



T|SYS®



THE CARD AND  
PAYMENTS AWARDS

| 2016

THE WINNERS MAGAZINE



# SHAPING THE GLOBAL PAYMENTS LANDSCAPE

VocaLink, with its vision and proven capability, is leading the way in payments.

We provide the infrastructure for the UK Faster Payments Service, which helps businesses and individuals realise the value and benefit of real-time payments. This has led to the development of solutions for other countries including Sweden (BGC) and Singapore (FAST).

VocaLink's Immediate Payments solution is tailored for implementation in international markets.



[vocalink.com](https://vocalink.com)



# Thank You



## Michael Harty

Managing Director  
The Cards & Payments Awards  
[www.cardandpaymentsawards.com](http://www.cardandpaymentsawards.com)

And so we draw the 2016 Card and Payments Awards to a close, what an amazing year we have had.

As you will see from this year's finalists and winners, the profile of this event is changing each year in line with an ever changing payments ecosystem. What never changes, is that the awards continue to attract the most senior audience in the payments industry both from the most established and of course new payments organisations.

This year, over 15% of our entrants had never previously entered and excitingly, the audience in the room reflected this. The night is as much an expo as it is an awards, with best practice, excellence and innovation put on show for the industry to celebrate and reward.

Whether or not you attended I hope you take the time to read through this winners magazine, recognise the amazing sponsoring organisations who support this event for the industry each year, and see just how impressive the initiatives of our finalists and winners are.

As always, our thanks go to all the entrants and our congratulations to the winners and indeed to all the finalists. Our sincere thanks go to our independent judging panel, led by Chair Roger Alexander, who have once again done an excellent job in shortlisting and finally voting on the winners. The key criteria of course being which initiative most benefits the customer.

We will be sending out a short survey and in recognition of the fact that this industry continues to change at pace and it is critical that we take on board your feedback as we do

every year. We will be looking for feedback on categories and entry criteria and where at all possible we will use your insight to make changes for the betterment of the event and the industry.

You will see the name of each of our incredible Sponsorship group under each heading in the magazine, a huge "thank you" goes to them for showing such leadership by supporting this important industry event.

A special thank you goes to our Prime Sponsor TSYS for their continued support and indeed to Silver Sponsor, Ingenico, who also supported the charity raffle for Teenage Cancer Trust.

The raffle, combined with proceeds from advertising, raised a total of £30,000 for Teenage Cancer Trust this year which was quite an exceptional achievement so congratulations to everyone involved and a big thank you to everyone who donated on the night.

I would also like to thank reception sponsor VocaLink and After Show Party sponsor, Contis Group for their continued support.

We look forward to seeing you again at next year's event which will take place on Thursday 2nd February 2017. I would encourage you to book your tables early via our website: [www.cardandpaymentsawards.com](http://www.cardandpaymentsawards.com) where you will also find details of how to buy a table, how to enter or indeed join our sponsorship group of this important industry event.

The Call for Entries for 2017 will be launched in late June 2016.

## Contents

5	Fantastic Funds Raised for Teenage Cancer Trust	24	Best Marketing Campaign of the Year
7	Prime Sponsor Message from TSYS	25	Best Achievement in Customer Service
9	2016 Winners	27	Best Business Card Programme
11	Best Technology Initiative of the Year	29	Best Payments Industry Newcomer
12	Best Prepaid Product of the Year	31	Industry Achievement of the Year
13	Best Benefits or Loyalty Programme of the Year	33	Best Design of the Year
15	Best Security or Anti-Fraud Development	35	Best Industry Innovation of the Year
16	Best CSR Programme	36	Best Debit Card Programme of the Year
17	Best Retailer Achievement in Payments	37	Best Credit Card Product of the Year
19	Best Initiative in Mobile Payments	38	Judges
21	Best Achievement in TCF	39	The Judges Award
23	Best Alternative or Digital Payments Programme	41	Some Familiar Faces

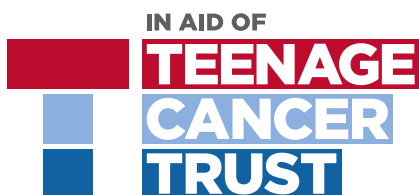


## THE CARD AND PAYMENT AWARDS IS PLEASED TO ANNOUNCE TEENAGE CANCER TRUST AS ITS CHOSEN CHARITY PARTNER.

For a teenager with cancer, life can be one of isolation, loneliness and fear. Teenage Cancer Trust is the only UK charity solely dedicated to improving their lives and chances of survival. But, the harsh reality is that right now, for every young person we help, there's another we can't.

**WE NEED TO REACH  
EVERY YOUNG PERSON  
WITH CANCER, WITH  
YOUR SUPPORT WE CAN.  
THANK YOU.**

Does your company have an established **Charity of the Year scheme**? Are you looking to undertake charity **fundraising** or **volunteering activity** with your staff or clients? Or do you simply want to make a **donation** to the charity? Then Teenage Cancer Trust wants to hear from you.



For more information please contact:  
**E: [hello@teenagecancertrust.org](mailto:hello@teenagecancertrust.org)**  
**T: 020 7612 0370**  
Or visit: **[teenagecancertrust.org](http://teenagecancertrust.org)**





# FANTASTIC FUNDS RAISED FOR Teenage Cancer Trust



## Charity Speaker

Speaking on behalf of Teenage Cancer Trust.

The Card and Payments Awards 2016 is delighted to have been able to raise a great sum of money for Teenage Cancer Trust

Teenage Cancer Trust is the only UK charity dedicated to improving the quality of life and chances of survival for young adults with cancer aged between 13-24.

The charity builds specialized NHS units to care for teenage cancer patients and provides them with the highest quality healthcare from teenage cancer experts.

Teenage Cancer Trust was represented by Zeena, a young recipient of Teenage Cancer Trust's services who was a fine ambassador for the charity. Zeena spoke very compellingly and movingly about the charity and its important work.


Thanks to Silver Sponsor Ingenico there were payment terminals on each table in the room and on the night the raffle raised over £18,000. Added to this were proceeds from advertising sales. The total amount raised for Teenage Cancer Trust was a fantastic £30,000!

*On behalf of all the young people we support we want to say a huge and heartfelt thank you for choosing Teenage Cancer Trust as the beneficiary charity at the 2016 Card and Payment Awards. £30,000 is a phenomenal sum of money to have been raised in one evening and we are incredibly grateful to everyone involved for making the event such a huge success. This money could fund over 1,000 hours of expert care provided by a Lead Nurse on one of our specialist units. Our nursing staff provide expert support at the young person's bedside, listening to them, understanding them, and influencing and delivering the care they receive. Currently for every young person with cancer Teenage Cancer Trust reaches, there's another we can't. The money you have raised will be making a difference to the lives of young people with cancer.*

Laura Woodcock  
Regional Fundraising Manager

For more information about Teenage Cancer Trust and the work that they do, please visit [www.teenagecancertrust.org](http://www.teenagecancertrust.org)



A photograph of a man in a black leather jacket proposing to a woman in a black leather jacket and a grey knit beanie. The woman is smiling and covering her mouth with her hands. The man is holding a small blue box. The background is a blurred autumn forest.

**TSYS**  
processes  
an average of  
**48 million**  
transactions a day.

But she'll only remember this one – the purchase that turned her weekend getaway into the trip she'll never forget.

From the ordinary to the extraordinary to the moments they'll remember for the rest of their lives, we realise it's the little things that can make a big difference to consumers.

As a leading global payments solutions provider offering processing and licensing payment solutions to meet the needs of modern lifestyles, TSYS knows that behind each and every transaction is a person – and that payments have the power to change lives.

At TSYS, we believe payments should revolve around people, not the other way around.<sup>SM</sup>

**TSYS**® People-Centered Payments

> Prime Sponsor of The Card and Payments Awards 2016

Get to know us.  
+44 1904 562 000  
sales@tsys.com  
www.tsys.com





Kelley C. Knutson

Executive Vice President, TSYS International  
[www.tsys.com](http://www.tsys.com)



## As Prime Sponsor, TSYS is proud to support The Card and Payments Awards for the eleventh consecutive year.

Every year, TSYS sees innovative, as well as practical, new developments within our industry, many of which are shortlisted as part of this year's awards. Today, and every day, each of us who participate in this exciting industry should celebrate our collective commitment, desire and success in making the end to end payments experience better for customers.

For 2016, TSYS has identified some key themes that we believe will be important in our industry's next stage of evolution, regardless of where one sits in the value chain:

**Digital Journey** Innovation is now fundamental in our industry, particularly as we look to become closer to the end consumer through mobile services. However, there needs to be a balance between the ease of use and ensuring security in everything we do. We believe this balance will result in a trusted customer engagement;

**Revenue Growth** Multi-lateral interchange fee (MIF) regulation has disrupted the payment cards revenue mix for various parties in the industry. Clearly, this means we must create new mechanisms and capabilities to generate appropriate new revenue based on value creation;

**New Commerce** Consumers now have new and dramatically different ways that they want to interact with their financial institutions. Without question, these engagements will impact buying decisions and daily behaviours, as well as change expectations around the products and services being delivered; and

**Customer Enablement** Access to data is ever-increasing across our industry, which will allow us to more quickly deliver new services to our Clients and their customers. This enablement will need to focus on both access, as well as control to ensure solutions are meeting the end customer objectives. We look forward to continuing to work with you toward growth and positive change in the payments industry and, in making sure that people remain at the centre of everything we do.

TSYS would like to congratulate all the finalists and winners at The Card and Payments Awards 2016.





