



**Academia Industry Cooperation on Financial Technology (FinTech)  
QNRF-TÜBİTAK Joint Funding**

REQUEST FOR (RFA)

FIFTH CYCLE

APRIL 2023

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### Section 1. ACRONYM LIST

<b>GAG</b>	Grant Application Guide
<b>IP</b>	Intellectual Property
<b>KI</b>	Key Investigator
<b>LPI</b>	Lead Principal Investigator
<b>PI</b>	Principal Investigator
<b>PR</b>	Peer Reviewer
<b>QNRF</b>	Qatar National Research Fund
<b>QRDI</b>	Qatar Research, Development and Innovation
<b>R&amp;D</b>	Research and Development
<b>RFA</b>	Request for Application
<b>RO</b>	Research Office

## Section 2. SNAPSHOT

SCOPE	
<b>Competition Opens</b>	<b>17 April 2023</b>
<b>Submission Deadline</b>	Final date for proposal submission by LPI to TÜBİTAK: <b>4 July 2023 (5:30pm, Istanbul/Doha time)</b> Final date for proposal submission by LPI to QNRF: <b>5 July 2023 (12pm, Istanbul/Doha time)</b> Final submission and RO vetting for QNRF: <b>6 July 2023 (12pm, Istanbul/Doha time)</b> Final date for Turkish partners to finalize the e-signatures: <b>11 July 2023; 5:30pm Istanbul/Doha time</b>
<b>Announcement of Awards</b>	<b>October/November, 2023</b>
<b>Priority Areas</b>	<b>In alphabetical order;</b> <ul style="list-style-type: none"> <li>• Economic and Cultural impact</li> <li>• Intelligent and Secure Payments</li> <li>• Islamic Finance</li> <li>• RegTech</li> <li>• Small and Medium Entrepreneurs</li> </ul>
<b>Academia Industry Cooperation Program Objectives</b>	The aim of the call is to intensify cooperation between Turkish and Qatari participants in science and industry by means of Academia-Industry Cooperation projects. The theme of the fifth cycle is FinTech. “Academia-Industry Cooperation Projects” are R&D projects, which require the participation of at least one Turkish academic Institution (public research center/higher education institution/training and research hospital) and one Qatar-based academic institution, as well as at least one Turkish industrial partner and one Qatar-based research end-user as submitting and collaborative institutions. This call intends to lay the foundation for a lasting R&D innovation partnership
<b>Applicant Eligibility</b>	<ul style="list-style-type: none"> <li>• The LPI must be affiliated with an approved submitting institution inside Qatar.</li> <li>• The LPI must hold an approved terminal degree as defined by the list of terminal degrees in the document library at the <a href="#">link</a></li> <li>• The Principal Investigator (PI) and Lead Principal Investigator (LPI) from academia are expected to hold a PhD.</li> <li>• The LPI/PI from public institutions/organisations and the private sector are expected to hold at least a BA/BSc degree.</li> <li>• Higher education institutions, training and research hospitals, public institutions and organisations (including public research centers, metropolitan/city municipalities), SMEs and large companies established in Türkiye will be supported in accordance with the</li> </ul>

