



THE CARD &
PAYMENTS[®]
AWARDS 2026



Winners Magazine 2026



21 YEARS
Rewarding excellence
in payments since 2006

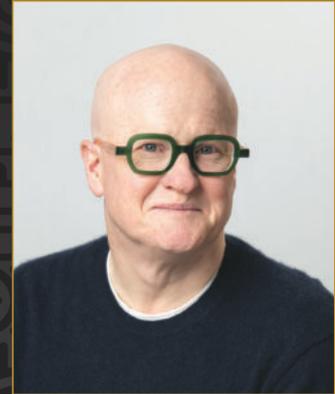


Unlocking financial technology.
Bringing the world's money
into harmony.

[FISGLOBAL.COM](https://www.fisglobal.com)

Congratulations to all the winners

As we draw another remarkable event to a close, it's the perfect moment to reflect on our theme this evening: celebrating the extraordinary growth and evolution of this industry over the past 21 years.



Although many familiar faces fill the room, the industry itself has transformed so dramatically that it is almost unrecognisable from where we started.

Being part of these awards leaves a lasting imprint on this corner of the payments ecosystem, and to all our participants, we extend our heartfelt thanks!

Huge congratulations to all our finalists and 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, Food Bank Aid, a most worthy cause. Their ongoing support and investment in the community is deeply appreciated and a reminder of the positive impact we can all make together.

Thank you to all our sponsors for their incredible support, this event simply could not happen without you. A special mention goes to our Prime Sponsor, Tsys, whose unwavering backing helps make The Card & Payments Awards the success it is. 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.

This year has also seen significant expansion for TCPA. What started as a single, much-loved UK event has grown into:

- The UK Awards - 21 years strong
- The Middle East Awards - now heading into Year 2
- And the United States....

It's an exciting time for The Card & Payments Awards, and I can't wait to share more as we continue to grow and celebrate excellence across the globe. Watch this space... (link to website)

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 2027, 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.

Michael Harty

Managing Director,
The Card and Payments Awards

21 YEARS Rewarding excellence
in payments since 2006

A Message from FIS



We're thrilled to be here, celebrating 21 remarkable years of driving our industry forward! To the nominees and honorees, you are the innovators and visionaries shaping the payments landscape.

"The innovators and visionaries shaping the payments landscape."

While payments are constantly evolving, our commitment remains steadfast. Together with our clients and partners - and now as part of FIS - we will continue to accelerate, innovate and secure payments today and for the future.

Congratulations to everyone honoured tonight. We are excited to celebrate your achievements and continue to drive positive change together.

Gaylon Jowers

President,
FIS Total Issuing™ Solutions



Contents

Industry Achievement	Page 7
Best Achievement in Sustainability	Page 8
Best App User Experience	Page 9
Best Application of AI or ML in Financial Services	Page 10
Best Benefits or Loyalty Scheme	Page 11
Best Credit Card or Credit Facility	Page 13
Best Customer Service	Page 14
Best Early Stage Future Payments Initiative	Page 15
Best Industry Innovation	Page 17
Best Initiative in Open Banking	Page 18
Best Marketing Campaign	Page 19
Best Payment Facility	Page 20
Best Payments Industry Newcomer	Page 21
Best POS Solution	Page 23
Best Pre-Paid Product or Programme	Page 24
Best Cross-Border Payments Initiative	Page 25
Best Product Design	Page 26
Best Security or Anti-Fraud Development	Page 27
Best Service to Business	Page 29
Best Technology Integration	Page 31
Changing Lives in the Community	Page 32
Financial Inclusion	Page 33
Judges Award	Page 35



Navigate to a page by clicking on the number

*TCPA is coming
to the US!*



THE **CARD &**[®]
PAYMENTS
AWARDS 2026
UNITED STATES

Entries Close
Friday 15th May 2026

Awards Ceremony
September 2026

TSYS

21 YEARS
Rewarding excellence
in payments since 2006

BOOK
NOW





Industry Achievement Award

CATEGORY SPONSOR



Presented by David Edwards, Vice President – Demand Generation, American Express, accepted by Joe Clements (on behalf of Becky Clements) & host Hugh Dennis.

