

# THE CARD & PAYMENTS AWARDS 2023

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The Card & Payments Awards  
Category Finalists 2023

# Payment stack for the future

As the landscape evolves, you can depend on our innovation, scale and foresight.

Only TSYS can help you realize the full power of payments for your business.



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A **Global Payments** Company

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# Welcome & Thank You

Welcome to the 18th edition of the shortlist for The Card and Payments Awards.



Happy 18th Birthday TCPA! 18 years of recognising the best that the payments industry has to offer. I have never been prouder of the work that we have done, with the industry, to create this forum for recognising excellence in our industry. I think it is widely accepted that if you are shortlist at TCPA or if you are a winner – you've earned it.

So, a huge congratulations goes to all our finalists – you should be shouting your achievement from the roof tops!

Our passion is to continue to create an unbiased and secure environment for the celebration and recognition of best practice, excellence and innovation – all these years later, I am proud to be able to say that we stick to our principles of independence and objectivity as much today as we did when we started this event.

None of this would be possible without the support of our sponsors who do this in support of the industry. Of particular note is Prime Sponsor TSYS, a Global Payments Company, who have been Prime Sponsor since the very beginning and who are a truly remarkable partner on this journey.

I would also like to thank all our other sponsors, Silver Sponsor MongoDB who continue to show commitment to excellence in the payment industry and category sponsors: American Express, Collinson, Discover Global Network, The Fintech Times, Fiserv, Global Processing Services, HSBC Corporate Cards, Ingenico, Mastercard, Reward, Thales DIS UK and VISA.

I repeat our mantra every year, "Best practice should always be celebrated, success should always be rewarded, and innovation should always be admired". The sponsors mentioned above understand this and they all maintain a commitment to ensuring that an independent forum for recognising those organisations who go above and beyond in furthering the payments ecosystem for partners and consumers alike should be recognised appropriately.

A huge thank you to our entire judging panel and especially to Chair, Mr Roger Alexander, whose interest, time and commitment to the cause is instrumental in keeping the entire process on track.

We are immensely proud of our charity initiative each year and this year our chosen charity is NSPCC: Childline. Guests at The Card & Payments Awards are always very generous, and we are hopeful to raise vital funds for them in February.

I am particularly excited, after one very long virtual year, to welcome you to the Awards on 2nd of February 2023. 5

Very best wishes

**Michael Harty**

Managing Director,  
The Card and Payments Awards

A close-up photograph of a man and a young boy sitting together, looking at a tablet. The man is on the left, wearing a blue shirt, and the boy is on the right, wearing a dark blue t-shirt. They are both looking intently at the screen of the tablet, which is held by the man. The background is softly blurred, showing what appears to be a chair and some indoor lighting.

**Here for children**

**and families**

**every day**

**NSPCC**

Everything we do protects children today and prevents abuse tomorrow. But all this is only possible with your support.  
[nspcc.org.uk](https://www.nspcc.org.uk)

**EVERY CHILDHOOD IS WORTH FIGHTING FOR**

©NSPCC 2019. Registered charity England and Wales 216401 and Scotland SC037717. Photography by Tom Hull. The child and adult pictured are models. J20191066.

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# Judging Panel



**Roger Alexander**  
*Advisor at Leadgence,  
Portfolio of NED and  
Advisory Roles*



**Sandra Alzetta**  
*VP Payments,  
Global Head of  
Payments  
Spotify*



**Andrew Gilchrist**  
*CEO & Founder  
Fundarer AB*



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



**Martina King**  
*CEO  
Featurespace*



**Peter Jones**  
*Chairman & Founder  
PSE Consulting*



**Rachael Jenkinson**  
*Vice President,  
Customer Value  
Management  
Mastercard UK  
and Ireland*



**Richard Koch**  
*Senior Policy Lead  
Open Banking  
Implementation Entity*



**Sarah Burchell**  
*Senior Vice President,  
International Sales,  
Commercials & Service  
TSYS a Global  
Payments Company*



**Úna Dillon**  
*MD and VP Global  
Expansion & Member  
Advocacy  
MRC*



**Chris Harris**  
*Senior Director -  
Sales Excellence  
Worldline Group*



**Robert Courtneidge**  
*Independent Industry  
Consultant*



**Tania Platt**  
*Senior Vice President,  
Commercial  
Outpace from  
Amadeus*



**Tribh Grewal**  
*Director EMEA  
Business Development  
- Alternative  
Payments and  
Commercial  
Discover Financial  
Services*



**Simon Gilson-Fox**  
*Head of UK&I Product  
and Solutions  
Visa Europe*



**Candice Pressinger**  
*Director of Customer  
Data Security  
Elavon*



**Maggie Boyle**  
*VP Acquisition &  
Digital  
American Express UK*

More information at;  
<https://cardandpaymentsawards.com/2023live/en/page/judges>



# Credit Card Offerings Still Offer the Best Profits, If Done Right

By Gaylon Jowers

While credit card programs present a more complicated business endeavor than debit offerings, they offer financial institutions a chance to make much bigger profits - if done right. This is especially true with credit cards, given their universal acceptance and flexible repayment terms.



*A Global Payments Company*

In fact, fintech has learned recently that it's exceedingly hard to generate a profit without effective lending of some sort. Neobanks have scooped up legions of new customers with prepaid cards and savings accounts, yet most of them have failed to turn a profit.

No doubt, credit card lending is a tough business to be in. It's one reason we have seen so many startups enter the buy now/pay later (BNPL) market. This type of lending is not currently subject to the rigorous regulatory review banks must go through. Yet even so, with rising inflation and strained household budgets, we are reminded of the importance of good underwriting. BNPL providers Affirm and Klarna are now struggling with their portfolios, facing challenges to credit quality and pressure on loan funding. A closer look also shows that the BNPL model actually does more for promoting the business of merchants than it does for building lucrative receivables.

In fact, it's the digital banks that have pursued traditional lending from the start that have managed to turn a profit. For example, Virgin Money UK has built sizable portfolios of mortgages and business lending, while making a strong push into personal credit, adding 335,000 card accounts in the second and third quarters for its fiscal year ended Sept. 30, according to financial statements. London-based Starling Bank has been profitable for about the last two years, deriving roughly two thirds of its revenue from interest income, according to its 2021 annual report.

Simply put, consumer credit is a highway of sorts to profitability—if it's managed well. And in an environment where customers are looking for the ability to manage their budgets by spreading out their repayments, it pays to give credit card programs a second look. This goes for neobanks looking to turn a profit, or traditional financial institutions with underperforming credit card offerings.

For successful credit issuers, the wind seems to be at their backs. For example, the average credit card balance in the United Kingdom increased 5.5% to £1,555 for the 12 months ended May 31, according to FICO, a company that provides credit scoring. That means more revenues generated for issuers.

## The case for revamping your credit card program

To be sure, mastering the credit card business is still no easy task. Even many traditional banks have struggled to get the most out of their credit card programs. What's the secret formula for success? Data tops the list, according to PROFIT INSIGHT, a global consulting firm in the payments space. PROFIT INSIGHT has worked with issuers for more than 45 years, helping them generate greater profits from their portfolios. The firm works with financial institutions, stressing that when they segment their data, profit potential is the most important metric.

We at TSYS couldn't agree more. Companies need to know their customers and understand them at the transactional level. This helps issuers maximize revenue streams by profiling what type of borrower their most profitable customers are, then going out and finding them. Surprisingly, as PROFIT INSIGHT affirms, that's not always the customers who spend the most. Lenders may be missing a trick by rolling out the red carpet for those with the highest credit limits, while ignoring their most profitable customers. At the same time, issuers must also pay a close eye to marketing costs, which can eat quickly into revenues.