		TÜBİTAK 1071- Capacity to Benefit from International Research Funds and the Support Program for Increasing Participation in International R&D Collaborations.
<b>Awards Parameters</b>	Each award is up to <b>QAR 730,000 (US\$ 200,000)</b> per year for a duration of <b>up to three years</b> . This amount includes personnel, capital equipment, consumables, materials, services, travel, miscellaneous, and applicable indirect costs.	<b>TÜBİTAK funds up to eight million (8.000.000 TL) Turkish Liras per project</b> (excl. overheads and Project Incentive Premium (PIP)) per project. The project duration is up to three years. Combined budget of the partner(s) from academia / public institutions / organizations cannot exceed more than 40% of the total project budget.
<b>Co-Funding/Cost-Sharing Opportunities</b>	QRDI encourages co-funding/cost-sharing contributions, in cash or in-kind.	Cost-sharing: SMEs are expected to contribute %25 of the total budget, Large enterprises are expected to contribute %40 of the total budget
<b>IP Policy</b>	QRDI follows the QRDI Intellectual Property (IP) Policy. For further details, refer to <a href="#">link</a> .	For information on the IP policy, please visit <a href="#">Link</a> .
<b>How to Apply</b>	Qatar and Türkiye-based LPIs should prepare their joint application offline and should submit it to their respective funding agency. Register and submit the full application through the online submission system in this <a href="#">Link</a> . The Grant Application Guide (GAG) is available in the document library at the <a href="#">link</a>	For a Türkiye -based LPI, proposal submission is made using e-signature via <a href="http://uidb-pbs.tubitak.gov.tr">uidb-pbs.tubitak.gov.tr</a> . For e-signature details; please contact <a href="mailto:ardeb.e-imza@tubitak.gov.tr">ardeb.e-imza@tubitak.gov.tr</a> or visit <a href="#">(Link)</a> .
<b>Related Documents</b>	The applications must comply with all the policies and guidelines available at <a href="#">link</a> and in the document library at the <a href="#">link</a> .	The applications must comply with all the policies and guidelines available on National Rules Document at <a href="#">link</a> .
<b>Contact</b>	All enquiries and requests should be submitted via QRDI support system, at: <a href="#">link</a>	Please contact Nihad Abunasser at <a href="mailto:uidb@tubitak.gov.tr">uidb@tubitak.gov.tr</a> .

### Section 3. OVERVIEW AND CALL OBJECTIVES

QNRF, a part of Qatar Research, Development and Innovation Council (QRDIC), and TÜBİTAK are jointly launching the Academia-Industry Cooperation call with the aim of supporting joint research projects in the areas of application-oriented research and development. The theme of the fifth call is FinTech (Financial Technology).

This joint call aims to boost innovation and R&D outcomes to higher TRL levels, build human talents and support application-oriented R&D projects in the field of FinTech. To build resilient, inclusive, and competitive FinTech-based solutions, interdisciplinary R&D effort leveraging ICT, econometrics, and social sciences prospects is required. The cycle's objectives are:

- Integrating finance, AI, digital technology, data analytics, blockchain technology, and biometrics technology for new financial services.
- Addressing security threats to the financial markets through forensic analysis of complex transactions, fraud detection and other customer-protection schemes.
- Devising national technology policy, including FinTech laws, financial RegTech, sandboxing, and incubation mechanisms of FinTech startups.
- Exploring economic constraints and opportunities of FinTech deployment.
- Conducting cultural studies of norms and attitudes towards FinTech adoption (including community needs and expectations).

### Section 4. PRIORITY AREAS

The call's research priority areas are aligned with the national strategies of both countries. The proposal topics must be within one or more of the research priority areas described below (in alphabetical order);

- 1. Economic and Cultural impact:**
  - a. Economic enablers and FinTech benefits
  - b. FinTech acceptance and cultural adoption/changes
  - c. FinTech ethics and risks.
- 2. Intelligent and Secure Payments:**
  - a. Cross-border payments and remittances
  - b. Seamless digital payments
  - c. Payment gateways.
- 3. Islamic Finance:**
  - a. Takaful Tech
  - b. Financial inclusion
  - c. Smart contracts
  - d. Shariah FinTech framework
  - e. Person-to-Person (P2P) lending and crowdfunding.
- 4. RegTech:**
  - a. Anti-Money Laundering (AML) and Know Your Customer (KYC)
  - b. Digital identity
  - c. Sandboxing and simulators
  - d. Risk management and compliance.
- 5. Small and Medium Entrepreneurs:**
  - a. Funding
  - b. Supply-chain financing
  - c. Trade financing

d. Alternative financing.