WINNER

Becky Clements

"The recipient of this year's Industry Achievement Award is someone who meant so much to so many of us, not only because of her extraordinary career in payments, but because of the person she was and the legacy she leaves behind.

Payments were never just a profession for Becky; they were her passion. Over decades, she helped shape our industry with insight, integrity and an unwavering belief that payments could be better, fairer and more inclusive. Her leadership and advocacy raised standards across the ecosystem, and her tireless commitment to championing women in payments made her a true trailblazer whose influence will be felt for many years to come.

A highly respected executive and expert in both domestic and international payments, Becky served on numerous boards and advisory panels, helping to guide critical strategic and regulatory change. Yet it was her generosity of spirit that truly set her apart. She inspired colleagues at every stage of their careers, always ready to offer her time, her wisdom and her encouragement. A remarkable force of nature; resilient, determined and endlessly positive, she had a rare ability to light up every room and bring energy and purpose to every challenge she embraced.

This award is presented with deep respect and gratitude, and also with great sadness, following Becky's passing after her brave fight with cancer. We extend our heartfelt condolences to her family, friends and the many colleagues who were fortunate enough to know and work with her. Her contributions to the payments industry, her passion for progress, and the warmth she brought to all those around her will never be forgotten"



Best Achievement in Sustainability

WINNER

Nationwide Building Society

100% Recycled Plastic Card Initiative



Host Hugh Dennis, Accepted by Otto Benz Von Albkron, Director of Customer Technology & Payments, Nationwide Building Society, presented by David Edwards, Vice President – Demand Generation, American Express.

DESCRIPTION

Nationwide has introduced 100% recycled PVC cards as part of its commitment to sustainability and environmental responsibility. These new cards are made entirely from certified recycled materials and designed to reflect the core rebrand. The project has carefully maintained an eco-friendly green transition minimising plastic waste and a seamless delivery

JUDGES COMMENTS

'Nationwide set a sector benchmark by bringing sustainability from the margins into the centre of product design. The judging panel observed a solution that demonstrated operational commitment, converting recycled stock into measurable environmental gains and reinforcing an organisation-wide culture of responsible banking.'

Nationwide has taken a step in environmental responsibility by transitioning to 100% recycled PVC (rPVC) cards across its contactless debit and credit card stock. This initiative replaces the previous 85.5% rPVC cards, marking a significant milestone in sustainable banking. The new cards are manufactured using UL 2809-certified recycled materials derived from PVC floor waste, ABS, and PETG ensuring both environmental integrity and product durability.

This transition aligns with ISO 14021 standards for self-declared environmental claims, reinforcing transparency and accountability. The cards are thoughtfully designed to reflect Nationwide's refreshed brand identity, combining modern aesthetics with functional excellence. A clear message will be personalised on the back of the cards to inform customers of the eco-friendly composition. This will state: "100% of the plastic used in this card is recycled".

FINALISTS

G+D Netcetera

Decarbonizing the Digital Payments

Mastercard

Harnessing the global football fanbase around UCLF to create tangible climate impact

Nationwide Building Society

100% Recycled Plastic Card Initiative

SummaPay GmbH

PayNomic?: Rooted in Sustainability, Compliant by Design, Built for Europe's Payment Future

Visa

Visa x Octopus Electroverse x Enfuce - Driving the future of sustainable fleets

Nationwide has also taken a responsible approach to implementing our new cards by running down existing stock, preventing the wastage of approximately five million cards. This initiative has been met with overwhelmingly positive feedback from colleagues, who value the blend of sustainability, quality, and design.

By embedding sustainability into its core operations, Nationwide continues to demonstrate that innovation and environmental stewardship can go hand in hand.



Best App User Experience (CX Initiative)

WINNER

Capital One

Going Digital: how Capital One are transforming recovery



Accepted by Austin Bingham - CEO Capital One and Team, presented by host Hugh Dennis & Jamie Samaha, CEO, Reward.