## Delivering ACH payment rails to the card & ewallet market

Providing a compliant, affordable & scalable financial instrument to enable flexible & functional electronic payments to deliver the benefits of traditional banking.

Bottomline's Agency Services powers this innovative solution, transforming how funds are validated, verified, managed and transmitted.

Best Technology Initiative of the Year Award, Card & Payments Awards 2016  
supporting the Teenage Cancer Trust



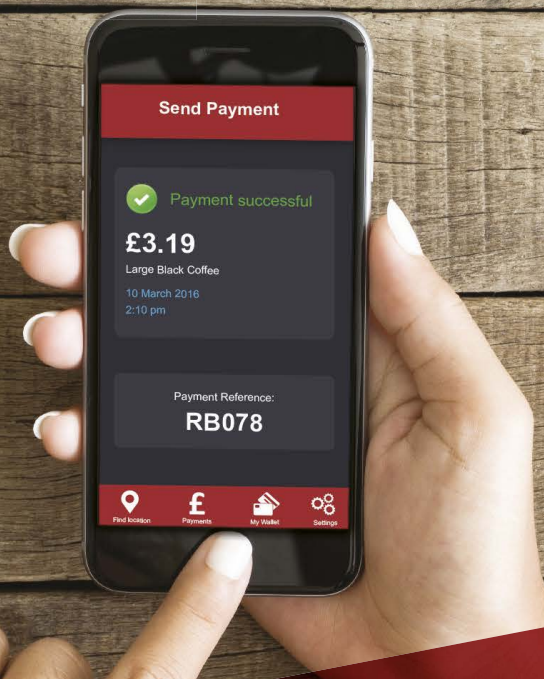
Immediate  
Payments



Mobile  
Payments



Prepaid  
Banking



**BEST INITIATIVE  
IN MOBILE  
PAYMENTS**



**Raphaels Bank**  
Bankers since 1787





# Congratulations to the Winners at TCPA 2016



## 🏆 Best Technology Initiative of the Year

**Winner: Bottomline Technologies**

Bottomline Technologies delivers ACH payment rails to the Prepaid Market

Category Sponsor – Ingenico

## 🏆 Best Prepaid Product of the Year

**Winner: Pockit and Wirecard Card Solutions**

Pockit Prepaid MasterCard for Everyday Spending.

Highly Commended: Prepaid Financial Services for Prepaid Financial Services Prepaid MasterCard for Integrated Payments

## 🏆 Best Loyalty or Benefit Programme of the Year

**Winner: Worldpay**

Worldpay Benefits Club

## 🏆 Best Security or Anti-Fraud Development

**Winner: Santander**

Santander with Ethoca

Category Sponsor – FICO

## 🏆 Best CSR Programme

**Winner: MBNA**

MBNA Number Cruncherz

## 🏆 Best Retailer Achievement in Payments

**Winner: Monsoon Accessorize**

Worldpay Total Mobile - Transforming the instore experience

## 🏆 Best Initiative in Mobile Payments

**Winner: Vodafone with Carta Worldwide and Raphaels Bank**

The New Vodafone Wallet

Category Sponsor – Gisesecke & Devrient

## 🏆 Best Achievement in TCF

**Winner: Nationwide Building Society**

Transparency - Treating our Customers Fairly

Category Sponsor: Visa Europe

## 🏆 Best Alternative or Digital Payments Programme

**Winner: PayPal**

PayPal Credit

Highly Commended: Black Horse for Black HorseSignIt

Category Sponsor: Gemalto

## 🏆 Best Marketing Campaign of the Year Credit Card

**Winner: American Express**

American Express Amex Offers

## 🏆 Best Achievement in Customer Service

**Winner: Lloyds Banking Group**

Putting the Customer First

## 🏆 Best Business Card Programme

**Winner: Suits Me and Contis Group**

Suits Me Prepaid Visa Debit Card

Category Sponsor – Diners Club International

## 🏆 Best Payments Industry Newcomer

**Winner: truRating**

tru-Rating - faster, smarter, consumer insight.

Category Sponsor - MasterCard

## 🏆 Industry Achievement of the Year

**Winner: Colm Lyon**

Category Sponsor – American Express

## 🏆 Best Design of the Year

**Winner: American Express**

American Express Mobile App

Highly Commended: MBNA - The biodegradable WWF Credit Card

Highly Commended: Virgin Money - Virgin Money Sex Pistols Card Designs

Category Sponsor – Insignia Cards

## 🏆 Best Industry Innovation of the Year

**Winner: Kalixa Payments Group**

kiTTi

Highly Commended: NewDay - NewDay and VisualDNA

Sponsor – First Data

## 🏆 Best Debit Card Programme of the Year

**Winner: Nationwide Building Society**

FlexOne - Best Youth Current Account

## 🏆 Best Credit Card Product of the Year

**Winner: Lloyds Bank**

New Low Rate Card

## 🏆 The Judges Award

**Winner: Virgin Money Cards Business**

## Ingenico congratulates **Best Technology Initiative of the Year** winner, Bottomline Technologies

Ingenico Group would like to offer its congratulations to the winner of the Best Technology Initiative of the Year category at The Card and Payments Awards 2016, Bottomline Technologies.

Bottomline Technologies won the award for their delivery of ACH payment rails to the Prepaid Market.

Ingenico is the global leader in seamless payment providing smart, trusted and secure solutions to empower commerce across all channels.

We bring simplicity to payment by helping retailers provide a seamless and secure shopping experience for consumers, whether in-store, online or mobile.

Managing billions of transactions every year, we make payments easy, so our customers can take care of business and deliver on their brand promise.



With the world's largest in-store acceptance network, Ingenico has led the payment terminal industry for more than 30 years.

We operate the widest and most deployed range of terminals combining the most advanced technologies (NFC, QR code, biometrics...) with the latest security requirements (EMV, PCI DSS) whatever the local regulation, business sector or payment situation.

Innovation is core to the business at Ingenico as we dedicate 8% of our Global Revenues to R&D. It is a natural fit for us to sponsor this award and we hope you will join us in congratulating Bottomline Technologies on their excellent win for Best Technology Initiative of the Year 2016.



27 MILLION  
TERMINALS



170 COUNTRIES



5.800 EMPLOYEES

Sponsor of:

**Best Technology Initiative of the Year**

[www.ingenico.co.uk](http://www.ingenico.co.uk)  
[info.uk@ingenico.com](mailto:info.uk@ingenico.com)  
@Ingenico



# Best Technology Initiative of the Year

ingenico  
GROUP

CATEGORY SPONSOR

## WINNER



### Bottomline Technologies

Bottomline Technologies delivers ACH payment rails to the Prepaid Market



## DESCRIPTION

Bottomline's Agency Services is a relatively new solution, and the interest it is generating is extremely exciting for all involved.

### JUDGES COMMENTS

The arrival of ACH to the prepaid world changes the shape of the prepaid business model and delivers "Banking lite" capability to the underbanked. This was an impressive submission.

The prepaid industry addresses many challenges within the financial sector, providing alternative ways of making funds readily available. One major challenge to development is how funds are transferred to and from the account. Consumers demand simplicity, speed and intuitive value-add offerings. Stringent security and compliance rules combined with legacy infrastructure,

make innovation costly, high risk and difficult. Prepaid programmes offer a compliant, affordable and scalable financial instrument

In a market predicting an annual compound growth rate of 20%, Agency Services is proving to be a remarkable success. With over 180,000 accounts already issued, Bottomline's Agency Services provides a gateway into the central banking system, now enabling third parties to deliver the same functional benefits as traditional bank accounts. This presents many advantages for both programme providers and end-users. Five programme managers have already integrated the solution within their platform, adding new ACH rails to their offering.

Bottomline aims to leverage its existing solution portfolio to strengthen the existing offering further, especially around bank account fraud detection and prevention, transaction reconciliation, cyber risk management and document automation.

## FINALISTS

Bank of America Merrill Lynch  
[Bank of America Merrill Lynch Travel Pro](#)

Barclaycard  
[Penny for London](#)

Bottomline Technologies  
[Bottomline Technologies delivers ACH payment rails to the Prepaid Market](#)

Checkout.com  
[Checkout.com featuring checkout.js and the Hub](#)

Elavon  
[Elavon Contactless Charity Device](#)

Worldpay  
[Reducing half-time scrums with Worldpay Total](#)

## RECEIVING THE AWARD

L-R: Jon Rushton, Head of Products-Payments, Bottomline Technologies; Ian Benn, Managing Director, Ingenico Northern Europe, from Silver Sponsor Ingenico; Neil Harris, Business Development Manager at Bottomline Technologies and Simon Evans, Host.

# Best Prepaid Product of the Year

## WINNER

**pockit**  
**wirecard**

### Pockit and Wirecard Card Solutions

Pockit Prepaid MasterCard for Everyday Spending



## DESCRIPTION

Noticing that the prepaid card market typically consists of a variety of fees and service charges, Pockit's primary goal was to give those who need it most, a fair alternative to traditional banking. Pockit aimed to do so by adopting a retail mentality with their straight-forward and fairly priced prepaid card, purposely built to be rewarding and easy to use.

### JUDGES COMMENTS

The judges agreed that it is good to see continuing innovation in the prepaid space. Pockit's fee structure is transparent and customer focused. This submission demonstrated some great metrics and was the stand out entry amongst a strong set of finalists.

The Pockit MasterCard offers its fast growing customer base:

- An intuitive online account and card to manage their money.
- A fairly priced, easy to understand 99p pricing strategy.
- A unique cashback programme (formed through direct deals with top UK retailers) with an average return of 7%.
- 5 accessible channels of contact for customers

Pockit's initial expectations were far exceeded after just year one. By using targeted channels, Pockit surpassed its acquisition targets by 29%.

