UNITED STATES

The Card & Payments *Awards* '26



WINNERS MAGAZINE 2026

FIS



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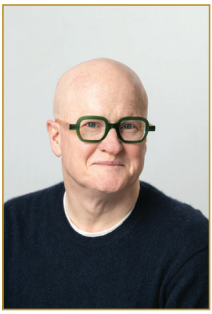

WELCOME TO THE CARD & PAYMENTS AWARDS USA 2026!

It has been an absolute pleasure to bring the inaugural Card & Payments Awards USA to a close.

What an incredible evening, and what a fantastic beginning for The Card & Payments Awards in the United States.

Looking around the room at the remarkable organizations and leaders who joined us, it is clear that this is the start of something very special.

Whether you joined us as a sponsor, entrant, finalist or guest, you have played an important part in establishing an independent platform that recognizes and rewards excellence across the payments industry.

At its heart, TCPA is about recognizing those organizations that go further, innovate and deliver better outcomes for businesses and consumers alike.

By participating, you help establish a benchmark for excellence, shining a spotlight on what's working, what's changing and what's possible across our industry.

To all our finalists and winners, **a huge congratulations!** Your achievements represent the innovation, dedication and progress that continue to drive payments forward.

Our sincere thanks go to our independent judging panel, whose expertise, time and commitment ensure the integrity of these awards.

We are also incredibly grateful for the generosity shown towards our charity partner, **Big Brothers Big Sisters of New York**, and the important work they do.

Of course, none of this would be possible without our sponsors. Their investment goes far beyond supporting an awards evening. It enables us to build an independent, industry-wide platform that celebrates best practice, encourages innovation and raises standards across payments.

A special thank you to our **Prime Sponsor, FIS Issuing Solutions**, for their unwavering support and commitment to this vision, and to all our sponsors Priority Pass, Mastercard and Visa who helped make our inaugural US event such a success.

Tonight was more than a celebration. It was the beginning of a new chapter for the US payments industry.

We look forward to building on this momentum and welcoming you back for The Card & Payments Awards USA in 2027.

Thank you for being part of our journey, and congratulations once again to all our winners!

Michael Harty
Managing Director,
The Card & Payments Awards

A MESSAGE FROM FIS



FIS is proud to serve as Prime Sponsor, building on more than 20 years of partnership with this celebrated event in London and its successful expansion into the Middle East. Tonight marks an exciting milestone as The Card & Payments Awards makes its debut in the United States.

These global events have recognized organizations, individuals, and teams advancing payment leadership and innovation around the world. As we begin this new chapter in the U.S., let's celebrate the achievements that brought us here and look ahead to a future of seamless payment experiences filled with possibility as we continue delivering positive change across the industry.

"Celebrating the achievements driving payment innovation today and shaping the future of seamless payment experiences."

Thank you, and congratulations to everyone honored at the U.S. edition of The Card & Payments Awards 2026.

We are proud to celebrate this milestone with you in New York City and look forward to the years ahead.

Gaylon Jowers
President,
FIS Total Issuing Solutions

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Best Application of AI or ML in Financial Services

WINNER

DataVisor

DataVisor Real-time Adaptive AI Decisioning Platform for Fraud & AML



Michael Rini, Vice President of Sales and Account Management, DataVisor. Presented by Kevin Suddarth, VP Commercial & Market Director, North America, Priority Pass.

DESCRIPTION

DataVisor helps financial institutions and payment providers prevent fraud and financial crime in real time by combining machine learning, graph analysis, regulatory reporting, case management, and embedded AI agents in one unified platform across cards, ACH, RTP, P2P, wallets, and other digital payment flows.

JUDGES COMMENTS

'DataVisor won the category because it best met the judge's criteria for a genuinely central, non-superficial AI and machine learning implementation directly within the payment stream. Judges favored DataVisor for its comprehensive approach, utilizing a combination of supervised and unsupervised machine learning, knowledge graph analysis, and real-time adaptive risk management and praised its submission for backing up claims with concrete, patented metrics showing higher precision and lower false positives for clients like credit unions.'

