



THE CARD & PAYMENTS AWARDS 2025



The Card & Payments Awards 2025 Winners Magazine



Rewarding excellence in the
payments industry since 2006

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A **Global Payments** Company

Congratulations to all the winners

As we bring another amazing event to a close I would like to reflect on our theme this evening which was the extent to which this industry has grown and developed over the past 20 years.



While many of the faces in the room are the same, the complexion of industry has changed so monumentally it is entirely unrecognisable from when we began.

Participating in these awards leaves an indelible mark on this part of the payments ecosystem and so to all our participants we say thank you!

Huge congratulations to all our finalists and in particular to all our winners.

Our sincere thanks go to our independent judging panel. As usual, the room was incredibly generous towards our Charity Partner this year, The King's Trust, a most worthy cause, with over £20,000 raised on the night.

This event cannot happen without the support of the industry so please click **HERE** and take a moment to see our sponsors, all of whom, believe in promoting and celebrating best practice in the payments industry.

Their investment each year should not be underestimated in the context of what it seeks to achieve which is, the maintenance of an industry wide forum to recognise those initiatives that speed up and secure payments everywhere.

Thank you in particular to Prime Sponsor, Tsys for their unwavering support of this important industry event.

We look forward to seeing you again at next year's event which will take place on the usual day of the first Thursday in February, that will be the 5th of February 2026, at the Great Room in the Grosvenor House Hotel.

Thanking you for your continued support and participation and looking forward to seeing you next year!



Rewarding excellence in the payments industry since 2006

A Message from TSYS



We are deeply honoured to have partnered with The Card and Payments Awards for the past 20 years, celebrating the remarkable achievements of our industry. To all those recognised at this year's event - your dedication to excellence, innovation and transformation continues to inspire us to think creatively and push boundaries during these evolving times.

"Your dedication to excellence, innovation and transformation continues to inspire us to think creatively and push boundaries during these evolving times."

At the heart of every decision we make are service, technology, and people—an approach that sets us apart and allows us to complement one another in driving progress.

Together, we will keep delivering positive change within the payments industry. Thank you and congratulations to everyone honoured at the The Card and Payments Awards 2025.

We can't wait to celebrate with you again next year!

Gaylon Jowers

President, TSYS
Issuer Solutions and
Senior Executive Vice President,
Global Payments.



Contents

Industry Achievement Award	7
Best Achievement in Sustainability	8
Best App User Experience (CX Initiative)	9
Best Application of AI or ML in Financial Services	11
Best Benefits or Loyalty Scheme	14
Best Credit Card or Credit Facility	15
Best Customer Service	17
Best Early-Stage or Future Payments Initiative	18
Best Industry Innovation	19
Best Initiative in Open Banking	21
Best Marketing Campaign	22
Best Payment Facility	23
Best Payments Industry Newcomer	25
Best POS Solution	26
Best Pre-Paid Product or Programme	27
Best Processing Programme or Proposition	29
Best Product Design	30
Best Security or Anti-Fraud Development	31
Best Service to Business	32
Best Technology Integration	33
Changing Lives in the Community	35
Financial Inclusion Award	37
Judges Award	39



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Industry Achievement Award

CATEGORY SPONSOR



MRC



Gabby Logan MBE, Julie Ferguson - CEO, MRC & Lucie Moseley - EMEA Merchant Marketing Vice President, American Express.

WINNER

Merchant Risk Council (MRC)

'The recipient of the Industry Achievement Award has been a cornerstone of the sector for 25 years. As the largest industry body, representing over 600 companies, with more than 400 of these being merchants, it has proven to be an invaluable resource for schemes, vendors, and providers alike. The organisation's impact on the industry is profound, supported by an incredible network of volunteers comprised of industry peers.'

This remarkable organisation has successfully addressed numerous industry challenges, including the demystification of complex topics, providing unparalleled value to all participants. Its membership includes a wide range of quality merchants, all of whom benefit from its extensive support, as do its partners and vendors. There is truly nothing else like it in the industry.'



Best Achievement in Sustainability

WINNER

**HSBC UK Bank Plc
powered by Visa &
Ecolytiq**

Carbon Insights Solution



Gabby Logan MBE, Akshay Ramteke - Global Head - Business Debit & Credit Cards and Brian Tomkins - Global Head of Commercial Cards, HSBC & Lucie Moseley - EMEA Merchant Marketing Vice President, American Express.

DESCRIPTION

In January 2024, HSBC UK launched a new Carbon Insights tool in its award-winning* mobile app, HSBC Kinetic, designed for small business owners. The new feature enables HSBC Kinetic customers to view the estimated CO2e values of their HSBC Kinetic Debit Card transactions on a user friendly dashboard in their HSBC Kinetic app. Customers who opt-in to the Carbon Insights tool can access a summarised breakdown by expense categories. In addition, the tool provides helpful suggestions on how they might be able to manage their emissions.

JUDGES COMMENTS

'The judges said this initiative supports informed choices, elevating the customer experience to a new level. They thought the actions of the business in sustainability efforts are pivotal. The use of a turnkey solution by Visa adds credibility and innovation to the offering, making this a standout entry. A commendable effort with clear potential for further growth and influence.'

The Carbon Insights tool was developed in recognising that over 99% of businesses in the UK are SMEs, and therefore play a significant role in the private sector as the UK works to achieve its Net Zero goal by 2050. While at the same time, research shows that SMEs lack the tools and knowledge to get started on their sustainability journey. The Carbon Insights tool has the potential to help this Customer segment, and is an opt-in feature available to HSBC Kinetic customers completely free of charge.

The tool has been developed in partnership with ecolytiq, a climate engagement fintech, and Visa, HSBC's card issuing partner. HSBC UK is the first major global bank to offer a feature of this kind to a small business segment.

FINALISTS

**HSBC UK Bank Plc powered
by Visa & Ecolytiq**
Carbon Insights Solution

Thales DIS
Thales Gemalto Recycling

Visa & Shell
Visa and Shell use FOMO to incentivise EV charging station users



Best App User Experience (CX Initiative)

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THALES
Building a future we can all trust

WINNER

Lloyds Banking Group

Self-service fraud reporting for debit card customers



Erno Borsos - Vice President Banking and Payments, UKI, Thales, Dan Hyde
- Product Owner Digital Fraud Reporting and Team, Lloyds Banking Group &
Gabby Logan MBE.

DESCRIPTION

Lloyds Banking Group has transformed the customer experience with the launch of a new, self-service journey for reporting debit card fraud via the mobile banking application. This initiative not only provides a more convenient and efficient channel for customers but also addresses a significant market gap.