*No doubt, credit card lending is a tough business to be in.*

In this journey, choosing the right processor is key, because it will allow you to have a strong understanding of your customer base, while maximizing the potential of your portfolio. We recommend giving a close look at the following criteria when evaluating a provider:

- **Security.** The provider and its platform should have a robust system that can help you maximize approval rates by combining real-time customer interaction and transaction data with machine learning and predictive risk modeling.
- **Scale.** This is critical for issuers to be able to quickly grow their account base without having to invest in additional infrastructure. You don't want to run out of capacity after a promotional offer floods your website with applications. The provider should be able to ramp up to whatever volume of account openings you need, and do so quickly.
- **Thought leadership.** A provider needs to have an evolving roadmap that will keep you at the forefront of the payments space. What kind of innovation has the vendor introduced over time, and how quickly does it pivot to offer best-of-breed solutions?
- **Technology.** The last thing you want is to be sitting on a legacy technology stack that will hold you back. Cloud-native architecture, driven by application programming interfaces (APIs), allows more flexibility in terms of delivering tailored solutions.
- **Speed to development.** APIs also greatly speed up the time to make changes to an app or web interface, from months to weeks. APIs allow developers at the issuer to pick and choose what services—or “microservices”—to offer through their product.
- **Flexible credit card platform.** You need a provider with a tried-and-tested track record of being able to issue multiple credit products. Many processors may be able to offer debit and prepaid solutions, but credit card platforms with the flexibility to easily accommodate changes to parameter settings are few and far between.
- **Financial stability.** You don't just want a processor that's growing accounts, but also one that has a solid track history. For instance, how stable is its management? Newer entrants to the market claiming to offer digital solutions might be missing the regulatory expertise, leadership and financial longevity needed to provide effective services in the long term.

For financial institutions, especially fintechs, the challenging economy has exposed some weaknesses in generating sustainable revenue growth. That makes it a good time to reevaluate your business strategy and change adversity into opportunity. With the right processor, debit-only providers—or banks themselves—can embark on a new beginning with a robust, cloud-native credit card program. Despite the challenging economic environment around the world, with a strong focus on segmentation and growing revolving balances, the profits are still there for those issuers who can manage their credit card programs effectively.

**Gaylon Jowers, Jr.** is President, TSYS Issuer Solutions and Senior Executive Vice President, Global Payments.



*have a strong understanding of your customer base, while maximizing the potential of your portfolio.*

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A **Global Payments** Company

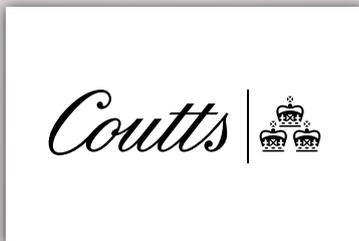
# Best Achievement in Sustainability



## Conferma Pay

### Conferma Carbon Reporting

Conferma Carbon Reporting leverages the innovations of virtual cards to launch an industry-first capability. The system captures a precise record of all travel spend in a single location. When integrated with emissions intelligence software, Conferma Pay can accurately report on the carbon impact of each trip for the first time.



## Coutts

### Angela Burdett-Coutts Debit Card launch

Coutts has created a new debit card, made of 86% recycled material. For each transaction using the debit card, Coutts & Co. will donate 10p to the Coutts Charitable Foundation (registered with the Charity Commission for England and Wales, number 1150784), up to a maximum of £1,000,000 per year\*. Inspired by philanthropist Angela Burdett-Coutts, the Foundation supports sustainable approaches to tackle the causes and consequences of poverty.  
\* See <https://www.coutts.com/positivity> for more information.



## Giesecke and Devrient Mobile Security

### G+D Pledge 2030

Giesecke+Devrient (G+D) pledges to replace all virgin plastic in its payment card products by 2030 at the latest to further support consumers and banks to fulfil their own sustainability aspirations. Being the first in the payment industry to make such a commitment, G+D expects the industry to follow suit.



## HSBC

### HSBC Sustainable Card Programme: Recycled Plastic Debit and Credit Cards and Reforestation

HSBC is eliminating single-use PVC cards with all new debit and credit cards produced using recycled plastic. Each recycled card reduces CO2 emissions by 7g and saves 3.18g of plastic waste destined for landfill. In partnership with One Tree Planted, HSBC has also launched a Reforestation customer reward redemption programme.

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# Best Achievement in Sustainability



**NatWest**  
Group

## **NatWest Group**

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**NatWest Group commercial sustainable (rPVC) credit and debit cards**

*NatWest Commercial Cards have begun utilising rPVC materials across our credit and debit card portfolio in a conscious effort to reduce landfill wastage and minimise our carbon footprint when issuing plastic cards across both our public and private sector customers.*

**PPS** | an  
Edenred  
company

**ekko**  
powering the enviroconomy

## **PPS & ekko**

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**Positive climate change: ekko and PPS, an Edenred Company**

*Together, ekko and PPS have launched a debit card and app that helps consumers begin their fight against climate change every single day. The solution fits seamlessly into everyday life, empowers each of us to understand our impacts and motivates us to make a positive change in a new way.*



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# Best App User Experience (CX Initiative)



CATEGORY SPONSOR



## Lloyds Banking Group

Self Serve Debit Card Disputes via Mobile Banking App

*LBG have created a ground-breaking fully automated customer journey, that enables the raising and refund of disputes via their mobile banking app. The claim is processed in real-time and if meeting the qualifying criteria the customer receives a refund within minutes.*



## NatWest Group

Credit scores brought to life with NatWest's Know My Credit Score

*NatWest Group (NWG) in partnership with TransUnion launched two new and innovative features for customers, bringing to life their credit score and wider financial health. Enhanced Personalised Factors displays customer level insights within their NWG banking app and Score Predictor allows customers to simulate future impacts to their credit score.*



## NewDay Ltd.

Bip - UK's first digital-only credit card by NewDay

*Bip is the UK's first digital-only credit card. It's designed to give customers complete control and insights into their credit, with a range of easy to use tools to track and cap spending. Bip differentiates itself by making managing credit easier than ever – the UX is key to that.*



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# Best App User Experience (CX Initiative)



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CATEGORY SPONSOR  
 MongoDB



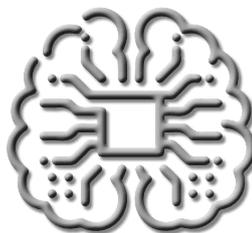
## Transact Campus

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Transact International Payments

*Transact International Payments simplifies international payment processes and reconciliations with a single, seamless platform so transactions are secure and compliant. The platform supports students from over 162 countries, accepts 134 currencies, and offers faster disbursements with no additional cost to add International Payments to the ePayment or eMarket modules.*

# Best Application of AI or ML in Financial Services



CATEGORY SPONSOR



## ANNA

### ANNA's Deployment of AI and ML

*ANNA harnesses the power of Artificial Intelligence and Machine Learning in unique and clever ways to provide its customer base of busy SME owners and freelancers with the tools to do fast, secure financial admin and business banking on-the-go.*



## Fi911

### DisputeLab from Fi911

*Fi911 is the go-to technology partner for acquirers, payment processors, card issuers, ISOs and payment facilitators. Its integrated platform provides merchant onboarding, risk management, client portals, training and reseller payouts, but most importantly its product DisputeLab utilises data and machine learning to make managing, resolving disputes more efficient than ever.*



## eftpos and Featurespace

### Good for Australia: eftpos drives down fraud losses with real time machine learning

*eftpos, Australia's national debit card network launched new real-time machine learning to protect existing CP transactions, as well as secure new CNP transactions in the shift to eCommerce. Leveraging transfer learning from Featurespace, eftpos protected this new channel from day one for all Australian FIs, merchants, and their customers.*



## TSYS, A Global Payments Company

### TSYS delivers unrivalled model stability despite behavioural shock of pandemic-driven spending changes

*Sudden changes in a customer's spending behaviour can be mistaken for fraud causing additional security step ups or transaction declines. With pandemic-driven customer behaviour abruptly shifting online, TSYS ForesightSM Score recognised the nuances between genuine and anomalous activity in real-time, delivering unrivalled stability during this volatile period.*