Not only this, but with their commitment to fair pricing and customer satisfaction, Pockit has ensured that customers remain fairly treated. The majority of active customers said that fees were the main reason for signing up to a Pockit card. Pockit now have an NPS score 70% higher than the industry average.

Wirecard Card Solutions worked alongside Pockit to develop this innovative prepaid card programme.

## FINALISTS

Contis Group  
[Engage Classic Account](#)

paysafecard  
[paysafecard](#)

Pockit and Wirecard Card Solutions  
[Pockit Prepaid MasterCard for Everyday Spending](#)

Prepaid Financial Services  
[Prepaid Financial Services Prepaid MasterCard Integrated Payments](#)

Travelex  
[Travelex's Multi-Currency Cash Passport](#)

WaveCrest  
[MyChoice](#)

## HIGHLY COMMENDED

Prepaid Financial Services  
[Prepaid Financial Services Prepaid MasterCard for Integrated Payments](#)

## RECEIVING THE AWARD

L-R: Keith Rowling, UK & Ireland Managing Director at sponsor First Data; Mathew Lane, Chief Commercial Officer, Pockit; Virraj Jatania Chief Executive Officer, and Co-Founder, Pockit; Brian Lawlor, Director of Sales and Business Development, Wirecard Card Solutions; Simon Evans, Host



# Best Benefits or Loyalty Programme of the Year

## WINNER



### Worldpay

Worldpay Benefits Club - helping small business, save, sell and succeed.



## DESCRIPTION

Worldpay Benefits Club launched in January 2015 with the aim of creating an engagement programme that recognised the huge contribution, made by small and medium sized businesses, to the UK economy and Worldpay's own growth. The mission was to help small and mid-sized businesses save money on running costs, helping them sell more goods and services and enabling them to prosper in a challenging economic environment.

### JUDGES COMMENTS

The judge's thought this entry and the programme were really fantastic and it is a really innovative development in this part of the payments market. Why didn't someone do this sooner!

Hosted on a dedicated technology platform, Worldpay Benefits Club offers more than 100 benefits which can be redeemed via an online portal with just one click. Worldpay pre-purchases these in bulk from the supplier and passes on all the savings to its customers. The Benefits Club has helped SME customers save more on running their business, giving them

access to a range of discounted or free market leading services designed to help them grow and prosper including, free search engine optimisation, email marketing software, legal advice and press release distribution. The portal is split into two main sections, business benefits – which range from marketing, financial services and tech to apps and other services and personal perks. The latter could include corporate gym discounts or restaurant discounts to help with client entertainment.

A sophisticated content management system and marketing engine ensures that the most relevant benefits are displayed and communicated to members using a recommendation and personalisation engine.

In addition, the Benefits Club has helped Worldpay to improve customer engagement and retention by moving the conversation from price to value for their sales teams. 90% of signed-up customers have redeemed at least one benefit, with an average saving of £832 after 12 months on the programme. A survey of Worldpay Benefits Club users delivered a Net Promoter Score of 68.

## FINALISTS

American Express  
[American Express Connect](#)

American Express  
[American Express Preferred Rewards Gold](#)

PrePay Solutions  
[eSpree - A True incentive and Benefits Chameleon](#)


RBS  
[RBS & Natwest Credit & Debit Card Cashback Plus](#)

TSB  
[555](#)

Worldpay  
[Worldpay Benefits Club - helping small business, save, sell and succeed.](#)

## RECEIVING THE AWARD

L-R: Ian Benn, Managing Director, Ingenico Northern Europe from Silver Sponsor, Ingenico; Dave Hobday, Managing Director, Worldpay UK; Simon Evans, Host



# Ever wonder how 2.5 billion payment cards are protected from fraud everyday?

FICO solutions protect 65% of the world's credit cards. We help organisations prevent, detect and resolve financial fraud.

Congratulations to the winner of the  
**2016 Best Security or Anti-Fraud Development Award.**

Phone: +44 (0) 207 940 8718

Email: [emeainfo@fico.com](mailto:emeainfo@fico.com)

Website: [www.fico.com](http://www.fico.com)



© 2016 Fair Isaac Corporation. All Rights Reserved.

**FICO** **Decisions**



# Best Security or Anti-Fraud Development

**FICO**<sup>TM</sup>

CATEGORY SPONSOR

## WINNER



**Santander**  
Santander with Ethoca



**ethoca**<sup>TM</sup>

## DESCRIPTION

Santander UK wanted to spare cardholders the inconvenience that occurred when their cards were compromised and used fraudulently by criminals for card not present purchases. This impacts the bank's relationship with cardholders, reduces spending on reissued cards, and drives up fraud losses and costly chargebacks. Santander cut chargeback volume by 40% and reduced fraud case resolution time from three weeks to just a couple of days.

### JUDGES COMMENTS

The judges were very impressed by the Santander with Ethoca submission which demonstrated strong results from a solution which addresses the problem of CNP fraud for card issuers and retailers alike through collaboration.

Ethoca Alerts is a faster, more cost-effective and customer friendly alternative to the chargeback process. It provides an early warning on fraud and disputes that have already been confirmed by cardholders, giving merchants the opportunity to stop fraud, halt the delivery of goods and services and issue refunds to avoid impending chargebacks. Santander has benefited by avoiding chargeback processing costs and recovering fraud

losses including 3D Secure and low-value transaction write-offs much more quickly, easily and inexpensively.

Santander succeeded firstly, in dramatically reducing the cost of recovering fraud losses through the chargeback process, secondly in ensuring its cardholders continue to enjoy an exceptional customer experience, even during the resolution of a fraud incident and finally ensuring that its cards are never put to the back of the wallet as a result of a fraud incident.

## FINALISTS

**American Express**  
[American Express - Machine Learning Statistical Model](#)

**Barclaycard**  
[Enterprise Risk Reduction Programme](#)

**Santander**  
[Santander with Ethoca](#)

## RECEIVING THE AWARD

L-R: Steve Hadaway, Vice President & Managing Director, EMEA Region at sponsor FICO; Andre Edelbrook, CEO of Ethoca; Karen Tyler, Director of Fraud at Santander; Simon Evans, Host.

# Best CSR Programme

## WINNER



**MBNA**

MBNA Number Cruncherz



## DESCRIPTION

Number Cruncherz is a financial education programme developed by MBNA, Sale Sharks Community Trust and pfeg (Personal Finance Education Group) to make money management easier for 11-12 year olds. Delivered to schoolchildren across the North West and North Wales, this free programme uses engaging rugby-themed activities to help young people understand more about money.

### JUDGES COMMENTS

MBNA has a strong track record with its CSR activities. Number Cruncherz is a great example of this. The well delivered programme is focussed on the North West, the home of MBNA, and it is a great initiative from a company that is interested in promoting financial numeracy. They combine this well with long term partner Sale Sharks.

The two-day Number Cruncherz programme includes a visit to Sale Sharks stadium on the outskirts of Manchester. It uses both interactive classroom sessions and practical, fun number-based rugby games, to help children develop a greater understanding of financial literacy and money management. There is an On the Road Programme where distance or budget constraints precludes a school from travelling to the main centre near Manchester. To ensure continuation of the programme, each school receives a Number Cruncherz resource pack,

which includes complimentary Sale Sharks tickets, additional teaching materials, rugby balls and the chance to take part in a regional touch rugby tournament involving all participating schools.

The availability of the Number Cruncherz programme was promoted through a sustained PR Campaign. Delivered, so far, to more than 4,000 children across more than 60 schools the Number Cruncherz programme has exceeded all its objectives. 40% of the schools involved were in the most deprived 20% of the country. Feedback from those involved is extremely positive with 100% of teachers stating that pupils either enjoyed or very much enjoyed taking part. Children felt more confident about managing their finances as well as expressing a wish to play more rugby.

## FINALISTS

**Barclaycard**  
[Penny for London](#)

**LaSer UK**  
[Make a Difference Programme](#)

**MBNA**  
[MBNA Number Cruncherz](#)

**Tesco Bank**  
[Making a Difference in the Community](#)

## RECEIVING THE AWARD

L-R: Steve Hadaway, Vice President & Managing Director, EMEA Region, at sponsor FICO; Mark Elliott, Director of Corporate Affairs at MBNA and Simon Evans, Host.



# Best Retailer Achievement in Payments



CATEGORY SPONSOR

## WINNER

MONSOON · Accessorize

### Monsoon Accessorize with Worldpay

Worldpay Total Mobile - Transforming the instore experience



## DESCRIPTION

Monsoon Accessorize recognised the challenge of integrating the ever increasing m-commerce channel into existing bricks and mortar, online and MOTO channels. Monsoon Accessorize needed a simple, scalable, cost effective way to take payments anywhere, to cut queue times, maximise sales, provide a personalised experience and increase back-end efficiencies, Worldpay Total Mobile (WTM) was the chosen solution. WTM is a multi-user mobile chip & PIN payment service. WTM has been rolled out in Monsoon Accessorize stores with the objectives of driving cross-channel conversions, re-imagining the in-store experience moving from fixed to mobile POS, improving customer engagement and maximising sales by optimising in-store payment and ordering.

### JUDGES COMMENTS

Monsoon Accessorize is embracing omni-channel payments and with the WTM solution is delivering value to the customer and also the business. A very strong submission.

Monsoon Accessorize armed their floor staff with a tablet or smartphone and a portable chip and PIN card reader allowing them to accept secure payments wherever the customer is in the store. After downloading the WTM app to the device, it is linked to the keypad via Bluetooth. Monsoon Accessorize has been able to take payments onto the shop floor minimising queues, helping

personalise the experience, integrating payments, creating a seamless purchasing experience and maximising sales by allowing customers to order out-of-stock items online.

