



THE CARD AND  
PAYMENTS AWARDS | 2 0 1 8  
THE WINNERS MAGAZINE

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# Congratulations & Thank You



It's always hard for us to sit and reflect on the year just past, from the entries we attracted to the awards night itself. Our running result some 13 years later has always been "must do better", because that's what the industry deserves.

Our big focus for the year to come will be to ensure that every organisation in the payments industry sees ways that they can contribute to this important industry event.

By submitting an entry to the awards, our entry organisations are contributing to a forum which raises the bar across a multitude of disciplines in the payments industry. This raises standards in the industry which benefits the consumers and I'm not sure what could be more laudable than that.

We believe that a rising tide lifts all boats, so if it's beneficial for the consumer, it's beneficial for the industry, and if it's beneficial for the industry, then it's beneficial for your clients and your organisation.

Our sincere thanks go to our independent judging panel, led by Chair Roger Alexander. Please [click here](#) for a small bio on each of our judges.

Loads of organisations make this event possible, from entrants to attendees, no one epitomises investment in an industry better than our sponsors. Their support for this event on behalf of the industry is truly amazing.

You will see the name of each of our incredible Sponsorship group under their category headings in the magazine. A huge "thank you" goes to each of them.

A special thank you goes to our Prime Sponsor TSYS for their continued support and indeed to Silver Sponsor, Ingenico, who also once again generously supported the charity effort on the night.

The raffle, combined with proceeds from advertising, raised a total of £25,000, 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 Contis and After Show Party sponsor Ethoca for their support of the event.

We look forward to seeing you again at next year's event which will take place on Thursday 7th February 2019.

I would encourage you to book your tables early via our [website](#), 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.



Michael Harty

Managing Director, The Card and Payments Awards



The Call for Entries for 2019  
will be launched in early June 2018

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# | Today, we'll look after 63 million payments. Every one of them has a name. |

Jose's Saturday-morning latte. Bob's new fishing rod. The Sandhu family's holiday. Virginia's cheese and ham toastie.

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As Prime Sponsor for the 13th consecutive year, TSYS is proud to support The Card and Payments Awards, and we endorse the underlying principles of the event itself ... dynamic change, market innovation, quality customer propositions and excellent service delivery.

Without question, the demands within our industry are multi-faceted and each has their own set of challenges ... and opportunities. Here are some key we must all consider:

- We must address end-customer demands and expectations around “digital engagement” and real-time satisfaction;
- We must balance the requirement to provide a seamless customer experience while still ensuring a secure payments ecosystem;
- We must assess the uncertainties over Brexit and navigate an uncertain, as well as unpredictable, economic landscape;
- We must appreciate, and operate in, a regulatory environment which provides critical oversight and direction while leaving room for interpretation; and
- We must generate realistic and profitable growth within a highly competitive ecosystem where payments have become only one element of the end-to-end customer experience driven by diverse consumer brands and distribution-led preferences, selection and end buying, and payment, behaviors

At TSYS, we remain steadfast in our resolve to being proactive, insightful and creative in how we offer solutions and engage with



our existing Clients, potential prospects and valued partners to ensure stability, reliability, security and an end to end seamless customer experience ... these are all critical elements to help bring positive change, and stimulate progress, in our industry.

TSYS is very pleased to congratulate all the finalists and winners at The Card and Payments Awards 2018 ... WELL DONE!

---

**Kelley C. Knutson**

Executive Vice President,  
TSYS President, International Issuer Solutions  
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# The 2018 Winners



## 🏆 Industry Achievement Award

CATEGORY SPONSOR: AMERICAN EXPRESS

**Anne Boden**

## 🏆 Best Achievement in Customer Service

**Capital One**

Principle Based Servicing: Empowering our People

## 🏆 Best Technology Initiative of the Year

CATEGORY SPONSOR: INGENICO GROUP

**ClearBank**

New Clearing Bank utilising Cloud technology and ISO20022

## 🏆 Best Initiative in Mobile Payments

Winner: **Worldpay**

My Business Mobile – turning a smartphone into a payment device

## 🏆 Best Marketing Campaign of the Year

CATEGORY SPONSOR: EXPERIAN

**Sainsbury's Bank**

"Turning Milk into Movies"; how we helped communicate the benefit of reward and the luxury of choice

## 🏆 Best Security or Anti-Fraud Development

CATEGORY SPONSOR: FICO

**Capital One**

Capital One UK - TSYS Foresight Score<sup>SM</sup> with Featurespace: real-time, machine learning customer fraud protection

## 🏆 Best Achievement in Payments Processing

**Bottomline Technologies**

Enabling access to non-card payment rails for new digital players with Bottomline Technologies Universal Aggregator®

## 🏆 Best Business Card Programme

CATEGORY SPONSOR: DISCOVER GLOBAL NETWORK

**Barclaycard**

Reconnecting with small businesses

## 🏆 Best Design of the Year

**Royal Bank of Scotland**

Holt's Military Banking Visa Debit Card

## 🏆 Best Alternative or Digital Payments Programme

CATEGORY SPONSOR: GEMALTO

**eNett International**

eNett International disrupts B2B travel industry with VAN technology

## 🏆 Best Benefits or Loyalty Programme of the Year

**Coutts**

Coutts re-launched its Silk Card Loyalty and Benefits programme with increased choice, flexibility, value and reward

## 🏆 The Judges' Award

**Alison Hutchinson**

## 🏆 Best Industry Innovation of the Year

CATEGORY SPONSOR: FIRST DATA

**Saxo Payments**

Banking Circle Virtual IBAN – the first multi-currency Virtual IBAN offered to the payments industry by a non-bank

## 🏆 Best Achievement in Retail Payments

CATEGORY SPONSOR: WORLDPAY

**Tesco Bank**

Tesco Pay+

## 🏆 Best Achievement in TCF

CATEGORY SPONSOR: VISA

**Capital One**

Championing Digital & Financial Inclusion

## 🏆 Best Payments Industry Newcomer

CATEGORY SPONSOR: MASTERCARD

**nimbl**

Inspiring financial confidence and independence for young people

## 🏆 Best Credit Card Product of the Year

CATEGORY SPONSOR: TSYS

**Royal Bank of Scotland/ Natwest**

RBSG Reward credit card

## 🏆 Best Prepaid Product of the Year

**Their Perfect Gift**

Spend Anywhere Giftcard, issued by WireCard

## 🏆 Best Debit Card Programme of the Year

**Coutts**

Coutts

## 🏆 Best CSR Programme of the Year

**One4all Gift Cards**

Shop4Crumlin - A fun, inventive campaign to help raise funds for Crumlin Children's Hospital





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# Industry Achievement Award



CATEGORY SPONSOR

## WINNER



**Anne Boden**



L-R Charlotte Duerden, Vice President, General Manager UK Consumer Cards and International Currency Card, from Sponsor American Express; Anne Boden, CEO of Starling Bank; Alex Horne, Host

## DESCRIPTION

This year the Industry Achievement Award is presented to Anne Boden, for her perseverance in bringing about the launch of Starling Bank, the UK's first mobile-only bank, in 2014.

Starling Bank was built from scratch to make money management as streamlined as possible for the customer. It was not the first digital bank to launch, but Anne used this to her advantage by learning from the mistakes of others.

Anne came up against a number of barriers along the way, not least a lack of support from her peers, yet with huge amounts of fortitude and resolve, she drove the team at the bank to the success of today. This success most recently includes the launch of a Marketplace, and a business-only account in 2017.