JUDGES COMMENTS

'This entry stood out for its ability to allow users to report fraud directly in-app, a first for fraud reporting. The intuitive design and semi-automated process streamline reporting, reducing the need for lengthy phone calls and offering efficient triage for disputes. The solution represents a significant improvement in customer service, reducing friction and uplifting the user experience. A well-considered and deserving winner'

Extensive customer research evidenced a clear need to provide customers with a digital option to report fraud aligned to their channel of choice, leading to implementation of our first mobile journey in July 2024.

The process is very quick (c. 5 minutes on average), simple and intuitive with all required information obtained from mandatory responses to a maximum of six multiple-choice questions. The customer's responses are securely stored within a case, for which the reference number is automatically confirmed to the customer on screen, following submission of the claim.

Business rules are validated by the system to determine whether the claim is eligible for automated resolution. If eligible, the claim is resolved and the customer can receive a refund without requiring any colleague intervention. More complex claims are referred to a fraud specialist via mobile messaging or telephony for further investigation and resolution.

FINALISTS

Elavon Europe

Elavon Connect - Transformation of a slow reporting tool to a High Performance Sales and Servicing Portal

HSBC UK Bank Plc powered by Visa & Ecolytiq

Carbon Insights Solution

Lloyds Banking Group

Self-service fraud reporting for debit card customers

NatWest

NatWest Euro Travel with Mastercard

Customer feedback speaks volumes about the success of this initiative, praising the ease, simplicity, and user-friendliness of the app, along with clear instructions and step-by-step guidance.

From a business perspective, the journey has reduced inbound call demand, enabled immediate updates to business rules, and put business controls in place to mitigate potential abuse of the process.



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Best Application of AI or ML in Financial Services

CATEGORY SPONSOR
Reward

WINNER

Featurespace

Scam Detect: Featurespace's Guard Dog Protecting Consumers and FIs from Financial Fraud



**FEATURE
SPACE®**

Jamie Samaha - CEO, Reward, Martina King - CEO, Featurespace and Team & Gabby Logan MBE.

DESCRIPTION

Authorised push payment (APP) fraud, like romance or investment scams, has skyrocketed in recent years, totalling £459.7 million in 2023 according to UK Finance.

JUDGES COMMENTS

'This entry showcased a market-leading use of AI, addressing A.P.P fraud, a critical issue in the industry. The solution is highly beneficial, helping both consumers and banks. The results speak for themselves, and the innovation behind the machine learning model is impressive, delivering a high-quality solution in the cloud. Overall, a high-impact and deserving winner.'

But tough new reimbursement regulations to stop customers footing the bill mean banks and payment service providers (PSPs) are hugely concerned: hefty claims could cripple their businesses, and yet the powerful prevention technologies urgently needed are typically costly and slow to implement.

The regulation isn't optional, but Scam Detect prompts a vital choice for banks. Comply (full stop) - or comply AND get ahead of fraudsters. Scam Detect, launched August 2023, packages our Cambridge-born, industry-leading behavioral analytics and best-in-class AI models to hugely uplift bank's existing systems or ignite scam detection from scratch in just days:

- **Swift Implementation:** Can be implemented easily within days, without historical data.
- **Scalability:** Fits institutions of all sizes, from small payment service providers to large banks, minimizing disruption while maximizing protection.
- **Cost-Effective:** Offers high-quality fraud prevention at a price within reach for smaller institutions.
- **AI-Powered Detection:** Leverages advanced machine learning to detect and prevent APP fraud in real-time.

FINALISTS

Featurespace

Scam Detect: Featurespace's Guard Dog Protecting Consumers and FIs from Financial Fraud

G+D

AI Card assist

G+D

Convego Card Designer with AI features

Jaja Finance

Jaja Finance launches a GenAI chat assistant using Anthropic's Claude 3 Model

Amid the storm of scams, this democratisation of powerful, compliant fraud prevention, with benefits, emphasised by a revolutionary marketing campaign featuring your bank's loyal guard dog, helps the financial services industry powerfully bite back with the speed it didn't know it had, and that fraudsters aren't expecting.



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Collinson International and Priority Pass™.



Best Benefits or Loyalty Scheme

CATEGORY SPONSOR
 COLLINSON

WINNER

NatWest Group-MyRewards

MyRewards: a year of customer-led design



Steven Parry, NatWest Group, Christopher Ross - Chief Brand Officer, Collinson, Matt Smith - Short Term Borrowing, NatWest Group and - Senior Client Director, Reward & Gabby Logan MBE.

DESCRIPTION

At NatWest, we're helping customers make the most of their money, to protect customers' long-term financial well-being.

JUDGES COMMENTS

'This long-running programme stands out for rewarding a range of activities, enhancing the user app experience, and adding new redemption partners. The results demonstrate its continued success and appeal. The ongoing commitment to a programme that customers appreciate solidifies its position as a leader in the field. A well-deserved winner.'

Our award-winning MyRewards programme has undergone further enhancement this year, with us seeking to understand what customers really want. Customer-led research revealed:

- Rewards continue to be the most valued benefit.
- Customers still want occasional luxuries but prioritise longer-term financial wellbeing.
- Appetite for travel has continued to grow, but travellers are still cost-conscious.

As such, we've made big changes, including:

- Earned Rewards are now payable into savings accounts, meaning Rewards can earn interest, growing long-term savings faster.
- We've launched a new Travel Reward Credit Card, helping customers travel more, for less. This includes 1% back on travel spending (e.g., travel/accommodation) and Rewards at selected retailers.
- We've continued refining the digital UX, migrating onto a new platform which enables faster/simpler sign-on.

FINALISTS

American Express

Dine Deliciously for Less Every Time – Amex Dining from American Express

American Express

British Airways American Express® Premium Plus Card exclusive BA Tier Points offer

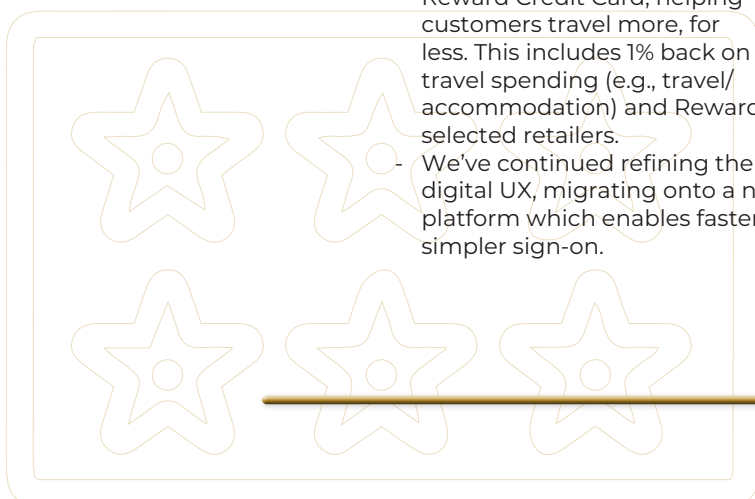
M&S Bank

M&S Reward Plus credit card with Mastercard

NatWest Group-MyRewards

MyRewards: a year of customer-led design

- We've introduced new retail partnerships including Tesco, Sainsbury's, Boots, British Gas, and Aldi, plus new charity partners – WWF and Social Bite.
- We've continued tailoring communications to deepen engagement while encouraging increased log-ins, earnings, and redemptions.