FINALISTS

Bank of America
Ask Global Payments Solutions (AskGPS)

CPI in partnership with Rippleshot
AI as Proactive Fraud Fighter: Sonar & Rules Assist by CPI in Partnership with Rippleshot

DataVisor
DataVisor Real-time Adaptive AI Decisioning Platform for Fraud & AML

FlexFactor
AcceptIQ by FlexFactor: AI-Powered Decline Decisioning for Real-Time Payment Recovery

Pagos
Pagos AI & MCP Server: Conversational Access to investigate Verified Payments Data

Best Benefits or Loyalty Scheme

CATEGORY SPONSOR

PRIORITY PASS

WINNER

Chime

Chime Card: Fee-Free Premium Rewards for Everyday Americans



Aaron Plante, Chief Banking Officer, Chime. Presented by Chris Rogers, SVP Commercial, Americas, Priority Pass.

DESCRIPTION

Chime Card makes fee-free banking with Chime even more rewarding. With no annual fee, no credit check, and no minimum deposit, Chime members can safely build their credit while also earning 2% cash back on rotating categories for Chime Plus members, and 5% cash back through Chime Prime.

JUDGES COMMENTS

'Chime won for bringing premium cashback and credit-building tools to underserved, underbanked consumers. Judges praised its strong behavioral impact, growing purchase volume share, and its seamless execution of a multi-layered, relationship-based loyalty program that spans card usage, savings perks, and account benefits.'

FINALISTS

Chime
Chime Card: Fee-Free Premium Rewards for Everyday Americans

Citi
Breaking Through: Citi's Premium Card

Engage People
Engage People: Transforming Loyalty into Real-Time Financial Value

Navy Federal Credit Union
Debit Plus: Reinventing Debit Loyalty for America's Largest Credit Union

Best Credit Card or Credit Facility

WINNER

Chime

Chime Card: Fee-Free Premium Rewards for Everyday Americans-



Aaron Plante, Chief Banking Officer, Chime. Presented by Manuel Catedral, Business Development Director, North America, Priority Pass.

DESCRIPTION

Chime Card makes fee-free banking with Chime even more rewarding. With no annual fee, no credit check, and no minimum deposit, Chime members can safely build their credit while also earning 2% cash back on rotating categories for Chime Plus members, and 5% cash back through Chime Prime.

JUDGES COMMENTS

'Chime won for bringing a secured credit card with premium-style rewards to mass-market, underbanked consumers. Judges praised its seamless customer lifecycle, from acquisition to building credit history along with its broad accessibility and stronger outcome-based data compared to niche or overly complex competitors.'

FINALISTS

Chime
Chime Card: Fee-Free Premium Rewards for Everyday Americans

Citi
Breaking Through: Citi's Premium Card

Gemini
Gemini Bitcoin Credit Card

Best Cross-Border Payments Initiative

CATEGORY SPONSOR

WINNER

Remitly

Remitly: Real-Time, Multi-Rail Cross-Border Payments and an All-in-One Financial Platform



Shishir Jayant, Director, New Product Partnerships, Remitly. Presented by Victor Nordenson, Executive Vice President Global Account Management, Mastercard.

DESCRIPTION

Remitly moves money to 170+ countries through a proprietary, real-time network: 254 millions of transfers a year (~$86B run-rate). Customers get choice on both sides: fund by card, bank, or wallet, and pay out to bank, cash, or mobile, making cross-border money movement instant, low-cost, and convenient for immigrant communities.

JUDGES COMMENTS

'Remitly won by providing concrete, proven metrics for speed and cost reductions rather than relying on future projections. Judges favored its strong application and proven operational presence in the U.S. market, which clearly set it apart from competitors with aspirational or out-of-market submissions.'