Anne is widely considered to be a role model for women in payments, positively encouraging more women to pursue senior positions. Her entrepreneurial spirit and relentless strength of character have seen her succeed when she has struggled with gaining funding and credibility.

Anne has big expansion plans for the business with a strong team behind her. This award hopefully goes some way to recognising her achievements of the last few years.

## JUDGES COMMENTS

The judges were unanimous in their support of Anne receiving this award for her determination and tenacity in launching Starling Bank, coming up against some strong opposition along the way.

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# Best Achievement in Customer Service

## WINNER



### Capital One

Principle Based Servicing:  
Empowering our People



L-R Mark Bergdahl, CEO, Loyalty Consulting UK (Member of the Judging Panel); Emma Wardle, Director of Customer Service, Capital One; Alex Horne, Host.

## DESCRIPTION

In just one year, Capital One has gone from having a Net Promoter Score in line with the industry average to one that is nearly 50% higher. How?

### JUDGES COMMENTS

The entry highlighted some strong metrics, but also some sound principles - customer service involves interaction and engagement and, if delivered by empowered staff, delivers excellent results.

By disrupting the status quo and bringing humanity back to banking.

Recognising that - like many financial services companies - regulations have led to increasingly robotic, one-size-fits-all service, Capital One set out to transform their customer service culture - from the post room to the board room - and empower their people to do what they think is right for the customer; not what the script or tick boxes tell them is right.

It was a bold move, but they believed that by untying their people's hands, they would not only deliver a better experience, they would better protect their customers.

Not only did they empower their people to step outside of usual procedure, they also gave them the mechanisms and mandate to suggest and implement ideas to improve the customer experience. To make this happen, they appointed a dedicated Agent Feedback Loop Team whose role is to collect, assess and implement ideas in record time - over 2000 ideas have been implemented in under a year.

## FINALISTS

### Elavon Merchant Services

[Elavon's Dynamic Currency Conversion programme creates an outstanding payments experience for international visitors](#)

### Lloyds Banking Group

[The Tenacious Pursuit of Excellent Customer Service](#)

### SmartDebit

[Achieving customer service excellence in the face of a changing landscape](#)

## HIGHLY COMMENDED

### Barclays

[Barclays Cards Hub](#)



Ingenico congratulates  
**Best Technology Initiative of  
the Year** winner, ClearBank

---

Global  
leader  
in seamless  
payment

---



Congratulations from one innovator to another.

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# Best Technology Initiative of the Year

## WINNER



### ClearBank

New Clearing Bank utilising Cloud technology and ISO20022



L-R Ian Benn, Senior Vice President, Commercial and Enterprise Retail, Ingenico Northern Europe, from Silver Sponsor Ingenico; Toby Mason, COO, ClearBank; Alex Horne, Host.

## DESCRIPTION

ClearBank® is the UK's first new clearing bank in more than 250 years, creating greater competition and transparency in the UK market. It is the first modern clearing bank in the UK to design its entire IT systems as a green field project.

### JUDGES COMMENTS

The judges felt that this was the stand-out entry in the category. A ground-breaking solution that benefits customers and pushes the boundaries for the whole industry.

This unique approach has enabled ClearBank® to build systems free from legacy constraints with technology that transforms the banking experience, making transactions faster, more efficient and more cost effective for everyone.

ClearBank® is built on a state-of-the-art platform specifically designed to deliver clearing services. It is connected to all UK payment schemes and was designed in accordance with ISO 20022.

ClearBank® enables regulated businesses, banks, building societies and credit unions to deliver their own Current Account services, and process payments faster, more efficiently and cost effectively than ever before possible.

Clearing banks have full and direct access to the UK payments infrastructure, and are the only institutions that can fully manage and make payments directly across all payment systems i.e. Bacs, CHAPS, Faster Payments and C&CCC.

ClearBank® are Principal Members of Mastercard and Visa, and will offer AMEX, JCB, Union Pay and Discover.

ClearBank®'s platform is custom-built and specifically designed for clearing services and designed in accordance with ISO 20022.

## FINALISTS

**3C Payment**  
3C POS Payment Solution

**American Express**  
Membership Rewards® Personalized Redemption Recommendations

**Ethoca with Santander UK**  
Santander UK Take a Customer Centric approach to Managing Customer Disputes by Collaborating with Ethoca

**First Data**  
First Data's Global PFAC Solution Offers Unmatched Capabilities and Scope for Payment Facilitators

**Lloyds Bank Cardnet**  
Worapay

**The Chargeback Company**  
Powering Over £820,581,000 in Revenue Recovery

**Valitor**  
AltaPay creates the only true multi-country omni-channel payment solution

**Western Union Business Solutions**  
Western Union GlobalPay for Students





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- ✓ Connection to over 1 million Wi-Fi hotspots worldwide with Boingo
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- ✓ 0.5% cashback on purchases on maximum spend of £3,000 per month. See Note 1

And more, all for £15 per month. To be eligible for the World Elite Mastercard you will need to be a Santander Select or Private customer.

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Note 1: Cashback will not be earned on cash transactions, such as the purchase of foreign currency and cash withdrawals, or on balance transfers. For full cashback terms and conditions visit [santander.co.uk](https://santander.co.uk) or ask in branch. Rates and information correct as at 28/11/17.

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PREM 0132 DEC 17 H

# Best Initiative in Mobile Payments

## WINNER



### Worldpay

Worldpay: My Business Mobile - turning a smartphone into a payment device



L-R Ian Benn, Senior Vice President, Commercial and Enterprise Retail, Ingenico Northern Europe; Nick Telford-Reed, Director of Technology Innovation, Worldpay; Alex Horne, Host.

## DESCRIPTION

Hardware mPOS terminals can be costly for merchants, take time to arrive and set-up, and are sometimes affected by maintenance issues. This can discourage small businesses from investing, despite the growing need to offer card payments to customers.

### JUDGES COMMENTS

The judges acknowledge that this is the future of payments and a very brave concept to bring to market.

Worldpay overcame these industry challenges with the launch of My Business Mobile, an innovative, industry-first downloadable terminal. It's the first technology app to enable SME micro businesses to turn their smartphone into a contactless payment device. This could potentially mean the end of traditional card machines for SMEs.

A proprietary application, born from Worldpay's Technology Innovation team, My Business Mobile is now being used by around 20 previously cash-only merchants in London. Participating businesses simply download the My Business Mobile app onto a smartphone to accept contactless card payments anywhere, any time, of up to £30. The app also accepts payments via Apple Pay and Android Pay. Worldpay also worked closely with Visa and Mastercard to ensure the system was fit for use in a live merchant plot.

The model saves acquirers and mPOS providers money on subsidising kit and gives merchants the ability to drive sales and improve the customer experience by offering contactless payments.

The technology is already appealing to a range of small businesses including coffee carts, pop-up shops and market traders to take swift, easy on-the-go payments.

The technology is already appealing to a range of small businesses including coffee carts, pop-up shops and market traders to take swift, easy on-the-go payments.

## FINALISTS

### First Data and SumUp

First Data & SumUp Partner to Serve Micro Merchants

### Global Processing Services

Revolut and GPS innovation puts global money at the fingertips of consumers

### iBe TSE

DrnkPay

### Lloyds Bank Cardnet

WoraPay

### Paythru

A friendly, fair and cost effective way to collect money owed

### Tesco Bank

Tesco Pay+

### Wirecard

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# Best Marketing Campaign of the Year



CATEGORY SPONSOR

## WINNER



### Sainsbury's Bank

"Turning Milk into Movies"; how we helped communicate the benefit of reward and the luxury of choice



L-R Amir Goshtai, MD for Partnerships in the UK and Ireland, from Sponsor Experian; David Jones, Chief Customer Officer, Sainsbury's Bank; Alex Horne, Host.