Best Credit Card or Credit Facility

WINNER

Aqua



Christopher Ross - Chief Brand Officer, Collinson, Sharvan Selvam - Director, Products and Channels, Aqua & Gabby Logan MBE.



DESCRIPTION

Aqua Coach makes credit building personal, and recently launched new credit-building features in 2023 to Aqua credit card customers via their mobile app. As a UK-first, data science models are used to provide customers with a specific personalised action each month that is calculated to most increase their eligibility for product benefits such as credit limit increases and interest rate improvements, as well as improving their credit account management.

JUDGES COMMENTS

'This entry stood out for its unique approach, servicing the near-prime market with a credit facility that not only offers flexibility but also focuses on consumer education. By going beyond credit scores, it provides an intelligent and impactful way to rehabilitate and build credit. Its innovative approach to de-risking consumers while promoting financial growth and responsibility makes it a deserving winner in this category.'

For Aqua, customers with improved credit behaviours and credit scores increase the pool of customers eligible for growth campaigns, such as credit limit increases. In addition, this results in higher customer retention, by providing a product that engage customers and leads to tangible customer benefits. In turn, this result in multi-year profitability improvements. Therefore, customers with improved financial health also drive commercial success alongside Aqua's commitment to continue to support its customers.

FINALISTS

American Express

Introducing Plan It™ – Flexible instalment plans from American Express

Aqua

Aqua

Barclaycard

The Amazon Barclaycard

HSBC UK

Premier World Elite Mastercard Credit Card

Lloyds Bank

The new World Elite MasterCard Credit Card soars to new heights with UK customers

Reward

NatWest Travel Reward Credit Card: driving value with Visa and Reward

Santander

Santander Edge Credit Card with Mastercard



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to make great financial decisions,
we're delighted to be sponsoring

THE CARD & PAYMENTS AWARDS 2025

and wish everyone a wonderful evening.





Best Customer Service

CATEGORY SPONSOR



WINNER

Dojo

Dojo: Innovating Customer Service with AI and personalised support



Jameel Lalani - Commercial Director – Money, Compare the Market, Charlie Fraser - Logistics and Support Team Manager and Faith McKenzie - Customer Service Team Manager and Team & Gabby Logan MBE.

DESCRIPTION

Dojo is a leading technology provider that facilitates seamless, secure payments through its world-leading multi-cloud native acquiring platform, delivering in-person and online payment solutions to customers. By embedding a customer-centric approach into its operations, Dojo ensures consistent, personalised customer support. One of its standout innovations in kicked off in 2023 was the integration of AI into its customer service, designed to streamline administrative processes for advisors taking customer calls, allowing them to focus on directly assisting more customers, improving overall service effectiveness and creating meaningful interactions.

JUDGES COMMENTS

'This entry demonstrated how A.I effectively handles administrative tasks, freeing up human agents to focus on customer interaction, which positively impacts customer satisfaction and needs. The initiative's support for neurodiverse employees is an impressive highlight, showing broader benefits for both customers and the team. Strong metrics underpin the success of this well-executed strategy.'

In addition to its AI-driven customer service strategy, Dojo remains committed to human-first customer service, bypassing automated Interactive Voice Response (IVR) systems in favour of 24/7 technical live advisor support. This approach enables rapid response times, with the majority of enquiries resolved in under a minute.

Dojo's continuous feedback process demonstrates its dedication to customer satisfaction. Regular Customer Satisfaction Score (CSAT) surveys and proactive responses to feedback allow the company to refine and enhance the customer experience. By prioritising innovation and personalised support, Dojo drives exceptional customer satisfaction, retention, and loyalty.

FINALISTS

B4B Payments

Transforming Customer Care: Innovative Solutions Driving Global Growth and Satisfaction

Currencies Direct

Currencies Direct Multi-Currency Debit Card

Dojo

Dojo: Innovating Customer Service with AI and personalised support

Elavon

Elavon's Customer Service Team: Achieving excellence in customer experience

HIGHLY COMMENDED

Lloyds Bank

Enhancing Dispute Analytics to protect the industry against Rogue Merchants



Best Early-Stage or Future Payments Initiative

CATEGORY SPONSOR

TSYS

WINNER

BR-DGE

BR-DGE unleashes modular tech power and hybrid tokenisation for fail-safe, future-proof payments



Rene Kruse - President TSYS International, TSYS, Brian Coburn - Founder, BR-DGE & Gabby Logan MBE.

DESCRIPTION

Legacy tech is failing with alarming frequency, and evermore regulatory and payment scheme mandate demands are heaping pressure on merchants and payments providers as they struggle to attract and keep their customers. Those customers in turn are demanding more choice and better experiences from their merchants, who feel pressured to integrate with multiple payment technology providers to keep up, and increasingly want to combine the best features from different providers. As such, acquirers are caught in a losing race to the bottom, and merchant attrition is high.

JUDGES COMMENTS

'This entry takes a unique approach by focusing on merchants, offering them choice across different sectors and acquirers. The secure vault and integration address a clear market need, enhancing security and flexibility. The initiative demonstrates a high level of authorisation while delivering significant value to merchants. An impressive and standout submission.'

As always, fraud is a never-ending challenge, requiring continuous innovation to not just catch up with fraudsters, but also outsmart them before they can steal customer data and do damage.

BR-DGE was built to address payments pain and to be a technology anchor-point in a fast-changing and complex landscape where multiple acquiring relationships are the norm. BR-DGE is a category leader in payment orchestration, working with enterprise businesses worldwide, across sectors such as transport, travel, gaming, and digital goods. The BR-DGE platform seamlessly connects with a wide range of PSPs, APMs and relevant partners, and has built over 40 partnerships, including fraud solution integrations, PSP and payment methods connections, continually building its ecosystem to deliver innovation for customers.

But BR-DGE is also an innovator, with the 2023 launch of its hybrid tokenisation solution, Vault, sweeping away two pain points in one fell swoop: encrypting sensitive data and ensuring higher authorisations.

FINALISTS

BR-DGE

BR-DGE unleashes modular tech power and hybrid tokenisation for fail-safe, future-proof payments

CompoSecure

Arculus Web3 Payments: Redefining Secure Transactions in the Digital Age

HSBC UK Bank Plc powered by Visa & Ecolytiq

Carbon Insights Solution

Hyperlayer

Hyperlayer: bringing big-tech hyperpersonalisation to financial services

Modern World Business Solutions

Genie AI

Money Carer

Providing Banking and Payments and Safeguarding Vulnerable People - The Money Carer Biometric Card

Netcetera

Click to Pay: Simplifying the Future of E-commerce with One-Click Checkout Solution



Best Industry Innovation

CATEGORY SPONSOR

fiserv.