The RDI efforts in the above areas are expected to develop smart digital platforms and/or integrated e-solutions and algorithms that can bring/promote at least one of the following features;

- Greater access to capital for small businesses and entrepreneurs.
- Development of new business models for financial institutions.
- Improved customer experience through the use of innovative flexible technologies.
- Development of more secure and cost-effective financial infrastructure.
- Increased financial inclusion and literacy.
- Promote inclusiveness by increasing access to financial services for all sub-communities.
- Enhanced consumer protection through the use of advanced analytics.
- Increased efficiency of financial services.
- Identification of new use cases and applications of fintech.
- Creation of new financial products and services.

## Section 5. ELIGIBILITY

### 5.1. Eligibility of the Proposal

5.1.1. It is a prerequisite that proposals include the participation of the below as submitting and collaborative institutions:

- At least one Turkish academic institution (higher education institutions, training and research hospitals, public research centers) and one Qatar-based academic institution.
- At least one Turkish industrial partner and one Qatari research end-user. Research end-user includes any entity (including industry, public bodies, service providers, nonprofit organisations) for which research and development activity is not part of its main mission and that can benefit from the research outcomes of the project.

5.1.2. For Turkish teams, two prerequisites listed above are the minimum conditions for teaming up an eligible consortium. Other public institutions (e.g. metropolitan/city municipalities) are welcome to join the project consortium only after the two prerequisites stated above are fulfilled.

5.1.3. Turkish and Qatar-based teams must each be led by a Lead Principal Investigator (LPI).

5.1.4. Each proposal should have a Project Coordinator who will be selected from the LPIs of the proposal and will be responsible for coordinating the application form and progress reports.

### 5.2. Qatar-Based Team

#### 5.2.1. Eligibility of Lead Principal Investigators (LPIs)

5.2.1.1 The LPI must be full-time affiliate of an approved submitting institution inside Qatar.

5.2.1.2 An eligible LPI must hold a terminal degree as defined by the list of terminal degrees in the document library at the [link](#).

5.2.1.3 The LPI can submit **one application** only in this call. In addition, the count of an individual's participation in all ongoing projects under this call as, as an LPI or PI, must not exceed three roles, excluding participation in projects ending before **1<sup>st</sup> October 2023** .

#### 5.2.2. Eligibility of Submitting Institution

All academic, public, private and other (e.g., non-profit and NGOs) entities in Qatar with QRDI-approved Research Offices are eligible (see [link](#)).

#### 5.2.3. Eligibility of Collaborative Institutions

5.2.3.1. Collaborative institutions must include at least one full-time affiliated PI.

**5.2.3.2.** Only institutions inside the state of Qatar are eligible to collaborate with the submitting institutions.

For the eligibility of other team members, please refer to the “Personnel Requirements” document available in the document library at the [link](#).

### 5.3. Türkiye-based Team

Eligibility to become principle Investigator, researchers, and consultants:

#### 5.3.1. Eligibility to become Lead Principal Investigator (LPI) or Principal Investigator (PI)

5.5.1.1. University; must hold a PhD degree (Proficiency in art/specialty in medicine). This rule also applies for employees of training and research hospitals.

5.5.1.2. Public or private sector staff; must hold at least a BA/BSc Degree.

#### 5.3.2. Researchers and Consultants

5.5.2.1. Researchers and consultants must hold at least a BA/BSc Degree.

5.5.2.2. Overseas researchers cannot be appointed to the Turkish project team under this call.

#### 5.3.3. Scholarship Students

Undergraduate and postgraduate students continuing their education in higher education institutions in Türkiye or "Research/Teaching Assistants" with student status and postdoctoral researchers can take a role in the project team as scholarship students.

For more information, please refer to the national rules document on the [link](#).

## Section 6. TIMELINE

The following table shows important dates for the **AICC 5<sup>th</sup>** cycle.