## DESCRIPTION

Sainsbury's Bank launched the "Turn milk into movies" campaign at the beginning of 2017 to drive awareness and consideration for their credit cards, and emphasise the distinction of the proposition from other credit cards on the market.

### JUDGES COMMENTS

The messaging in this campaign was really clear, with a distinct focus on the target audience and excellent execution and visualisation. In addition, the results were fantastic.

The message was straightforward; when customers regularly shop for their day-to-day needs at Sainsbury's using their Sainsbury's credit card, they gain points that can be used to treat themselves and their families to different rewards, such as a movie date, a pizza dinner, and even a weekend in Paris.

The rationale behind the message was to create a tangible link for the customer between everyday spend

and what their reward would mean directly to them. By having multiple creatives, it helped highlight the luxury of choice; it's up to the customer how they spend their rewards. By making the message more straightforward and more visual, the objective was to communicate this message in a clear and demonstrative manner.

By utilising multiple channels and refined targeting, the objective of the campaign was to speak to more shoppers and deliver a compelling message, with the goals of increased awareness and consideration of Sainsbury's Bank credit cards.

The campaign was a phenomenal success across all measures, with increased response rates and reach across multiple channels including DM, email, TV and PR.

## FINALISTS

### American Express

[A new campaign marks the start of a golden era](#)

### American Express

[Supercharge Your Cashflow](#)

### Barclaycard

[Barclaycard presents BST Hyde Park - Generating awareness & consideration in the B2B market](#)

### Barclaycard

[Helping Barclaycard customers get fraud smart](#)

### Barclaycard

[It's brilliant on holiday - Barclaycard Platinum travel credit card](#)

### One4all Gift Cards

['Happy Gifting' - One4all's Record-Breaking 2016 Christmas Campaign](#)

### Virgin Money

[Random Act of Kindness Campaign](#)

### Virgin Money

[Touch a Life Campaign](#)

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

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  
2018 Best Security or Anti-Fraud Development Award.



# Best Security or Anti-Fraud Development



CATEGORY SPONSOR

## WINNER



### Capital One

Capital One UK - TSYS Foresight Score<sup>SM</sup> with Featurespace: real-time, machine learning customer fraud protection



L-R Steve Hadaway, Vice President & Managing Director, EMEA, from Sponsor FICO; David Laramy, Head of Fraud Strategy & Analysis, Capital One UK; Alex Horne, Host.

## DESCRIPTION

Card fraud continues to be challenging for the whole cards & payments industry, particularly in the growth areas of digital and contactless transactions. Since 2014, Capital One UK and TSYS have been working with Featurespace to establish a new industry standard by protecting customers from modern fraud attacks without negatively impacting customer experience.

### JUDGES COMMENTS

With new customers secured and reduced incidences of fraud, Capital One have brought enhanced customer card and payments protection to the market over and above everyone else.

Having understood customer needs for better payment fraud protection, Capital One UK, TSYS<sup>®</sup> and Featurespace collaborated on a new real-time machine learning risk solution that enhances customer protection from modern fraud attacks, while reducing payment friction.

Capital One UK have pioneered the TSYS Foresight Score<sup>SM</sup> with

Featurespace, using machine learning to better understand individual customer behaviour and produce real-time advisory, individual consumer fraud scores for every transaction.

The TSYS Foresight Score has proven market-leading benefits and customer protection - reducing friction while stopping fraud:

- 35% increase in real-time fraud detection, including in new areas of contactless and online payments
- 47% simultaneous reduction in genuine transactions declined - customers no longer blocked to catch fraud - an industry innovation

## FINALISTS

### ECommPay

Finding Synergy Between Security & Conversion

### Elavon Merchant Services

SecuredPro from Elavon & Sysnet - hands on customer support that helps businesses to become compliant, and stay that way

### InAuth

InAuth Security Platform Mitigates Risk, Reduces Friction and Empowers Competitive Advantage in Mobile Payments

### Lloyds Bank Cardnet

Compliance Plus and IP Protect Lite

### The Chargeback Company

Powering Over £820,581,000 in Revenue Recovery

### Worldpay

Worldpay and Sysnet: PCI compliance made simple for 270,000 SMEs with Safer Payments

## HIGHLY COMMENDED

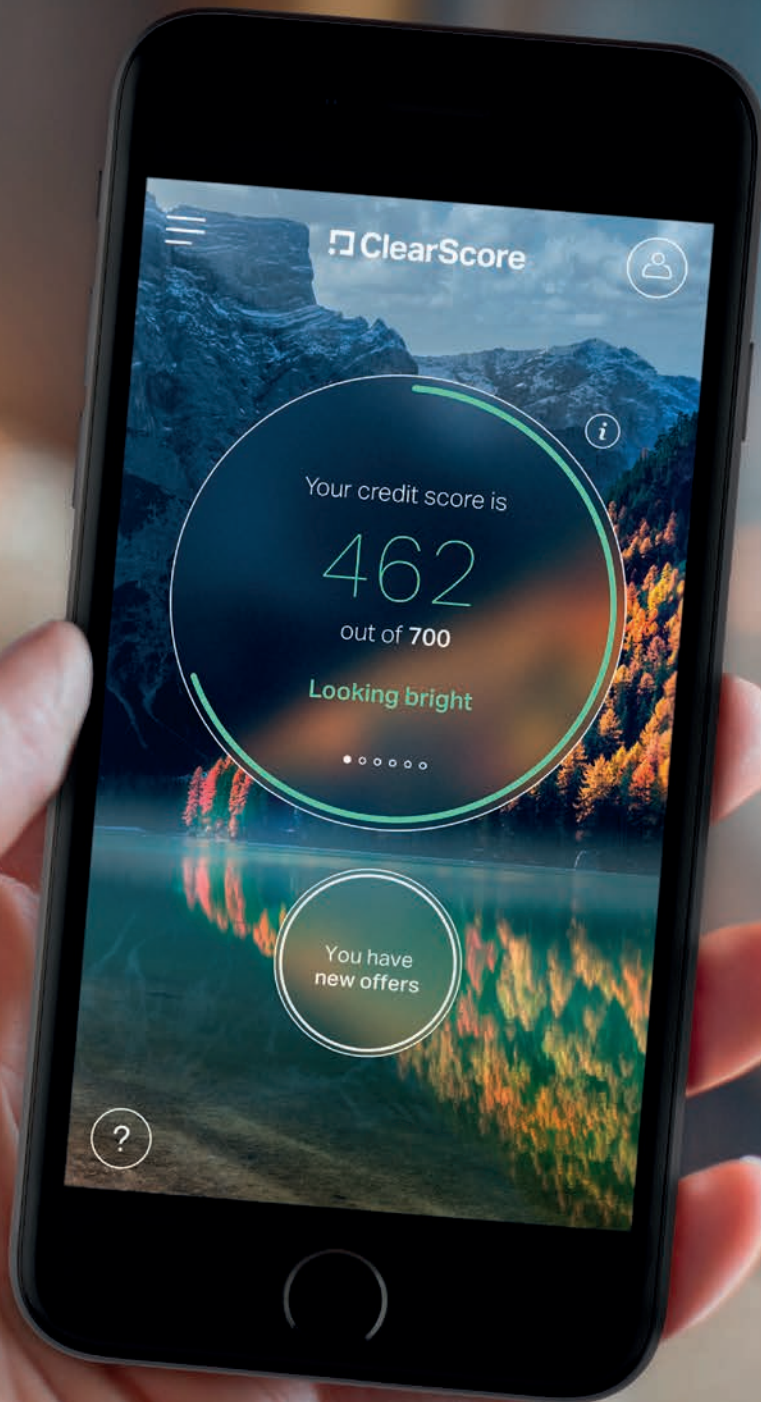
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# Best Achievement in Payments Processing

## WINNER



### Bottomline Technologies

Enabling access to non-card payment rails for new digital players with Bottomline Technologies Universal Aggregator®



L-R Steve Hadaway, Vice President & Managing Director, EMEA, FICO; Ed Adshead-Grant, General Manager - Payments & Cash Management, and John Ballantyne, Sales Director, Financial Messaging, Bottomline Technologies; Alex Horne, Host.

