



BBVA OPEN TALENT

BBVA Open Innovation

HOME NEWS PREVIOUS EDITIONS

BBVA Open Talent

It's the world's biggest fintech competition and has welcomed startups from more than 90 countries over 10 editions. We are looking for the most innovative solutions to transform the financial sector and we are counting on you to make it a reality.

Last edition

Since its launch, BBVA Open Talent has welcomed:

+6,000	€1.65M	+90	+750
participating startups	awarded in prize money	countries involved	executives have taken part

RELATED SDGS GOALS



SDGS 169 TARGETS

- 9.3 Increase the access of small-scale industrial enterprises to financial services
- 9.5 Enhance scientific research, upgrade the technological capabilities for innovation
- 8.3 Promote development-oriented policies for micro-, small- & medium-sized enterprises

PRIMARY COUNTRY

Spain

1 OUTLINE OF A PROJECT/ GOOD AND SERVICE

It's the world's biggest fintech competition and has welcomed startups from more than 90 countries over 10 editions. We are looking for the most innovative solutions to transform the financial sector. Open Talent identifies fintech startups at an early stage, with many of the entrants at pre-seed or seed stage. These are companies harnessing new technologies such as API, SaaS, automation, and cloud computing to build their products. This year saw more than 800 startups across 90 different countries apply. The eight Open Talent finalists were also be fast-tracked onto the bank's 'proof of concept' (PoC) workstream and receive a €50,000 prize.

2 IMPACT ON SOCIETY

BBVA Open Talent provides opportunities for the most promising fintech startups to partner with a leading global bank, helping them to overcome specific challenges that may be preventing them from scaling by leveraging the bank's expertise and resources.

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What are we looking for?

We are looking for innovators, to connect with new initiatives, to find new ways of taking on the future challenges facing the financial sector, and to discover the fintech solutions with the most disruptive potential in the financial services industry. We want to find the best business ideas to revolutionize the way people and companies manage their data and their money.

Insurtech	RegTech	Payments	Financial Inclusion	Disruption	Proptech
AI for Internal Processes	Blockchain	KYC for Businesses	IoT		
Consumer Lending	AML	Asset Management	FinTech for Companies	Fraud Prevention	
Alternative Scoring	Risk Management		NPL	Funding for Corporations	
Cybersecurity	PSD2			and much more!	

URL

<https://opentalent.bbva.com/>



URL

<https://www.bbva.com/en/bbva-among-europes-most-collaborative-corporations-with-startups/>





Digital

Transformation: Use of new technologies



RELATED SDGS GOALS



SDGS 169 TARGETS

- 9.1 Develop quality, reliable, sustainable & resilient infrastructure
- 9.5 Enhance scientific research, upgrade the technological capabilities for innovation
- 9.4 Upgrade infrastructure & retrofit industries to make them sustainable

PRIMARY COUNTRY

Spain

OTHERS

Mexico, Turkey & US

1 OUTLINE OF A PROJECT/ GOOD AND SERVICE

Blockchain Technology: We have standardized all legal clauses and its relationship between term sheets and contracts, meaning that we can quickly auto generate all the documentation after closing the negotiating phase. With blockchain we can guarantee immutability and transparency.

Big Data Technology: BBVA VALORA: a home purchase using a digital product that provides guidance. BBVA Valora tool can be used by mobile phone through the BBVA app or through the bank's website. By simply plugging in the exact address of the property, the tool provides purchase and rental prices as well as what would be a good negotiated price.

2 IMPACT ON SOCIETY

We developed these applications to make it easier and quicker for our clients to meet their financing needs. We wanted the process to be completely transparent without any slow and extensive manual processes.

In the case of BBVA Valora, the tool adds, on average, 125,000 property search per month.

The latest news from BBVA Valora is the "Buy or rent" tool. This service calculates the different costs of buying a house and the monthly rent and the tool advises on which of the two options is more advantageous.

Regarding Blockchain technology, the bank formalized the world's first corporate loan using blockchain technology with Indra. The use of blockchain technology in syndicated loans will occur progressively. To do so, greater collaboration is needed between the different entities, and a clearer commitment by some of them in a field that has traditionally been scarcely digitized.

URL

<https://www.bbva.com/en/bbva-and-porsche-holding-close-an-acquisition-term-loan-using-blockchain-technology/>



URL

https://www.bbva.es/eng/general/apps/valora-view.jsp?diren=valora-view&cid=sem:br:ggf:spain---hipotecas-valora_view--:br_valoraview_open_bmm_consideration::bbva_valora_view:m:::text::





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RELATED SDGS GOALS



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- 9.4 Upgrade infrastructure & retrofit industries to make them sustainable
- 9.5 Enhance scientific research, upgrade the technological capabilities for innovation

PRIMARY COUNTRY

Brazil

1 OUTLINE OF A PROJECT/ GOOD AND SERVICE

i4sea developed i4cast® - a software powered by high precision ocean, weather and vessel dynamics forecasts to inform the best moments for vessel-related operations. Coupled with a powerful ship's and cargo's planning software, big data and analytics tools, i4cast® can support port terminal's decision making on the best moments to sail, dock, undock and ship more cargo, more often, more safely.

Since 2017, At TECON Salvador (Bahia-Brazil) the software allowed the shipment of additional 1000 container units per ship more safely. At Port of Cotegipe (Bahia-Brazil) the software identified a 4 fold increase in window availability to operate ships.

2 IMPACT ON SOCIETY

- Enhanced port terminal's efficiency and safety levels;
- Accidents rates decrease;
- Positive impact on international logistics efficiency;
- Strong reduction in CO2 emissions, due to more loaded ships;
- Reduction of dredging and port infrastructure construction costs and related environment impacts;
- Support to environmental impacts contingency actions;

BEST WINDOW® INTEGRATED PLANNING

DON'T LOSE ANY MINUTE OF YOUR TERMINAL'S SAILING WINDOW.

By combining the hyperlocal forecasts (ATM OCEAN®) with the vessel characteristics (PRIME UKC®) and local navigation restrictions defined by local Maritime and Port Authorities, BEST WINDOW® allows the optimization of the sailing windows and the terminal's docking operations.



PRIME UKC® DYNAMIC UNDER KEEL CLEARANCE

TAKE ADVANTAGE OF EACH CENTIMETER.

Have access to the dynamic draft for each specific vessel at the berths and navigation channels with several days in advance.



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