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## The Card & Payments Awards 2021

#### Congratulations to all our finalists, highly commended and winners.

Throughout this document you will see the very best of breed in the UK payments industry, so I hope it helps to inspire the industry to get better and better.

We've had a superb online event with the incredible Dame Stella Rimington amazing the audience with her keynote speech and insights into the security environment of today!

I hope everyone who received the meal packs really enjoyed them –with any luck we won't have to go down this route again next year but I am hopeful that we made a difference in a very different awards cycle!

The Card & Payments Awards remains the best networking opportunity in the payments industry calendar and while we didn't have the usual huge numbers of people celebrating in the room, the networking was still engaging. To whose who participated, I hope you got great value from the event.

Our sincere thanks go to our independent judging panel, led by Chair Mr Roger Alexander. Please **click here for a bio** on our carefully selected and incredibly hard-working judges.

Please do also have a look at our **sponsoring organisations**. They understand the need for an independent forum to recognise all that is best about this industry. Their investment in the process is for the industry as a whole and all our sponsors should be applauded for the part they play in this. Last, but by no means least, I would like to thank Prime Sponsor TSYS, a Global Payments Company, for their unwavering support of this event. Their continued desire to promote industry wide growth, integrity and excellence is truly amazing and for their support we are truly grateful.

We look forward to seeing you at next year's event which will take place (hopefully) on Thursday 3rd February 2021 at the Grosvenor House Hotel.

As always, I would encourage you to book your tables early **via our website** where you will also find details of how to enter or join our sponsorship group for this important industry event.

The Call for Entries for 2022 will be launched in June of this year.

Thanking you for your continued support and participation.

#### **Michael Harty**

Managing Director The Card and Payments Awards



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## **TSYS** Winners Message

We are honoured to support The Card & Payments Awards for the 16th consecutive year. While this event certainly looks different than previous events - the energy and excitement look the same. Our community came together virtually with one common purpose - to celebrate the outstanding accomplishments and innovations in payments across the UK and Irish markets.

Since we were last together, we have seen so many changes in digital payment channels, online spending, instalment capabilities and a rapid shift in how consumers are spending. This evolution is taking place almost without us noticing because we are navigating a global pandemic with our friends, family and loved ones.

It is events like The Card & Payments Awards that enable us all to take a moment and reflect on our accomplishments over the last 12 months. As we emerge from the shadow of the pandemic, we are thrilled to take this time to recognize the incredible work and accelerated innovation of those nominees and winners. We applaud and congratulate you. Thank you to everyone that participated in the virtual Card and Payments Awards 2021. We look forward to seeing you in person next year!

Gaylon Jowers Jr. Senior Executive Vice President of Issuer Solutions, Global Payments Inc. www.globalpaymentsinc.com/en-us

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- Parent caller

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YoungMinds is incredibly grateful to be The Card and Payments Awards charity partner for 2021. If you're interested in joining our fight for children and young people's mental health please contact corporate@ youngminds.org.uk

## YOUNGMINDS



## The 2021 Winners

Industry Achievement Award The cards and payments Industry - Industry response to the Covid crisis

Best Service to Business ClearBank - ClearBank's cutting-edge payment infrastructure

**Best Initiative from an SME** Modulr – Modulr becomes first non-bank or building society to launch Confirmation of Payee

Social Inclusion in Financial Services Virgin Money – Virgin Money M Account - A Basic Bank Account which is anything but Basic by design

Best Consumer Credit Card or Credit Facility NewDay – Amazon Platinum Mastercard – rewarding and flexible customer experience

Best Industry Innovation Contis – Buffer by Contis

**Best Benefits or Loyalty Scheme** American Express – Launching the Vitality American Express<sup>®</sup> Credit Card

**Best Security or Anti-Fraud Development Featurespace** – NatWest's deployment of ARIC Risk Hub: a real-time, machine learning enterprise fraud prevention system

**Best Technology Initiative** Lloyds Bank and Bank of Scotland – Subscription Management Service

**Best Payments Industry Newcomer** Tyl – A new and innovative payments partner for UK SMEs developed in partnership with Pollinate

Best Initiative in Digital Payments Mastercard – Pay by Bank app **Best Product Design** 

NatWest – Biometric Payment Fob – NatWest delivers another biometric first!

Best Initiative in Open Banking Currensea – How the world's first Open Banking CBPII has brought travel spending to the 21st Century

Best Processing Programme Global Processing Services (GPS) - The PayTech Pioneer™

Changing Lives in the Community Elavon and PayaCharity – Elavon, PayaCharity and The Royal British Legion's Poppy Appeal

Innovation in Retail Payments Square and Mastercard UK – Connecting the Falklands

**Best Payment Facility - non-credit** NatWest – Biometric Payment Fob – NatWest delivers another biometric first!

Success in Customer Service Vanquis Bank – Persistent Debt - Personalised Video Campaign

Excellence in Operational Innovation Lloyds Banking Group – Lloyds Bank – Place2b

Best Marketing Campaign NatWest Group and National Emergencies Trust (NET) - Coronavirus Appeal

The Judges' Award American Express – American Express' customer service strategy during the Coronavirus pandemic

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## Industry Achievement Award

#### WINNER

## The cards and payments industry

#### DESCRIPTION

In a unique year, payments really have been at the forefront of everything we do. As soon as much of the World started going into lockdown, the way we pay for goods and services was pushed into sharp focus. Cash was no longer a viable payment option for many people.