WINNER

Featurespace

Featurespace's Suite of Fraud Prevention Tools: the Justice League for Payments Protection



Melissa Pieri - General Manager, Fiserv, Lucy Griffin - Director of Analytics and David Sutton - Chief Innovation Officer, Featurespace & Gabby Logan MBE.

DESCRIPTION

Account-to-account fraud and scams are skyrocketing, with Authorised Push Payment (APP) fraud alone totalling £459.7 million in 2023 (UK Finance). Institutions across the payments industry were looking to Featurespace to help them urgently prevent it and protect customers.

JUDGES COMMENTS

'This entry showcases a significant innovation in the fight against A.P.P fraud, automating a machine learning model to deliver impressive results. Its ability to process transactions in real time further enhances its effectiveness. As an industry-first large transaction model, this has the potential to make a substantial impact on the sector. A standout entry with promising applications for fraud prevention and industry-wide innovation.'

We asked ourselves: "how do we put our world-class AI fraud prevention models into the hands of everyone who needs them?"

Established at Cambridge University, Featurespace pioneered using AI to analyze sequential account behavior in time-series data, which transformed modern transaction monitoring. This became Featurespace's proprietary and patented Adaptive Behavioral Analytics (ABA) technology – a pioneer for modelling "good" and "normal" transactional behavior, while the industry was modelling only the "bad". Our ARIC™ Risk Hub, built on ABA, sets the industry standard with its cutting-edge, real-time Machine Learning (ML) platform. We've now made a reputation by serving 100 direct payment service providers, including processors, banks, schemes, and 100,000+ merchants via a partnership with Worldpay.

Now, to stay firmly ahead of fraudsters, we've taken ABA to the next level with a suite of new, first-of-their-kind solutions to cover the entire payments ecosystem: an advanced Recurrent Neural Network called 'ADBN'; the antidote to the rising risk of scams; and the World's First Large Transaction Model. These innovative new AI tools came together in the recent, highly-anticipated Pay.UK Proof of Concept to blow the industry's previous expectations out of the water.

It's like The Justice League for Payments Protection.

FINALISTS

Featurespace

Featurespace's Suite of Fraud Prevention Tools: the Justice League for Payments Protection

Fi911

DisputeLab from Fi911

Modern World Business Solutions

The Payments Market

payabl.

payabl.one: The All-in-One Payments Platform Transforming Merchant Operations

Revolut & Visa

Revolut and Visa deliver real time cross-border transactions for Revolut Business customers

Weavr

Weavr redefine Employee Benefit Solutions

HIGHLY COMMENDED

Lloyds Banking Group

Self-service fraud reporting for debit card customers



We believe
in possibility

Fiserv is proud to support the
Card and Payments Awards 2025
and its partner, The King's Trust.

fiserv.



Best Initiative in Open Banking

WINNER

Moneyhub

Moneyhub and Pay by Bank



Mark Bergdahl - Judge, Alistair McGill - CEO and Dan Scholey - COO, Moneyhub & Gabby Logan MBE.

DESCRIPTION

Moneyhub, a global leader in Open Banking and Open Finance technology, partnered with TABBx, an early stage Fintech company to disrupt the world of Payments through Open Banking. TABBx had the ambition to launch the most seamless real time payments (RTP) experience, regardless of which banking app the requestor or payer uses.

JUDGES COMMENTS

'This winning entry leverages open banking to enhance peer-to-peer payments, enabling seamless account population and bill splitting. It has already demonstrated strong user adoption since its launch. Its innovative approach aligns well with evolving market demands, showcasing a good use of open banking principles. A standout choice in this category.'

Historically the process for requesting payment has been clunky and slow. If an individual wanted to pay a friend or family member, they would have to log in to their banking app and input their sort code and account number or input their debit card details. Both methods are slow and open to human error.

TABBx's new app TABBit solves this issue. Through partnering with Moneyhub, the app enables family and friends to pay each other as well as split bills, request money from friends, scan receipts and share expenses effortlessly. TABBit helps to speed up the process and removes the risk of human error by taking away the need to input key account information.

Moneyhub and TABBx worked together to provide the solution in just one month, and since launch, the app already has close to 10,000 users, with more than 1800 using the app multiple times per month. With the average user creating 2 pay links per month, the value of all paylinks created has surpassed GBP 250k.

FINALISTS

Capital One UK

Capital One's Pay by Bank: Transforming payment efficiency and experience

Moneyhub

Moneyhub and Pay by Bank

Nuapay - a GoCardless company

OneBanx and Nuapay: Partnering to Open Access to Financial Services in Communities



Best Marketing Campaign

WINNER

VISA EUROPE

Visa Level Up Your Game:
Olympic and Paralympic Games
Paris 2024



Gabby Logan MBE, Elisabetta Farroni - Head of Brand, VISA EUROPE and Team,
& Martina King - Judge.

DESCRIPTION

The ethos of Visa's Level Up Your Game campaign is about intertwining our roster of athletes and their passion points with content creators and influencers, tapping into culture, from music to gaming. Positioning Visa as a brand championing progress throughout the whole narrative.

JUDGES COMMENTS

'This campaign truly stood out to the Judges by showcasing its ability to engage Gen Z. The creativity and bold approach achieved significant resonance, a remarkable feat for a legacy brand. The campaign's impact and ingenuity were undeniable, earning it top recognition in this category and making it the leading contender.'

It is an embodiment of the brand's mission to uplift everyone everywhere, bringing together Team Visa athletes with Gen Z content creators with their hopes, covering the hard work and challenges faced on their path to achieve their dreams.

Whether you're an athlete training diligently for four years to win a medal or someone with a side hustle, success doesn't happen overnight, and Visa can support everyone on that journey.

FINALISTS

B4B Payments

Dynamic Fintech Leadership: B4B Payments' Creative Campaign at Money20/20 Europe 2024

Barclays

What the customer buys is their business. Helping them pay is ours

Barclays and Visa

Barclays Blue Rewards – Maximising Value with the Cashback Rewards

Featurespace

The Guard Dog helping banks to choose World-class Fraud Prevention

HSBC in partnership with Visa

HSBC VISA experiential marketing campaign 'The magic of Paris meets the excitement of the Olympic Games Paris 2024'

Monavate

Monavate's Electrifying Rebrand: Ditching the Drab, Unleashing the Rebel

NatWest

NatWest and Mastercard Summer Travel Campaign

NatWest

NatWest and Mastercard Customer Success

VISA EUROPE

Visa Level Up Your Game: Olympic and Paralympic Games Paris 2024



Best Payment Facility

WINNER

Yaspa

Yaspa's instant bank payments



Gabby Logan MBE, Kate Marsden - CMO, Yaspa, Martina King - Judge.