# Best Benefits or Loyalty Scheme



CATEGORY SPONSOR



## American Express

**Powering up Rewards on British Airways American Express Credit Cards**

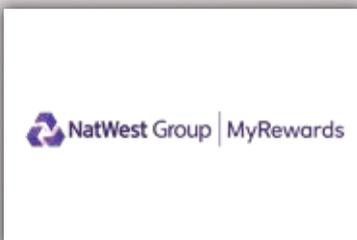
*American Express consistently invests in compelling ways to engage Cardmembers for their loyalty. Post pandemic, in readiness for Cardmember's return to travel, they unveiled a bold refresh of their BA Consumer and Small Business (SBS) cards featuring significant enhancements including some of the best limited time Welcome Bonus offers ever.*



## Capital on Tap

**Capital on Tap Business Credit Card**

*Capital on Tap provides an all-in-one small business credit card and spend management platform. Capital on Tap makes it easy for small business owners to manage cards for their employees, access funding for their business, and earn cash back, travel, and gift card rewards on every pound their business spends.*



## NatWest Group

**NatWest Group MyRewards – Unlocking the power of customer data to create a more relevant and rewarding programme**

*A global pandemic, coupled with an encroaching cost-of-living crisis has changed how customers spend. At NatWest Group, we've responded to shifting spending habits by combining attractive offers, personalised communications, with a seamless digital journey to enhance our ever-growing rewards programme – MyRewards.*



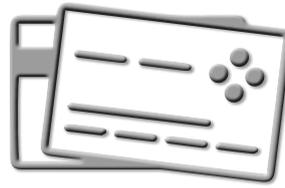
## Vanquis

**Vanquis Credit Card Loyalty Upgrade Program**

*Supporting our customers through their journey to better credit is core to our purpose. Our loyalty upgrade program is exemplary of this. A new strategy for Vanquis, we designed a rich suite of benefits for long-standing customers who had improved their credit rating – rewarding their loyalty and financial progress.*

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# Best Consumer Credit Card or Credit Facility



## Barclays Bank UK

Barclaycard Avios and Avios Plus,  
in partnership with Mastercard

*In collaboration with Mastercard and IAG Loyalty, Barclays launched the market-leading Barclaycard Avios and Avios Plus credit cards in February 2022. After two years of travel restrictions, these cards reward cardholders with Avios, bonuses and travel upgrades, enabling them to visit the people and places that matter most.*



## DivideBuy

DivideBuy's intuitive lending solution embodies fair, ethical and transparent finance

*DivideBuy is disrupting the consumer credit lending market, occupying a unique position as both lender and tech platform provider. By treating every customer as an individual, DivideBuy gives consumers control of their finances, with options to pay in ways that suit them, affordable repayment timeframes – and no late fees.*



## Lloyds Banking Group

The new MBNA Platinum VISA  
Credit Card

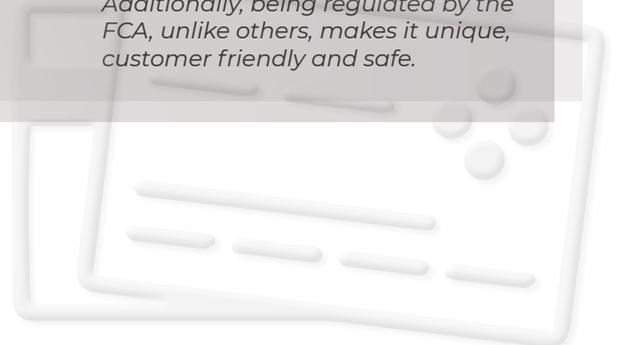
*The MBNA Platinum Visa Credit Card is a simple & transparent rewards proposition for customers with a low rate. This new proposition offers a long term cash back offer and simple lower rate, combined with a 0% FX waiver for 12 months.*



## NatWest

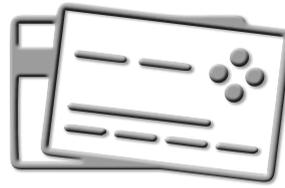
NatWest Buy Now Pay Later

*NatWest's first high street bank launch of BNPL addresses native BNPL provider gaps. The product's unique customer offering that balances the ability to spend and spread payments with protecting customers on spending and fraud. Additionally, being regulated by the FCA, unlike others, makes it unique, customer friendly and safe.*



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# Best Consumer Credit Card or Credit Facility



## NatWest Group

**Credit Card Instalment Plans:  
Grouped Purchases**

*Credit Card Instalment Plans "Grouped Purchases" is a feature NatWest Group offer to its Credit Card customer base, providing customers with the ability to pay back up to 5 transactions in one monthly instalment for a small fee instead of interest.*



## NewDay Ltd

**Bip**

*A UK first. A game-changer, challenging what it means to be a credit card. Completely cardless, seamlessly fits into our customers' lives. Offering complete control and transparency: one interest rate, no fees and tools to cap spending. In one sitting, customers can be approved, complete ID verification and start spending.*



## Newpay

**Newpay – responsibly breaking  
bigger buys into bitesize payments  
at checkout**

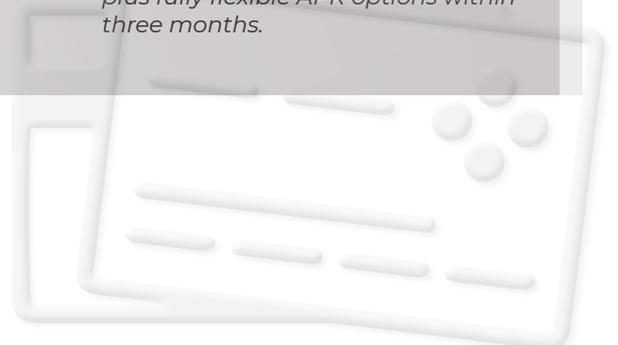
*Newpay provides a responsible and fully regulated way to buy today and repay over time. Anywhere within the growing Newpay merchant network, customers can select flexible instalments at checkout. Newpay customers apply once but can use repeatedly, with all instalment plans consolidated into a single monthly repayment.*



## Transact Payments Limited / Tymit

**Tymit Credit Card: Financial  
freedom without fear**

*Tymit teamed up with Transact Payments Limited (with Tymit becoming a client of TPL, and with TPL being the card issuer for Tymit), to deliver a working credit card product that included installments plus fully flexible APR options within three months.*



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# Best Customer Service



## Capital One UK

Capital One – raising quality to improve customer outcomes

*With the pandemic fall-out and cost-of-living crisis still affecting our customers' ability to keep up with payments and the amount of help they need, we have transformed the way we measure agent performance, to improve the quality of our customer interactions and ensure we are always giving the RIGHT support.*



## Elavon

Elavon customer service team

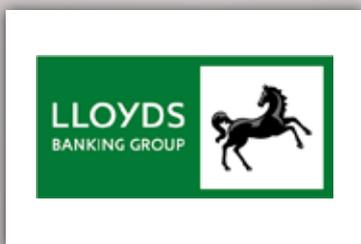
*The Elavon customer service team is always striving for improvement. Through agent self-improvement and empowerment, improvement of processes, and implementation of new reporting tools, our aim is to make the lives of our customers easier.*



## HyperJar Ltd

Building outstanding customer service from scratch

*Behind HyperJar is one core, innovative principle: helping people deploy money better. Helping them make smarter, more confident, sustainable choices about budgeting, saving up, and spending. The creation of an excellent customer service operation to support our multi-featured product has been critical to building HyperJar's reputation and success to date.*



## Lloyds Banking Group

Lloyds Banking Group (LBG) - Contactless Card Controls

*Allows debit and credit card customers to set a contactless 'freeze' (disable contactless) or choose their personalised contactless limit between £30 - £95. The service launched in October 2021 and is available via the LBG Mobile Banking App. Customers with protected characteristics can use this service via non digital channels.*

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# Best Customer Service



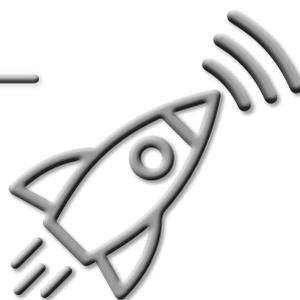
## Vanquis

### Customer Service Excellence at Vanquis Bank

*Vanquis Bank Service Excellence is a broad ranging programme of transformation activity which has led to the achievement of Customer Satisfaction and Effort results which outperform both industry and all-sector averages (as measured by the Institute of Customer Service / ICS), alongside improving support for our most vulnerable customers.*