The simple set up and easy-to-use interface meant little retraining was needed to retrain for staff and 24 hour customer support allows for instant trouble shooting. Real-time transaction data gives Monsoon Accessorize insight into performance across the store whilst consolidated reporting enables a single view of transactions across payment channels.

The Monsoon Accessorize shopping experience has been revolutionised and the WTM initiative has helped increase revenue with average transaction values for mixed baskets tripling.

## FINALISTS

William Hill and IDT Finance  
[William Hill Prepaid Card](#)

Monsoon Accessorize with Worldpay  
[Worldpay Total Mobile - Transforming the instore experience](#)

## RECEIVING THE AWARD

L-R Úna Dillon, Managing Director, Millhouse Consulting (Member of the Judging Panel), Alan Crowther, Senior Vice President of Corporate Sales at Worldpay UK and Simon Evans, Host.

Connect to the future of banking:  
Digital Banking Services by G&D.



**Offer secure banking over all channels:** with Giesecke & Devrient Digital Banking Services. With an array of solutions and services enabling banks to adopt omni-channel strategies, we are the perfect partner to lead your bank into the digital world. To learn more, contact [Julia.Freeman@gi-de.com](mailto:Julia.Freeman@gi-de.com) or visit [www.gi-de.com](http://www.gi-de.com).



**Giesecke & Devrient**  
Creating Confidence.



# Best Initiative in Mobile Payments



Giesecke & Devrient  
Creating Confidence.

CATEGORY SPONSOR

## WINNER

**Vodafone with Carta Worldwide and Raphaels Bank**  
The New Vodafone Wallet



## DESCRIPTION

Vodafone, Carta Worldwide, Raphaels Bank and card schemes have teamed up to release one of the most advanced, contactless, mobile payment apps in Europe - the Vodafone Wallet. A wallet that is first and foremost customer focused.

### JUDGES COMMENTS

In the rapidly changing world of mobile payments and tokenisation the judges were impressed by the more differentiated, Vodafone submission which eloquently articulated a well-conceived, developed and rolled out consumer proposition offering real consumer choice.

*"The digital wallet just took another step forward. With a few clicks, customers will be able to add payment cards to their Vodafone Wallet and use Android smartphones for transactions at contactless terminals."*

**Mark Ritzmann**  
Head of mCommerce Vodafone

Set to be a global competitor on the Android platform, Vodafone's new mobile app was released in five European countries in 2015 (Spain,

United Kingdom, Italy, Germany, and the Netherlands). The new Vodafone Wallet was created to be user-centric, which began with listening to what the user actually wants. User data (in-market learnings and focus group feedback) influenced both the user interface design and the user experience.

Vodafone's customers will be able to add up to 5 Debit or Credit Cards from any bank to their Vodafone Wallet quickly and securely using an innovative, proxy tokenisation solution. Customers can choose and are not restricted in which ones to use.

## FINALISTS

**American Express**  
[American Express with Apple Pay](#)

**Barclaycard**  
[Precisionpay Mobile App](#)

**Boku**  
[Carrier Billing](#)

**MBNA**  
[MBNA Apple Pay](#)

**Vodafone with Carta Worldwide and Raphaels Bank**  
[The New Vodafone Wallet](#)

## RECEIVING THE AWARD

L-R: Simon Evans, Host, Janet Johnson, Head of Operations at Raphaels Bank; Richard Wray, Head of Operations at Carta Worldwide and Stephen Longbottom, Sales Director at sponsor Giesecke & Devrient.



# Al∞ays

We've been at the centre of a developing payments landscape for more than 50 years. Always changing with the times, we have adapted with easier, faster, and more secure ways to pay.

We're not just anticipating the future, we're part of it.

Always evolving. Always moving.

**VISA** always on



# Best Achievement in TCF

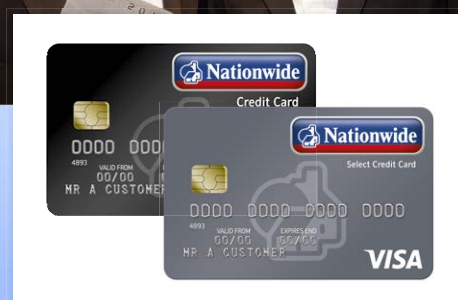
# VISA

CATEGORY SPONSOR

## WINNER



**Nationwide Building Society**  
Transparency - Treating our  
Customers Fairly



## DESCRIPTION

'Transparency' is Nationwide's latest programme to make charges and fees fairer and easier to understand, driven by fairness and not commercial considerations.

### JUDGES COMMENTS

The judges were impressed with this innovative approach which appears to be both ethical and sustainable for both the consumer and Nationwide and involves a different approach to cost management.

The key features of the Transparency programme have been to introduce ring-fencing around promotional balance transfers. Interest is now only charged during the promotional period on new purchases if those are not paid off. This is unique within the market, where elsewhere other purchases would result in interest being charged on the full balance as they are deemed not to have cleared the debt in full.

Nationwide has also abolished the £12 over-limit fee for occasionally going over agreed credit limit. Any customers who have gone over-limit and subsequently fail to make a payment are automatically entered into a pre-collections programme so that a workable repayment arrangement can be agreed.

Complementing these changes and based on feedback through its online consumer forum, Nationwide has also improved customer communications by adding an interest summary table to help customers navigate their statements and assist with card management and the avoidance of interest. Nationwide argue that the changes that they have introduced are worth more in 'peace of mind' to the customer than the £2.6 million each year that they save their customers. The changes that Nationwide have introduced have cost some money but Nationwide advocate that it is the fair thing to do and ultimately hope that it will lead to lower customer churn.

## FINALISTS

**Barclaycard**  
Vulnerable Customer Signposting

**Capital One**  
Capital One Quickcheck

**Lloyds Banking Group**  
Giving customers more choice through  
multiple cards and trades

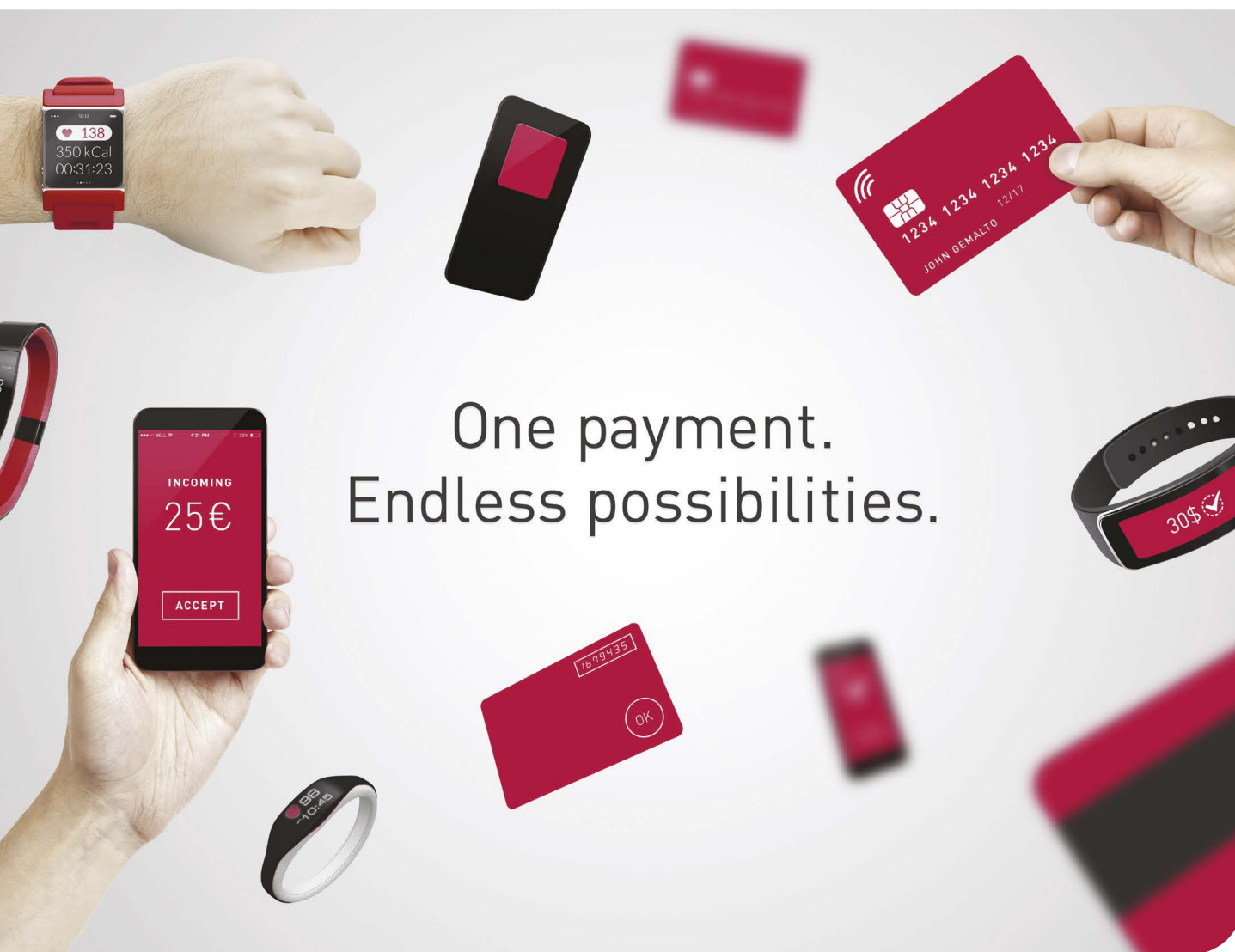
**Nationwide Building Society**  
Transparency - Treating our Customers Fairly

**Royal Bank of Scotland**  
The Accessible Debit Card

**Tesco Bank**  
No One Tries Harder for Customers

## RECEIVING THE AWARD

L-R: Kevin Jenkins, Managing Director at Visa UK and Ireland, from sponsor Visa Europe, Richard Mould, Head of Credit Cards, at Nationwide Building Society and Simon Evans, Host.