DESCRIPTION

Yaspa has transformed from a fledgling open banking payments supplier to an industry leading payments and identity services provider to the gambling industry, delivering exceptional growth and innovation. Our deep sector understanding, coupled with a relentless focus on customer experience, has driven a 14x increase in payments processed (within the gambling sector and outside of) and a marked rise in product uptake by gambling operators and their players alike.

JUDGES COMMENTS

'This winning entry was scored highly by the judges for its innovative solution to re-categorise risk and vulnerability. The solution demonstrates a strong commitment to user protection. The judges thought it was a well-written submission highlighting speed, insight, and impact in a critical area.'

Key initiatives include expanding our product portfolio with innovative solutions like point-of-sale instant bank payments for land-based casinos, overcoming local IBAN challenges, and enhancing payment journeys for repeat Yaspa users. Our groundbreaking approach to payment outcomes delivers real-time accuracy and security, setting a new industry standard. Additionally, our commitment to safer gambling is evident in our development of a cutting-edge solution that protects vulnerable players while enhancing the experience for responsible gamblers.

With a rapidly growing customer base and industry recognition, Yaspa is at the forefront of open banking payment technology in the gambling industry, empowering businesses and optimising customer experiences. Our commitment to innovation and problem-solving positions us as a driving force in the gambling sector and wider payments industry.

FINALISTS

Boku, Inc.

Boku's Poland A2A Integration Expands Financial Inclusion, Elevating Local Payment Methods

BR-DGE

BR-DGE's independent payment orchestration unlocks limitless payments possibilities through one integration.

Outpayce from Amadeus

Outpayce Orchestration

Yaspa

Yaspa's instant bank payments



Some things
should just click.

Click to Pay is a fast, simple and
secure way to pay online **without**
sharing card details.

Mastercard.co.uk/click-to-pay





Best Payments Industry Newcomer

CATEGORY SPONSOR



WINNER

Navro

The world's first payment
curation platform, by Navro



Gabby Logan MBE, Eddie Harrison - Co-Founder & CGO, Navro & Simon Forbes - Division President, UK and Ireland, Mastercard.

DESCRIPTION

Navro helps international businesses navigate their growth into foreign markets by simplifying global payments for them.

JUDGES COMMENTS

'Navro's payment curation platform offers businesses streamlined access to global payment services, addressing inefficiencies in cross-border transactions. Navro empowers businesses to expand globally without the complexities of legacy systems. Its strong client base and funding support demonstrate a robust trajectory for scalability and impact in the payments industry.'

Founded in May 2022, Navro launched its curated payments solution to address a gap in the market for an efficient, cost-effective, and streamlined international payment solution.

Previously, businesses looking to expand internationally had to manage a diverse, complex and demanding range of service providers, payment gateways and regulatory authorities.

In response, Navro developed the world's first payments curation platform — a new infrastructure approach providing access to the best payment services in every region globally through one platform, one API, and one contract.

Despite its position as a payments industry newcomer, Navro clients can collect funds locally in 35+ locations, hold, convert and payout globally. In tandem, Navro's payout services enable customers to make payments in 200 countries and in 140 currencies across the globe.

FINALISTS

Fyorin

Fyorin: Revolutionising Cross-Border Financial Operations for Global Businesses

Navro

The world's first payment curation platform, by Navro



Best POS Solution

WINNER

The Payments Group

The Payments Group removes all barriers between physical and online POS



The Payments Group Holding

DESCRIPTION

CashtoCode is operated by Berlin-based fintech group, The Payments Group (TPG) – a major new brand in payments that launched in 2024. CashtoCode platform connects a vast network of online merchants from various industries and payment service providers with over 550,000 POS locations across Europe and international markets.

JUDGES COMMENTS

'This entry stood out for its innovative approach, allowing access to redemption points across multiple countries. Notably, the judges admired its unique and consumer-friendly features. Accessibility elements further enhance inclusion, making this a well-rounded and impactful submission deserving of recognition.'

There will always be people who prefer to pay for goods and services in cash, and the intersection between physical and digital goods has continued to grow. CashtoCode is perfect for retailers that want to create a "connected shopping" or omnichannel experience. It allows any merchant to create a cash payment option for any digital purchase - effectively adding 550,000 real-world checkouts to its payment page. It can be integrated with returns, so that someone making a physical return at the post office can receive cash immediately in exchange. CashtoCode can also enable BNPL customers to pay their monthly instalments in cash at their local POS. This is an ultra-convenient payment option for people mixing their repayments between cash and card. TPG could also enable users to safely and compliantly purchase crypto tokens in cash, or convert/withdraw their crypto assets in cash at the POS.

The service is secure, transparent, compliant with AMLD/KYC regulations, and easy to use for customers and operates in real-time.

FINALISTS

Aevi

Optimizing Payments Across Europe: Aevi's POS Innovation for Rabobank and More

The Payments Group

The Payments Group removes all barriers between physical and online POS

Zeal

Zeal SmartPOS: Empowering Retailers with In-Store Customer Identification and Analytics



Best Pre-Paid Product or Programme

CATEGORY SPONSOR

DISCOVER
Global Network

WINNER

First Rate Exchange Services

Post Office Travel Money Card



Gabby Logan MBE, Paul Moss - Head of Product, First Rate Exchange Services & Andrew Rush - Card & Card Account Management Director, Discover Global Network.

DESCRIPTION

Post Office is the most considered and preferred provider of a prepaid card in the UK - 23% of customers say that Post Office is their preferred provider (First Rate Exchange Services internal MI)- this is significantly more than any other prepaid business. First Rate Exchange Services have been programme managing the Post Office prepaid travel cards since 2012. In March 2017 we launched the multi-currency version of our product and over the last 7 years have continued to focus on customer experience and product innovation to assert our market leading position. Earlier this year we introduced the Post Office Travel app, giving our customers a great tool to manage their card and holiday budget easily.

JUDGES COMMENTS

'This entry showcased impressive new improvements, including an enhanced app, refined customer experience, competitive pricing, and support for 22 currencies. The pre-paid card stands out for making travel money easily accessible abroad without charges. Widely available and user-friendly, it effectively addresses a common consumer need. A well-deserved winner in this category.'

The card can hold up to 22 currencies including Pound Sterling and we offer customers the ability to spend their money in over 36 million locations. In 2023, our Travel Money Card was used in over 200 countries or territories worldwide.