# Best Future Payments Initiative



CATEGORY SPONSOR



## DIGISEQ Ltd

**DIGISEQ – moving contactless payments beyond cards and phones, and into the fast-growing wearable tech world.**

*DIGISEQ is taking contactless convenience to the next level. With the 2021 launch of DIGISEQ's mobile app and over-the-air personalisation solution, any object – a watch, a ring, even a face mask – can become a chip-enabled contactless payment device, without the manufacturer, retailer or card issuer having to do.*



## Moorwand

**A B2B payments and financial operations solution that automates money flow**

*Fyorin offers a payments and financial operations solution that automates the money flow for businesses across a curated network of financial institutions. Enabling businesses to scale without the need to grow their payment operations team. Fyorin solution cuts down 90% of the manual workload from accounts receivables and payables.*



## Tink

**Tink's Payment Initiation**

*Tink Link provides a prebuilt, customisable payments flow that is continuously optimised according to the thousands of bank-specific authentication flows across Europe, directing the end-user to the appropriate authentication mechanism and letting them pay in a few taps.*



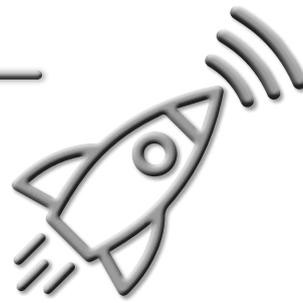
## Razer Inc and Funanga

**Razer Gold launches in Europe with Funanga**

*Razer Gold is a new prepaid card powered by Funanga, for sale online, in-store and in-game. It is the first European payment service dedicated to video gaming, accepted by publishers like PlayStation, Tencent and Blizzard. It taps into a huge existing userbase, and an even bigger global market opportunity.*

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# Best Future Payments Initiative



CATEGORY SPONSOR



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## HyperJar Ltd

**Digitising and monetising financial intent**

*HyperJar customers digitise - and monetise - their financial intent. Using unlimited, sub-accounts (visualised as Jars), they can commit tranches of money to future spending goals - or retailers. After a soft launch in October 2020, we started 2021 with customer numbers in the very low thousands, ready for growth.*



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# Best Industry Innovation



CATEGORY SPONSOR

**fiserv.**



**ethoca™**

## **Ethoca**

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**Ethoca Alerts and Ethoca Consumer Clarity™**

*Chargebacks are growing, and with more transactions happening online, it opens the door for more purchases to be disputed. How do merchants adapt to this growing complexity? Simple: they collaborate. Ethoca's two solutions, Ethoca Alerts and Ethoca Consumer Clarity™, are powered by the industry's largest network of online retailers.*



**Carat** from **fiserv.**

## **Carat from Fiserv**

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**Enables Omnichannel Commerce for Merchants By Fiserv**

*As consumers and businesses embraced omnichannel commerce, Fiserv launched Carat to help businesses drive revenue, reduce costs and grow at scale, facilitating the delivery of a seamless customer experience through a single platform. Carat already has proven results with leading European merchants, with impressive outcomes and revenue and transaction growth.*



**HyperJar**

## **HyperJar Ltd**

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**Taking Back Control: the deployment revolution**

*Behind HyperJar is one core, innovative principle: helping people deploy money better. Helping them make smarter, more confident, sustainable choices about budgeting, saving up, and spending. Giving them tools for a more forward-facing view of their money. Making it easier, and more motivating, for everyone to 'spend life well'.*



**LLOYDS**  
BANKING GROUP



## **Lloyds Banking Group**

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**Lloyds Banking Group's 'Your Credit Score'**

*Your Credit Score has been designed to deliver a financial education tool with a new payments and lending product channel, in the design of a credit profiling service within the LBG banking app.*

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# Best Industry Innovation



CATEGORY SPONSOR



## SWIFT

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SWIFT Go

*SWIFT Go is a transformative new service developed in close collaboration with the global SWIFT community to meet the needs of small businesses and consumers that send money across borders and need a service to facilitate predictable, fast, secure and competitively priced, low-value, cross-border payments.*



## Weavr

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**Weavr supports innovators who are not just building a business, they're changing the game!**

*Weavr is the leading open platform for embedded finance for the digital economy. It's on a mission to enable any business to integrate any financial service anywhere their customers need it. Until now, adding financial services exactly where and when your customers need them has been prohibitively expensive and time-consuming.*



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# Best Initiative in Digital or Complimentary Payments



## DIGISEQ Ltd

**DIGISEQ – hands-free NFC means mobile payments without phones, and contactless beyond cards**

*DIGISEQ's Objects-as-a-Service wearable tech means consumers no longer have to reach for a phone or card. DIGISEQ is moving contactless payments beyond static form factors, infusing secure NFC payments into a growing range of desirable wearable items that can be turned into payment devices at the flick of a wrist.*



## Fireblocks

**Fireblocks provides secure, instant merchant payout and cross-border payment infrastructure in crypto**

*Fireblocks brought the first enterprise-grade payments infrastructure to market, allowing payment service providers to securely support merchant pay-outs, cross-border payments, and pay-in of digital assets, at scale. Fireblocks enables financial institutions such as PSP, exchanges, custodians, banks, lending and trading desks, and hedge funds to securely scale digital asset businesses.*



## Funanga

**Funanga grows CashtoCode payments service globally**

*Funanga digitises and secures the oldest currency in the world, cash. Its CashtoCode service is a truly alternative payment product that allows any merchant to create their own secure cash payment option for any digital purchase - effectively adding 400,000 real-world checkouts to its payment page.*



## MultiPass Platforms Limited

**MultiPass – multicurrency business payments for global operations, empowered by technology, delivered by people**

*MultiPass is a bank challenger that offers business clients multi-currency virtual IBANs, local EU, UK and US accounts as well as payment cards to cover their day-to-day business expenses.*

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# Best Initiative in Digital or Complimentary Payments



## **Pax2pay**

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### **Pax2pay's Payments Optimisation Engine**

*Pax2pay have developed a Payments Optimisation Engine that uses both real-time data feeds and historical data analysis to provide intelligent routing and decision making, picking the best digital payment type for each transaction. Ultimately, allowing businesses to maximise their bottom line without sacrificing supplier relationships.*



# Best Initiative in Open Banking



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THE FINTECH TIMES



## MoneySuite

MoneySuite - A SME Billing and Payments Platform

*MoneySuite is an OpenBanking based billing and payment platform, providing businesses with the payment collection capabilities without any technical effort.*



## NatWest

VRP (Variable Recurring Payments)

*NatWest recently became the first UK bank to offer Variable Recurring Payments (VRP) as a new and convenient payment option for businesses and consumers – going above and beyond the requirement for banks to provide VRP for account sweeping use cases.*



## Ozone API

Ozone API is shaping the global open banking ecosystem

*At Ozone API we provide technology to help regulators, banks and financial institutions to join the open data economy. We build the open API technology and expertise needed to unlock the power of open finance and embedded finance to accelerate commercial growth, innovation and positive change in society.*



## Tink

Tink's Payment Initiation

*Tink Link provides a prebuilt, customisable payments flow that is continuously optimised according to the thousands of bank-specific authentication flows across Europe, directing the end-user to the appropriate authentication mechanism and letting them pay in a few taps.*



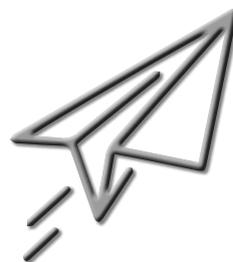
## Token

A Unique Approach to Enabling Open Banking for the Payments Industry

*As Europe's leading Open Banking enabler, Token is driving the shift to faster, fairer, frictionless payments by helping payment providers successfully scale with A2A payment capabilities. With Token's best-in-class AIS and PIS connectivity and whitelabel-ready platform, PSPs, gateways and acquirers easily launch and manage Open Banking payment propositions.*

