Akbank PoChallenge 2026

Challenge #1: AI-Powered and Autonomous Finance

Challenge #1.1: AI-Powered Risk Management

- Advanced AI models for risk identification, risk measurement, risk prediction, continuous monitoring, early-warning systems and dynamic decision-making for all risk types, mainly credit, market, interest rate, liquidity and operational risk
- AI-powered digital representations of customers, processes, operations or business units to simulate scenarios, predict outcomes

Challenge #1.2: AI-Powered Debt Collection & Monitoring

- Personalized communication and repayment solutions for more effective collection
- Alternative data solutions for detecting early delinquency signals in commercial customers
- Performance and planning for managing debt collection agencies

Challenge #1.3: Agentic Commerce & Autonomous Banking

- AI agent-driven commerce, payment and financial service experiences in banking products and services like payments, insurance, loans, investments, money transfers, account opening, including autonomous purchasing and agent-to-agent transactions
- Infrastructure enabling secure authorization, execution and monitoring of transactions initiated by AI agents
- Next-generation solutions enabling secure digital identity, authentication and trust between customers, businesses and AI agents including KYA

Challenge #2: Hyper Personalized Banking

Challenge #2.1: Next-Generation Customer Experiences

- Personalized non-financial products, services and ecosystem experiences that address customers' broader lifestyle, mobility, travel, shopping, health and everyday needs
- Data-driven, context-aware customer journeys that identify the right product, offer, channel and timing for each customer, driving more relevant and effective sales
- Real-time personalization and next-best-action capabilities that proactively deliver relevant recommendations, offers and experiences throughout the customer journey

Challenge #2.2: Customer-Centric Investment & Financial Planning

- Personalized investment recommendations, portfolio management, wealth management, market insights and intelligent investment journeys
- AI-driven financial planning, personalized advice, financial health management, goal-based planning and proactive financial guidance

Challenge #3: Next-Generation Financial Experiences

Challenge #3.1: Value-Driven Banking Propositions

- Family Banking: Solutions enabling parents and children to learn, manage and engage with financial services through age-appropriate experiences
- Product & Benefit Bundling: Innovative membership and subscription-based banking models that bundle financial and non-financial benefits to increase customer engagement and loyalty
- Mass Affluent Banking: Digital propositions and solutions designed specifically for mass affluent customers, combining personalized financial services, investment capabilities and lifestyle benefits

Challenge #3.2: Intelligent SME Solutions

- Solutions that capture and analyze real-time business data to provide a dynamic view of an SME's financial health, performance and evolving needs by invoice data, payment behavior, receivables, payables and 3rd party information
- Transforming insights from customer visits, relationship manager interactions and field observations into structured, actionable data to enrich SME profiles and decision-making
- Identifying and generating new predictive variables from transactional, behavioral, synthetic and alternative data sources to enhance credit, risk, segmentation and next-best-action models

Challenge #4: Future Payments and Connected Finance

Challenge #4.1: B2B Cross-Border Frictionless Payments

- In cross-border payments, infrastructures that can provide speed, transparency, cost optimization and compliance with Turkish regulations beyond traditional banking models
- Fintech solutions offering alternative payment channels, micropayments, or facilitating cross-border B2B/B2C trade for diverse and innovative use cases (e.g., payment solutions for game developers, influencers, gamers, SMEs)

Challenge #4.2: Financial Infrastructure, Embedded & Open Finance

- Next-gen solutions enabling financial services to be embedded into non-financial platforms and seamlessly connected across banks, fintechs and financial ecosystems
- API-driven infrastructure for embedded payments, lending, accounts and other financial services, as well as next-generation open finance capabilities
- Technologies enabling seamless interoperability and financial connectivity across different providers and platforms

Challenge #4.3: Blockchain, Tokenization & Digital Assets

- Secure and scalable digital asset custody, wallet infrastructure and automated asset management solutions
- Blockchain based collateral management to improve transparency, capital efficiency and liquidity
- Tokenization of real-world assets to enable fractional ownership, improved liquidity and more efficient settlement
- Stablecoin-based solutions for faster and cheaper payments, settlement, remittances and new payment experiences

Challenge #5: Beyond the Horizon

Challenge #5.1: Beyond Banking Ecosystem Building

- Conversational and agent-based AI solutions that understand user intent and guide them toward the appropriate ecosystem service or partner journey
- Plug-and-play partner integration infrastructure (APIs, SDKs, mini-apps, deep links) enabling rapid onboarding of non-financial partners
- Personalization, consent and data-sharing technologies that facilitate the delivery of relevant, real-time offers across ecosystems while ensuring privacy and Turkish Protection of Personal Data compliance

Challenge #5.2: Next Big Things

- Emerging technologies, groundbreaking business models, and developing financial innovations that have the potential to shape the future of finance beyond existing strategic focus areas
- Innovative solutions that do not fit into categories but have the potential to transform the banking industry