FINALISTS

B4B Payments

Driving Global Growth Through Tailored, Innovative Prepaid Card Solutions

First Rate Exchange Services

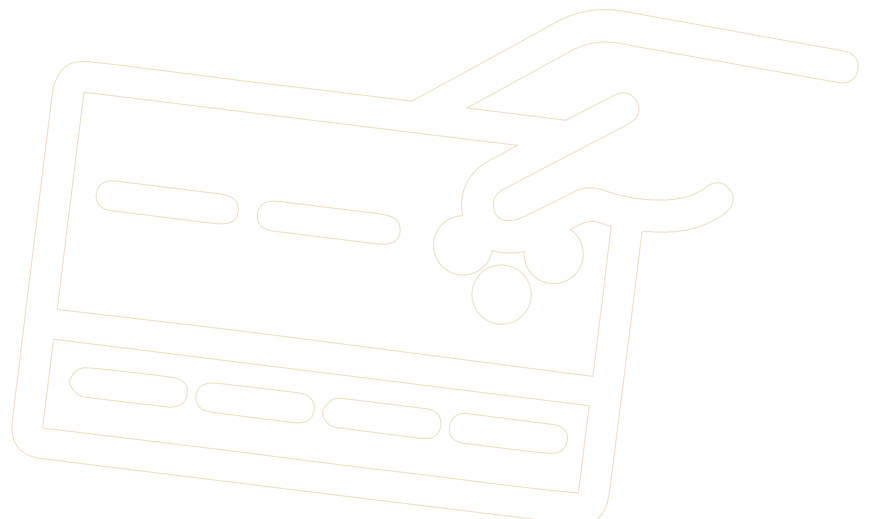
Post Office Travel Money Card

The Payments Group

The Payments Group launches as a new force in prepaid payments

Wallester

Wallester & KuCoin: Transforming Crypto Spending with KuCard's Real-Time Debit Solution





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Best Processing Programme or Proposition

WINNER

Elavon

Elavon's Chargeback Management Service: a unique offering in a dynamic market



Andrew Rush - Card & Card Account Management Director, Discover Global Network, Gilda Pender - Chief Operating Officer, US Bank Europe and Team & Gabby Logan MBE.

DESCRIPTION

The Chargeback Management Service autonomously manages the full chargeback process, from retrieving data from the airline's booking and reservation systems to ensuring compliance with card scheme rules.

JUDGES COMMENTS

'This entry stood out as the best to the judges in this category, for showcasing clear evidence of impact and very strong metrics. The entry effectively and clearly demonstrates how it benefits both customers and merchants. It was a well-presented and compelling submission, making it a worthy winner.'

We integrate with the airline's systems as well as Online Travel Agencies (OTAs), enabling seamless data collection and improving response times, which directly leads to higher win rates — an average of around 40% overall, and up to 60% for OTA-related cases. Our approach also significantly reduces the need for airlines to maintain internal teams of chargeback experts, offering flexibility in the face of fluctuating chargeback volumes.

This is just one of the key customer benefits: the chargeback process is handled autonomously, which means staff can be redeployed to core business areas.

It also helps our customers to realise increased cost savings. By reducing the need for internal resources and achieving higher win rates, customers see direct financial benefits. Some clients have seen a 6% decrease in chargeback volumes, further driving cost savings. Additionally, airlines benefit from the service's ability to scale during peak seasons or in response to sudden spikes in chargeback volumes. This flexibility ensures that airlines are not caught unprepared when dispute volumes rise.

FINALISTS

Elavon

Elavon's Chargeback Management Service: a unique offering in a dynamic market

Lloyds

The 'OG' of processing that's trusted by the biggest (and smallest) names

Railr & Toqio

The Disbursement Product for United Nations Conference Delegates

Tribe Payments

Tribe Payments: Building intuitive technology to add value beyond the transaction



Best Product Design

WINNER

Nationwide Building Society

Nationwide's rebranded card designs



Candice Pressinger - Judge, Isabel Pitt - Director of Payments and Team, Nationwide Building Society & Gabby Logan MBE.



DESCRIPTION

Nationwide is a mutual building society owned by our customers. Guided by our social purpose, we're committed to making positive impacts for our customers, their communities, and the environment.

JUDGES COMMENTS

'This winning entry excelled by thoughtfully addressing the needs of diverse groups, through excellent use of colour and a focus on simplicity. The design is distinctive in the market and demonstrates careful consideration and effort. Recycling management is a noteworthy aspect to continue developing. A standout submission showcasing inclusivity and practicality.'

Our new branded cards have been modernised whilst staying true to Nationwide's heritage, so that our customers continue to recognise our brand. We have introduced new darker blue, which was chosen with accessibility in mind and has a "really good contrast ratio" with the secondary palette of accent colours that are used in a functional way in the new identity. The colours are used to signify which type of account the card relates to. For example, FlexAccount features vibrant red and FlexStudent features bakery orange. In addition, to further signify our card types, our debit and savings cards primary colour is dark blue and credit cards is white enabling a contrast between debit and credit options for the high proportion of our customers that hold both.

Card personalisation has moved from embossing to a 'Flat Personalisation' feature with all our new cards now having the details printed on the back, instead of the traditional raised embossing on the front. This makes them clearer to see for customers - the silver coating on the embossing was prone to being eroded over time from customer handling - and less visible to potential criminals.

FINALISTS

B4B Payments

Redefining Digital Payments: Sleek Design Meets Seamless User Experience

CompoSecure and Thales with Curve

Curve Metal Card: Premium Design for the Ultimate Financial Control

HSBC UK Bank Plc powered by Visa & Ecolytiq

Carbon Insights Solution

IDEMIA Secure Transactions

IDEMIA Smart Metal Art Card for MSB Elite Card Program

Nationwide Building Society

Nationwide's rebranded card designs



Best Security or Anti-Fraud Development

WINNER

Worldpay

Worldpay and Signifyd's
Guaranteed Payments:
Mitigating Fraud and Driving
Merchant Growth



Chris Davies - Judge, Charlotte Turner - Strategy Manager and Team, Worldpay & Gabby Logan MBE.

DESCRIPTION

Guaranteed Payments is a cutting-edge fraud detection and mitigation solution leveraging advanced machine learning and a unique "network of networks" strategy to provide global merchants with robust fraud protection and enhanced transaction security. By integrating transparency and human interpretability into its model development, Guaranteed Payments empowers teams to understand and communicate decision criteria effectively, while identifying and mitigating biases. This solution employs an abstracted integration method with various data enrichment providers, setting new industry standards by ensuring accuracy and adaptability in detecting evolving fraud trends across industries and geographies.

JUDGES COMMENTS

'The judges thought this was an impressive and comprehensive entry showcasing a cutting-edge solution. The guaranteed payments system is noteworthy, offering valuable exemptions for merchants and mitigating fraud effectively. A strong, innovative submission deserving recognition.'

The innovative learning technique facilitates rapid knowledge sharing across a global network, enabling the decision engine to anticipate and mitigate potential risks before impacting merchants. The solution includes a comprehensive chargeback indemnity system, ensuring end-to-end risk management and a liability shift to prevent financial loss. With a swift implementation process, merchants can quickly realize value and convert fraud-related declines into approved sales, tapping into previously lost revenue streams.