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# Best Marketing Campaign



## American Express

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American Express Summer Drop campaign celebrating the possibilities unlocked when you're #WithAmex

*'American Express Summer Drop,' was a unique virtual game, that unlocked thousands of prizes across London including tickets to some of the UK's most sought-after experiences. The game was part of an integrated campaign developed in collaboration with Yahoo, that innovatively and creatively gave prospects an enticing glimpse into Card membership.*



## American Express

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American Express – 'The Card is for Business, The Points are for Pleasure'

*American Express' biggest ever UK Business Card marketing campaign used an unexpected and memorable creative to bring its concept to life. Targeted at small business owners seeking a better work-life balance post-pandemic, the acquisition campaign humorously showcased how generous rewards earned on business spend could be maximised outside of work.*

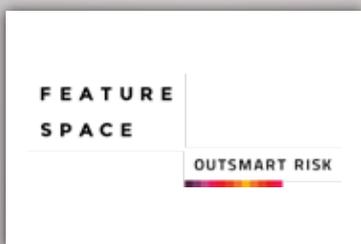


## Barclaycard, Amazon

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Amazon "Win Back" Campaign

*This marketing campaign used Amazon Moments functionality, never before used in the EU, and innovative targeting, to promote a "Spend £10, get £10" offer when using your Barclaycard across the Amazon real estate, with a goal of recovering Barclaycard customers who'd stopped using their card with Amazon.*



## Featurespace

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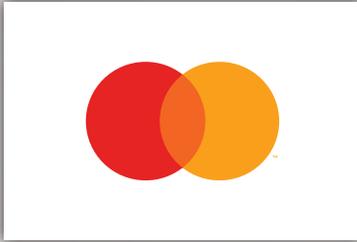
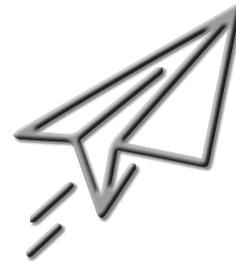
Featurespace Technologist campaign

*Featurespace's mission is to make the world a safer place to transact. How? Through a winning combination of the smart minds in our customers' technology teams and the smart minds at Featurespace. They're called Technologists, but to us they're Rockstars - and this campaign set out to celebrate them.*



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# Best Marketing Campaign



## Mastercard

**The BRIT Awards with Mastercard: #ShoutOut**

*As Mastercard celebrated 24 years as headline sponsor of The BRIT Awards, they shined a light on the incredibly talented students at The BRIT School – a unique, free school that nurtures the creativity of 14-to-19-year-olds while they study towards a formal state education.*



## NatWest Group

**NatWest Group and Disasters Emergency Committee's Ukraine Humanitarian Appeal**

*This entry reveals how, amid a huge humanitarian crisis, NatWest Group raised over £10million for the Disasters Emergency Committee's Ukraine Humanitarian Appeal. MyRewards customers donated a staggering £1million in Rewards within 24h-hours of the campaign launching. MyRewards customers have since donated a further £1.3million to the campaign total.*



## Visa Europe

**Visa - UEFA Women's EURO 2022 - "When more of us play, all of us win"**

*Visa's purpose-led campaign presented Visa as a brand that genuinely believes in uplifting and including people, on and off the pitch. Visa used their sponsorship of the UEFA Women's EURO 2022 to authentically celebrate female football players and independent business owners, and communicate its brand beliefs.*



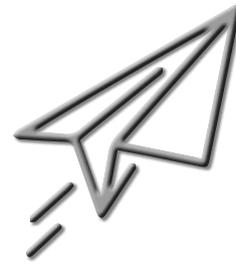
## Visa & Barclays

**Visa & Barclays join forces to promote new money management features**

*Visa and Barclays embarked on a mission to help customers manage their money better through the Barclays App which led to the launch of numerous new features. This marketing campaign was aimed at raising awareness and usage of these features, and help customers stay in control of their finances.*

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# Best Marketing Campaign



**VISA**

**Revolut**

## Visa & Revolut

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Visa & Revolut in partnership with the Royal British Legion

*Visa & Revolut partnered with the Royal British Legion in its centenary year – when their annual fundraising programme was under threat. Revolut created an innovative alternative means to support the Poppy Appeal at a time when traditional volunteer collections were impacted by the pandemic.*

**VISA**

**Revolut**

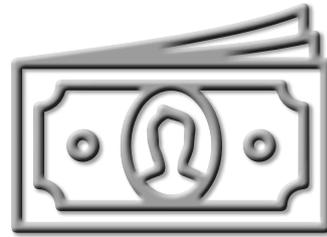
## Visa & Revolut

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#LightItUp - Visa & Revolut in partnership with Anthony Joshua

*Revolut champions underdogs – fighting for those excluded from the digital economy. So, working with Visa, Revolut launched a campaign featuring one of Britain's all-time great champions Anthony Joshua, and a one-of-a-kind, glow-in-the-dark card, to support the underdogs - independent boxing clubs hit hard by the COVID-19 pandemic.*

# Best Payment Facility



## Outpayce from Amadeus

FX Box

*FX Box helps merchants to take control of FX services with new foreign exchange solutions that aim to enhance the customer experience and improve the profitability of travel sales. It provides travel firms with real-time access to best-in-class FX rates for more than 170 currencies.*



## B4B Payments

*With over 15 years of expertise in payments, B4B Payments is a globally recognised and trusted provider of card issuing and payment services, a fast-growing fintech company and a well-established presence in the prepaid card sector since 2005.*



## BR-DGE

BR-DGE Payment Orchestration

*BR-DGE are on a mission to shift control back to merchants because payments have become too complicated and inflexible. Pushing the boundaries of payment technology, BR-DGE have built an independent payment orchestration platform, that's simple to integrate, enabling merchants to build resilience, consolidate reporting and innovate at speed.*



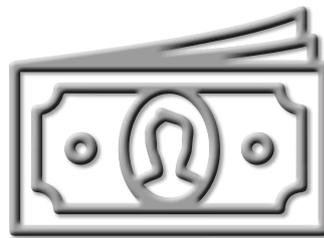
## CellPoint Digital

CellPoint Digital; leading payment orchestration

*CellPoint Digital is the pioneer of payment orchestration globally. We're leading the way in transforming the payments industry with our cutting-edge platform; Velocity. Our mission is to make payments a strategic advantage for our clients, turning payments from a cost into a profit booster.*



# Best Payment Facility



## Global Payments

### Global Payments Exemption Optimisation Solution

*Global Payments' Exemption Optimisation Solution is designed to help merchants comply with PSD2 and SCA requirements, leveraging exemptions available within PSD2 to allow merchants to drive smoother, faster authentications within their ecommerce checkout experience. One large gaming merchant saw PSD2 authentication rate of 94% compared to 79% with a competitor.*



## Modulr

### Enabling differentiated payment experiences through reliable and real-time payments infrastructure

*We're making payments part of the tech-stack, by transforming the speed, flexibility, resilience and cost of launching and operating embedded payment services. All without our customers needing to build complicated payment systems, becoming regulated or managing payment network membership complexity. This reduces costs, improves efficiency, and creates new revenue-generating models.*



## NatWest Group

### Credit Card Instalment Plans: Grouped Purchases

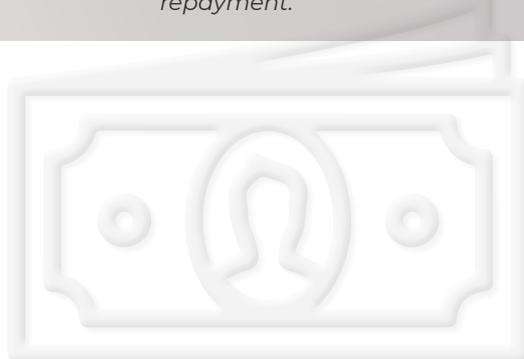
*Credit Card Instalment Plans "Grouped Purchases" is a feature NatWest Group offer to its Credit Card customer base, providing customers with the ability to pay back up to 5 transactions in one monthly instalment for a small fee instead of interest.*