## DESCRIPTION

Payment networks have historically grown from closed, proprietary protocols that tended to be expensive, dedicated point-to-point solutions. This stifled innovation due to high entry and compliance costs. It created little incentive for new ideas, kept pricing high and entrenched an ongoing dependence on banks with payment scheme membership.

### JUDGES COMMENTS

This implementation is timely, given the significance of new banks, non-banks and PSPs to the payments market. Bottomline's entry describes a good and inclusive product for many payment types.

Aimed at helping banks and PSPs compete more effectively, Bottomline created an autonomous disruptor team to explore, invest in, and enable new ways to access payment infrastructures.

The service went live in December 2016. Faster Payment access has become just one cost-effective module in the offering. This is enhanced further with a suite of risk and compliance

management tools to detect and prevent anomalies passing through the system, powered by machine learning.

Additional modules include cash management and SWIFT messaging which corporate Treasury Departments can use to gain full visibility and control of their payments and cash positions. The solution was first used by Metro Bank who only had indirect access via a sponsorship model. This was followed by new challenger, Starling Bank who wanted to build the best and most cost-effective access to FPS. They are now the most active indirect, real-time Faster Payment player in the UK through Bottomline.

## FINALISTS

**3C Payment**  
3C POS Payment Solution

**AIB Merchant Services**  
Clover Cashless by AIB Merchant Services and Loylap

**Global Processing Services**  
GPS brings customisation and flexibility to fintechs via GPS Apex, its single global processing platform


**NewDay with Amazon and First Data**  
Amazon Platinum Mastercard integrated wallet and instant spend

**Paythru**  
A friendly, fair and cost effective way to collect money owed

**Worldpay**  
Optomany and Worldpay: Helping UK merchants drive revenue from Chinese visitors

**Worldpay**  
Worldpay and American Golf: Omni-channel payments in 116 stores in one month





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growth

We'll  
deliver  
the scale

Together, we can amplify your reach and capabilities.

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**DISCOVER**<sup>®</sup>  
GLOBAL NETWORK



# Best Business Card Programme

## WINNER



**Barclaycard**

Reconnecting with small businesses



L-R Matt Sloan, Managing Director EMEA, from Sponsor Discover Global Network; Ian Reid, Business Card Director, Barclaycard; Alex Horne, Host.

## DESCRIPTION

No two small businesses are the same. So why would they have the same business card requirements? On recognising this fact and identifying a growing disconnect between small businesses and large banks, Barclaycard set out to change things.

### JUDGES COMMENTS

Barclaycard have a great way of servicing small business by focusing on different niches. This is a super success story in a tough marketplace.

Undertaking vigorous research among thousands of SMEs, Barclaycard was able to get a true understanding of their needs, and develop customer segmentation.

Identifying three key areas of focus - cashflow, benefits and control - Barclaycard had the insight to allow

them to move from a single business card offering to a diverse and tailored-to-fit suite of five business cards.

Confining cumbersome and slow-moving paper-based banking to the past, the new card range allows small businesses to manage their accounts instantly via their mobile phones. In the blink of an eye they're able to temporarily suspend cards (useful in the battle against fraud), block certain transaction types, and select different merchant categories of spend per individual employee.

The new range also helps a business save money, with a comprehensive set of rewards relevant to their needs, from credit reports to car hire. And crucially, it helps them fund their business growth, with 0% offers on purchases and even transferring credit to cash - an invaluable cashflow companion.

Once onboard, customers enjoy a personalised welcome journey before migrating to the Existing Customer Management programme, providing ongoing support to help their business grow.

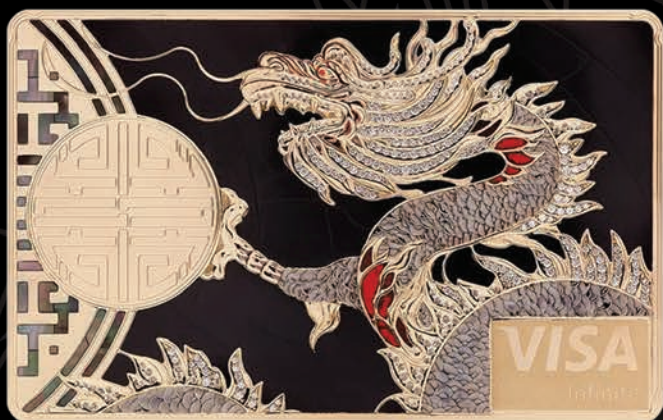
## FINALISTS

**Cashplus**

[The Cashplus Business Current Account](#)

**WaveCrest Holdings Limited**

[MyChoice Professional](#)



# INNOVATION IN DESIGN

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MANAGEMENT GROUP





# Best Design of the Year



CATEGORY SPONSOR

## WINNER



**Royal Bank of Scotland**  
**Holt's Military Banking Visa Debit Card**



L-R Luka Sur, Business Development, from Sponsor Insignia Cards; David Crawford, Head of Current Accounts, Personal Products, and Stephen Robb, Design Manager, Personal Products, Royal Bank of Scotland; Alex Horne, Host.

## DESCRIPTION

Holt's Military Banking Visa debit card encapsulates more than 200 years of Proudly supporting those who serve through specialist banking services.

### JUDGES COMMENTS

Royal Bank of Scotland have clearly thought about their customers, and the card has been designed exactly with their requirements in mind.

Holt's parent group, Royal Bank of Scotland (RBS), signed the Armed Forces Covenant - committing to fair treatment for those serving our country - and in 2016 won a Gold Award under the Military Employee Recognition Scheme for doing just that.

The card's design reflects these elements. It is the first to bear the

Covenant. Its background represents the fabric of uniform, while the golden chip and tipping complement Holt's symbol, the iconic gold squirrel, and are an echo of the Gold Award.

Holt's understanding of how active and demanding military life can be is also found in the card. It has been designed both to work easily in difficult conditions for serving personnel, such as low light, and to support military veterans with disabilities, using comprehensive accessibility features. It is RBS's first card programme to be accessible by default.

The features include a notch for orientation; raised dots defining the card type, a large contact phone number and an anti-glare finish.

Since launch in October 2016, the Holt's card has been the centrepiece of the bank's successful brand awareness campaign, which increases understanding of the support they offer to current and veteran service personnel and their families.

## FINALISTS

**American Express**  
[Amex Cardshop - Customer Acquisition Experience](#)

**Debenhams**  
[Debenhams Beauty: Luxury Clinique Gift Card Giftset](#)

**Triodos Bank UK**  
[Triodos Bank Current Account: eco-friendly chip & PIN debit card](#)





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# Best Alternative or Digital Payments Programme

## WINNER



### eNett International

eNett International disrupts B2B travel industry with VAN technology



L-R Karen Coe, Account Manager, from Sponsor Gemalto; Jason Hancock, VP & General Manager - EMEA, Brian Staunton, Market Director, and Mike Jones, Senior Director, eNett International; Alex Horne, Host.

