- | | |
|---|---|
| <input type="checkbox"/> Increased confidence using financial services | <input type="checkbox"/> Referrals to others |
| <input type="checkbox"/> Increased trust in the provider or product | <input type="checkbox"/> None observed yet |
| <input type="checkbox"/> Improved understanding of financial terms or risks | <input type="checkbox"/> Other (please explain) |

Q34 ★ Elaborate on how you have observed these trust-related outcomes. (750 characters max)

Q35 ★ How have trust-related outcomes translated into changes in usage behavior? What evidence do you have of this connection? (750 characters max)

Q36 ★ In what ways is harm reduction core to your business model? (600 characters max)

How does reducing harm make your business stronger or more sustainable (e.g.drives retention, referrals)?

Q37 ★ What safeguards does your solution have in place to protect women customers from harm? (750 characters max)

Cover how data is collected, used, and consented to—e.g. over-indebtedness checks, consent flows, privacy-by-design, complaint mechanisms, bias testing.

Continue to “Gender-Informed Product Design” →

Q38 ★ Which best describes your current practice around gender-disaggregated data (GDD) for this solution? (select one)

- We collect, actively use, and have validated GDD at scale
- We currently collect and use GDD in decision-making
- We currently collect but do not actively use GDD
- We do not currently collect or use GDD

Q39 ★ Which areas of the design or operation of this solution has GDD informed? *(750 characters max)*

Q40 ★ Describe one concrete change you made to this solution as a direct result of gender data. *(750 characters max)*

Q41 ★ Did you conduct qualitative research, user-testing, or co-design with women customers? If so, describe the process and what it changed. *(750 characters max)*

Q42 ★ How embedded is gender intentionality in your Organization? (select all that apply)

- Leadership KPIs or performance incentives
- Product requirements or design standards
- Credit risk policy or underwriting criteria
- Customer experience scripts or service protocols
- Agent or staff training programmes
- Board or executive oversight mechanisms
- External accountability (e.g. investor reporting, audits, certifications)
- None — not yet embedded at the Organizational level
- Other (please explain)

Ready to submit? Once all answers are finalized, complete the official application via the Microsoft Forms link provided by the challenge organizer. Only live, deployed solutions with active customers are eligible. You cannot save progress in the online form — ensure every answer is ready before you begin.