## Newpay

### Newpay – responsibly breaking bigger buys into bitesize payments at checkout

*Newpay provides a responsible and fully regulated way to buy today and repay over time. Anywhere within the growing Newpay merchant network, customers can select flexible instalments at checkout. Newpay customers apply once but can use repeatedly, with all instalment plans consolidated into a single monthly repayment.*



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# Best Payments Industry Newcomer



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CATEGORY SPONSOR



## CollecTin and Give A Little

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CollecTin donation station with Give A Little point of donation software platform

*Give A Little® and CollecTin have partnered to give charities an affordable, flexible and easy way to collect contactless donations. CollecTin has designed an innovative donation station (hardware) and Give A Little has developed software that delivers an industry leading donor facing and charity administration experience.*



## MoneySuite

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MoneySuite - A SME Billing and Payments Platform

*MoneySuite is the best billing and payment platform to facilitates any business with payment collection capabilities without any technical effort.*



## PPS & ekko

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Positive climate change: ekko and PPS, an Edenred Company

*Together, ekko and PPS have launched a debit card and app that helps consumers begin their fight against climate change every day. The solution fits seamlessly into everyday life, empowers each of us to understand our impacts and motivates us to make a positive change in a brand new.*



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# Best POS Solution



## DIGISEQ Ltd

**DIGISEQ – delivering the future of in-store POS payments with a stylish twist**

*DIGISEQ turns contactless POS payments into an even more seamless, speedier and revenue-spinning opportunity. Its over-the-air wearable tech proposition is the future of in-store POS purchases, and a gateway for brands to get even closer to their customers, with real-time incentives personalised to each consumer for a truly intuitive.*



## DivideBuy

**DivideBuy’ – mobilising responsible lending and rapid onboarding through a unique POS solution**

*As merchants look to protect profit margins in uncertain economic times, DivideBuy’s disruptive POS lendtech solution is marrying responsible lending with seamless technology integration. Merchants can reach new customers with intuitive and highly personalised onboarding processes, reduce delinquencies and raise revenues – all through one easy-to-integrate POS solution.*



## Funanga

**Funanga CashtoCode brings cash POS transactions up-to-date**

*Funanga digitises cash to enable a range of new customer/merchant interactions at the POS. Its CashtoCode service allows any merchant to create a secure cash payment option for any digital purchase, including product returns, BNPL payments and crypto withdrawals - effectively adding 400,000 real-world checkouts to its payment page.*



## Fiserv

**Magnati and Fiserv Enables Businesses to Accept Contactless Payments on Their Phones**

*Contactless payments are becoming popular, yet millions of merchants worldwide lack the ability to accept them. Magnati and Fiserv are enabling businesses in UAE to accept contactless transactions on their phones using SoftPoS technology, facilitating the expansion of digital payments even among small businesses that have previously accepted only cash.*

---

# Best POS Solution



## Global Payments

**Global Payments Bleep Solution - ePOS for events**

*Global Payments Bleep solution supplies, designs and manufactures innovative, flexible, and reliable electronic point of sale (EPOS) solutions and touch screen till systems for events, stadiums and retailers. In 2021, the Bleep solution was enhanced to focus on live reporting on event sales to maximise event revenue in real time.*



## Newpay

**Newpay – responsibly breaking bigger buys into bitesize payments at checkout**

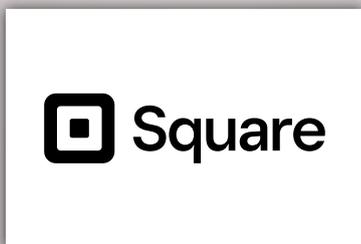
*Newpay provides a responsible and fully regulated way to buy today and repay over time. Anywhere within the growing Newpay merchant network, customers can select flexible instalments at checkout. Newpay customers apply once but can use repeatedly, with all instalment plans consolidated into a single monthly repayment.*



## PCI Pal

**PCI Pal Digital Payments – Pay By Bank**

*PCI Pal has launched open banking payments for contact centres; a new digitally-native payment product, offering consumers the choice to instantly Pay By Bank - authorising payments via banking apps or online portals. It also helps merchants minimise transaction costs, provide instant refunds and reduce fraud risk and chargeback costs.*



## Square

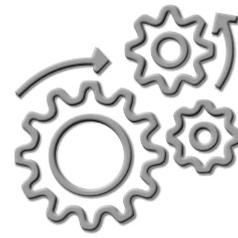
**Square Stand - a professional point of sale in your iPad**

*On Monday 11th April - Square announced the launch of its new Stand in all eight of its global markets simultaneously - allowing businesses of all types and sizes around the world to turn their iPad into a professional and versatile point of sale.*



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# Best Processing Programme or Proposition



**BR-DGE**

## **BR-DGE**

**BR-DGE Payment Orchestration**

*BR-DGE are on a mission to shift control back to merchants because payments have become too complicated and inflexible. Pushing the boundaries of payment technology, BR-DGE have built an independent payment orchestration platform, that's simple to integrate, enabling merchants to build resilience, consolidate reporting and innovate at speed.*



## **Enfuce**

**Enfuce – conquering creaky legacy platforms with the power of the cloud**

*Enfuce is the cloud-native issuer processor with a bold vision to empower companies with embedded payments and open finance, to promote financial inclusion, and create climate-conscious services. Offering compliance, relentless and restless APIs, and speedy scalability, Enfuce saves companies from wasting time and money on managing legacy.*



**MARQETA**

## **Marqeta**

*Marqeta has set the global standard for modern card issuing and empowers the most innovative companies to bring world-class products to market. Marqeta continues to release innovative products to further disrupt the card-issuing space and solidify its position as an industry leader.*



**Modulr**

## **Modulr**

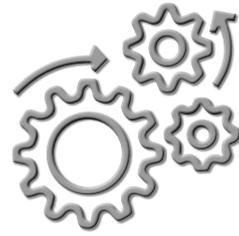
**Enabling differentiated payment experiences through reliable and real-time payments infrastructure**

*We're making payments part of the tech-stack without our customers needing to build complicated payment systems, becoming regulated or managing payment network membership complexity. This reduces costs, improves efficiency, and creates new revenue-generating models by transforming the speed, flexibility, resilience and cost of launching and operating embedded payment services.*



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# Best Processing Programme or Proposition



## **Transact Campus**

### **Transact International Payments**

*Transact International Payments simplifies international payment processes and reconciliations with a single, seamless platform so transactions are secure and compliant. The platform supports students from over 162 countries, accepts 134 currencies, and offers faster disbursements with no additional cost to add International Payments to the ePayment or eMarket modules.*



# Best Product Design



## American Express

A new era for American Express Centurion®

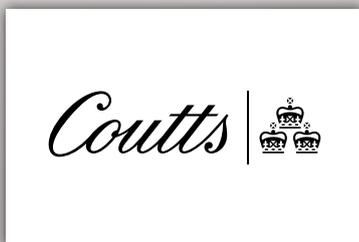
The Centurion Card by American Express is globally recognised as something of a design icon. In 2021 two striking 'Art Cards' were introduced alongside a stunning 'Wearable' designed exclusively by Prada. The vision: enhance Centurion's allure even further, be bold, incorporate world-class collaborations and think beyond cards to push innovation.



## C-Hoare & Co

Convego® Beyond - Environmentally Friendly Banking Cards - The Convego Natural card (PLA)

Protecting the natural world and its resources for future generations underlies any sustainable strategy. Avoiding the use of fossil-fuel derived plastics which deplete resources and contribute to waste is critical to success. Our Natural card is made from polylactic acid (PLA) – a compostable bio-plastic manufactured from renewable Plant sources.



## Coutts

Angela Burdett-Coutts Debit Card launch

Coutts has created a new debit card, made of 86% recycled material. For each transaction using the debit card, Coutts & Co. will donate 10p to the Coutts Charitable Foundation (registered with the Charity Commission for England and Wales, number 1150784), up to a maximum of £1,000,000 per year\*. Inspired by philanthropist Angela Burdett-Coutts, the Foundation supports sustainable approaches to tackle the causes and consequences of poverty.  
\* See <https://www.coutts.com/positivity> for more information.