DESCRIPTION

Capital One is transforming credit arrears with a mobile app that turns repayment into recovery. By replacing stressful calls with digital journeys, celebrating cured accounts and guiding healthier habits - better outcomes have flowed. Results show higher repayment plan uptake, reduced relapse, improved customer outcomes, and rising engagement versus competitors.

JUDGES COMMENTS

'Capital One transformed one of the most stressful points in the customer journey into a moment of capability, control, and dignity. The judging panel observed a digital experience that conveyed empathy at scale, reshaped engagement behaviour, and established a new benchmark for how recovery should feel in a modern financial ecosystem'

Rising living costs mean many UK households have ongoing affordability challenges, with July FICO data showing that balances are 5.1% higher year-on-year while the proportion repaid fell 7.7%. Traditional, reactive collections models entrench payment difficulties. Capital One has responded by reframing arrears not as failure, but as an opportunity to build financial capability and trust through digitally enhanced customer experience.

Our mobile app combines servicing with coaching, guided by behavioural science to prevent setbacks and reward progress. Customers now engage with repayment step-by-step through the app, avoiding potentially stressful phone collections - supported by our tailored 'cured customer' journeys that celebrate recovery, task lists to sustain good habits and day-to-day reinforcement tools such as balance indicators and card freeze. This approach delivers both immediacy and dignity, encouraging constructive engagement in moments of vulnerability.

Adoption has been impressive.

FINALISTS

Capital One

Going Digital: how Capital One are transforming recovery

Deutsche Bank and TSYS

Deutsche Bank and TSYS launch new Miles & More Lufthansa Airlines co-brand program

Jaja Finance

Jaja Finance becomes the first credit card provider to launch spending habits for customers

NatWest

NatWest Business Credit Cards into Native Channels

Capital One is on track for four million active customers by end-2025, with the largest share of credit builder accounts in the UK. Repayment plan adoption has surged 280% since moving journeys into the app, with three in five customers now choosing digital over calls. Satisfaction scores for daily tools consistently exceed competitor benchmarks, while in-app disclosures of financial difficulty have grown 94% year-on-year - breaking stigmas and enabling earlier support.

A third of customers two-plus months behind are back up to date within six months, a 50% improvement in two years. Customer engagement (82% vs competitor average 67%) and NPS have both risen, demonstrating how digital CX is transforming repayment into recovery.



Best Application of AI or ML in Financial Services

WINNER

Featurespace, a Visa Solution

Redefining fraud prevention with ADBNs - a new class of deep learning algorithm



Presented by host Hugh Dennis and Gavin Dein - Founder & Deputy Chair, Reward, Accepted by Juspal Manic Chief Revenue Officer, Featurespace, a Visa Solution.

DESCRIPTION

“Automated Deep Behavioral Networks (ADBN) are Featurespace’s next-generation behavioral deep learning technology, built to redefine fraud detection. Powered by recurrent neural networks, ADBN combines historical and real-time data to construct a comprehensive behavioral view. This enables financial institutions to deliver more accurate, real-time risk scoring, transforming fraud detection.

JUDGES COMMENTS

‘For the second year running Featurespace continued to set the industry standard, delivering behavioural intelligence that enhanced network resilience on a large scale. The judging panel observed a solution that merged technical depth with tangible real-time impact, advancing the industry beyond simple improvements to a new level of intelligent defence.’

As pioneers in the research, development, and deployment of machine learning models for fraud and financial crime prevention, Featurespace, a Visa Solution, is driving impactful advancements in AI powered fraud detection. Our technologies are transforming risk management across Financial Services, delivering breakthrough solutions that enhance accuracy and effectiveness.

At the core of the ARIC™ Risk Hub platform are two proprietary technologies – our award-winning Adaptive Behavioral Analytics (ABA) and our unique ARIC Model Definition Language (AMD). Together, they power a solution that delivers precision in detecting and preventing fraud and financial crime.