#### JUDGES COMMENTS

The judges felt it important to honour the whole industry and the collective effort to service customers in these difficult times. There has been incredible upheaval across the board and it would be impossible to single out any one institution or individual. This award is bestowed in recognition of each and every one of you. The payments industry jumped into action to mobilise their staff to provide excellent customer care. Along with many other industries, banks and financial institutions needed to get their staff set up to work from home, and quickly. Alongside this, they needed to ensure they were ready to take care of their customers, many of whom were going through stressful times of financial uncertainty.

In the middle of all this, UK Finance and their membership collectively worked to change the contactless limit from £30 to £45 in just 6 weeks. Consumers and Merchants welcomed the new limit, feeling secure in the ability to make and take payments with far lower risk of contagion.

Institutions across the Payments landscape came together to provide safer payments solutions and exemplary customer service in the midst of the global pandemic.



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\* Based on signed network alliance agreements over the past twelve years with major payment networks within respective countries - Panoramic Research study, conducted 2020





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## Best Service to Business



## **Clear.Bank**®

#### WINNER

ClearBank's cutting-edge payment infrastructure

#### DESCRIPTION

In April 2019, ClearBank, in partnership with Tide, was granted £60m by the RBS Alternative Remedies Package to drive competition and innovation in SME banking.

#### JUDGES COMMENTS

This stood out as a compelling entry with a major development for business banking. ClearBank continue to evolve and, with Tide, are expanding and thriving. The funds were used to create ClearBank Tide Business Banking (CTBB). The service provides Tide access to ClearBank's payments infrastructure so it can offer its customers – entrepreneurs and small business owners – a compelling and digital-first alternative to the poor customer service, high costs and bureaucracy of high street banks.

CTBB is built on Open Banking and CASS infrastructure that allows Tide to provide its customers with:

- ability to switch accounts in seven days with the first one-stop company formation and account opening process in the UK (possibly globally)
- peace of mind with an FSCS protected account
- ability to instantly connect to new accounting tools via APIs (that integrate with common accounting platforms) which cuts administration and improves cashflow
- improved settlement speeds while reducing rates for card payments to cut costs and free up working capital

Since launch, CTBB is now the third largest business banking challenger having acquired over 230,000 customers (2 in 40 UK SMEs). And Tide is able to clearly differentiate itself from competitors. While most businesses take one to four weeks to open an account, the average time with CTBB is just two minutes. And through the seamless integration of tools via a digital-first business account, Tide's customers are seeing a reduction of approx. 48 days per annum on administration.

#### FINALISTS

#### Advanzia Bank

Turnkey credit card solutions for private banks

#### American Express

Small is Back – Supporting Small Independent Businesses with Shop Small and Love Local from American Express

#### ANNA Money

ANNA Money

Chargebacks911 Chargebacks911

#### Checkout.com

The 60 hour sprint to get Curve back up and running after Wirecard's demise

#### Tyl by NatWest

A new and innovative payments partner for UK SMEs developed in partnership with Pollinate

#### Xero (UK)

Pay with TransferWise

#### **HIGHLY COMMENDED**

Verisk Financial Going Viral: New COVID-19 Rapid Response Protects Payments Industry

## Best Initiative from an SME



#### WINNER

Modulr

Modulr becomes first non-bank or building society to launch Confirmation of Payee

#### DESCRIPTION

Authorised push payment (APP) fraud is on the rise, creating a serious problem for UK businesses, which lost approximately £140m in 2019.

#### JUDGES COMMENTS

Modulr stood out for offering significant fraud reduction by becoming the first fintech in the UK to become part of the CoP service. This is an innovative service for others to piggyback on to. As part of its mission to strive for greater innovation and payment improvements, Modulr proactively approached Pay. UK in early 2020 to become part of the Confirmation of Payee (CoP) service set up to combat APP fraud.

Originally, the service was only mandated for incumbent banks (and building societies), and Modulr spotted an opportunity for a non-banking environment.

The work and investment required to launch this initiative has cemented Modulr's position on the same level footing as the established big banks and historic providers of payment services to UK businesses. This is an added-value solution that no-one else in the nonbanking market can do.

Thanks to Modulr's industry-leading work, millions of end consumers and businesses will now benefit from CoP, reducing their risk of becoming victims of APP fraud.

Modulr has launched a truly game-changing initiative - one that spotlights the FinTech's position as a trailblazer in the wider payments industry.

#### FINALISTS

3S Money 3S Money

#### Telleroo Telleroo

## Social Inclusion in Financial Services

MMNEY

#### WINNER

Virgin Money

Virgin Money M Account - A Basic Bank Account which is anything but Basic by design

#### DESCRIPTION

The Virgin Money M Account stands out. Not hidden on the website or in stores like some basic bank accounts.