## HSBC

New 'Iconic Hexagon' payment card designs with accessible and sustainable features

New 'Iconic Hexagon' payment card designs with accessible and sustainable features  
At HSBC we have redesigned our entire debit and credit card portfolio, looking at all aspects including the card branding to better reflect our brand values in a modern world, customer usability for those with accessibility needs and manufacturing methods utilising a more sustainable recycled PVC (rPVC) material.



## HSBC

**Wessex, Adflex & HSBC Corporate Cards: Improved customer experience through partnership and technology**

*Wessex Water, HSBC Commercial Cards and Adflex partnered to expand, optimise and future-proof its accounts payable (AP) processes by leveraging PushPay, the Adflex straight-through processing (STP) service. This partnership has provided process and cost efficiencies for Wessex, and faster payments for participating suppliers.*



## HyperJar Ltd

**Design For Good: creating UX for a better way to manage money**

*Behind HyperJar is one core, innovative principle: helping people deploy money better. Helping them make smarter, more confident, sustainable choices about budgeting, saving up, and spending. Giving them tools for a more forward-facing view of their money. Making it easier, and more motivating, for everyone to 'spend life well'.*



## Visa

**#LightItUp - Visa & Revolut in partnership with Anthony Joshua**

*Revolut champions underdogs – fighting for those excluded from the digital economy. So, working with Visa, Revolut partnered with one of Britain's all-time great champions Anthony Joshua in creating a one-of-a-kind, glow-in-the-dark card, to support the underdogs - independent boxing clubs hit hard by the COVID-19 pandemic.*



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# Best Security or Anti-Fraud Development



## Barclaycard Payments

Barclaycard Payments leverages machine learning to foil merchant fraud while maximising sales

*Seismic shifts in economic and consumer behaviour have required merchants to adopt new ways of conducting business online and provided fraudsters a lucrative environment for criminal activity. To protect genuine merchants and accelerate settlement while stopping merchant fraud, Barclaycard Payments developed a Merchant Acquiring Fraud solution in partnership with Featurespace.*



## Chargebacks911

Chargebacks911: a unique solution for effective chargeback mitigation

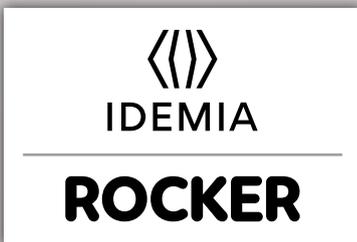
*Most merchants don't know how to distinguish friendly fraud from genuine chargebacks – or how to effectively respond. To combat the issue, it's essential that retailers implement a multi-layered fraud solution composed of both pre- and post-transaction elements to identify the root cause of chargebacks. Enter Chargebacks911.*



## Funanga

Funanga eliminates fraud and chargebacks in cash payments

*Funanga digitises and secures the oldest currency in the world, cash. It's CashtoCode service is a truly alternative payment product that allows any merchant to create their own secure cash payment option for any digital purchase - effectively adding 400,000 real-world checkouts to its payment page.*



## IDEMIA FRANCE SAS

F.CODE: Rocker Touch

*F.CODE: Rocker Touch is a biometric payment card that allows customers to authorize payments via a fingerprint sensor embedded into the card. To ensure privacy, their biometric data is stored in the chip and never leaves the card. Besides increased security, nothing else changes for the cardholder or the merchant.*



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# Best Security or Anti-Fraud Development



## **Pannovate and CyberLoQ**

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**Pannovate and CyberloQ collaborate to provide unique proprietary MFA technology for the banking and payments industry**

*CyberloQ Technologies, Inc., a cyber-security technology company, developed a proprietary MFA technology that has integrated into Pannovate's Banking Orchestration Platform. Award winning platform, Pannovate is a Banking-as-a-Service and orchestration layer that enables banks, fintech and businesses to power growth and deliver seamless digital and embedded finance.*



## **NatWest Group plc**

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**Protecting Customers from e-commerce Card Scams using Advanced Data and Analytics**

*The increasing prevalence of social engineering on e-commerce transactions and the detrimental impact this is having on our customers is stark. Whilst effective warnings within the authentication journey are useful they are not deterring criminals. Using smarter data and analytics to protect our customers is vital to turn the tide.*



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# Best Service to Business



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## Capital on Tap

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*Capital on Tap provides an all-in-one small business credit card and spend management platform. Capital on Tap makes it easy for small business owners to manage cards for their employees, access funding for their business, and earn cash back, travel, and gift card rewards on every pound their business spends.*

## CellPoint Digital

---

**CellPoint Digital; leading payment orchestration**

*CellPoint Digital is the pioneer of payment orchestration globally. We're leading the way in transforming the payments industry with our cutting-edge platform; Velocity. Our mission is to make payments a strategic advantage for our clients; turning payments from a cost into a profit booster.*



## Fyorin

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**A B2B payments and financial operations solution**

*Fyorin solution is a payments and financial operations platform that automates and monetizes the money flow across a curated network of financial institutions. With one unified onboarding process, Fyorin seamlessly provides businesses with tailored financial products across a curated network of financial providers, acting as the financial companion for finance teams.*



## HSBC

---

**Wessex, Adflex & HSBC Corporate Cards: Improved customer experience through partnership and technology**

*Wessex Water, HSBC Commercial Cards and Adflex partnered to expand, optimise and future-proof its accounts payable (AP) processes by leveraging PushPay, the Adflex straight-through processing (STP) service. This partnership has provided process and cost efficiencies for Wessex, and faster payments for participating suppliers.*



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Best Service  
to Business



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CATEGORY SPONSOR

**DISCOVER**  
GLOBAL NETWORK



**kani**

### **Kani Payments**

**Kani Payments provides mission-critical intelligence and reporting for fintechs**

*Kani's award winning data-agnostic SaaS platform brings automation, intelligence, accuracy & compliance to payments data - specifically to mission-critical reconciliation and reporting tasks, allowing finance teams to reconcile and report on their large & contrasting data sets in seconds, instead of weeks.*



**MULTIPASS**

### **MultiPass Platforms Limited**

**MultiPass – multicurrency payments for global operations, delivered to businesses by people**

*MultiPass is a bank challenger that offers business clients multi-currency virtual IBANs, local EU, UK and US accounts as well as payment cards to cover their day-to-day business expenses.*



**pax2pay**

### **Pax2pay**

**Pax2pay Direct- Travel payments made easier**

*Launched in 2021, the Pax2pay Direct solution is specifically designed to help Travel businesses transform their payments from a cost centre to a revenue stream, and transition their processes from resource draining to efficient.*



**PPS** | an Edenred company

**Counting up**

### **PPS & Countingup**

**PPS, an Edenred Company and Countingup: making admin easier for SMEs**

*SMEs all face the same challenge – keeping up with a fast-paced environment while financial admin demands place more pressure on their time. PPS and Countingup have established the first challenger business current account in the UK to offer invoicing and expense tracking tools, easing the burden for time-strapped SMEs.*



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Best Service  
to Business



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CATEGORY SPONSOR

**DISCOVER**  
GLOBAL NETWORK



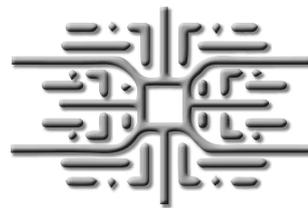
### Tyl by NatWest and Pollinate

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Tyl by NatWest: a UK SMEs'  
payments partner developed with  
Pollinate

*Tyl by NatWest is a card payments solution developed by NatWest and Pollinate, bringing the best of bank and fintech together to support UK small businesses. It removes key pain points for business owners to help merchants thrive, with quick onboarding, actionable insights and value-added services.*