## Cards & Payments

**Digital payment technology comes in many shapes.** You'll find them all at Gemalto. With EMV as the underlying technology, we supply a complete range of form factors to accommodate your specific constraints and business requirements, as an issuer of payment tools.

➔ [GEMALTO.COM](http://GEMALTO.COM)

ENABLING ORGANIZATIONS TO OFFER TRUSTED AND CONVENIENT DIGITAL SERVICES TO BILLIONS OF INDIVIDUALS. LEARN MORE AT [GEMALTO.COM](http://GEMALTO.COM)

**gemalto**  
security to be free



# Best Alternative or Digital Payments Programme

## WINNER



**PayPal**  
PayPal Credit



## DESCRIPTION

PayPal Credit is leading global credit innovation with an empowering and enabling service that is simple, accessible, flexible and fast.

### JUDGES COMMENTS

The judges found PayPal Credit to be an innovative digital payment programme that offers consumers more choice, drives more sales for merchants and represents an interesting disruption within the existing lending and payments ecosystem.

Powered by technology, data and 15 years experience in online payments, PayPal Credit offers innovative and customised services to meet shoppers and merchants specific credit needs.

It helps merchants sell more by making it easy for them to offer financing during checkout. It enables consumers to exercise greater financial flexibility with more choice over how and when to pay. And it can be used online, on mobile or in person. PayPal Credit provides

all merchants the choice to offer 0% or interest bearing instalments to customers, from 6 month terms upwards. PayPal also provides the merchant with compliant onsite advertising as well as a suite of reports to determine the offers that best suit them commercially.

For the consumer, PayPal Credit is far more than point of sale retail financing. It offers a revolving line facility, much like a credit card, sitting in the customers PayPal wallet alongside all the other funding types they may have so it can be used anywhere PayPal is accepted. On any transaction over £150, the customer automatically receives 0% for 4 months on that purchase, each and every time. PayPal Credit offers consumers and merchants a transformational way to pay and get paid.

## FINALISTS

**American Express**  
[American Express Shop with Points](#)

**Checkout.com**  
[Checkout Local](#)

**Black Horse**  
[Black Horse Signit](#)

**NETELLER**  
[NETELLER go!](#)

**PayPal**  
[PayPal Credit](#)

## HIGHLY COMMENDED

**Black Horse**  
[Black Horse Signit](#)

## RECEIVING THE AWARD

L-R : Lysa Coombs, Field Marketing Manager, from sponsor Gemalto, Andy Mitchell, Head of Portfolio Management, Consumer Credit Vincent Reboul, General Manager, UK Credit, John Harnett, Head of Sales and Acquisition Consumer Credit all from PayPal and Simon Evans, Host

# Best Marketing Campaign of the Year

## WINNER



### American Express

American Express Amex Offers



## DESCRIPTION

Amex Offers is an innovative digital platform where Cardmembers can digitally view relevant personalised offers within their Card Account across retail, dining, fashion or every-day purchases. With Amex Offers, American Express has been able to connect its Cardmembers with relevant merchant offers, driving significant results in both customer loyalty and engagement and also in additional business benefits to its Merchants. Offers include statement credits for spend at retailers such as Café Nero, Boots and Shell.

### JUDGES COMMENTS

A great use of the AmEx closed loop to drive relevant merchant offers in a fully integrated campaign with an upbeat TV advert that has produced great results for Cardholders and merchants alike.

Its 360 marketing campaign for launch delivered the consistent creative construct of "the Amazing Amex Offers machine". The campaign required cross-business collaboration to deliver a coordinated campaign.

Supported by national TV, digital and PR activity, the brand-led communications focused on driving scaled awareness

and reappraisal for American Express' credibility to bring simple and easy to use offers to Cardmembers. Running concurrently, the campaign used email, DM, homepage promotion and social channels focused on detailing individual Merchant offers to drive Cardmember usage and engagement.

The scaled 360 delivery of the launch campaign, coupled with the ease and simplicity of the Offers platform, saw a step change in engagement and usage versus previous ongoing offers within American Express, significantly increased Cardmember enrolments and redemptions and delivered impressive email metrics which far exceed Amex campaign benchmarks.

American Express Merchants have also seen sizeable footfall uplift and incremental spend as a result of the Amex Offers campaign. Recognising the value of the campaign in driving incremental business there has been a 40% uplift in the volume of participating merchants stemming from the launch campaign.

## FINALISTS

**American Express**  
American Express Amex Offers

**Barclaycard**  
Barclaycard Fuel+ in association with The Miles Consultancy

**Capital One**  
Quickcheck Marketing Campaign - "Be Certain"

**NewDay**  
marbles Re-launch

**TSB**  
555

**Virgin Money**  
Virgin Money Sex Pistols Credit Card Campaign

## RECEIVING THE AWARD

L-R: Mark Bergdahl, Director, Loyalty Consulting UK, Heather Laverne, Vice President for Brand and Partnerships at American Express and Simon Evans, Host



# Best Achievement in Customer Service

## WINNER

**LLOYDS  
BANKING  
GROUP**



**Lloyds Banking Group**  
Putting the Customer First



**LLOYDS  
BANKING  
GROUP**



## DESCRIPTION

Lloyds Banking Group has transformed its customers' perception of card services. The aim was to create a 'want' for customers to engage with Lloyds Banking Group rather than only interact when there are problems to solve or transactions to make.

### JUDGES COMMENTS

Lloyds Banking Group has undoubtedly been busy. The results are impressive both in terms of complaint reduction and improvements to Net Promoter Scores.

LBG set the objective to be Number One for Customer service and set about an ambitious programme to 'fix the pain points'. This transformation has involved every member of the team from post-room to boardroom. The vision was to reduce complaints, increase Net Promoter Scores, increase customer numbers and overall revenues across both consumer and commercial

divisions. A listening exercise with customers and a corporate customer survey identified concerns and needs. Text analytics tools highlighted key barriers in the customer journey and Root Cause Analysis allowed top issues to be tackled.

The transformation was accompanied by a cultural shift. LBG sought to put themselves in the customer's shoes at every turn. This has been achieved with Workshops, Customer Labs and 'Back to the Floor' programmes. Customer Service is championed through quarterly roadshows, support from the top, training sessions and an internal online platform to harness feedback. Online functionality has been harmonised with offline experience and customer service agents have been multi-skilled to improve first-call resolution rate.

Corporate customer experience has also been improved through comprehensive Welcome Packs and improved value added services delivered online. Greater support is being offered to Merchant Acquiring customers around major regulatory reforms and emerging industry themes, delivered at live events and by webinar. Customer Complaints have reduced by 26%. NPS scores have increased significantly. Lloyds is enjoying strong year on year growth for new credit cards issued to consumers and it has seen strong growth for its commercial card issuing business.

## FINALISTS

**Barclaycard**  
[Online Account Summary and Dashboard](#)

**Barclaycard**  
[Technical Relationship Management Team](#)

**Global Payments**  
[Global Payments with truRating](#)

**LaSer UK**  
[Better for Customers, Better for Colleagues](#)

**Lloyds Banking Group**  
[Putting the Customer First](#)

**The Co-operative Bank**  
[Destination Digital](#)

## RECEIVING THE AWARD

L-R: Matt Sloan, Managing Director EMEA, from sponsor Discover Financial Services; Liz Ziegler, Head of Customer Service Delivery, Paul Gordon, Managing Director, Consumer and Commercial Cards, Catherine Adair-Faulkner, Head of Client Experience and Delivery, Cardnet all at Lloyds Banking Group and Simon Evans, Host.



APPLY.  
SAVOR.  
BELONG.



Enjoy exclusive access to superior dining experiences across the world.

**JOIN THE CLUB AT [DINERSCLUB.COM](http://DINERSCLUB.COM)**



# Best Business Card Programme

## WINNER

Contis Group<sup>↑</sup>

**SUITS ME.**

**Suits Me and Contis Group**  
Suits Me - Visa Prepaid Debit Card



## DESCRIPTION

There are 1.5 million people who do not own a bank account. Suits Me created a prepaid Visa debit card linked to a UK sort code and account, provided by Contis for temporary workers. This card gives financial independence to temporary workers with limited or no banking facilities and agencies a solution to recruit those workers and also benefit from electronic payment systems. The Fee structure was derived from analysing user demographics and includes a number of free transactions and no load charge. Messaging strategy to steer users away from cash only transactions has seen a 5% swing from cash withdrawals to debit card transactions in the six months to August 2015.

### JUDGES COMMENTS

This product addresses a sector to which it is difficult to provide products. It meets a need and solves a problem for businesses. It is innovative and provides a good business solution for agencies whilst also serving the end users who are often underbanked and/or temporary. It is an ambitious and successful project.

With significant investment an agency portal was created, which is industry unique, allowing agencies to manage the entire process and there is a cloud-based system which gives the capacity for it to be quickly rolled-out across multiple sites.

The range of benefits to users includes the envelope facility, giving the ability to save for different purposes, a generous retailer cashback scheme and free personal accident and life cover and for agencies it provides a tangible

benefit to workers, saves cost and time on compliance and payroll and on-demand pay, a UK first, allowing agencies to make electronic cash advances to workers.