FINALISTS

DMaple
Modern Cross-Border Payments for International Businesses

Remitly
Real-Time, Multi-Rail Cross-Border Payments and an All-in-One Financial Platform

Velocity
The Start-up Rebuilding Cross-Border Settlement and Treasury with Regulated Stablecoins

Best Customer Service

WINNER

Deluxe

Deluxe Merchant Services - Customer Care



Craig Calafiore, Director, Deluxe. Presented by Victor Nordenson, Executive Vice President, Global Account Management, Mastercard.

DESCRIPTION

Deluxe Merchant Services' award-winning customer care is achieved through expert support, innovative technology, and a dedication to continuous improvement. Its U.S.-(please remove the dash-)based support team operates 24/7 via phone, email, and chat, maintaining an industry-leading average tenure of 36 months among front-line agents. On average, the team fields approximately 15,000 per month.

JUDGES COMMENTS

'Deluxe won Best Customer Service by backing its performance with clear operational data, including low wait times and minimal call abandonment rates. Judges praised its blend of AI efficiency and guaranteed human support, turning customer service into a key strategic advantage in an industry often known for poor merchant support.'

FINALISTS

Deluxe
Deluxe Merchant Services - Customer Care

Ecrypt
Combining AI and Human Support for the Best Customer Experience

FlexFactor
AcceptIQ by FlexFactor: Protecting the Critical Moment Customers Choose to Buy

Mastercard
Global Customer Delivery & Care Transformation

Best Industry Innovation

WINNER

FlexFactor

AcceptIQ by FlexFactor: Reinventing Payment Decline Recovery During the Authorization Moment



Philip McHugh, CEO, FlexFactor. Presented by Victor Nordenson, Executive Vice President Global Account Management, Mastercard.

DESCRIPTION

FlexFactor's AcceptIQ has reinvented payment decline recovery by introducing real-time decisioning during authorization. Unlike post-failure retries, it identifies and reverses eligible false declines before customers experience a failed payment, protecting merchant revenue and customer relationships through AI-native intelligence, differentiated payment infrastructure, and recovery risk assumption.

JUDGES COMMENTS

'Judges where impressed by its sophisticated real-time AI decisioning model, which dynamically evaluates risk to eliminate unnecessary merchant declines and adjust margins, a game-changing capability that directly drives volume growth and processor selection across the industry.'

FINALISTS

Cloudflare & Visa
Advancing Agentic Commerce Through Trusted Identity

FlexFactor
AcceptIQ by FlexFactor: Reinventing Payment Decline Recovery During the Authorization Moment

Mastercard
Mastercard Threat Intelligence

Pagos
Payments Monitoring and Alerting: Cost Health & BIN Benchmark

Paysafe
Driving Digital Payment Innovation with PaysafeWallet

Best Early-Stage or Future Payments Initiative

CATEGORY SPONSOR

FIS

WINNER

FlexFactor

AcceptIQ by FlexFactor: The Missing Real-Time Decline Decisioning Layer in Payments



Brennen Creer, Chief Marketing Officer, FlexFactor. Presented by Brian Greehan, Head of US & Canada Consumer, Global Commercial, FIS.

DESCRIPTION

FlexFactor has created a new category in payments: real-time decline decisioning during the authorization moment. Its AI-native AcceptIQ platform identifies, evaluates, and reverses eligible false declines before they become visible failures, protecting legitimate transactions, merchant economics, and the customer experience while establishing a new performance layer for the payments stack.

JUDGES COMMENTS

'FlexFactor distinguished itself from competing early-stage entries by demonstrating proven market adoption, real merchant success, and an active US rollout rather than relying on unproven data. The judges noted that the solution was "right on the bullseye of a really important issue," effectively solving pressing merchant pain points compared to infrastructure concepts that felt either obsolete or premature. Ultimately, the panel prioritized FlexFactor's superior execution and ability to deliver measurable customer value over theoretical ideas that only looked good on paper.'