#### JUDGES COMMENTS

The M Account is a great design for the non-banking environment, backed by well-executed training. The judges were encouraged that Virgin Money put emphasis on linking a product to support and innovate in the basic banking sphere. Virgin Money want customers to know about the account, which comes with the same features as the standard offering; utility bill switch, digital cheque deposit, budgeting tools and a linked savings account. All designed to help customers bank easier, manage their money and adopt a savings habit.

Customers impacted by vulnerabilities may need a little more support with their banking such as those with low financial

capability or resilience. At its core, the M Account is designed to help provide this support. But it also helps those struggling to provide standard identification documents (refugees, prisoners & homeless) and customers with reduced capability needing additional support.

Part of the design process tested whether the information provided to customers was clear and unambiguous. Fairer finance reviewed the terms to ensure they were easily understood and the language used on the website was tested with an internal inclusion panel (colleagues with experiences of vulnerability) to ensure the information would be understood by all customers.

The M account launched in July 2020 at a companywide Financial Inclusion event.

#### FINALISTS

#### **Barclays Bank**

Gambling Merchant Control - 72hr cooling off period

#### Contis

Driving financial inclusion during Covid-19

#### Monese and PPS

Monese and PPS driving social inclusion

#### NatWest Group

Introducing free Credit Score functionality into the NWG Mobile Banking App, partnering with TransUnion

#### Pannovate

Launchpad supports Social Inclusion

#### Starling Bank

Connected Card

#### **HIGHLY COMMENDED**

Capital One Developing the vulnerable customer agenda



## Visa is the #1 way to pay in the UK

Visa's leading position in the UK sourced from Euromonitor. Based on the total amount spent by UK consumers in 2019, more was spent using Visa cards by UK consumers than any other card network or other payment type. Visit [Visa.co.uk/Number1].



## Best Consumer Credit Card or Credit Facility



#### WINNER



Amazon Platinum Mastercard – rewarding and flexible customer experience

#### DESCRIPTION

NewDay and Amazon have continued to develop the market leading Amazon Platinum Mastercard. In addition to a strong reward proposition, cardholders can now pay for purchases in instalments on their card. The partnership have worked together to build a seamless customer experience that drives awareness of the purchase option / monthly amount throughout the purchase journey on amazon.co.uk. Customers simply select their chosen plan at checkout.

#### JUDGES COMMENTS

This is a good execution of a traditional retailer co-brand and very nicely done. The entry scored highly on metrics, uplift in customers and numbers of rewards. The instalment development enables Amazon to configure and target plans and promotional pricing shown to individual customers to drive sales across key product lines.

The reward proposition gives Prime members 1.50% back on Amazon.co.uk spend (non-Prime 0.75%) and 0.25% for all off-Amazon spend. Customers accumulate points which are automatically converted into Amazon.co.uk gift cards loaded directly to their Amazon account.

To make shopping off-Amazon safe and secure, the Amazon Mastercard can be added to Google Pay wallet from within the Amazon Mastercard app. The app also features safety tools that allow customers to manage credit carefully by setting alerts for monthly spend amounts and reminders alerting them when they are approaching their credit limit.

The Amazon programme is accessible to a broad cross section of credit profiles. The Amazon Classic Mastercard credit building card is offered to those who don't meet Platinum eligibility criteria.

#### FINALISTS

Capital One (Europe) Capital One's cutting-edge balance transfer guarantee

DivideBuy DivideBuy 15

/ISA

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## Best Industry Innovation



WINNER

Contis

**Buffer by Contis** 

#### DESCRIPTION

Imagine if you could use your everyday debit card to buy a coffee with your investments, crypto, or even your wages before payday?

#### JUDGES COMMENTS

The capability developed by Contis is a really smart development in the card payments market, especially from a relatively small player. Buffer is a new concept and really answers challenges in the industry at the moment.v Well with Buffer Secondary Authorisation, you can link a card to more than one account. So if the balance is too low in the main account, the card will automatically approve the transaction from a second source. This can contain anything, like Bitcoin, gold, even stocks & shares!

Buffer is the first product of its kind in payments. It ends declined transactions, enables zero balance accounts, allows you to spend non-liquid assets. It can link to pre-approved credit lines and even allow for external control of spending.

For example, Buffer helps workers get paid as they earn with the world's first salary drawdown solution linked to a debit card. No need to wait 'til payday for a bank transfer. Just work, then spend immediately. This can be life-changing, and reduce demand for payday loans.

Buffer is also creating a revolution in crypto investing. With Buffer powered debit cards you can now spend from your Bitcoin wallet - attracting many of Europe's largest crypto exchanges. The pandemic led to increases in crypto trading, and Buffer has helped crypto become a viable currency for daily spending.

With other uses including company expense cards, carer cards and more, Buffer will continue to revolutionise card payments.

#### FINALISTS

Blackhawk Network

Introducing the One4all Digital Gift Card

#### Ethoca

Mastercard and Ethoca Reinvent Dispute Resolution and Improve Customer Experience

Lloyds Bank and Bank of Scotland Subscription Management Service

#### NewDay

Newpay - a digital revolution in Retail Finance

NewDay

**Pioneering Digital Collections** 

Paysafe Group

Coinbase Card (issued by Paysafe)

#### Pollinate

Pollinate's innovative platform for global banks and SMEs

#### **HIGHLY COMMENDED**

NatWest Group The NWG Mobile Banking App, partnering with TransUnion 17

**ISERV** 

## Best Benefits or Loyalty Scheme



#### WINNER

American Express

Launching the Vitality American Express<sup>®</sup> Credit Card

#### DESCRIPTION

Vitality, a health and life insurance and investment company, already offered its members a benefits scheme that allowed them to earn regular rewards from its partners for undertaking physical activity and living healthily.