Building on this foundation in 2021 we introduced our most advanced machine learning innovation to date - Automated Deep Behavioral Networks (ADBNs). This patent-pending deep learning model is an adaption of the recurring neural network paradigm that is purpose-built for the card and payments industry. Whilst in production with three financial institutions, ADBNs are delivering measurable performance uplifts1.

FINALISTS

Featurespace, a Visa Solution

Redefining fraud prevention with ADBNs – a new class of deep learning algorithm

Paysafe

Paysafe’s AI-Powered Transformation in Fintech

TAMI AI

Lead Generation and Market Intelligence Tool

Visa

Visa Account Attack Intelligence

Yaspa

Yaspa Intelligent Payments – real-time compliance and safer gambling insights

Following a successful proof of concept which demonstrated an annualized uplift compared to the industry standard, a leading UK bank was the first FI to go into production with the solution which enabled it to2:

- Improve its fraud account detection rate (ADR) by +3% (so fewer customers experience fraud losses)
- Reduce false positives from 11:1 to 8:1 on average, with a best performing strategy of 3.7 to 1
- Catch fraud earlier, reducing fraudulent transactions per case from three to two.



Best Benefits or Loyalty Scheme

CATEGORY SPONSOR
Dragonpass

WINNER

American Express

MyRewards:
a year of Reaping more from American Express® Membership Rewards®



Accepted by Marina Gomez Felix - Manager, UK Membership Rewards Programme American Express with Team Members. Presented by Hugh Dennis & Colin Watson Senior Vice President, Head of EMA Dragonpass.

DESCRIPTION

A huge proportion of the company's UK Cardmember base benefits from this much esteemed loyalty programme. During 2025, a suite of new enhancements were very successfully introduced to ensure it continued to be a relevant, best-in-class, highly valuable proposition.

JUDGES COMMENTS

'Described by the panel as a well-established benchmark in loyalty, this proposition has continually set the standard for the industry. American Express delivered a thoughtfully refreshed loyalty experience that not only reinforced this leadership but also drove clear behavioral uplift, strengthened redemption activity, and enhanced customer relevance. Supported by robust metrics, the programme demonstrated meaningful engagement and a genuine impact on customer behaviour.'

American Express is consistently exploring innovative ways to deliver excellent value to its customers, with premium rewards, attractive offers and sought-after experiences that resonate highly with Cardmember lifestyles and passion points. Launched in the UK in 1993, Membership Rewards® is one of American Express' flagship rewards schemes. A wide range of Personal, Business, and Corporate Cards have Membership Rewards incorporated to reward Cardmember spending on their Card (see Additional Information for details). A large proportion of the company's Cardmember base benefits from this much valued loyalty programme.

In 2025, amidst a challenging UK economic climate, the company looked at how it could further enrich the scheme, to ensure it remained desirable and relevant for new prospects and Cardmembers alike. Between February 2025-June 2025, a suite of attractive enhancements were introduced in a bid to increase engagement, particularly with inactive or infrequently active Cardmembers, who might be underutilising the scheme.

The digital experience was transformed. The programme's website was made more informative, user friendly, and interactive. Enhanced functionality in the Amex App achieved parity with the desktop interface. Compelling redemption options were launched

FINALISTS

American Express

Reaping more from American Express® Membership Rewards®

Jaja Finance

Jaja's Launch to Rewards®: Empowering customers on their financial journey

Mastercard

Mastercard Preferred Tickets - Turning Live Music into a Loyalty Benefit

NatWest Group & Reward

MyRewards:
A Decade of Loyalty

NewDay

NewDay Offers & Discounts

HIGHLY COMMENDED

Currensea/Hilton Honors

Currensea x The Hilton Honors Debit Card

to stimulate usage: points could now be offset against monthly statement balances and Gift Card brands were almost doubled. Additionally, the programme was articulated more simply, with communications and marketing leading on rational value messaging.

Collectively, these changes drove significant movements in engagement and satisfaction. By July '25, we saw Cardmembers re-engage with the programme after not making a redemption in the last 2 years by +2714%.