Timeline for AICC 5 <sup>th</sup> Cycle	
Description	Dates
Online registration of ROs and key investigators	Always Open
Open proposal submission to QNRF and TÜBİTAK and RO vetting* process	12pm (Doha/ Istanbul Time), Monday, 17 April 2023
Close proposal submission by the Turkey-Based LPI to TÜBİTAK	5.30pm (Doha/ Istanbul Time), Tuesday, 4 July 2023
Close proposal submission by the Qatar-based LPI to QNRF	12pm (Doha/ Istanbul Time), Wednesday, 5 July 2023
RO final proposal submission and vetting by the Qatar-based team to QNRF	12pm (Doha/ Istanbul Time), Thursday, 6 July 2023
Proposals' screening notification	July/August 2023
Awards announcement	October/November 2023

\*RO vetting starts once the proposal is submitted.

## Section 7. APPLICATION

### 7.1. Application Submission

A project coordinator needs to be identified among either LPIs and they will be responsible for coordinating the application form and the progress reports. Turkish and Qatari applicants should prepare their joint application offline using the updated application form available at [link](#) or [link](#). Each LPI will submit it online to their respective funding agencies. LPIs must ensure that the information in

the application form is matching the information entered on QNRF and TÜBİTAK submission systems and that the application form files submitted to both agencies are matching.

The Türkiye-based LPI needs to submit the joint application to TÜBİTAK through <http://uidb-pbs.tubitak.gov.tr>.

The Qatar-based LPI needs to be registered and submit the joint application to through <https://oss.ggrants.org/>. Submitted proposals should be vetted by the RO of the submitting institution to be considered as officially submitted.

## **7.2. Application Type**

**7.2.1.** LPIs must select “**New**” as type of applications.

**7.2.2.** New application may also include proposals that did not pass screening in previous cycles

**7.2.3.** Proposals that passed screening but were not awarded are allowed to be resubmitted in the subsequent cycle as “**Resubmission**”.

## **Section 8. BUDGET**

### **8.1. Qatar-Based Team**

#### **8.1.1. Duration and Grant**

The award is up to **QAR 730,000 (US\$ 200,000)** per year **for up to three years**.

#### **8.1.2. Co-Funding and Cost-Sharing**

Co-funding and cost-sharing are encouraged, (see co-funding and cost-sharing policy [link.](#))

#### **8.1.3. Grant and Effort Allocation**

100% of effort and 100% of total annual budget should be spent inside Qatar.

Please refer to *the budget components* document available in the document library at the [link](#).

### **8.2. Türkiye -Based Team**

#### **8.2.1. Eligible costs are:**

**8.2.1.1.** Personnel Expenses (For the personnel expenses of the private sector, the provisions of TÜBİTAK 1509 are valid).

**8.2.1.2.** Consumable Expenses.

**8.2.1.3.** Travel Expenses (The sending party will meet all related costs connected with travel, lodging, and allowances according to their own regulation).

**8.2.1.4.** Service Procurement Expenses (Consultancy and service purchase expenses from national and international project partners are not supported).

**8.2.1.5.** Tools and Equipment Expenses.

**8.2.1.6.** A balanced distribution between the project budget items is required.

For more information please visit [link](#).

## **Section 9. PROPOSAL VETTING AND SCREENING**

For the Qatar-based teams, all proposals are expected to be vetted by the research office of the submitting institutions to ensure compliance with the institutions’ and QRDI policies. Proposals will also be screened by QRDI for the Qatar-based team to ensure compliance with the program’s rules and regulations. The screening criteria are available in the document library at the [link](#).

All submitted proposals are subject to screening by TÜBİTAK for the 6.2. Türkiye -based team according to their national rules.

## **Section 10. PROPOSAL EVALUATION**

### **10.1. Peer Review (40% of the overall score)**

Proposals are peer-reviewed by a minimum of five international experts in the field of the proposal. The reviewers are solicited by TÜBİTAK to evaluate each proposal's against the criteria listed below. The reviewers will evaluate the proposals and provide narrative feedback to applicants. This feedback would benefit successful applicants in conducting their projects and help unsuccessful ones improve their resubmissions. Any proposal that scored "Poor" in any individual criterion, will not be considered for funding. The evaluation criteria are as follows:

#### **10.1.1. Scientific Excellence (Excellent; Good, Fair, Poor) (40%)**

- The proposal describes novel and original ideas or objectives.
- The proposal describes clear, measurable, feasible, and achievable objectives.
- The project addresses an important problem or a critical barrier to progress in the field.
- The scientific premise of the proposal is sound and significant.
- The alignment of the proposal to the call's priorities areas is clear and strong.