FINALISTS

CPI in partnership with Karta
SafeToBuy – Fraud Prevention at the Moment of Purchase

FlexFactor
AcceptIQ by FlexFactor: The Missing Real-Time Decline Decisioning Layer in Payments

Velocity
The Start-up Bringing Established Financial Institutions On-Chain

Best Marketing Campaign

WINNER

KeyBank

KeyBank B2B Expansion Markets Integrated Payments Campaign



Travis Durkee, Vice President & Calle Andrus, Lead Marketing Consultant, Key Commercial Bank. Presented by Seamus Smith Group President, Global Enterprise Growth, FIS.

DESCRIPTION

KeyBank used payments as a strategic growth engine to expand its commercial banking footprint in Chicago and Southern California. Through an integrated campaign spanning thought leadership, sponsorships, events, content, public relations, and local relationship-building, KeyBank turned these emerging markets into meaningful contributors to Payments revenue, pipeline, deposits, and lending growth.

JUDGES COMMENTS

'Judges praised this entry for its comprehensive execution, localized partnerships, and strong performance data that drove clear growth. They also praised its bold, payments-led marketing strategy to enter two major competitive markets in Chicago and Southern California.'

FINALISTS

Gemini Gemini Bitcoin Credit Card
Gemini: Best Marketing Campaign

Key Commercial Bank
KeyBank B2B Expansion Markets Integrated Payments Campaign

Paysafe
Transforming SMB Growth Through Data-Driven Paid Media

Randolph-Brooks Federal Credit Union
Go Beyond: Member Giveback

VGS
Agent Connect Event

Best Payment Facility

WINNER

Elavon

FlightGuard by Elavon: Real-Time Ticket Suspension and Chargeback Recovery for Airlines



Christian Geron, Vice President, Global Client Security | Payment Services, Elavon. Presented by Troy Mann, Senior Vice President, Product MGT, FIS.

DESCRIPTION

FlightGuard is the Elavon post-transaction payment facility for airline chargebacks, disputes and cardholder claims. Through secure access to airline booking systems, Elavon resolves cardholder claims, defends chargebacks, suspends tickets, cancels vouchers and manages refunds - protecting airline revenue and helping reduce the financial impact and risk of unpaid travel.

JUDGES COMMENTS

'Judges thought this was an innovative solution solving complex chargeback and ticket-suspension issues for airlines. They also praised its high-impact industry focus, clear operational feasibility, and unique advantage of backing its performance data with an independent third-party verification.'

FINALISTS

Deluxe
Deluxe Payments Platform

Elavon
FlightGuard by Elavon: Real-Time Ticket Suspension and Chargeback Recovery for Airlines

FlexFactor
AcceptIQ by FlexFactor: Real-Time Decline Decisioning at the Point of Transaction

Form3
Form3 U.S. Financial Fabric

PayMitto
PayMitto - embedded, full stack money movement enablement partner empowering U.S. financial institutions

SWIVEL, an SWBC company
SWIVEL's Payment Solutions

Best POS Solution

WINNER

Global Payments

Genius by Global Payments: A Unified POS Platform at Scale



David Rumph, President, SMB, Global Payments.
Presented by Kelly Knutson, TCPA Judge.

DESCRIPTION

Genius by Global Payments helps retailers, restaurants and service businesses, from single-location operators to large enterprises, replace fragmented POS, payments and operational systems with one unified platform. Introduced in 2025, it streamlines POS operations, reduces complexity, and provides real-time insight, enabling faster checkout, consistent customer experiences, and scalable growth.

JUDGES COMMENTS

'The judges were impressed with this entry for delivering a clear customer value proposition, showcasing strong innovation, and providing solid commercial metrics that proved its effectiveness in improving the overall retail environment.'

FINALISTS

FlexFactor
AcceptIQ by FlexFactor: Real-Time Decline Decisioning at the Point of Sale

Global Payments
Genius by Global Payments: A Unified POS Platform at Scale

Ingenico
Powering enterprise payment transformation at scale

Best Prepaid Product or Program

WINNER

InComm Healthcare

InComm Healthcare's Dual Network Benefit Card

DESCRIPTION

The Dual Network Benefit Card was introduced in 2021 and revolutionized the supplemental benefits and rewards industry. DNBC is an innovative pre-paid card solution that helps health plan members easily purchase healthy foods, wellness items, and more. This solution helped eliminate the need to carry multiple benefits cards.