## DESCRIPTION

eNett International is a hyper-growth company which continues to go from strength to strength. Year-on-year revenue growth of 64% in 2016, and a compound annual growth rate (CAGR) of 68% over the last five years, demonstrates the significant progress which has been made by the company.

### JUDGES COMMENTS

This has been a tremendous success for eNett International with a huge increase in their year-on-year revenue. Impressively, they are expanding the ability to issue to more markets all the time.

eNett was created to solve the unique payment challenges affecting travel companies. It brought together expertise in payments and travel to establish a lasting alternative to the inefficient and outdated payment methods used by the industry. In 2009, this aim was realised through Virtual Account Numbers (VANs).

Customers fund a pay-in account, and generate virtual cards to make

payments to suppliers fast, safe and easy. VANs streamline supplier payments, lowering costs and generating tangible rewards to enhance the commercial success across the industry. Since launching, eNett has processed tens of billions of dollars in payments via VANs.

## FINALISTS

### Contis

Engage, Bringing FinTech to the Masses Within Local Communities

### First Data

First Data's Local Payments Solution Powers Cross-Border Global Commerce

### Saxo Payments

Unique financial utility Saxo Payments Banking Circle addresses time and cost challenges of B2B cross border payments

### Western Union Business Solutions

Western Union GlobalPay for Students

# Best Benefits or Loyalty Programme of the Year

## WINNER



### Coutts

Coutts re-launched its Silk Card Loyalty and Benefits programme with increased choice, flexibility, value and reward



L-R Keith Rowling, Senior Vice President – General Manager, EMEA Financial Services, First Data; Alison Langton, Head of Banking Proposition, and Stuart Newey, Head of Banking, Coutts; Alex Horne, Host.

## DESCRIPTION

Following a review of its Banking proposition in December 2016, Coutts re-launched its Silk Card Benefits and Loyalty programme. The revitalised programme forensically focuses on tailoring and service excellence and their Loyalty programme has been reconfigured to be even more rewarding and engaging whilst continuing to acknowledge the busy lives clients lead.

### JUDGES COMMENTS

Coutts have restructured their whole proposition and produced an amazing product, with a good set of benefits, providing a great customer offer.

The re-launch also introduces a number of category-defining moments:

- The first bank to introduce a complimentary Fashion Concierge Service in conjunction with a Card. MyStylist gives Silk cardholders a multitude of benefits including, direct access to a 24/7 personal shopper, wardrobe consultations, same day delivery etc.
- The first UK Private Bank to launch a digital Concierge service. Coutts Concierge Online makes Lifestyle services more accessible and personal, allowing Silk cardholders to instantly book restaurants, travel and also access curated and exclusive experiences.
- The only Private Bank to remove non-sterling transaction fees from all Cards. This change is in step with the international lifestyles their clients lead and offers significant value - clients can save on average £700 annually.
- 'Family Card' functionality associated with Silk which is unique in the market has been re-launched. This allows clients access to an unlimited number of additional Silk Cards with the ability to tailor each Card spend limit and receive consolidated statements.

## FINALISTS

### American Express

[A more personal, easy and flexible rewards programme](#)

### American Express

[Centurion Medallion](#)

### American Express

[Evolution of Amex Offers](#)

### HSBC

[John Lewis & Waitrose Partnership Card loyalty programme](#)

### Royal Bank of Scotland/ Natwest

[RBSG MyRewards Programme](#)

### Sainsbury's Bank

[Best in market rewards for new Sainsbury's Bank credit card holders who do their everyday spend in store.](#)

### Virgin Money

[Virgin Money Back](#)

### Virgin Money

[Virgin Red Partnership](#)



# The Judges' Award

## WINNER



**Alison Hutchinson**



L - R Roger Alexander, Chair of the Judging Panel and Portfolio of NED and Advisory roles; Alison Hutchinson, CEO, Pennies; Alex Horne, Host.

## DESCRIPTION

Pennies, the digital charity box, is a micro-donation scheme, allowing consumers to donate a few pence to charity when you pay by card in shops, online and in apps. Pennies has been driven through some vast changes, spearheaded by their exceptionally dedicated CEO, Alison Hutchinson.

Alison has led Pennies for seven years. It is Alison's dedication to improving business and people's engagement with it that has afforded Pennies its dynamism and exponential growth during this time. Over the years Alison has united payments partners, retailers and the public to use this unique payments infrastructure for social good. In the last year alone, Pennies has launched two contactless solutions, developed a new API, and unlocked ApplePay for Pennies.

Alison was awarded a CBE for services to the Economy and Charities in the Queen's 90th Birthday Honours in 2016. She has an innate philanthropic core and instinctive business acumen which she has employed to drive the charity. To date the charity has collected nearly 50 million consumer donations and raised £11 million for over 200 charities. Half of these donations have been within the last two years, demonstrating the scale of the momentum.

## JUDGES COMMENTS

The judges are delighted for Alison to receive this award for her tireless efforts to set up and lead Pennies through some difficult times for the charity sector.



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# Best Industry Innovation of the Year

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## WINNER



### Saxo Payments

**Banking Circle Virtual IBAN - the first multi-currency Virtual IBAN offered to the payments industry by a non-bank**



L-R Keith Rowling, Senior Vice President – General Manager, EMEA Financial Services, from Sponsor First Data; Mishal Ruparel, General Manager, Saxo Payments; Alex Horne, Host.

## DESCRIPTION

Saxo Payments Banking Circle, the unique financial utility, addresses the time and cost challenges of B2B cross border payments, making international payments behave like local payments.

### JUDGES COMMENTS

Saxo Payments really stood out to the judges as they have responded to the underserved needs of businesses operating cross-border with an innovative solution.

The Banking Circle is a financial utility that goes to the heart of empowering global trade. Crucially it helps enhance the customer service proposition of financial institutions, enabling them to offer their merchants the facility to pay suppliers and partners directly from a web interface delivered by the financial institution, in their name.

Four years since the idea of how to address the time and cost challenges of B2B cross border payments was identified by Anders la Cour and Laust Bertelsen, and 18 months since Saxo Payments Banking Circle came onto the market, a significant membership has been built, with a large volume processed on an annual basis through the financial utility every month. It's a story of exponential growth, underlining its role as the best cross border payment solution for business to business transactions.

Building on the award winning Banking Circle platform, Banking Circle Virtual IBAN was launched at the start of 2017. Banking Circle Virtual IBAN delivers a unique solution for financial institutions to add value to their customer proposition. As a multi-currency, multi-jurisdictional banking solution it negates the need to have several banking relationships and enables FX and Payments businesses to give their customers their own virtual IBANs.

## FINALISTS

**Barclaycard**  
**Changing The Game**

**Bink**  
**Bink**

**ClearBank**  
**New UK Clearing Bank**

**Global Processing Services**  
**GPS brings customisation and flexibility to high profile fintechs via GPS Apex, its single global processing platform**

**iBe TSE**  
**DrnkPay**

**KBC Bank Ireland**  
**KBC Bank Ireland - Account activation in 5 steps and in less than 5 minutes (Really!)**

**PrePay Solutions**  
**Tide & PrePay Solutions**

**Worldpay**  
**Worldpay Business Finance & Liberis: New funding model powering SME business growth**

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# Congratulations to all winners and finalists at the Card and Payments Awards 2018



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# Best Achievement in Retail Payments

## WINNER



**Tesco Bank**  
Tesco Pay+



L-R Steve Newton, Executive Vice President, from Sponsor Worldpay UK; Mark Loch, Digital Wallet and Group Payments Strategy Director, Tesco Bank; Alex Horne, Host.