## FINALISTS

**AirPlus International**  
[Digital Firsts](#)

**American Express**  
[American Express Corporate Gold](#)

**Advanced Payment Solutions**  
[Cashplus Business Card Programme](#)

**Centtrip and Prepaid Financial Services**  
[Centtrip Corporate Prepaid](#)

**Lloyds Bank Commercial Cards ePay Virtual**  
[Next Generation Business Card Solution](#)

**Suits Me and Contis Group**  
[Suits Me - Visa Prepaid Debit Card](#)

## RECEIVING THE AWARD

L-R: Matt Sloan, Managing Director EMEA, from sponsor Discover Financial Services; Phil McDonald, Managing Director, Suits Me and Peter Cox, Executive Chairman and CEO, Contis Group and Simon Evans, Host

A PAPERWEIGHT THAT'S THE  
ENVY OF THE WHOLE OFFICE:  
PRICELESS®



MasterCard® is proud to sponsor The Card & Payments Awards.  
Congratulations to all of this year's winners.





# Best Payments Industry Newcomer



CATEGORY SPONSOR

## WINNER



**truRating - faster, smarter consumer insight.**



## DESCRIPTION

Businesses typically hear from fewer than 1% of their customers, which means they often don't trust the customer insight they receive. With a simple innovation, collecting a single, anonymous piece of feedback at the point of payment, truRating lets businesses hear from the majority of their customers for the first time. With 88% response rates in their first year, this is mass representative data for businesses on a scale never seen before.

### JUDGES COMMENTS

A compellingly simple solution from a newcomer which has been well executed and is gaining traction. truRating is giving strong value back to the retailer in the form of rich data linked to the individual transaction. A very worthy winner of this new and important category.

The truRating application sits on a range of payment devices including terminals, POS systems, eCommerce and mobile payment gateways. Every time a customer makes a payment, a single feedback question is triggered from a rotating set of five core questions, each addressing a different aspect of customer experience. Card, contactless, cash, online and mobile payments can all be used to capture anonymous ratings, and in integrated payment systems can be paired with transaction

value, basket-level data, use of promotions and individual sales assistants.

For businesses this data feeds a sophisticated merchant dashboard that links customer sentiment to actual spend, while a dedicated mobile app means data can be accessed on the move. For the consumer, every rating contributes to a recommendations site that will change the way we search for businesses online. truRating business profiles are built from thousands of genuine ratings, which means they can really be trusted.

## FINALISTS

**IPS Limited**  
[International Payment Services](#)

**Ravelin**  
[Fraud prevention for the on-demand economy](#)

**Revolut**  
[Revolut Currency Exchange Solution](#)

**Secure Trading**  
[Secure Trading Financial Services](#)

**truRating**  
[truRating – faster, smarter consumer insight.](#)

**Worapay**  
[The Universal REMOTE payments platform](#)

## RECEIVING THE AWARD

L-R: Mark Barnett, President of MasterCard UK & Ireland at sponsor MasterCard; Georgina Nelson, Founder, truRating and Simon Evans, Host

American Express® is proud to  
sponsor the Card & Payments  
Industry Achievement of the Year Award

**AMERICAN EXPRESS**

[americanexpress.co.uk/potential](http://americanexpress.co.uk/potential)

**YOUR  
MOMENT  
IN THE  
SPOTLIGHT**

**Congratulations to  
Colm Lyon**

American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and authorised and regulated by the Financial Conduct Authority.

Realise  
the  
potential™





# Industry Achievement of the Year



CATEGORY SPONSOR

## WINNER

## Colm Lyon



### RECEIVING THE AWARD

From Left to Right: Charlotte Stone, General Manager of UK Consumer Cards and Currency Card at sponsor American Express UK, Colm Lyon and Simon Evans, Host

## DESCRIPTION

An outstanding leader in payments, 2016's Industry Achievement of the Year is awarded to Colm Lyon. At just 52, Colm is someone who has already created a great legacy but it seems that there are no immediate plans to stop adding to that.

In just 15 years Colm built up Realex Payments to become one of Europe's leading online payment gateways, processing over 28 billion a year for over 12,500 retailers, including some of the world's leading brands such as Vodafone, Aer Lingus, Virgin Atlantic, Paddy Power and the AA. Colm is also justifiably proud that Realex Payments has developed, and retained, a superb reputation for customer service excellence.

Having no venture capital nor private equity funding, Colm raised just €320,000 in early stage seed funding. The business developed and executed a strategy that delivered consistently high growth which ultimately resulted in the sale to Global Payments last year. As CEO, Colm led the organisation, building a talented team that were driven to succeed. The company employed 170 people between London and Dublin.

Colm has always contributed to the industry in a very committed way, chairing the Irish Internet Association and founding the Internet Growth Alliance which worked

with Enterprise Ireland to develop the Internet Growth Acceleration Programme. The Programme was designed to provide excellent education and learning for start-ups and in turn to improve their chances of success. Colm has also been involved with Payments Ireland and more recently he has been appointed to the Irish Government's Industry Advisory Group for Financial Services. As if this were not enough, he is also Chairman of the Fintech and Payments Association of Ireland.

Colm's mission is to constantly innovate by making payments more integrated, accessible and safe and his latest venture, Fire Financial Services, is now offering consumer and business payment accounts. PayWithFire aims to transform the way people and businesses pay and are paid.

Colm Lyon is a passionate leader who continues to inspire and is a worthy recipient of the 2016 Industry Achievement of the Year Award.

## JUDGES COMMENTS

The judging panel feels strongly that Colm has created a lot of firsts and really helped to push the industry forward. He strongly deserves this award.





# INNOVATION IN DESIGN

FROM THE WORLD'S LEADING LUXURY FINANCIAL  
AND LIFESTYLE MANAGEMENT GROUP





# Best Design of the Year

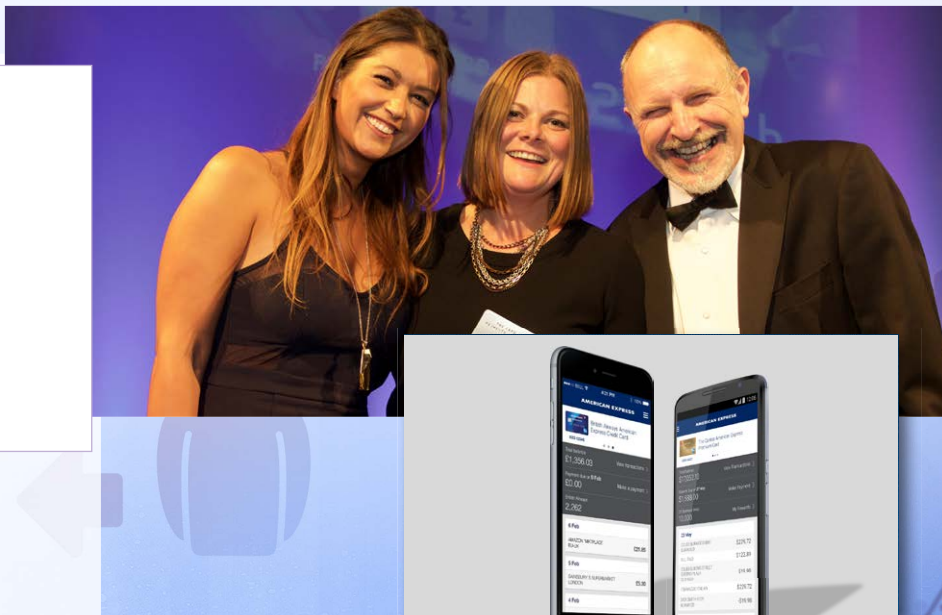


CATEGORY SPONSOR

## WINNER



**American Express**  
American Express  
Mobile App



## DESCRIPTION

American Express has undertaken a complete overhaul of Amex App design. The Amex UK App had been underperforming with overall Cardmember engagement relatively static and low penetration of the potential audience.

### JUDGES COMMENTS

In a very competitive category American Express's intelligent use of design to drive really excellent performance for its new mobile app and address previous underperformance issues was extremely impressive.

A new design presented an opportunity to re-position the app and re-engage the UK customer base. A User Interface appraisal resulted in creation of an industry-leading experience. The new App included timeline unifying transaction activity and contextual and targeted content.

Amex Offers was integrated with the new design. The result is that the most relevant offer construct and content

can be exposed to users browsing timeline – reaching an audience who may not have been compelled to navigate to the feature, generating significant uplift in awareness & adoption of merchant offers.

Real time transaction data has been introduced to give cardmembers greater control of their recent activity and Touch ID has been introduced to streamline log-in.

Results have been striking. Customer satisfaction scores have increased dramatically. Frequency of engagement has increased by 22% affording more opportunities to reach customers. New features designed in a customer-oriented way have been key to driving this and the ability to engage customers with every channel interaction has improved significantly.

Offer enrolments increased by 80%, driving greater value for customers & revenue for merchant partners.

The Mobile App is enjoying an all-time-high App Store rating and App Store comments have been highly positive with customers highlighting the improved design & functionality. The UK app is now the highest-rated app across the Amex network and a leader in the industry.

## FINALISTS

**American Express**  
[American Express Mobile App](#)

**Aurae and Paysafe**  
[The Aurae Solid Gold MasterCard](#)

**Checkout.com**  
[checkout.js](#)

**MBNA**  
[The biodegradable WWF Credit Card](#)

**Royal Bank of Scotland**  
[The Accessible Debit Card](#)

**Virgin Money**  
[Virgin Money Sex Pistols Card Designs](#)

## HIGHLY COMMENDED

**MBNA**  
[The biodegradable WWF Credit Card](#)

**Virgin Money**  
[Virgin Money Sex Pistols Card Designs](#)

## RECEIVING THE AWARD

L-R: Nada Tuckacov, Senior Vice President, at sponsor, Insignia Cards, Raff Breaks, Vice President Cardmember, Digital Channels at American Express and Simon Evans, Host.