#### **10.1.2. Implementation (Excellent; Good, Fair, Poor) (40%)**

- The methodology is robust and feasible.
- The work plan describes clear, measurable and well co-ordinated tasks and milestones.
- The allocation and deployment of resources, including personnel, equipment and time, is adequate and justified.
- The research team members are well qualified, relevant and complementary.
- The LPIs track record in research management and leadership is satisfactory.
- The collaboration, esp., international, is well justified. The collaborative institutions are of good standing and adequately resourced.

#### **10.1.3. Budget (Excellent; Good, Fair; Poor)**

- The budget is appropriate and justified including personnel, equipment, travel, equipment, services
- The co-funding/cost-sharing commitments, if any, are realistic and reasonable.

#### **10.1.4. Potential Impact (Excellent; Good, Fair; Poor) (20%)**

- The potential of the proposal to generate or further knowledge, in terms of being a breakthrough or a step change.
- The potential for the research outputs to generate/contribute to economic and social benefit.
- Potential to disseminate scientific outcomes and transfer knowledge and technology.
- Enhance scientific capacity in the proposal's research area.

#### **10.1.5. Research Compliance (Comments Only)**

- The proposal is compliant with the relevant regulations to ensure protection of human subjects
- The proposal is compliant with the relevant regulations to ensure protection of children, if applicable
- The proposal is compliant with the relevant regulations to ensure vertebrate animals
- The proposal is compliant with the relevant regulations to ensure protection from biohazards

## 10.2. Programmatic Review (60% of the overall score)

Following the peer-review evaluation, proposals will be shortlisted. Subsequently, a panel of experts will perform a programmatic review designed to assess and rank all shortlisted proposals in terms of relevance, importance and potential to generate impact. The programmatic criteria are listed below:

### 10.2.1. Relevance for Qatar and Türkiye (Excellent; Good, Fair; Poor) (25%)

- **Strength of alignment**
  - The proposal is well aligned to the general objectives and the priority areas of the call.
  - The proposal is capable to address local challenges and realise opportunities.
- **Budget Appropriateness**
  - Budget is realistic and well justified.
  - The co-funding/cost-sharing commitments, if any, are realistic and significant

### 10.2.2. Potential impact for Qatar and Türkiye (Excellent; Good, Fair; Poor) (75%)

- **Involvement of End-Users**
  - The proposal has the potential to involve and address the needs of research end-users and enhance their capacity to utilise the research outcomes and benefit from them.
- **Plans To Disseminate the Project's Results**
  - The proposal outlines adequate plans to disseminate its outcomes to the local end-users and the public at large.
  - The proposal has the potential to create positive international visibility for Qatar and Türkiye.
- **Potential Contribution to Qatari and Turkish Society and Economy**
  - The proposal has the ability to produce tangible measures (creation of intellectual property, start-up companies, spin-out, enterprises, etc.) or potential for commercialisation into new products/services/ technologies.
  - The proposal is capable of developing solutions to national needs (e.g. socio-economic, health, and environmental aspects).
  - The proposal contributes to developing local talent (training of graduate students in the project/involvement of RAs, postdocs, and junior researchers in the project)

Ethical compliance is also assessed by experts as part of the programmatic review.

At the end of the review and ranking processes, proposals are categorised in terms of their competitiveness and grouped as shown below. The final funding decision will group proposals as shown in the table below:

**Final Review Ranking**

Group	Description
<b>A</b>	The proposal was evaluated to be highly competitive.
<b>B</b>	The proposal was evaluated to be moderately competitive.
<b>C</b>	The proposal was evaluated to be uncompetitive.
<b>D</b>	The proposal was not shortlisted for panel review.