JUDGES COMMENTS

'InComm Healthcare won Best Prepaid Product or Program for streamlining healthcare spending by using level-three merchant data to automatically route transactions into the correct benefit buckets (like HSA/FSA). Judges praised its innovative approach to simplifying complex benefit management for consumers, despite minor operational friction.'

FINALISTS

EML Payments
Drop Band

InComm Healthcare
InComm Healthcare's Dual Network Benefit Card

Netspend
Netspend

Paysafe
Expanding Access to the Digital Economy

Best Product Design

WINNER

Drop Band

Best in Product



Eric Hoffman, Head of Commercial North America, Europe & U.K, EML Payments. Presented by Paulette Rowe, TCPA Judge.

DESCRIPTION

Drop Band delivers payments, identity and access without a screen. Designed by subtraction — no screen, no battery, no GPS, no data on the device — it carries one encrypted token that answers only when tapped. Tokenized EMV contactless on the Mastercard® network. The Drop app holds every permission.

JUDGES COMMENTS

'The judges were impressed with the design of this screenless wearable from EML. The Judges favored its unique form factor over traditional cards, highlighting its frictionless, single-gesture user experience with no charging or learning curve, alongside compelling packaging and practical event-focused design.'

FINALISTS

Drop Band
Best in Product

Gemini
The Modern Business Credit Card

Best Security or Anti-Fraud Development

WINNER

Frost Bank & Featurespace, a Visa Solution

Adaptive Behavioral analytics help Frost Bank detect fraud and reduce false positives



Michael Boswell, VP North America Risk & Security Solutions Sales, Visa. Jessica Bolduc, AVP Debit Card Fraud Strategy, Frost Bank. Presented by O.B. Rawls IV, TCPA Judge.

DESCRIPTION

At Frost Bank, we've improved protection against payment card fraud by introducing new advanced risk scoring approaches into our fraud management strategy: Visa Deep Authorization and Featurespace Adaptive Behavioral Analytics. Shortly after implementation, fraud capture increased significantly while false positives dropped substantially.

JUDGES COMMENTS

'The judges thought this submission offered compelling, real-world before-and-after client data. They praised the bank for navigating complex regulatory and operational hurdles to deploy third-party security tech, delivering a superior, evidence-backed impact over its competitors.'

FINALISTS

Chargebacks911
Stopping Organized Fraud Through Post-Transaction Intelligence and Automation

Charm Security
The Agentic Workforce for Fraud and Cybercrime

Elavon
Proactive Data Breach ID

Frost Bank & Featurespace, a Visa Solution
Adaptive Behavioral Analytics help Frost Bank detect fraud and reduce false positives

Changing Lives in the Community

WINNER

Bank of America and Street Soccer USA & Visa

Where Goals Begin: Turning Global Soccer Momentum into Opportunity that Endures



Shawn Randall, SVP National Financial Institutions, Visa. Presented by O.B. Rawls IV, TCPA Judge.

DESCRIPTION

Visa, Bank of America, and Street Soccer USA teamed up to create a national footprint of long-term community soccer parks that transform underutilized spaces into vibrant local hubs. Combining infrastructure, community partnerships and year-round programming, the initiative turns global soccer momentum into sustained access, opportunity and measurable community impact.

JUDGES COMMENTS

'The judges were impressed with this programme for building sustainable, long-term infrastructure by turning underutilized urban spaces into safe soccer fields and community hubs. They praised the approach of combining physical activity with financial literacy programs, creating a lasting impact on the communities it serves.'