## DESCRIPTION

Tesco Pay+ is a fast, simple and secure way for customers to pay for their shopping and collect Clubcard points all with one simple scan of their Apple or Android device. It is the first digital wallet of its kind, placing Tesco at the forefront of innovation in digital payments. Since its initial roll out in 2015 it has been well received from customers and colleagues alike.

### JUDGES COMMENTS

Tesco have had a significant impact on this competitive sector and are ahead of the curve with Pay+.

Unlike other payment apps, Tesco Pay+ offers customers a range of additional benefits, from increased spend limit to 'offline' functionality. The Tesco Pay+ app however is not just a way for customers to pay for their shopping. It also offers some extra little helps to make their customers' lives easier, such as displaying their recent transaction history, which allows customers to keep an eye on their instore spending.

Since launch, Tesco Bank has listened closely to customer & colleagues feedback. As a result, Tesco Pay+ continues to be well-received and the customer base has increased exponentially. The app can now be used across all Tesco stores within the UK and to thank customers for their loyalty, they now offer an additional Clubcard point for every £4 spent in store, on top of the usual one point per £1 – meaning customers will be able to collect five points for every £4 spent in Tesco.

## FINALISTS

### Bleep (UK) PLC

[Bleep UK PLC: Innovative, Integrated EPOS and Payments Solutions for Retail Environments](#)

### Optomany

[Omnichannel Innovator Optomany Helps West Ham United Win Big with Soaring Retail Sales](#)

### PCI Pal

[AllSaints: a secure and seamless customer experience](#)

### Valitor

[AltaPay & Sports Direct show clumsy payments the red card, allowing frictionless commerce for retailers across Europe](#)

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# Best Achievement in TCF

**VISA**

CATEGORY SPONSOR

## WINNER



**Capital One**  
Championing Digital & Financial Inclusion



L-R Conor Langford, Country Manager, UK & Ireland, from Sponsor Visa; Amy Lenander, CEO, and Lucy-Marie Hagues, CMO, Capital One UK; Alex Horne, Host.

## DESCRIPTION

Over 11m people in the UK are disabled in some way – from learning difficulties, to visual impairment or mobility issues - all of which can greatly restrict internet access.

### JUDGES COMMENTS

Capital One impressed the judges with their commitment to pushing an agenda of inclusion. They really answered the judging criteria by acknowledging the issue and working to provide a better service for customers.

Despite these stats, just 20% of websites meet minimum accessibility requirements, effectively excluding over 15% of the UK population.

In response, Capital One made it their mission to not only overhaul their own digital journey, but to drive change across the industry by raising awareness and lobbying industry organisations such as Fairer Finance.

With a spending power of over £120bn, disabled people represent a significant portion of the UK market, making the business case for inclusion as compelling as the ethical, moral and social one. In short, TCF is not just important for customers, it's important for business too.

Capital One's response was to rebuild their entire website from scratch. Using a dedicated Digital Accessibility Team, they spent over 12 months researching, testing (with disabled user groups) and re-building the digital journey so that it is compatible with all assistive technologies and accessible to all. Consequently, they became the first UK company to be awarded gold RNIB accreditation.

Capital One also worked with Fairer Finance, convincing them to include digital accessibility in their assessments and rankings of financial services companies – a sector first.

## FINALISTS

**Lloyds Banking Group**  
[The Service Alerts Programme](#)

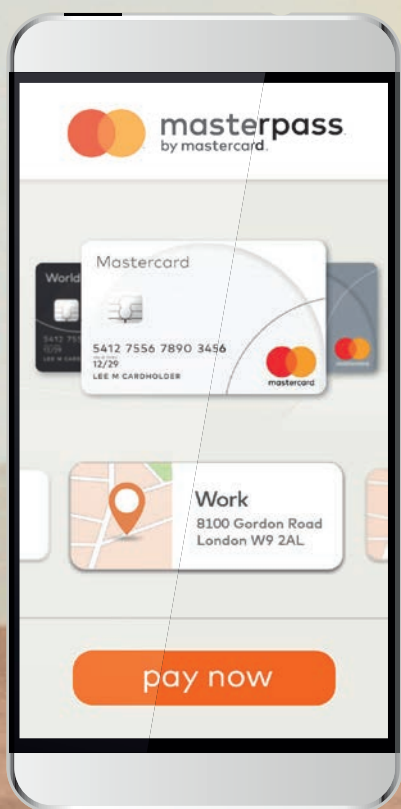
**Royal Bank of Scotland**  
[Holt's Military Banking Visa Debit Card](#)



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# Best Payments Industry Newcomer



## WINNER



**nimbl**

Inspiring financial confidence and independence for young people



L-R Mark Barnett, Division President UK, Ireland, Nordics and Baltics, from Sponsor Mastercard; Clint Wilson, Chief Executive, nimbl; Ray Brash, CEO, PrePay Solutions; Alex Horne, Host.

## DESCRIPTION

nimbl is a youth banking proposition aspiring to become the payment product of choice for 8 million 8 to 18 year olds in the UK. By providing access to electronic money through its prepaid debit card and smartphone app, compatible for both iOS and Android, nimbl enables young people to participate in an increasingly cashless society, whilst offering an opportunity to form good money habits in a digital age.

### JUDGES COMMENTS

The judges really liked nimbl because of its approach to a latently underserved market. Nimbl is a smart business and to get this off the ground is a notable achievement.

The product brings innovation to the youth prepaid card market including real time transaction notifications, spending controls for parents and digital pocket money facilities.

At the forefront of nimbl's design is teaching young people how to save and spend responsibly and the addition of their micro-savings feature automates

savings whenever the nimbl card is used, helping to create a balance between spending and saving.

nimbl clearly demonstrates how a combination of innovative fintech, smart brand development and a natural distribution channel can revolutionise financial education and access to appropriate payment products for young people.

## FINALISTS

**Bink**  
Bink

**Curve**  
Putting payments at the heart of a 'connected finance' revolution

**Divido**  
Divido

**Modulr**  
Payments flow easily with Modulr

**Optimus Cards Group**  
Enabling Payments for All

**Optomany**  
Optomany Drives Omnichannel Success for Businesses in a Breakthrough Year as Customer Numbers Soar

**Verrency**  
Loyalty Points Spend Anytime, Anywhere

# Best Credit Card Product of the Year

**TSYS®**

CATEGORY SPONSOR

## WINNER



**Royal Bank of Scotland/ Natwest**  
RBSG Reward credit card



L-R Kelley Knutson, President of International Issuer Solutions, from Prime Sponsor TSYS International; Mawuli Nutsuklo, Senior Manager, Design and Process, Unsecured Lending & Personal Products, and Angela Bartle, Retail Banking Senior Product Manager Loyalty & Customer Engagement, Royal Bank of Scotland; Alex Horne, Host.

## DESCRIPTION

It's been an exciting year for the Reward credit card, with innovative developments in personalisation and value, coupled with extensive work on further enhancing the customer experience.

### JUDGES COMMENTS

Royal Bank of Scotland/Natwest did a great job with this submission, clearly demonstrating commercial success with a very innovative product.