#### JUDGES COMMENTS

The Vitality card is an exciting entry to marketplace as it's linked to activity. This is front and centre of promoting a healthier lifestyle. A great proposition which will evolve. This was further enhanced when it launched an innovative credit card proposition in partnership with American Express.

The Vitality American Express<sup>®</sup> Credit Card is the first of its kind in the UK to incentivise financially savvy, health conscious Cardmembers for making healthy choices and being active. With the potential to unlock a market-leading

3% cashback, it maximises the power of incentives to drive positive behaviour change. The more activity Cardmembers record, the more cashback they can earn.

Available exclusively to their VitalityHealth or VitalityLife members, activity levels are tracked on a compatible device that syncs with the Vitality app. Their Member Zone shows a tally of rewards achieved. Points are earned for activities such as completing a certain number of steps or a run a day.

Less than four months after launch, the UK went into national lockdown and physical health and financial wellbeing took centre stage. The unique card proposition became even more relevant and appealing to Cardmembers, who were encouraged to keep active, with access to workouts at home. Cardmembers additionally benefit from wider American Express Cardmember promotions, offers and services.

#### FINALISTS

Bank of Ireland Student Rewards

NatWest Group MyRewards 3.0

Permanent TSB Permanent TSB Explore Account

## Best Security or Anti-Fraud Development



#### WINNER

### Featurespace

NatWest's deployment of ARIC Risk Hub: a real-time, machine learning enterprise fraud prevention system

NatWest is a true platform bank with multiple brands under its umbrella; as one of the world's largest financial services groups, they are one of the UK's top 5 institutions. To successfully detect payment fraud and scams, NatWest forged a strategic partnership with Featurespace to deploy innovative machine learning models to profile and monitor payments and account activity for their customers.

#### JUDGES COMMENTS

Featurespace were the standout in this category. They have upped their game in fraud detection monitoring, and what they have achieved with NatWest is laudable. Thanks to a successful platform implementation, NatWest benefitted from some great results. Winning this award acknowledges the innovation and hard work that went in to this collaboration.

NatWest selected Featurespace's ARIC Risk Hub for both commercial and consumer divisions across their brands to significantly improve their fraud rates and customer service, provide a swift return on investment and future opportunities to innovate further.

Since the partnership began, NatWest have achieved:

- An improvement in value of fraud value detected, exceeding the anticipated business case baseline
- Scam value detection rate increased, again exceeding the business case baseline
- A notable improvement in customer satisfaction with a significant reduction in monthly complaints and increased their Net Promoter Score (NPS)

#### FINALISTS

#### Barclaycard

**Proactive Security Service** 

#### Ethoca

Mastercard and Ethoca Achieve Industry First: Reinvent Dispute Resolution and Improve Customer Experience

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Staying ahead isn't easy. So, here's to you for your continued focus on the customer and their experience. Well done!.





## Best Technology Initiative

ingenico

#### WINNER

### Lloyds Bank and Bank of Scotland

**Subscription Management Service** 

## LLOYDS BANK

#### DESCRIPTION

At Lloyds Banking Group, the teams use cutting edge technologies and industry best practices from feature incubation to production support. This ensures the customer base across different brands experience the best customer service and satisfaction while using both Digital platforms and Branch services.

BANK OF

#### JUDGES COMMENTS

Lloyds have successfully used technology in an innovative manner to solve this payments issue. They demonstrated scale and impact in what will become an industry standard. The growth of the subscription economy, accelerated by Covid-19, saw huge numbers of Lloyds customers add new subscriptions in March 2020. Whilst these services such as TV and food delivery boxes provide ease and convenience, it's often easy to forget that you still pay for a service that you no longer use, or when a free trial ends.

Lloyds have delivered a new journey to enable customers to view and manage these subscriptions. The subscription hub

page easily surfaces Continuous Payment Authorities (CPAs) in a simple snapshot helping customers keep on top of all their outgoing payments. It also allows customers to cancel and block their subscriptions with a quick, easy and free to use service. Finally, customers can benefit from real time push notifications about their subscriptions.

Lloyds have integrated several new technologies to build new APIs to power the digital journey. The APIs are developed as micro services and form part of a service mesh allowing highly controlled deployments with no downtime. This was the first step to move to an infrastructure which provides the scalability of resources and to modernize the application to be cloud ready.