# Best Technology Initiative



CATEGORY SPONSOR

ingenico



## Natwest Group

Credit scores brought to life with NatWest's Know My Credit Score

*NatWest Group (NWG) in partnership with TransUnion launched two new and innovative features for customers, bringing to life their credit score and wider financial health. Enhanced Personalised Factors displays customer level insights within their NWG banking app and Score Predictor allows customers to simulate future impacts to their credit score.*



## Deko

Deko - Outstanding Multi-Lender Alternative Payment Technology Transforms The Future of UK Retail Finance

*Deko's powerful cloud-based tiered decision-making technology uniquely provides consumers with instant access to multiple lenders, opening greater access to flexible finance options, in-store or online. The impact? More than £3 billion in credit applications processed, 350+ merchants now connected and outstanding 5-star customer reviews on TrustPilot. Any Basket, Anytime, Anywhere.*



## Worldpay from FIS

Guaranteed Payments

*Guaranteed Payments provided by Worldpay from FIS is a robust, comprehensive e-commerce protection solution. It offers a total liability shift for fraud while increasing approval rates by 5% to 7% on average. Through Guaranteed Payments, merchants can now attain higher approvals without the fear of fraud.*



## MultiPass Platforms Limited

MultiPass – multicurrency business payments for global operations, empowered by technology, delivered by people

*MultiPass is a bank challenger that offers business clients multi-currency virtual IBANs, local EU, UK and US accounts as well as payment cards to cover their day-to-day business expenses.*



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# Changing Lives in the Community



## American Express

**How American Express is Backing Equal Futures with Blueprint For All**

*Through its Backing Equal Futures community giving strategy, American Express partnered with UK charity Blueprint For All to create and deliver a bespoke Financial Services Pathway programme that informed, engaged and supported disadvantaged and under-represented young people to consider the (financial) sector as an attainable and varied career of choice.*



## Capital One UK

**Capital One – Building better futures for young people**

*Regardless of what's happening around us, one thing always stays true - our commitment to doing the right thing for our customers, associates and communities. Our impactful outreach programme targets local community needs – with a focus on younger people, our sector-leading 'Pathways' programme has now reached nearly 6,000 students.*



## Lloyds Banking Group

**MBNA Community Investment Programme: Helping to create life-changing impacts**

*For almost 30 years, MBNA has helped create life-changing and sustainable impacts within local communities. Against a backdrop of many sponsors and supporters withdrawing funding for vital projects, MBNA instead chose to grow its Community Investment Programme in 2021 and 2022, with approx. £1million supporting a range of community causes.*



## Natwest Group

**NatWest Group and Disasters Emergency Committee's Ukraine Humanitarian Appeal**

*This entry reveals how, amid a huge humanitarian crisis, NatWest Group raised over £10million for the Disasters Emergency Committee's Ukraine Humanitarian Appeal. MyRewards customers donated a staggering £1million in Rewards within 24h-hours of the campaign launching. MyRewards customers have donated a further £1.3million to-date.*

# Changing Lives in the Community



## Pennies and Worldpay from FIS

Pennies micro-donations enabled  
by Worldpay from FIS

1 January 2021 - 31 August 2022, Worldpay from FIS and fintech charity Pennies, impacted 12 children's hospital charities, and an incredible 277 local community charities to the tune of £875,000, from 1.8million micro-donations. These donations were given by customers of The Entertainer toy shop giving, enabled by Worldpay.



## Vanquis + Provident Financial Group

The PFG/Vanquis Social Impact  
Programme: investing in our  
communities

Our Social Impact Programme strategy supports our purpose of helping to put people on a path to a better everyday life by addressing key barriers to financial and social inclusion and helping people overcome them.



## Visa

Visa & Revolut in partnership with  
the Royal British Legion

Visa & Revolut partnered with the Royal British Legion in its centenary year – when their annual fundraising programme was under threat. Revolut created an innovative alternative means to support the Poppy Appeal at a time when traditional volunteer collections were impacted by the pandemic.



## Visa

Visa's She's Next Grant  
Programme, Ireland

Visa's She's Next Grant Programme launched in Ireland in 2021 to support women business owners with tools, resources and funding to help them to, fund, run and grow their business. The programme offered five women entrepreneurs €5,000 grant plus one year's business coaching with Visa's global partner, IFundWomen.

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# Social Inclusion in Financial Services



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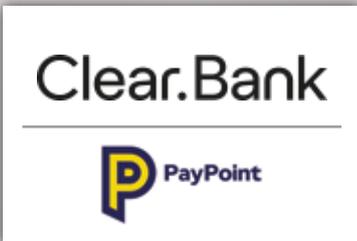
CATEGORY SPONSOR



## American Express

**How American Express is Backing Equal Futures with Blueprint For All**

*Through its Backing Equal Futures community giving strategy, American Express partnered with UK charity Blueprint For All to create and deliver a bespoke Financial Services Pathway programme that informed, engaged and supported disadvantaged and under-represented young people to consider the (financial) sector as an attainable and varied career of choice.*



## ClearBank & PayPoint

**Digitising benefit payments for the Payment Exception Service (PES)**

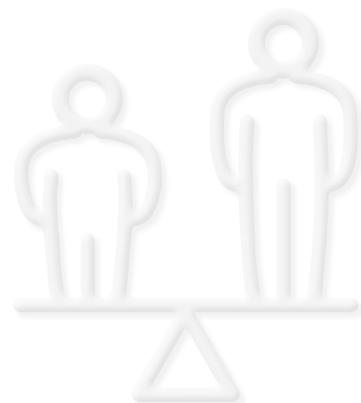
*The rising possibility of a cashless future heralds a myriad of promises and benefits, but could also see entire populations, in particular the 'unbanked,' being left behind. To give unbanked recipients access to their payments electronically, ClearBank and PayPoint joined forces with the DWP to deliver the Payment Exception Service.*



## Pannovate and OnePay

**Supporting access to banking for seasonal, temporary and migrant workers**

*Migrant workers fulfil an essential role in the UK economy. Some will arrive without identification, and many will have no UK bank account. This lack of formal documents makes them vulnerable as they try to navigate a series of pitfalls that could result in their personal and financial exploitation.*



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# Industry Achievement Award 2023



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## CollecTin and Give A Little

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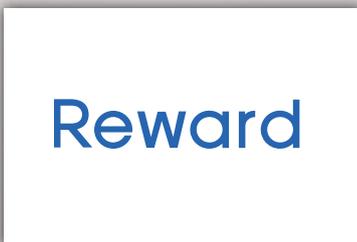
CollecTin donation station with Give A Little point of donation software platform



## Chargebacks911

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Monica Eaton-Cardone



## Reward

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Reward: Helping banks design, build and operate the best loyalty programmes in the world, around the world



## Ozone API

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Leading the global open banking standards agenda



## NatWest Group

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NatWest Group and Disasters Emergency Committee's Ukraine Humanitarian Appeal

# Table Packages

Each year The Card & Payments Awards culminates in a prestigious black tie dinner and ceremony which takes place in The Great Room of JW Marriott Grosvenor House on London's Park Lane.

Tables at The Card & Payments Awards accommodate 10 people and provide a great opportunity to celebrate the successes of the industry with your team, clients, peers and colleagues.

For more information, please call us on 020 7183 2118, or email us [info@cardandpaymentsawards.com](mailto:info@cardandpaymentsawards.com)

## Gold Table of 10 package

- VIP Champagne reception
- Premium position in the room
- 3 course dinner and awards ceremony
- VIP drinks package
- A double page advert in the souvenir brochure
- A full colour page advert in the winner's magazine
- Digital advertising on the evening

£ 8,500.00 +VAT (20%)

## Silver Table of 10 package -

- Champagne reception
- Standard drinks package
- Preferential position in the room
- 3 course dinner and awards ceremony
- A full colour page advert in the souvenir brochure
- Digital advertising on the evening

£ 6,500.00 +VAT (20%)

## Bronze Table of 10 package -

- Champagne reception
- Standard drinks package
- A half page colour advert in the souvenir brochure
- 3 course dinner and awards ceremony

£ 4,500.00 +VAT (20%)



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

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