MIZUHO FinTech

Exhibition of Pepper Apps Created by Winning Hackathon Teams
Creating New Value through Open Innovation

In May this year, Mizuho Financial Group, Inc. (President & Group CEO: Yasuhiro Sato), and Mizuho Bank, Ltd. (President & CEO: Nobuhide Hayashi) held a hackathon[1] event, "Mizuho.hack", with the aim of creating new value through open innovation[2]. The theme of the hackathon was "Creating completely new banking services with Pepper". The apps created by the four winning teams from Mizuho.hack will be exhibited in turn for a month each starting from August 1, at Mizuho Bank's Yaesuguchi Branch.

Open innovation is an increasingly important tool, across various fields and industries, for companies looking to create new business and improve customer service. An example at Mizuho is the Mizuho.hack hackathon. Mizuho invited entries proposing novel ideas for developing apps for Pepper, Softbank's humanoid robot, which is already being used in Mizuho branches as a concierge.

Eighteen teams participated in the hackathon, and the exhibition at the Yaesuguchi Branch will showcase the apps developed by the four winning teams. Customers visiting the branch will be able to try out the apps and discover the new kinds of services Pepper can offer. These innovative services have been created by looking beyond the borders of the bank, to make the most of outside expertise.

Going forward, Mizuho will continue to engage proactively in creating new finance business through the collaborative possibilities of open innovation, in order to be able to provide attractive services to meet our customers' diverse needs.

1: "Hackathon" is a new portmanteau composed of the words "hack" and "marathon", and refers to an event where participants work together for a fixed period to generate ideas and develop programs and then compete against other teams.

2: "Open innovation" refers to creating innovative services and business by bringing together technology and ideas not only from within the company but also from outside.

Exhibition details

	Team name (and company to which members belong)	Project name	Content
August	Osaki Robotics Club (Future Architect, Inc.)	Panpy	Pepper plays the role of the "customer", and moves around within the branch, asking bank staff questions that customers may find difficult to ask or enquiring about less well-known products on their behalf.
September	Glory (Glory Ltd.)	Mizuho Bank's Pepper Branch - taking banking to the customers on the street	The makers of this app imagined a future where Pepper would take on the role of an entire Mizuho bank branch, standing on a street corner. The app uses facial recognition technology to determine characteristics such as the age or gender of a customer, and then adjusts Pepper's tone of voice accordingly, offering friendly access to various services such as cash withdrawals.
October	*Attouteki Chousen* (USE Ltd.)	Memory Bank Omoyo	Using Pepper, customers can deposit not only money at the bank but also memories related to that transaction.
November	Pepper Investment School (Future Architect, Inc., Forex Robotics Co., Ltd., SpiriteK Inc., Exrise Inc.)	Great Teacher Pepper	This app imagines future usage of Pepper in teaching finance in schools, and provides a service that teaches trend-conscious senior high school girls about asset management.

Please note that in some cases, the content of the apps may be altered for the purposes of the exhibition.