#### FINALISTS

Cardstream and Banking Circle Cardstream Lending, delivered by Banking Circle

#### **Conferma Pay**

Conferma Pay Connect

#### Ethoca

Mastercard and Ethoca Achieve Industry First: Reinvent Dispute Resolution and Improve Customer Experience

PCI Pal with The London Borough of Waltham Forest PCI Pal: Securing Payments for Waltham Forest council

#### Verisk Financial

Transaction Transform - String Cleansing and Enrichment Application



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## Best Payments Industry Newcomer



#### WINNER

### Tyl

Tyl: a new and innovative payments partner for UK SMEs developed in partnership with Pollinate

#### 23

## THE WINNERS

#### DESCRIPTION

Tyl by NatWest, launched in 2019, was designed and built through a successful collaboration between NatWest and Pollinate, with a mission to help businesses and communities thrive. It's possible to achieve this by helping SMEs take card payments easily, while bringing them access to a range of value-added data insights, services and benefits not previously available in the market.

by 🕹 NatWest

#### JUDGES COMMENTS

Tyl are providing a great service to offer SMEs quick and easy merchant acquiring solutions in a difficult marketplace. A terrific entry into the acquiring market. When NatWest and Pollinate teamed up they brought together the best of banking and fintech, to build and launch a new and innovative payment partner for SMEs. At the core of this partnership is the desire to design a solution that addresses the unmet needs of small businesses in the UK. Tyl simplifies the complexity of taking card payments, improving the costly and timeintensive processes SMEs face, allowing them to take payments, understand their

customers and grow their business. Tyl is focusing on providing innovative solutions that bring the following key benefits to SMEs when choosing a payments provider:

- 1. simple and fast sign-up;
- 2. faster settlement to help cashflow;
- 3. simple and transparent pricing and contracts;
- 4. user-friendly, intuitive and insightful technology;
- 5. value-added services to help the business-owner;
- 6. trust, security and reliability;
- 7. great customer service.

#### FINALISTS

#### 3S Money 3S Money

#### Card Industry Professionals

Offering an Open, Honest and Ethical Approach to Card Payment Facilities

#### Currensea

The open banking travel card challenger that saved 2020's summer holidays

## Best Initiative in Digital Payments





#### DESCRIPTION

Pay by Bank app was created by Vocalink, a Mastercard company, to simplify the checkout experience, enabling shoppers to pay quickly and securely for goods and services without the need to enter any payment details, additional logins or passwords. This gives consumers more control and visibility of their finances when they make a purchase.

#### JUDGES COMMENTS

This is an amazing step forward in innovation, adoption, scale and initiative. This is the first Request to Pay proposition to the market and the judges were impressed. Using your existing mobile banking app, payment is made straight from your account and is processed in real-time through the Faster Payments scheme. Pay by Bank app uses Request to Pay technology that helps to dramatically reduce fraud in the payments ecosystem.

Consumer behaviours, enabled by technology, are shifting to make banking on an app and shopping with a mobile the new 'norm'. Combining the possibilities that

smartphone technology has unlocked, with our new 'on-demand' economy, Pay by bank app enables consumers to shop with added confidence, putting banking at the heart of the payment experience.

Consumers mostly find that shopping online today is easy and convenient thanks to digital wallets and 'one-click' solutions. Pay by Bank app gives consumers a modern way to pay which is simple, fast and safe, with more control and visibility of their finances from a provider they can trust.

#### FINALISTS

#### **American Express**

Pay with Bank transfer powered by American Express

#### **Blackhawk Network**

Introducing the One4all Digital Gift Card – a world-first fully mobile multi-store gift card

#### Edenred

The Free School Meal Voucher Scheme: Edenred's Select Platform supports Schools and Families during lockdown

MuchBetter MuchBetter

#### Paysafe Group

Skrill Money Transfer from Paysafe

#### Xero (UK) Pay with TransferWise

#### **HIGHLY COMMENDED**

#### Curve

Curve brings one card to rule them all to every smartphone and wearable

## Best Product Design



#### WINNER

NatWest

Biometric Payment Fob – NatWest delivers another biometric first!

#### DESCRIPTION

NatWest have continued to integrate biometrics into payments by launching the UK's first biometric payment fob with fingerprint verification, working with partners Giesecke + Devrient and Visa.

#### JUDGES COMMENTS

The judges were impressed by the phenomenal feedback from NatWest customers on this futuristic product, as well as the huge amount of press they managed to generate. NatWest had already proved that most terminals could accept biometric payments in the UK through the biometric card pilots and this time they wanted to test a different form factor. The key fob was perceived to be the most versatile, being 'attachable' to other items, and therefore needed to be tough, durable, lightweight and slim... and with the G+D designed fob NatWest delivered just that.

Participants loved the fob and said it felt really secure. No PIN was seen as a great advantage and retailers were astounded at their terminals' ability to take payments over the contactless limit from a small quirky gadget.

Additional features include:

- Black fob with silver-edged fingerprint sensor and a clip allowing participants to carry it in a variety of ways to suit them so that they would never be left without a way to pay again
- LED lights to show successful/unsuccessful fingerprint matches
- Self-enrolment through a mobile app which connects to the fob via Bluetooth and securely embeds the fingerprint into the fob
- Enabled contactless payments up to £100

Once again NatWest proved biometrics work - they are part of the future.