Dragonpass[®]

Elevating travel rewards, together.

Dragonpass partners with the world's leading banks and payment providers **to deliver meaningful travel experiences that build loyalty.**



Unlock 2,500+ travel
& lifestyle experiences
dragonpass.com





Best Credit Card or Credit Facility

WINNER

Zilch

Zilch: Ad enabled, regulated credit that lowers the cost of borrowing



Rene Kruse, EVP and President FIS Total issuing solutions & host Hugh Dennis & Accepted by Ryan Mendy from Zilch and Mark Berry from Visa.

DESCRIPTION

Zilch is a fully FCA regulated fintech whose payment card merges the best of debit and credit. Its ad enabled model lets customers “Pay Now” with rewards or pay in zero interest instalments over six weeks or three months, delivering lower borrowing costs and improved financial health at scale.

JUDGES COMMENTS

‘This entry presented a truly distinctive proposition, re-defining value by turning merchant advertising revenue into measurable customer benefit. The panel praised a product that established a new commercial standard, demonstrated disciplined execution, and clear impact, particularly in meeting the needs of younger and emerging credit customers.’

Zilch operates a direct to consumer, FCA regulated credit line delivered via a virtual Visa card and app, offering interest free instalments (six weeks or three months) alongside a Reward earning debit option. Its unique Advertising Subsidised Payments Network (ASPN) flips the cost of credit away from consumers by funding value through retailer advertising and affiliate revenues, improving affordability while advancing responsible lending. In FY2025 Zilch almost doubled revenue on the previous year to £110.3m, £54.5m gross profit, and 49% gross margin, underscoring strong unit economics and scalability. Registered customers exceeded 5 million, with lifetime Gross Merchandise Value (GMV) now >£4.5bn.

FINALISTS

Avant Money by Bankinter

Everyday+ Credit Card: Irelands Consumer-First Card

Barclaycard

The Amazon Barclaycard

Capital One

Capital One Credit Card

Cashflows

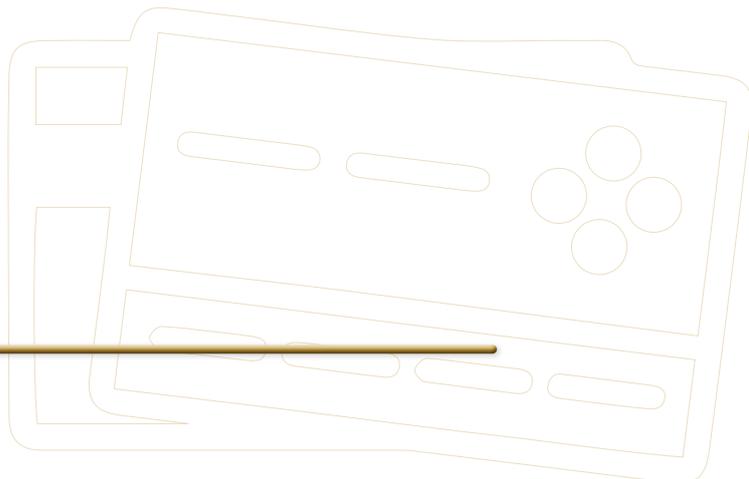
Cashflows Advance

NatWest Group, Visa & Reward

NatWest Travel Reward Credit Card: Travel Smarter with Visa & Reward

Zilch

Zilch: Ad enabled, regulated credit that lowers the cost of borrowing





Best Customer Service

WINNER

Capital on Tap

Capital on Tap: Redefining SME Support with AI-Powered Human Expertise



Presented by Rene Kruse, EVP and President FIS Total issuing solutions and host Hugh Dennis. Accepted by Damian Brychey, CEO at Capital On Tap.

DESCRIPTION

Capital on Tap provides a comprehensive financial platform for UK SMEs, combining a business credit card with integrated spending and savings tools. Our customer service is built on a hybrid model that blends world-class human expertise with proprietary AI, delivering proactive and frictionless support.