# Transforming Global Commerce

## Proud Sponsors of the Card and Payments Awards 2016 and Teenage Cancer Trust

At First Data, we develop the technology solutions  
that make payments simpler, faster, and more secure.

Our payments solutions help merchants  
and financial institutions succeed.

With more than 40 years of experience,  
First Data powers global commerce like no other.

To find out more,  
please visit [firstdata.com](http://firstdata.com)

# First Data®



# Best Industry Innovation of the Year

## WINNER

**KALIXA**  
We live payments

**Kalixa Payments Group**  
KiTTi



## DESCRIPTION

In partnership with Santander UK, Kalixa Payments Group has delivered a truly unique payments solution which transforms the way in which consumers collect and spend shared funds.

### JUDGES COMMENTS

The judges liked the innovation of the pre-funded approach that KiTTi offers coupled with the functionality of an online app. The judges agreed that this money management app is likely to resonate well with the "What's App" generation and the product has a multitude of uses which takes away the pain of collecting contributions for group funded activity.

KiTTi brings the old fashioned cash jam jar concept into the 21st century with its innovative solution for digital money collection via an APP and is the first of its kind in the UK.

KiTTi powers a totally new way of handling shared funding by allowing up to 100 participants per KiTTi to fund events from a combined holiday abroad to a parents wedding anniversary gift, providing a solution to consumers currently not available from traditional providers of financial services.

The KiTTi owner is provided with a prepaid card that allows access to the MasterCard network allowing the funds to be spent anywhere in the world. Kalixa's integrated platform handles all KiTTi payment functionality including the mobile wallet (funds transfers and management, gateway and acquiring services, transaction processing and card tokenization), the prepaid contactless card (account provisioning, card issuance and transaction processing) and operational services (customer services including contact centre, as well as risk and anti-money laundering systems).

This ensures that the entire payment process is delivered and managed by a single provider in Kalixa.

## FINALISTS

**Advanced Payment Solutions**  
[APS Business Cash Advance Processing](#)

**Barclaycard**  
[Purchase Plan](#)

**Kalixa Payments Group**  
[KiTTi](#)

**NewDay**  
[NewDay & VisualDNA](#)

**PayPal**  
[PayPal Working Capital](#)

**Santander**  
[Santander Spendlytics](#)

## HIGHLY COMMENDED

**NewDay**  
[NewDay & VisualDNA](#)

## RECEIVING THE AWARD

L-R: Keith Rowling, UK & Ireland Managing Director at sponsor First Data, Kamran Hedjri, CEO Kalixa Payments Group, Jonathan Bennett, Chief Commercial Officer, Kalixa Payments Group and Simon Evans, Host

# Best Debit Card Programme of the Year

## WINNER



On your side

### Nationwide Building Society

FlexOne - Best Youth  
Current Account



## DESCRIPTION

Nationwide launched FlexOne in October 2014 with the aim of providing young people (aged 11-17) with their first personal current account (PCA). Responding to research insight, the proposition was designed to deliver financial education and capability to young people via videos, Twitter and other social media.

### JUDGES COMMENTS

An impressive account for its target audience, well researched and well executed. Nationwide seems to be making strong inroads into this important market.

To directly address nervousness around fees and charges Nationwide made FlexOne completely fee-free at home and abroad. Customers are offered a choice of Cash card (ATM withdrawals only) or contactless VISA debit card. The account offers Credit interest of 1% AER/gross p.a. (variable) paid on balances up to £1,000, with no turnover requirement.

FlexOne account holders are offered a Film card giving customers, plus a friend/parent, 25% off at Vue cinemas for 12 months. FlexOne customers enjoy straightforward plain English youth Terms and Conditions, a FlexOne Twitter feed and exclusive access to a market-leading Regular Savings account (3.5%AER). There is a bespoke opening process, streamlined to take just 20 minutes with age-appropriate explanations and FAQs to ensure an easy first experience with Nationwide.

FlexOne customers have a range of options for managing money with internet banking, a mobile banking app, text alerts and branch and telephone access. The mobile app also has access to "quick balance" (to view their balance without logging in) and "impulse saver" (to encourage a savings habit with small but regular savings). Results have been impressive. Since launch sales have far exceeded target becoming Nationwide's top selling PCA. It is Which?'s top-scoring youth PCA, with extensive media commendations and the FCA have commended it as innovative.

## FINALISTS

Contis Group  
Engage Classic Account

Nationwide Building Society  
FlexOne - Best Youth Current Account

TSB  
555

## RECEIVING THE AWARD

L-R: Rob Hudson, Group Executive, from Prime Sponsor  
TSYS International, Phil Smith, Head of Current Accounts at  
Nationwide Building Society, Simon Evans, Host



# Best Credit Card Product of the Year

## WINNER

LLOYDS BANK



**Lloyds Bank**  
New Low Rate Card



## DESCRIPTION

Credit card consumers have never had so much choice with cards offering interest-free purchases, cashback, airline points and cards designed to rebuild credit profile. Lloyds Bank wanted to develop a card for those who just want a guaranteed low interest rate which does not change at the end of the promotional period. Knowing that half of balance transfers remain uncleared before the end of the interest free deals incurring average interest of £104, Lloyds Bank identified that there was scope for a new card in its portfolio that could save money for customers who incur interest charges.

### JUDGES COMMENTS

The panel felt that with the New Rate Credit Card Lloyds Bank has stepped up in every way and is offering an attractive all round proposition to cardholders. The product is performing well and exceeding expectations.

Their objectives were to add significant numbers of new cards, attract new customers to Lloyds Bank, and generate customer delight and retention. The target market would be first time users for whom a simple straightforward product would be attractive, 'Rainy Day' users who want a card in case of emergencies and those who want to repay over a longer period of time than promotional offers traditionally permit.

Offering a low representative rate of 6.45%, the majority of customers achieve this but those that don't are offered higher rates of 10.9% or 14.9%, still below typical post promotional rates of 18.9%. There is no annual fee and no balance transfer fees on balances transferred within 90 days of opening. The card is open to new and existing card-holders.

The card has enjoyed positive press and is driving above-target numbers of new cards each month. More than half of cardholders are classified as new to Lloyds (those without a current account) and this in itself offers Lloyds opportunity.

## FINALISTS

**KBC Bank Ireland**  
[KBC - The Bank of You](#)

**LaSer UK**  
[Creation Everyday Credit Card](#)

**Lloyds Bank**  
[New Low Rate Card](#)

**NewDay**  
[marbles Re-launch](#)

**Virgin Money**  
[Virgin Money 40 Month Balance Transfer Credit Card](#)

**Virgin Money**  
[Virgin Money 24 Month All Round Credit Card](#)

## RECEIVING THE AWARD

L-R : Kelley Knutson, Executive Vice President, from Prime Sponsor TSYS International, Paul Gordon, Managing Director, Consumer and Commercial Cards, Lloyds Banking Group and Simon Evans, Host

# Thank you to the Judges

Many thanks to our judging panel. We have brought together a broad spectrum of experience to the judging panel. With their collective knowledge, rigour and diligence our judges are extremely committed to ensuring that the shortlisting process and final judging day delivers worthy winners. We are extremely grateful to them and the significant contribution that they make each year to The Card & Payments Awards.



**Roger Alexander**

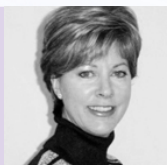
**CHAIR OF JUDGING PANEL**

Non Executive Director, [Account](#)  
Industry Personality of the Year  
The Card Awards 2008



**Mark Bergdahl**

Director,  
[Loyalty Consulting](#)



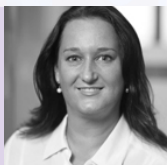
**Marcia Clay**

SVP & Group Head  
[Strategy and Commercial Development -](#)  
[UK and Ireland, MasterCard Worldwide](#)



**Robert Courtneidge**

Global Head of Cards & Payments  
[Locke Lord](#)  
Founding Director  
[Prepaid International Forum](#)



**Úna Dillon**

Payments Operations Consultant  
[MHC Consulting](#)



**Andrew Gilchrist**

Director of Corporate Development  
[VocaLink](#)



**Peter Jones**

Managing Director  
[PSE Consulting](#)



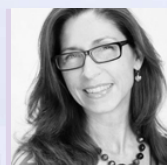
**Kelley C. Knutson**

Executive Vice President  
[TSYS International](#)



**Elmar Leissle**

Head of Regional Marketing UK & Ireland  
[Visa Europe](#)



**Laura McCracken**

Head of Amazon Corporate Gift Card UK  
[Amazon](#)



**Ivan Mainprize**

Vice President EMEA  
[American Express](#)



**Thaer Sabri**

Chief Executive  
[Electronic Money Association](#)



**Matt Sloan**

Managing Director, EMEA  
[Discover Financial Services](#)



**Jacqui Tribe**

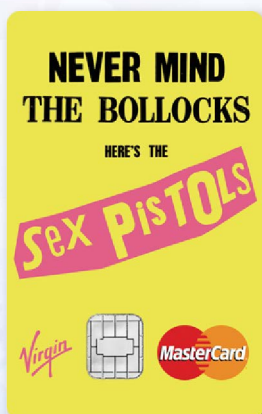
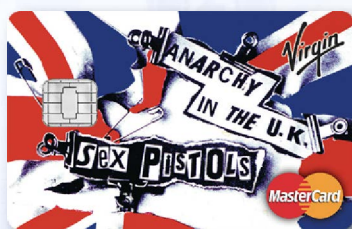
Manager, Legal & Regulatory  
[The UK Cards Association](#)



# The Judges Award



## Virgin Money Cards



## DESCRIPTION

Each year, the judges have the opportunity to make a special award to an organisation, an individual or an initiative which the judges believe deserves particular recognition. Never previously awarded, the judging panel, led by Roger Alexander, voted to make this award this year to Virgin Money. The rapid establishment of the Virgin Money Cards business has been a development in the UK Payments Industry this last year that has been extremely impressive and one which is good news for the industry.