#### FINALISTS

#### **Capital One UK**

Capital One's Classic credit card - Modern, simple, trusted

#### Prosper

Prosper2 and allpay.cards

## Best Initiative in Open Banking



#### WINNER

#### Currensea

How the world's first Open Banking CBPII has brought travel spending to the 21st Century

#### DESCRIPTION

Launched in January 2020, travel money debit card Currensea has harnessed Open Banking to go from strength to strength, despite the coronavirus limiting international travel from the UK. Its unique use of Open Banking makes it the world's first CBPII Card-Based Payment Instrument Issuer. This means it is the only debit card that connects directly to a consumers' existing bank account, as well as enabling zero foreign exchange fees for overseas card payments and rivals the best challenger banks.

#### JUDGES COMMENTS

Currensea is a pioneering product which is very beneficial for consumers and the market generally. The technology is ground-breaking and there's an enormous amount of innovation not replicated elsewhere. Currensea's pioneering use of the PSD2's CBPII regulation challenges the established model of current travel money products by connecting its service directly to consumers' bank accounts . This puts it at the forefront of the market. This is both in terms of its first-mover advantage and also its value as a case study for many other fintechs that will follow in its wake. Neither Mastercard or Visa currently have any other issuers with similar propositions worldwide.

Since launching, Currensea achieved outstanding quarter-on-quarter cardholder growth of over 230% and month-on-month transaction growth of 255%, onboarding 5,000 customers in Q1 alone and on target for 50,000 customers by the end of 2022. Currensea is also environmentally conscious thanks to its partnership with One Tree Planted, which has enabled over 10% of Currensea's customers to have donated some of their FX savings to plant trees.

#### FINALISTS

American Express Pay with Bank transfer powered by American Express

Global Processing Services (GPS) Global Processing Services (GPS) + Currensea

MoneyHub Enterprise Aon Lifetime Personal Financial Management

**Tesco Bank** Tesco's Pay by Bank Initiative

## Best Processing Programme



#### WINNER

### Global Processing Services (GPS)

The PayTech Pioneer™

#### DESCRIPTION

Many people don't realise that a third-party issuer processor sits at the heart of the transaction flow, delivering crucial connectivity between fintechs, their cardholders, issuing banks, card schemes and bureaus.

#### JUDGES COMMENTS

GPS have become the biggest processor in Europe. They stood out here as there was a breadth of different programmes supported in the submission. Global Processing Services (GPS), The PayTech Pioneer<sup>™</sup>, is the trusted and proven go-to payments processing partner for many of today's global fintechs, digital banking partners and e-wallet providers, offering scalable, secure global issuer processing capabilities through its single processing platform, GPS Apex.

GPS has made a multi-million pound investment in its processing platform and expanded into the dynamic APAC market to accelerate innovation and success for its clients.

GPS has scaled its international presence to offer unique capabilities unmatched in the payments space, coining the phrase 'The Super Processor<sup>™</sup>' to describe the rich suite of features and flexibility of its processing platform to enable the next generation of fintechs, digital banks and e-wallet providers to differentiate themselves and grow. The platform offers outstanding levels of customisation and flexibility through its suite of over 150 APIs.

#### **FINALISTS**

#### Marqeta

Transformational 2019-2020 cements card processing disruptor Marqeta as major market force

#### PPS

The Best Processing Platform

## Changing Lives in the Community



PayaCharity

#### WINNER

### Elavon and PayaCharity

Elavon, PayaCharity and The Royal British Legion's Poppy Appeal

#### DESCRIPTION

Elavon and PayaCharity supported The Royal British Legion's Poppy Appeal by providing 1,100 terminals to help the charity collect cashless donations. This effort marks the largestever deployment of terminals for a charitable campaign in Europe, maximising fundraising potential with ease.

#### **JUDGES COMMENTS**

The judges were impressed with Elavon in making contactless payments work for the charity, enabling an increase in collections during a challenging year. Over the past few years, donations collected by charities in public spaces such as high streets, shopping centres and railway stations have fallen as fewer people carry cash. By providing more digital payment options, charities such as the Royal British Legion can increase revenue and simplify administrative efforts.

By making additional payment options available, more people can donate to the Poppy Appeal without using cash in UK cities. Passers-by are able to donate with their bank card, mobile or smartwatches.

PayaCharity managed the deployment of the contactless terminals at cities around the UK and set up the devices for payment.

Elavon trained all the volunteers on how to set up the terminals to take payment. In addition, 45 volunteers from Elavon, parent company U.S. Bank, and UK banking partner Santander participated to accept donations at 22 train and tube stations in London.

This initiative led to over ten times the volume accepted in cashless donations year-on-year in 2019, with over 120,000 people tapping to donate to the charity.

#### FINALISTS

Capital One UK Capital One UK Covid Community Response

#### Edenred

The Free School Meal Voucher Scheme: Edenred's Select Platform supports Schools and Families during lockdown

NatWest Group and National Emergencies Trust (NET) NatWest Group and National Emergencies Trust (NET) Coronavirus Appeal

#### Paysafe Group

Bankable - British Red Cross - Paysafe: Emergency Cash Assistance (Prepaid Visa Card)

The Co-operative Bank Amnesty International Write for Rights Campaign

## Innovation in Retail Payments



#### WINNER

## Square and Mastercard UK

**Connecting the Falklands** 

The Falkland Islands lie 8,000 miles from London in a remote and beautiful location where many of the Islands' businesses have been cash-only. Card payments hardware needed to be physically installed and maintained and complicated banking and compliance considerations have made it difficult - or sometimes impossible - for businesses to participate in the card economy.