This hard work has successfully translated into an incredibly attractive and valuable credit card for customers, with both an increase in cardholders and a hike in the value of the Rewards they've earned year-on-year. Sophisticated data analysis ensures the right message is delivered to the right customer at the right time, and the extensive work on segmentation and customer insight is really paying off.

In addition, this year saw the introduction of a range of monthly offers at top-brand retailers available exclusively to Reward Credit Card customers, offering the opportunity to earn up to 20% in Rewards at their favourite retailers.

Not only does this raise the profile of their retail partners and the Rewards earned by customers, it ensures the Reward Credit Card remains front of mind and front of wallet- boosting ongoing customer engagement.

Unlike many competing credit cards, Reward credit card is linked to the Reward current account under the MyRewards programme umbrella. Cardholders with a Reward Current Account can earn additional Rewards on household bills and have their credit card fee waived.

## FINALISTS

**American Express**  
Centurion

**Clydesdale Bank**  
B Credit Card

**HSBC**  
John Lewis & Waitrose Partnership Card

**M&S Bank**  
Not just any credit card, the M&S Credit Card

**Santander**  
Launch of Santander's World Elite Mastercard

**Tesco Bank**  
Tesco Bank Purchase Credit Card



# Best Prepaid Product of the Year

## WINNER



**Their Perfect Gift**  
Spend Anywhere Giftcard,  
issued by WireCard



L-R Kelley Knutson, President of International Issuer Solutions, from Prime Sponsor TSYS International; Brian Lawlor, Director of Sales, Wirecard; Thish De Zoysa, Managing Director, Their Perfect Gift; Lucy Mounter, Business Development Manager, Intercash; Alex Horne, Host.

## DESCRIPTION

A personalised gift card, which can be redeemed in over 32million places globally, on-line or In-store. Available in GBP and Euro.

### JUDGES COMMENTS

The judges were incredibly impressed with the value proposition of Their Perfect Gift. The judges acknowledged that this is an impressive industry first.

Ordered online, via smart phone, desktop or tablet, the prepaid gift card, along with a greeting card personalised with a picture or message, is delivered straight to the door of the recipient, giving convenience to the purchaser.

This idea might be simple, but it is not easy to implement and market, given the ever-changing regulatory landscape and the combating of fraud.

Their Perfect Gift launched their 'augmented reality' in June 2017 for corporates to add in to their own branded video to the gift cards. This provides a more personalised and engaging experience. This changes the game for them and gives a genuine USP both in the consumer and corporate markets. No one else in the open-loop gift card space offers this feature.

## FINALISTS

### Centtrip Limited

[Centtrip Prepaid Mastercard - revolutionising expenditure in music and marine](#)

### First Rate Exchange Services

[Post Office Money Travel Money Card](#)

### GVS

[The One4all Gift Card](#)

### PPRO

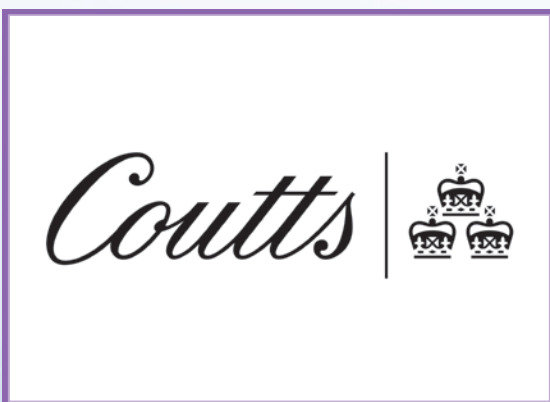
[PPRO CrossCard: driving innovation for HYVE](#)

### WaveCrest Holdings Limited

[MyChoice Corporate Prepaid Debit Card Solution](#)

# Best Debit Card Programme of the Year

## WINNER



**Coutts**  
Coutts



L-R Una Dillon, Managing Director, Merchant Risk Council (Member of the Judging Panel); Stuart Newey, Head of Banking, and Kushla Gopal, Head of Cards and Insurance, Coutts; Alex Horne, Host.

## DESCRIPTION

Following a review of its Banking proposition, Coutts launched a Multi-currency enabled Debit Card, introducing market-leading international transaction and liquidity management features, aimed at meeting clients' growing international footprint whilst delivering tangible value to their banking relationship.

### JUDGES COMMENTS

Coutts was the standout entry for the judges. They actually listened to their customers and redesigned their whole banking proposition. The resulting debit card is extremely well tailored to a very specific audience.

The revitalised programme is based on extensive client research and forms part of a broader review of the overall Coutts Banking proposition. The key objective of the programme was to refocus and simplify the Debit Card proposition around benefits that clients value, at a price point that reflects the premium service.

The result of this was to forensically focus on category defining transactional

capability and practical advantages which promote an effortless journey in a world without borders. This includes the launch of the first true Multi-Currency Debit Card in the U.K., allowing clients to use their existing Debit Card as a local bank issued card in a number of leading international countries, the removal of non-sterling transaction fees on their Cards, and a suite of authorisation enhancements which enable uninterrupted spending.

The re-launch of the Debit Card is driving greater client engagement, spend and attracting new assets and liabilities to the Bank. More importantly, the changes have been delivered to the existing proposition without compromising the client experience.

## FINALISTS

### Contis

[Engage, Bringing FinTech to the Masses Within Local Communities](#)

**Optimus Cards Group**  
[Enabling Payments for All](#)

**Payment Cloud Technologies**  
[The An Post 'Smart Account for Savvy People'](#)

**Royal Bank of Scotland/ Natwest**  
[RBSG MyRewards Programme](#)

**Tesco Bank**  
[Tesco Bank Personal Current Account Guarantee](#)

**U account and Wirecard Card Solutions**  
[Breaking the mould in everyday money management](#)



# Best CSR Programme

## WINNER



### One4all Gift Cards

Shop4Crumlin - A fun, inventive campaign to help raise funds for Crumlin Children's Hospital



L-R Kristy Duncan, Founder and CEO, Women in Payments; Terry Spence, Sales Manager – Key Accounts, One4all; Alex Horne, Host.

## DESCRIPTION

In its third year, One4all's Shop4Crumlin campaign raised €31,000 for Crumlin Children's Hospital in Ireland. Supported by a nationwide radio and digital campaign, the initiative encouraged One4all Gift Cardholders to get out and spend their cards to help raise money for the Hospital.

### JUDGES COMMENTS

One4all proved growth and sustainability on a huge scale with this ambitious project. Considering the metrics and the commentary in the entry, this is clearly a high-profile programme that provided great results.

Every time a card was used, One4all donated 50c to the fund; what's more, five top retailers (Debenhams, Penneys, Arnotts, Littlewoods Ireland & LifeStyle Sports) contributed another 50c for every transaction in their stores.

This fun, active and engaging campaign was launched to support a worthy cause. Crumlin Hospital's Giggle Fund provides inpatients with valuable

respite from their treatments, offering children everything from toys and games to days out and more.

The Giggle Fund was chosen as it aligns closely with One4all's core mission: to spread happiness. One4all worked closely with Crumlin's PR team to ensure that the messaging around the campaign was positive and effective, encouraging shoppers to spend their One4all Gift Cards and enjoy helping to fundraise for the hospital.

The Shop4Crumlin campaign used radio, video and digital media to raise awareness of the cause and encourage participation. The twist on the typical fundraising mechanic made it even easier to engage with – everyone who took part got to treat themselves while knowing their shopping was helping to contribute towards a great cause.