At the end of the review and ranking processes, proposals to be funded will be selected jointly by both agencies management after considering their budget, national strategies and priorities.

## **Section 11. POST-AWARD**

**11.1.** For each awarded proposal, the pre-funding and the post-award will be managed by the research team local funding agency according to its policies and procedures.

**11.2.** The project coordinator of each project needs to provide the Consortium Agreement to both funding organizations once the project is awarded and within the first six months of the project start date.

**11.3.** The project coordinator of each project has to prepare financial, scientific and technical progress reports, to be submitted to both funding organizations.

**11.4.** The projects will be monitored through progress reports and the final report by both agencies for its content and progress.

## **Section 12. INTELLECTUAL PROPERTY POLICY**

QRDI follows the QRDI Intellectual Property (IP) Policy. For further details, refer to the QRDI IP policy at [link](#). TÜBİTAK IP policy concerning this call is available at [link](#). In the event that Intellectual Property has been jointly created by TÜBİTAK beneficiary(ies) and QRDI Awardees, the joint owners shall enter into an Intellectual Property Management Agreement, which shall govern how the jointly owned results will be protected, managed, and exploited.

## Section 13. ANNEX II: DEFINITIONS

**Consortium Agreement:** An agreement that participants conclude between themselves for the implementation of the project. It allows the participants to determine the detailed administrative and management provisions necessary to carry out their project. With this agreement, parties also outline the rights and responsibilities of each member of the consortium concerning intellectual property. This agreement cannot contradict or negate the provisions established by the project contracts and regulations of TÜBİTAK and QRDI.

**Co-Funding:** The mechanism through which Third-Party institutions contribute in cash or in-kind funding to a project.

**Cost-Sharing:** The mechanism through which any of the participating institutions (submitting and/or Collaborative institution(s)) contribute in cash or in-kind funding to a project.

**Grant:** Term used to describe the funding instrument used by TÜBİTAK/QNRF for the execution of material support after signing the Grant Agreement/Master Research Funding Agreement.

**Intellectual Property (IP):** All intellectual property rights, of any kind or nature throughout the world, whether existing now or in the future, including without limitation the rights with respect to (i) inventions (whether or not patentable and whether or not reduced to practice), designs, patents and patent applications; (ii) trademarks and service marks together with all goodwill associated therewith and worldwide registrations, applications, and renewals related thereto; (iii) copyrights, copyrightable works (in whatever form or medium), and all registrations, applications, and renewals for any of the foregoing; (iv) trade secrets, data, database rights, and confidential information; and (v) all claims, causes of action, and remedies of any kind related to the foregoing.

**Lead Principal Investigator (LPI):** The Principal Investigator who is identified in the research proposal as the leader and manager of the research team in each country and who has the ultimate responsibility for all administrative and programmatic aspects of the proposed project, in addition to their research role.

**Project(s):** General term used to describe individual grant awards made to the principal investigators by A and TÜBİTAK.

**Principal Investigator (PI):** The person designated on the research proposal as a principal individual involved in the scientific development and execution of a project.

**The Project Consortium:** It represents the whole project and is composed of project Research Teams (RT) from both countries.

**Project Coordinator (PC):** The person who coordinates the whole consortium. PCs are selected from among the LPIs of any project's research teams.

**Project Incentive Premium (PIP):** Payments made by TÜBİTAK to principal investigators, researchers, and consultants of the accepted projects, according to the amount determined in the project contract. These payments can only be made to permanent staff of universities/public institutions.

**Researcher:** The person who carries out scientific research as a part of the project research team.

**Research Team (RT):** It is composed of project members from each country's project.

**Work Package:** A major subdivision of work within the research project as a whole. The work package may be composed of one of several tasks (for example, project coordination, literature survey, experimental phase, data acquisition phase, data treatment of modeling phase, implementation phase, dissemination of results and so on).

**QRDI Specific Definitions:**

For definitions specific to QRDI, see definition at [Link](#).