#### JUDGES COMMENTS

This is a valiant effort by Square and Mastercard. The submission really fits the spirit of the award in terms of retail innovation by improving frictionless commerce. A great execution of existing technology. With only one cash machine and one bank branch on the Islands, residents and the tens of thousands of annual tourists alike were feeling the burden of cash as they queued up at the bank or paid with international currencies. Or worse still, businesses missed out on sales. With tourists arriving every summer wanting to pay by card, dealing in cash only had become untenable.

With the burgeoning tourist economy set to resume when the pandemic lessens, small businesses were keen to find a way to accept other payment methods that are both simple and safe.

The Falkland Island Government (FIG) approached Mastercard and Square to ask if they could help solve the challenges that made taking cards so uniquely difficult for this remote community. This included helping sellers' access international bank accounts to settle funds into, onboarding them to Square payments and point-of-sale systems, and providing them with mobile Square Readers to take payments, plus integrating Sonic, the Mastercard sound of acceptance.

#### FINALISTS

#### Barclays Bank

Gambling Merchant Control - 72hr cooling off period

Card Industry Professionals

Offering an Open, Honest and Ethical Approach to Card Payment Facilities

Lloyds Bank and Bank of Scotland Subscription Management Service

## Best Payment Facility – non-credit



#### WINNER

NatWest

Biometric Payment Fob – NatWest delivers another biometric first!

#### DESCRIPTION

Following the success of the NatWest biometric debit and credit card pilots, the launch of the UK's first biometric payment fob with fingerprint verification at Point of Sale went live last year. There is no PIN to remember, which helps those with poor memories or those who find inputting numbers difficult because of limited flexibility or sight. It also meets the PSD2 requirement for two-factor authentication: possession and inherence.

#### JUDGES COMMENTS

A very refreshing entry from NatWest. The fob is an innovative product that clearly responds to their customers' needs, with some great feedback to endorse it. The fobs work with current Chip and PIN terminals and will enable users to carry out contactless transactions of up to £100 by using their fingerprint information to verify purchases. This follows feedback from biometric card pilots where customers cited this added security as an important asset.

The user enrols through their mobile app, and uploads their fingerprint details to the

fob. This then connects via Bluetooth. Up to 5 fingerprints can be enrolled if a participant wants their child or another family member to make payments.

Retailers have been astounded that their terminals could accept no-PIN payments from a little fob for any amount.

Media coverage surpassed expectations, with the launch and press release triggering nearly 230 print and online articles. These had a total reach of more than 270 million people worldwide, with headlines such as 'THUMBS UP NatWest is testing payment fobs'.

#### FINALISTS

Global Processing Services (GPS) + Ziglu Global Processing Services (GPS) and Ziglu

Tesco Bank Tesco e-Gift Card Platform

#### **HIGHLY COMMENDED**

#### Marqeta

Lydia disrupts French payment sector with industry-leading all-in-one app Marqeta

## Success in Customer Service



#### WINNER

Vanquis Bank

Persistent Debt - Personalised Video Campaign

The purpose of the personalised video campaign was to directly support the portion of customers who found themselves in Persistent Debt. These customers risk losing complete access to credit, so there was an immediate need to improve their financial situation. This involved them making a one-off payment to their account, then increasing their monthly minimum payment – a decision customers must make themselves.

#### JUDGES COMMENTS

The sheer impact on persistent debt and the reduction they've seen make this a standout in this space. This is a very digital approach to customer service and Vanquis Bank have proved it can be a success. To engage and educate their customers, Vanquis Bank used a short personalised video with digestible and easily accessible content. They contacted each customer and, while staying GDPR compliant, used their specific details to deliver a personalised message that ultimately drove a significant improvement in their financial health in comparison to other initiatives.

These personalised videos were made up of five components:

- 1. A personalised greeting to the customer
- 2. An explanation of Persistent Debt and their own financial situation
- 3. The introduction of their bespoke payment plan
- 4. The simple steps for managing payments using the mobile app
- 5. A call to action to adjust their payment option via the mobile app

Since deployment, they saw a significant uplift of customers taking action as a result of this video.

#### FINALISTS

#### **American Express**

Business as usual in unusual times – American Express customer service strategy during the Coronavirus pandemic

#### **ANNA Money**

ANNA Money

#### Barclaycard

**Proactive Security Service** 

#### **Capital One**

Transforming collections call outcomes for customers and business alike with ACeS

#### SmartDebit

Making our customers' lives easier during the Covid-19 crisis

## Excellence in Operational Innovation



#### WINNER



Lloyds Bank – Place2b

#### DESCRIPTION

Place2b enables Lloyds colleagues to order items necessary for home working. Previously, requests went through a lengthy, multi-step ordering/approval process. This needed to change to meet the needs of staff more effectively during the pandemic.

#### **JUDGES COMMENTS**

This was an incredible task. A great initiative from such a large organisation, fixing a problem very quickly and making life much easier for their employees, which in turn has a positive impact on their wellbeing. The Place2b portal allows employees to select pre-approved items for homeworking and place an order at a touch of a button. A single-use virtual payment card is sent to the employee with a fixed limit, giving them freedom to make their own purchase choices.