FINALISTS

CPI
CPI Supports Street Charity® with a Groundbreaking Payment Solution to Combat Hunger

Credit One Bank
Credit One Bank® Supports Nonprofits with "One For The Community" Program

Elavon
Small Business, Big Ambition®

MAJORITY
MAJORITY Visa Credit Card

Bank of America and Street Soccer USA & Visa
Where Goals Begin: Turning Global Soccer Momentum into Opportunity that Endures

Best Technology Integration

WINNER

Chargebacks911

Chargebacks911: One API Connecting Every Dispute Across Every Payment Provider



Bradley Wiskirchen, CEO, Fi911. Presented by Shawn Randall, SVP National Financial Institutions, Visa.

DESCRIPTION

UDMS is the world's first Disputes-as-a-Service (DaaS) platform, giving merchants and acquirers a single connection to manage chargebacks across every payment provider, scheme, and method in real time. One integration replaces hundreds of portals, eliminates manual rework, and delivers automated dispute resolution at enterprise scale.

JUDGES COMMENTS

'The judges noted this integration for its ability to normalize and bridge data across incompatible multi-processor environments. They praised its impactful dispute-as-a-service model and solid quantitative proof of reducing merchant dispute costs.'

FINALISTS

Chargebacks911
One API Connecting Every Dispute Across Every Payment Provider

Mastercard
Cardholder Services and B2C Customer Care – Global Services product transformation & optimization

Sola Payments
One Platform for Embedded, Omnichannel Payment Enablement

Transaction Network Services
TNS Payments Market: Continued Innovation, Integration and Interoperability

U.S. Bank
SinglePoint Modernization: Technology Integration that Simplifies and Strengthens the Client Experience

Best Service to Business

WINNER

Ramp

Ramp: The financial operations platform that helps businesses save time and money



Isabel Billig, Issuing and Network Partnerships, Ramp. Presented by Caryn Kaiser, SVP, Head of US National & Global Clients NA, Visa.

DESCRIPTION

Ramp is the smart financial infrastructure behind every card swipe, invoice, and reimbursement, streamlining approvals, processing payments, and closing the books automatically. More than 70,000 organizations, from family farms and space startups to the Fortune 100, have saved over $12 billion and 27 million hours with Ramp.

JUDGES COMMENTS

'This innovative financial operations platform that streamlines expense management and corporate cards impressed the judges. They praised its modern, bottom-up approach starting with powerful expense tools which effectively solves everyday pain points and automates reporting for small-to-midsize businesses. Congratulations to Ramp.'

FINALISTS

Deluxe
Deluxe Merchant Services

Mastercard
Customer Care Performance Team (CCPT)

Randolph-Brooks Federal Credit Union
Business Select at RBFCU

Ramp
The financial operations platform that helps businesses save time and money

U.S. Bank
Embedded Payments for the Modern Enterprise: Service Excellence Through Advanced Payment Technology

Financial Inclusion

CATEGORY SPONSOR

VISA

WINNER

Elavon

Small Business,
Big Ambition®



Christian Geron, Vice President, Global Client Security, Payment Services, Elavon. Presented by Celeste Schwitters, SVP, Head of Community Accounts Visa.

DESCRIPTION

Small Business, Big Ambition® is a year-round initiative from U.S. Bank and Elavon designed to expand access for small business owners who may face barriers to growth, visibility, or modern payment capabilities.

JUDGES COMMENTS

'Judges chose Elavon because its small business program combined genuine community impact with commercial sustainability. By opening access to non-clients in disadvantaged groups, it brought underbanked entrepreneurs into the financial system, creating a positive "halo effect" for local economies while proving its long-term viability through thousands of referrals and expansion across dozens of markets.'

FINALISTS

Atlanticus
The Imagine Credit Card

Elavon
Small Business, Big Ambition®

Merrick Bank and CardWorks Financial Group
Merrick Bank: Financial Inclusion - The Heart and Soul of Our Business

Paysafe
Advancing Financial Inclusion Through eCash Innovation

HIGHLY COMMENDED

Opportunity Knocks
Scaling Financial Inclusion Through National Media, Community Action, and Partnerships

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VISA

Celebrating the power behind the payments

Every day, innovators across financial services are creating new ways to help consumers, businesses and communities thrive.