Guaranteed Payments offers tailored fraud detection solutions allowing for continuous improvement and adaptation to changing fraud patterns. Notably, it provides Strong Customer Authentication (SCA) exemption capabilities, offering significant advantages to merchants in the European Economic Area. Since its 2022 launch, Guaranteed Payments has significantly increase authorization approvals and reduced fraud

FINALISTS

Chargebacks911

Chargebacks911: Frictionless Solutions to the Biggest Problem in eCommerce

Metro Bank

Innovating 3DS with Metro Bank, TSYS Smart Secure and Featurespace.

Netcetera

Balancing security, regulation, and customer convenience – Netcetera 3-D Secure Issuing Service

Pay.UK

Expanding Pay.UK's Confirmation of Payee service to mitigate and reduce fraud

Riskified

Chargeback Guarantee

Visa

Visa Protect for Account-to-Account Payments

Worldpay

Worldpay and Signifyd's Guaranteed Payments: Mitigating Fraud and Driving Merchant Growth

chargeback rates for its users. Success stories highlight its transformative impact, with merchants recovering significant revenue and drastically lowering chargeback rates by leveraging advanced machine learning and eliminating outdated fraud protocols.



Best Service to Business

WINNER

Visa

The Healthcare Payment Card:
Virtual card for insurance
payments



José Luis Arias Muerza - Managing Director of the EMEA Region, Ingenico, Xavier Lestrade - CEO, AXA - Global Healthcare and Team, Visa & Gabby Logan MBE.

DESCRIPTION

Consumers need protection against misfortune or ill-health. Indeed, this is the underlying need for the insurance industry. Core to every insurance proposition is the claim process, which for claimants should be a seamless experience that's completed as quickly as possible. But insurers often struggle to meet this expectation. One of the main reasons why, is the difficulty they have in determining between legitimate and illegitimate claims, particularly at a time when new technologies are helping fraudsters to become more sophisticated.

JUDGES COMMENTS

'This entry addresses the challenges of managing insurance claims within the complex environment of doctors and hospital administration. It demonstrates an excellent application of innovation to simplify and improve processes. A well-deserved winner in this category.'

Visa, Paysure and Nium worked in partnership on this initiative to capture AXA's vision for an efficient, digital claims process. The Healthcare Payment card enables AXA Global Healthcare to digitalise the claims process with real-time embedded payment controls that help avoid the risk of fraud and member abuse. For the policy holder, they are no longer left out of pocket and having to reclaim the cost from the insurer. For the insurer the reconciliation of the claim is simpler and quicker. Overall the healthcare payment card is more secure and brings claims handling into the 21st century. The solution is live for International health and travel claims and is being brought to other segments including Property, Motor and Domestic Health.

FINALISTS

ANNA

ANNA +Taxes

Capital on Tap

The Capital on Tap Business Credit Card and Preloading

Cashflows

Cashflows Advance - Meeting demand, adding value, for simple flexible SME business funding

Corpay Cross-Border Solutions

Corpay Cross-Border: Powering global payments and keeping currency risk under control

Elavon

Elavon's Chargeback Management Service: a unique offering in a dynamic market

HSBC UK Bank Plc powered by Visa & Ecolytiq

Carbon Insights Solution

Mastercard

Mastercard Fintech Express

Pax2pay

Pax2pay's Invoice Payments Technology

Railor & Toqio

The Disbursement Product for United Nations Conference Delegates

Visa

The Healthcare Payment Card: Virtual card for insurance payments

Wallester

Wallester's Innovative Financial Solutions: Empowering Businesses with Wallester Business and White-Label Platforms



Best Technology Integration

CATEGORY SPONSOR

ingenico

WINNER

Nationwide Building Society & Form3

Implementing a fully orchestrated, real-time, cloud-native payments system into Nationwide Building Society.



José Luis Arias Muerza - Managing Director of the EMEA Region, Ingenico, David Faull - Payments CIO, Nationwide and Mike Walters - Chief Executive Officer, Form3 and Team & Gabby Logan MBE.

DESCRIPTION

Nationwide's systems are heavily integrated with each Nationwide payment channel and processing system, such as ledger, fraud and AML. The partnership utilised Form3's Payment Orchestration capability to shift this vital engine of payment processing into the cloud. Form3 uses event-driven SaaS-based architecture to integrate between Form3 and Nationwide, permitting the new platform to communicate with those vital downstream systems without a complex locally hosted payment engine.

JUDGES COMMENTS

'This winning entry effectively integrated different platforms into a cohesive solution. It demonstrated a sophisticated use of orchestration, tackling a complex and large-scale implementation. The project modernised processes on a national level, representing a high-quality and impressive undertaking.'

Form3 built and deployed a switch that enables payment flow to be moved seamlessly between the old platform and the new one. The switch can select specific payments to be processed in the new infrastructure (eg. by payment amount) which minimised deployment risk. The traditional 'big bang' migration was replaced with a targeted (smaller volume) one, minimising customer disruption.

This enables the payment modernisation program to proceed iteratively, as each payment service can now be migrated / integrated in isolation.

An innovative solution because it enables a real-time, event-driven, micro-service-based architecture and cloud-native resiliency, enabling a scalable, future-proofed, resilient architecture.

Nationwide customers benefit from improved performance / availability and Nationwide from a faster speed of change when bringing new payment propositions to market and a lower operating cost. Since the deployment, Nationwide has seen an increase in performance and resiliency, and a reduction in payment outages. There have been four legacy platform inbound incidents since April 2024. However, by utilising its new EPH, Nationwide protected its customers from these events.

FINALISTS

B4B Payments

Driving Nordic Fintech Innovation with Embedded Finance and Compliance Solutions

Modern World Business Solutions

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Modulr

Modulr's API: Real-Time Embedded Payments for Accounting and Payroll Efficiency

Nationwide Building Society & Form3

Implementing a fully orchestrated, real-time, cloud-native payments system into Nationwide Building Society

Nium

Swift Connect

Nuapay - a GoCardless company

Nuapay's Partner-Centric Payments Platform

Revolut & Visa

Instant Card Transfers for Revolut Business customers, powered by Visa Direct

Tribe Payments

Tribe Payments: Building intuitive technology to add value beyond the transaction

Yonder

One Week to Fraud Prevention: Yonder deploys Featurespace's World-class Platform at Speed



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Changing Lives in the Community

WINNER

Capital One UK

Breaking Barriers: Tackling Social Mobility For A Brighter Future



Mandy Lamb - Regional Managing Director, UK & Ireland, Visa, Dave Richards - Head of Corporate Responsibility and Team, Capital One UK & Gabby Logan MBE.

DESCRIPTION

At Capital One, we're dedicated to driving social impact, focusing on creating opportunities and fostering long-term, positive change. By supporting underserved communities and addressing broader socio-economic challenges, we aim to make a meaningful difference to our communities.