Where a requested item has already been sourced, Group Sourcing are able to maintain group standards by paying the

supplier by invoice and sending the item to the colleague's home address, further speeding up the procurement process.

Before Place2b, orders had to be pre-approved by line managers, but the new process is far more light touch, with all orders auto-approved no matter who is placing it. Control and oversight remain with a simple email notification sent to line managers. Colleagues provide e-receipts for items they order online.

The welfare of colleagues is paramount and a key objective throughout has been to minimise the stresses of extended home working for employees, from ergonomic chairs to wireless headsets, colleagues have been able to source and secure the items they individually need during the pandemic.

#### FINALISTS

MoneyHub Enterprise Aon Lifetime Personal Financial Management

#### **HIGHLY COMMENDED**

#### **Capital One**

Pivoting to provide exceptional customer service

## Best Marketing Campaign



#### WINNER

### NatWest Group and National Emergencies Trust (NET)

NatWest Group and National Emergencies Trust (NET) Coronavirus Appeal

#### DESCRIPTION

NatWest Group's most ambitious campaign to-date contributed £10m to the National Emergencies Trust's (NET) Coronavirus Appeal, designed to support thousands of grassroots charities/groups across the UK.

#### **JUDGES COMMENTS**

This was a strong entry, clearly demonstrating success and improved brand awareness. The way the campaign was created was visually impactful, the metrics were strong and it linked well with the MyRewards programme. The campaign spanned the entire banking operation with bespoke content for customers participating in the MyRewards programme. To promote this campaign, they used the following communication channels:

- Targeted emails.
- Media relations.
- Fortnightly 'MyRewards' newsletters.
- SMS/mobile app prompts.
- Website banners.
- Social media posts.
- A high-profile Channel 4 TV advert.
- In-branch display screens.
- Internal communications for staff.

The campaign was a huge success, launching in a record-breaking three weeks and raising over £5m in customer/colleague donations between April and July 2020, which was matched up to £10m. This will support a diverse range of organisations on the community frontline.

By mobilising MyRewards customers and enabling them to interact with the campaign via their mobile banking app, NatWest not only secured the largest portion of donations ever seen for a participating charity, but also improved engagement across all channels.

#### FINALISTS

#### Mastercard

Debit Mastercard UK launch

#### Mastercard

Sponsorship of The BRIT Awards 2020 with Mastercard

#### **Paysafe Group**

Skrill Del Piero Ad

#### Visa

How You Pay Matters

#### Visa

Where You Shop Matters

## The Judges



Roger Alexander Judging Chair Portfolio of NED and Advisory Roles INDUSTRY PERSONALITY AT THE CARD AWARDS 2008



Sandra Alzetta VP Payments, Global Head of Payments SPOTIFY



Mark Bergdahl Director LOYALTY CONSULTING UK



Marcia Clay Senior Vice President, Market Development MASTERCARD UK AND IRELAND



Becky Clements Director of Payments UK FINANCE



Sarah Colville Senior Vice President



Robert Courtneidge Independent Payment Industry Advisor



Úna Dillon Managing Director MERCHANT RISK COUNCIL (EUROPE)



David Edwards Director, International Client Relations AURIEMMA GROUP



Andrew Gilchrist



Chris Harris VP Sales Performance & Global Accounts INGENICO GROUP



Peter Jones Managing Director PSE CONSULTING



Richard Koch Consultant



Elmar Leissle Head of Strategy, Planning and Operations VISA UK & IRELAND



Tania Platt Vice President - UK Client and Partner Management AMERICAN EXPRESS



Matt Sloan Managing Director, EMEA DISCOVER FINANCIAL SERVICES

## Judges' Award



#### WINNER

American Express

American Express customer service strategy during the Coronavirus pandemic

As the UK went into Covid-19 lockdown, American Express relocated its European HQ in Brighton to a fully functioning home working operation at speed. The relocation team needed to think creatively and innovatively to ensure frontline colleagues had the tools, options and services available to respond to customer queries securely and efficiently from home. Within just three weeks American Express had successfully enabled over 90% of the Company's UK frontline workforce to support Cardmembers from home.

#### JUDGES COMMENTS

American Express truly are a worthy winner of this Award. They managed to shift the entire company to home working quickly and without dropping service levels, which is a remarkable achievement. They have a high bar for customer service so to continue to deliver that is a huge accomplishment. A standout differentiator is how companies deliver on customer service during times of crisis or national emergency. American Express had excellent customer satisfaction levels to uphold. Not an easy task, considering extraordinary levels of customer calls while simultaneously moving the Company's operations from office based to a home working environment.

The Company's omni-channel digital interfaces played a crucial part in keeping Cardmembers connected. Being a Company built on relationships, American Express recognised that human interaction was going to be invaluable during these worrying and uncertain times. A taskforce of colleagues was brought together from other countries and business areas, to back the UK frontline customer services team and bolster capacity.

In the challenging weeks that followed, thanks to a huge Company and cross-team effort, American Express managed to surpass its Company's customer satisfaction scores, achieving higher levels than at any point during the preceding year.

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#### FEATURE

#### SPACE

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