The judges were impressed with what Virgin Money has done in building their business under the Virgin brand in such a short period of time and since doing so they have gone from strength to strength, with engaging, disruptive campaigns and products being delivered in a very Virgin way for their customers. Virgin Money Cards has really shaken up the credit card market and the judging panel felt that their achievements across a range of initiatives and disciplines over the last 12 months merited special recognition!

## RECEIVING THE AWARD

Top Photo L-R : Robert Courtneidge, Head of Payments, Locke Lord and Member of the Judging Panel, John Natalizia - Director of Virgin Digital Bank, Michele Greene - Director of Strategic Development and Credit Card at Virgin Money and host, Simon Evans.

Lower Photo: Virgin Money Cards Team celebrating success!

# The home of alternative banking and payment solutions



- B2B partnerships
- Visa BIN sponsorship across the EU
- Visa Debit, prepaid and virtual card solutions
- Full Visa certified and banking processing in-house
- Integrated loyalty applications for points, cash back and rewards
- Mobile payments and apps
- Gift cards, open and closed loop
- In-house call centre operations for every clients needs
- Big data capabilities for analytics
- Large development capability for web, mobile and cloud
- Business consultancy and full marketing support

BIN SPONSOR | ISSUER | PROCESSOR | FINANCE MANAGEMENT, EPAYMENTS | BUSINESS SUPPORT

LONDON & SKIPTON, UK | AHMEDABAD, INDIA | RIGA, LATVIA

IF YOU WANT A FRESH PERSPECTIVE  
EMAIL [LAURA.WARD@CONTISGROUP.COM](mailto:LAURA.WARD@CONTISGROUP.COM)  
OR CALL HER ON +44 (0)1756 693245



# Some Familiar Faces

On 4th February 2016 almost 1200 of the industry's top decision makers gathered at The Grosvenor House Hotel on Park Lane for The Card and Payment Awards 2016. Tables were hosted by a huge cross section of the industry and the evening provided a great occasion to recognise and celebrate the successes of the industry.

## Who do you recognise?

For more great photos you can visit the gallery at The Card and Payments Awards website [www.cardandpaymentsawards.com](http://www.cardandpaymentsawards.com) or visit Simply Photography to see the full range at [simply-photography.co.uk](http://simply-photography.co.uk)



1. L-R :Neha Bhat, American Express, Warren Brett and Samantha Nibblett, Experian. 2. L - R: Alessandro Bertoldo, Mary Steadman, Jenni Ferguson, Jay Wissema all from Insignia Cards 3. Evans Boateng, Matt Bullock, Dan Clappison, Elaine Jones, Oliver Salmon, George Williams and Jem Walters all from Virgin Money.



## Some Familiar Faces



4. L-R : Nick Adams, Ingenico; John Fogwill, FIS; Martin Doherty, Ingenico 5. From L- R: Stuart McKeggie, Lesley Black, Ann Dalgetty and Chris Deegan all from Tesco Bank 6. L - R Dennis Jones, TSYS , Steve Gibbs, The Royal Bank of Scotland Gaylon Jowers, TSYS 7 From L –R : John Brennan, Phoebe Coates and Craig Lillington all from Nationwide Building Society 8 L - R Siobhan Acha Derrington, Chris Crang and Rebekah Day-Harris all from Worldpay. 9. L-R : Karin Williams, Laura McSkimming, Andy Coleman and Georgia Nicholson all from Nationwide Building Society.



# Some Familiar Faces

10



11



12



13



14



10. Clockwise from 12 o'clock : Mike Joyce, Bank of Ireland Rob Camp, The Royal Bank of Scotland Matt Griffin, TSYS Caer Harrison, Home Retail Group Will Curley, Tesco Bank Rob Hudson, TSYS Jennie Hill, Lloyds Banking Group Toby Clements, permanent tsb, John Goodale, TSYS Aoife Kennedy, Bank of Ireland 11. L - R : Stephen Watkins, Catherine Adair-Faulkner, Alan Corson, Aidene Walsh and Doug Craddock all of Lloyds Banking Group. 12. L - R: Orla McGovern, AIB; Kevin Jenkins, Visa Europe, Gabe McGloin, JP Morgan; Kim Heaton, Co-op Bank; Ray McDonnell, JP Morgan and Nadine McKeone, AIB 13. From L- R: Sally Kelly, LaSer UK; Vicky Smith, FIS; Jane Kimberlin, LaSer UK, Jack Cutts, LaSer UK. 14. L - R: Jon Banks, PayPal; John Box, Alex Reddish and Oliver Beaumont from Raphaels Bank.



**FROM A BANK  
THAT CAN BE PROUD  
OF ITS PAST**



A ballsy range of credit cards. For spenders and savers,  
swappers and shoppers.

**Search Virgin Money Credit Cards to find out more.**





# Some Familiar Faces



15. Clockwise from 12 o'clock: Vicky Lloyd, Locke Lord LLP; Myles Stephenson, Modulr, Colm Lyon, Pay with Fire; Chris Mason, Worldline; Siobhan Moore, Locke Lord LLP; Hartwig Gerhartinger, Paysafe; Giedre Mitkute, Raphaels Bank; Charlie Clarence-Smith, Locke Lord LLP; Zehra Chudry, Clarion Events; Antony Quaife; Zoopay Limited. 16. Clockwise from 12 o'clock: Vincent Reboul, Andy Mitchell, Karen Gordon, John Harnett, Dimitar Nentchev, Paul Marriott-Clarke, Hasam Silva, Turlough Fisher, Rhodri Jones, Zeena Patel all from PayPal 17. L-R: Steve Robb, RBS, Michelle Smith, RBS, Melinda Crocker, RBS, Julia Freeman, Giesecke & Devrient, Christine Fleming, RBS, Dominic Roche, RBS, Kate Mythen, Giesecke & Devrient. 18. Clockwise from 12 o'clock: Dave Goodman, Tosin Onibon-oje, Dugan Heaton, Kate Osborn, Charlotte Green, Hannah Luckie, Nicola Babbage, Alex Cook, Rob Holt and Ian Corfield all from NewDay. 20. Clockwise from 12 o'clock: Dan Page, Bottomline Technologies; Adam Woodruff, Bottomline Technologies; Salim Dhanani, Carta Worldwide; Neil Harris, Bottomline Technologies; Oliver Beaumont, Raphaels Bank; Claire Huddleston, Bottomline Technologies; Gemma Wells, Bottomline Technologies; Ed Adshead-Grant, Bottomline Technologies; Katy Lawrie, Allpay and Jon Rushton, Bottomline Technologies.



# Some Familiar Faces

20



21



22



23



24



25



21. Clockwise from 12 o'clock: Andrew Stolz, Heather Laverne, Niki Cannon, Charlotte Stone, Catherine Tong, Emily Danaee, Ivan Mainprize, Phil McGilvray, Lynda Williams and Raffaele Breaks all from American Express. 22. L - R Dean Smith, Elavon ; Siobhon Watson, Global Payments; Bart Willems, Discover Financial Services; Lisa Bell, Discover Financial Services and Richard Simon, First Data Merchant Services 23. Clockwise from 12 o'clock: Sharon Marikon, Barclaycard; Grant Lewis, The Logic Group; Peter Bettles, Global Payments; Paul Clarke, Barclaycard; Chris Harris, Ingenico Group; Dave Hobday, Worldpay; Andrew Rush, Elavon; Richard Armstrong, Lloyds Bank ; Emma Anderson, Ingenico; Ian Benn, Ingenico Group .24. Clockwise from 12 o'clock: Robert Sleeman, TSYS; John Dickenson, FICO; Kate Winterflood, FICO; Andrew Jackson, Nationwide; Philip O'Farrell, Nationwide ; Steve Hadaway, FICO, Mark Farmer, FICO, Richard Harrison, RBS; Bob Stephenson, FICO; Dermot McCarthy, FICO 25 L - R Steve Shirley, Barry Robinson and Tamer El-Emary all from MasterCard. 25. Clockwise from 12 o'clock: Ian Webb, Global Payments; Kelly Johnson, Global Payments, Gary Conroy, Realex Payments; Georgina Nelson, truRating; Andrew Yoakley, Realex Payments; Darren Hill, Global Payments; Gemma Harmer, Global Payments; Giovanni Gallo, Global Payments; Nigel Hyslop, Global Payments; Simon Bowles, Global Payments.





THE CARD AND  
PAYMENTS AWARDS | 2 0 1 6

A very warm thank you to all our sponsors  
without whom The Card & Payments Awards  
would not be possible.

PRIME SPONSOR



SILVER SPONSOR



SPONSORS





# The Card and Payments Awards Ltd

**TCPA2016**

53 Chandos Place, Covent Garden  
London WC2N 4HS

Tel. 020 3755 3292 / Fax. 020 7812 6677

[info@cardandpaymentsawards.com](mailto:info@cardandpaymentsawards.com) / [www.cardandpaymentsawards.com](http://www.cardandpaymentsawards.com)