JUDGES COMMENTS

'This entry demonstrates a strong, ongoing commitment to addressing social mobility challenges in the UK. The long-term investment and clear cultural alignment with the company's values are impressive. The involvement of employees in this effort further strengthens the programme's authenticity and community engagement.'

We've developed initiatives with third-sector partners to promote social mobility and equity among the UK's young people, including our flagship Pathways programme, reaching 2,000+ students through workshops and digital engagement. This programme gives students the support and confidence to further their career ambitions.

Since 2019 our partnership with the Sutton Trust has inspired 300+ young people from disadvantaged backgrounds to aspire to top universities.

A standout effort is our three-year partnership with National Numeracy, which aims to improve numeracy skills and unlock employment opportunities. In 2024, 145 volunteers from partners including Capital One helped deliver in-person sessions to 16,100 children, promoting key initiatives like Number Confidence Week across 96 schools.

Central to these efforts, our associates deliver sessions in schools and the workplace. Positive feedback highlights immense personal satisfaction in contributing to real-world change.

Our UK CEO led our numeracy initiatives across the company, working with National Numeracy at a national level and was invited by government to

FINALISTS

Capital One UK

Breaking Barriers: Tackling Social Mobility For A Brighter Future

Coutts

Coutts Philanthropic Foundation with Mastercard

Lloyds

Making life-changing differences to small businesses (and animals) with purposeful payment tech

MBNA (part of Lloyds Banking Group)

Supporting charities and delivering lasting impact through the MBNA Community Investment Programme

Nuapay - a GoCardless company

OneBanx and Nuapay: Partnering to Open Access to Financial Services in Communities

Worldpay

Empowering Communities: Worldpay & The Prince's Trust

help advise them on the development of maths for young people. Lucy was awarded a MBE for services to education and skills in the 2024 King's Birthday Honours. Closing gender confidence gaps in numeracy is another focus, driven by key research we've supported, which showed clear disparity in how men and women view their skills.

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Financial Inclusion Award

CATEGORY SPONSOR



WINNER

Money Carer

Promoting Independence and Financial Inclusion - The Monika Banking Platform from Money Carer



Mandy Lamb - Regional Managing Director, UK & Ireland, Visa, Sean Tyrer - CEO and Team, Money Carer & Gabby Logan MBE.



DESCRIPTION

Every client of ours, as well as the clients of our local authority and solicitor partners, has been assessed as being 'vulnerable'. We are passionate about using and developing existing and new payment technologies to bring our often-overlooked customers into the fold by being imaginative and creative. We are delighted to feel that we are in a position to enter our work and passion into the Card and Payment Awards 2025.

JUDGES COMMENTS

'This entry is truly impressive, showcasing an innovative solution that shifts the paradigm, offering a solution that provides a clear pathway for under-served communities. The focus on supporting individuals by building their credit and gradually integrating them into more mainstream banking products is a commendable step forward. With a clear vision for innovation and a focus on tangible outcomes, this initiative stands out as a valuable contribution to improving financial inclusion.'

From our everyday, hands-on support for not only our clients but also their carers and social workers, we always strive to combine common sense with banking and payment innovations that can play a significant role in promoting financial inclusion within our sector. Examples of this are our platform integrations with Zempler Bank which enables us to open bank accounts for people even if they do not have standard ID documentation. We achieve this by partnering with local authorities or the DWP in order to provide ID in different ways.

We have also integrated our platform with The Post Office, PayPoint and PIN4 in order to be able to make emergency payments to vulnerable folk via cardless ATM withdrawals or vouchers sent via SMS or email. This enables us to get payments to carers instantly when disadvantaged folk have no other means of securing funds. We often use this ability as crisis management whilst we open a bank account on our platform and provide a payment card.

FINALISTS

B4B Payments

B4B Payments' Technology Empowers Financial Inclusion for Vulnerable Communities Through Prepaid Solutions

Capital One UK

Capital One is empowering vulnerable customers, setting new industry standards for inclusive support

Money Carer

Promoting Independence and Financial Inclusion - The Monika Banking Platform from Money Carer

Nuapay - a GoCardless company

OneBanx and Nuapay: Partnering to Open Access to Financial Services in Communities

Paynetics

Paynetics - a licensed embedded finance provider

Sibstar

Sibstar - a debit card and app helping vulnerable adults manage everyday money

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Judges Award

CATEGORY SPONSOR



MODERNWORLD™
BUSINESS SOLUTIONS



Roger Alexander, Head Judge, Warren Whitfield - CEO, Modern World Business Solutions and Team & Gabby Logan MBE.

WINNER

Modern World Business Solutions

'The judges were thoroughly impressed by this small yet remarkable company, which exemplifies everything the industry needs. With a small team of developers, they have fostered an outstanding culture and approach to their work. Their innovative spirit is commendable, and they demonstrate relentless determination to push boundaries. A shining example of innovation and excellence in their field.'

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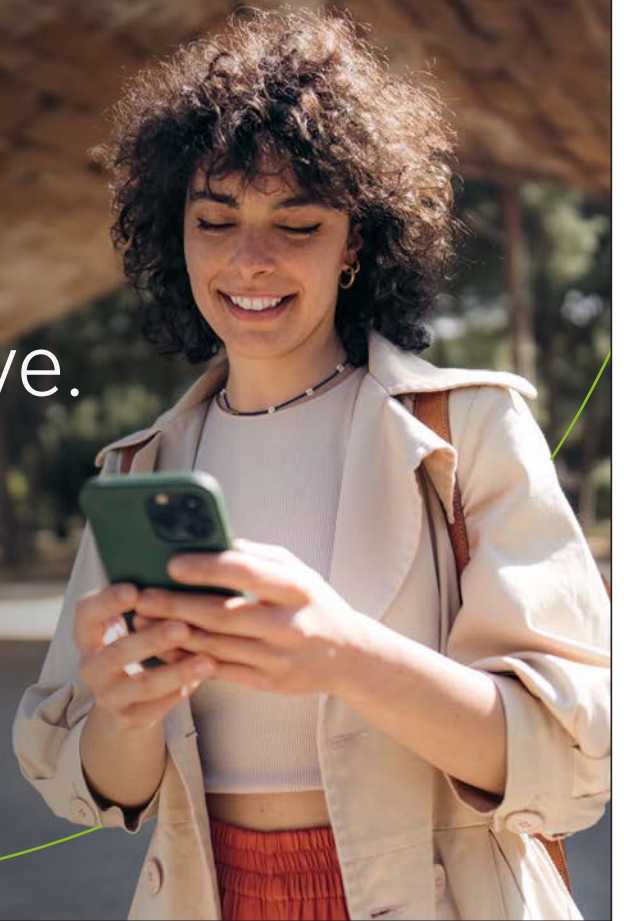
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Director of Payments
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money carer

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for vulnerable adults

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