We are honored to recognize this year's finalists and winners and join the industry in celebrating excellence across the payments ecosystem.

Visa. Proud to sponsor the Inaugural Card & Payments Awards US 2026.

Save The Date!

UNITED KINGDOM

The Card & Payments *Awards* '27



4 February 2027
JW Marriott Grosvenor House, London

FIS

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Make Your Mark



The Card & Payments *Awards* '27

MIDDLE EAST

Entries Open **November 16, 2026**
Entries Close **February 15, 2027**

UNITED STATES

Entries Open **March 1, 2027**
Entries Close **June 30, 2027**

FIS

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Declined purchase attempt at checkout

Retry later?

For CIT (one-time purchases),

Later is too late.



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flexfactor

flexfactor.io



Chargebacks911 challenge the status quo | Fi911 fintech solutions

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THE FINTECH ACCORD

Tonight, have a seat. *Tomorrow, have a say.*

Awards celebrate what you've built. Policy decides what you can build next. The Fintech Accord puts payments leaders at the regulatory tables where global rules are written.

SCAN TO LEARN MORE





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...you financial journey.

- Imagine a fresh start
- Imagine more spending power
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imaginecredit.com

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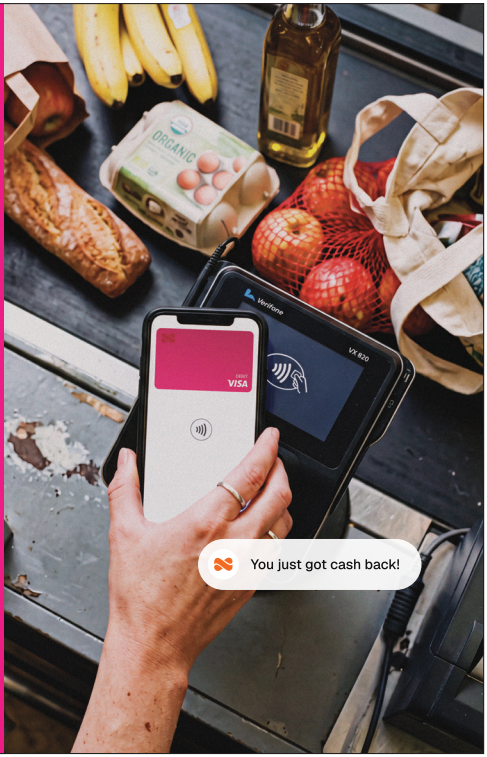
*By registering, activating and using your Netspend® Visa® Prepaid Card ("Card Account"), your participation in the cash back rewards program is automatically activated. 3% cash back rewards are earned for every $1 spent using your Card Account for point of sale (POS) and online transactions (excluding bill pay) with U.S. merchants. Your cash back rewards rate will double to 6% for each month you receive a direct deposit of $300 or more. You earn cash back rewards only when transactions are processed, which may be after the transaction date. Your cash back rewards are credited monthly to your Card Account on the anniversary of your Card Account registration date. You are limited to $150 in Cashback Rewards for each annual Activation Cycle. See Netspend Rewards Terms and Conditions for details. Program sponsor: Ouro Global, Inc. Pathward®, National Association, and Visa® U.S.A. Inc. are not affiliated in any way with the program and neither endorses nor sponsors it.



KPMG

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SOLA

Congratulations to this year's nominees and winners.
solapayments.com

VELOCITY

CROSS-BORDER PAYMENTS, REWIRED

STOP PREFUNDING THE MARKETS YOU SETTLE IN

Cross-border settlement is slow, so acquirers park capital in every market to pay merchants on time. Velocity settles merchants the same day, fiat in and fiat out, eliminating prefunding entirely.

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PAYMENTS
SETTLEMENT
TREASURY

UNITED STATES



The Card & Payments *Awards* '26

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