## FINALISTS

### Ikano Bank

Discovery Day empowers students with employability skills and positively influences perceptions of working for a bank

### MBNA Ltd Chester F.C.

### MBNA Ltd

WWF Tap to Give Wild Tiger Campaign

### Royal Bank of Scotland/ Natwest RBSG MyRewards Programme

### Worldpay

Worldpay & The Entertainer: Omni-channel charity payments with Pennies



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# The Judges

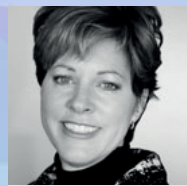
Many thanks to our judging panel. We have brought together a broad spectrum of experience to the judging panel. With their collective knowledge, rigour and diligence our judges are extremely committed to ensuring that the shortlisting process and final judging day delivers worthy winners. We are extremely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



**Roger Alexander** Chair of Judging  
**Portfolio of NED and Advisory Roles**  
Industry Personality of the Year  
The Card Awards 2008



**Mark Bergdahl**  
**Director**  
Loyalty Consulting UK



**Marcia Clay**  
**Senior Vice President,  
Market Development**  
Mastercard UK and Ireland



**Robert Courtneidge**  
**CEO**  
Moorwand  
**Founding Director**  
Prepaid International Forum



**Úna Dillon**  
**Managing Director**  
Merchant Risk Council (EU)



**Daniel Edelman**  
**Vice President, Head of Merchant  
Marketing & Insights Europe**  
American Express



**Chris Harris**  
**Director of Sales & Marketing**  
Ingenico Northern Europe



**Peter Jones**  
**Managing Director**  
PSE Consulting



**Kelley C. Knutson**  
**President,  
International Issuer Solutions**  
TSYS International



**Richard Koch**  
**Head of Cards**  
UK Finance



**Elmar Leissle**  
**Head of Marketing and  
Market Development**  
Visa UK & Ireland



**Laura McCracken**  
**General Manager, International  
Payment Products**  
Amazon



**Matt Sloan**  
**Managing Director, EMEA**  
Discover Financial Services



# Photos from the night



1 - L-R Eimear Creaven, Mastercard; Samuel Vijay, Lloyds Banking Group; Steve Shirley and Suren Nawalkar, Mastercard. 2 - L-R Rebecca James and Alasdair Morton, RBS. 3 - L-R Mike Flint, Neil Mulholland, Sandra Plastow and Gareth Pasley, all Lloyds Banking Group; Richard Whatmough, MBNA; Geoff Symonds, MBNA Thames Clippers; Nic Travis, MBNA. 4 - L-R Emma Streatfield, James Dunbar, Samuel Lockwood, Claudia Pernisco, Luke Paul Camille, Dania El-Kadi, all American Express. 5 - L-R Dilek Aytemiz, Craig Pollard and Andreas Eliasson, all Gemalto; Martin White, Barclays; Aiyapan Sivadasan, Gemalto.



# Photos from the night



6 - L-R Philip Byrne, HSBC; Fiona McCaffrey, JLFS (HSBC); Mark Huson, HSBC. 7 - L-R Siobhan Acha Derrington, Nick Telford-Reed and Jaia Lloyd, all Worldpay. 8 - L-R Carl Barkey, Regine Tan, Phil Wilson, Elts De Boer, Zarina Mazitova, Gabriel Hankin, all American Express. 9 - L-R Scott Manson, Nationwide Building Society; Daniel Jones, Royal Bank of Scotland Group; David Canavan, Visa. 10 - L-R Magdalena Busz, Martyn Lock and Joanne Waldron, all FIS.



# Photos from the night



11 – L-R Ed Adshead-Grant, Samia Boubaaya and John Ballantyne, all Bottomline Technologies. 12 – L-R Valerie Walwyn, Plane Saver Credit Union; Neil Delaney, Contis; Anna Masheter, Plane Saver Credit Union; Deborah Levy, Engage; Flavia Alzetta, Contis. 13 – L-R Priya Khanna, HSBC UK; Clare Whitworth, John Lewis Finance; Sarah Lee, HSBC UK; Lindsay Moore, David Hall and Emma Wicks, all John Lewis Finance. 14 – L-R Sarah Gorman and Channele Moynagh, Sysnet Global Solutions; Luke Cullern and Gwen Searing, Worldpay. 15 – L-R Brian Dilley, Elyn Corfield and Jon Roberts, all Lloyds Banking Group.



# Photos from the night



16 – L-R Gill Maude, TSYS; Dervil Cronin and Yvonne O'Connor, KBC Bank Ireland. 17 – L-R Alan Forster, Sysnet Global Solutions; Lorraine Gilligan, Elavon; Sandra Higgins and Paul Prior, Sysnet Global Solutions. 18 – L-R Lauren Davey, Louise Gaffney, Sara Zaibag, Charley Thomas, Nicky Dorril, and Cecile Midrouillet, all Barclaycard. 19 – L-R Sandy Sancaaster, Tina Meschino, Melissa Harper and Gavin Waddell, all ClearBank. 20 – L-R Helen Pearson, Pamela Novoa-Ralli and Kathryn Shankland, all Sage.



# Photos from the night

21



22



23



23



25



21 – Clockwise from 12 o'clock: Reza Attach-zadeh, Santander; Anne Boden, Starling Bank; Suren Nawalkar, Mastercard; Toby Mason, COO, Clearbank; David Jones, Sainsbury's Bank; Richard Thomas, Lloyds Banking Group; Julian Sawyer, Starling Bank; Vidur Varma, Citi UK Consumer; Mark Barnett, Mastercard; Craig Bundell, TSB Bank. 22 – Clockwise from 12 o'clock: Gavin Windram, Alex Naylor, Jennie Knight, Craig Evans, Paul Alexander, Mitalee Salvi, Nick Stefanovitz, Ricardo Silva, Charles Kightley, and Andrew Pridmore, all Barclaycard UK Cards. 23 – Clockwise from 12 o'clock: Kosten Metreweli, Modulr; John Jackson, Bank of England; Alberto Gonzalez Tobar, Santander; Myles Stephenson, Modulr; Sean Wilson, Sage; Joanne Dewar, Global Processing Services; Ryan Jackson, Vocalink; Claire Huddleston, Modulr; Michael Carbone, Sage. 24 – Clockwise from 12 o'clock: Ian Webb, Bleep; Caitlin Lloyd, Post Office; Rosie Hirst, McDonald's; Lee Jones, Ingenico Group; Adam Bialy, Sainsbury's; Darren Hill, Global Payments; John Wellman, Bleep; Nicholas Spicer, Post Office; Ian Benn, Ingenico Group; Stephen Roberts, Comtrex. 25 – Clockwise from 12 o'clock: Rene Kruse, TSYS; Chris Taylor, Virgin Money; Vincent Brennan, Bank of Ireland; Troy Woods, TSYS; David McCreadie, Tesco Bank; Sheldon Chuan, Barclaycard; Dennis Jones, TSYS; Steve Rubenstein, RBS; Eddie Dillon, KBC; Amy Lenander, Capital One.



# Photos from the night



26 – Champagne reception. 27 – Alex Horne 'conducts' The Horne Section. 28 – Thank you to our sponsors.  
29 – Alex Horne, Host. 30 – Guests donated to the NSPCC using the Ingenico Connected Screen





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The background of the entire page is a dark blue gradient. Overlaid on this are numerous semi-transparent icons and graphics. These include: a large, faint image of a credit card in the bottom left; a grid of small square icons in the middle left showing various payment methods (handshake, credit card, smartphone, etc.); a central graphic of a network of people with arrows indicating flow; and various other icons representing commerce, technology, and finance scattered throughout.

# The Card and Payments Awards Ltd

**TCPA2018**

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