JUDGES COMMENTS

'Capital on Tap was recognised for redefining SME support through an AI-powered approach that enhanced efficiency and service quality. Focusing on accelerating dispute resolution, the model empowered teams to focus on high-impact interactions, delivering rapid response times, measurable operational improvements, and world-class customer satisfaction. The panel praised a solution that enhanced every stage of the service journey, empowered frontline expertise, and achieved performance levels that established a new operational standard for the mid-market segment.'

At Capital on Tap, we believe world-class customer service is a strategic advantage. Since August 2024, we revolutionised our service model by deploying a suite of in-house AI tools designed to empower, not replace, our human experts. This strategy has moved us beyond reactive problem-solving to proactively anticipating customer needs. The results are undeniable: we have increased our world-class Net Promoter Score (NPS) from XX to 76.5, achieved a 4.7-star Trustpilot rating from over 16,000 reviews. This level of excellence has allowed us to sustainably support our rapid growth, welcoming over 6,000 new SMEs each month while improving service quality.

FINALISTS

Capital One

Empathy and innovation in customer collections

Capital on Tap

Capital on Tap:
Redefining SME Support with AI-Powered Human Expertise

Elavon

Elavon -
On a mission to make payments easy

Transaction Network Services (TNS)

Peace of Mind as a Service with TNS



Best Early-Stage or Future Payments Initiative

WINNER

OpenPayd

OpenPayd stablecoin infrastructure: move and manage money globally



DESCRIPTION

OpenPayd has launched its own stablecoin infrastructure that enables businesses to receive, hold, convert and send stablecoins globally. Its rails-agnostic infrastructure enables businesses to embed stablecoins into their payment flows, just like fiat, in real-time across borders, with zero friction.

JUDGES COMMENTS

'Recognised for its forward-looking stablecoin proposition, signalling the future of payments infrastructure. The panel highlighted OpenPayd's strong potential to support next-generation transaction models and its role as an emerging component of the evolving payments landscape.'

OpenPayd is building a universal financial infrastructure to power the growth of the digital economy. Its rails-agnostic approach empowers any business to move and manage money globally - across both traditional rails and stablecoins - at scale, and in real-time.

OpenPayd has built a global banking network, seamless interoperability between fiat and digital assets and a global licence footprint.

To further its mission to ensure complete and compliant interoperability across the digital economy, OpenPayd launched its own stablecoin infrastructure, enabling businesses to move and manage digital assets and fiat through one powerful API. Businesses are now able to on/off ramp between fiat and digital assets, enabling greater efficiency and transparency at a lower cost.

Crucially, OpenPayd's infrastructure enables businesses to go live with stablecoin capabilities in weeks, not months, with a straightforward integration to its proprietary platform.

FINALISTS

Baanx and CompoSecure

Revolutionizing Crypto Payments and Self-Custody: MetaMask Card by Baanx and CompoSecure

Elavon, a division of U.S. Bank

Elavon - Driving forward APMs

NatWest

NatWest Virtual Pay Mobile: Transaction level control for corporate businesses

OpenPayd

OpenPayd stablecoin infrastructure: move and manage money globally

SummaPay GmbH

PayNomic²: Rooted in Sustainability, Compliant by Design, Built for Europe's Payment Future

Visa

Re-imagining mobility payments with the Electroverse Business Payments Card

Visa, Kroo, Utilita and Tink

Visa A2A



We believe in possibility

Fiserv is proud to support the
Card and Payments Awards 2026
and its partner, Food Bank Aid.

fiserv.



Best Industry Innovation

CATEGORY SPONSOR



WINNER

Outpayce from Amadeus

One Click Stay from Outpayce and Voxel



Presented by Melissa Pieri Head of FI for Client Development Fiserv & Hugh Dennis, accepted by Werner Van Ravesteyn, CIO, Outpayce from Amadeus & Hugh Dennis.

DESCRIPTION

One Click Stay (OCS) is the hospitality industry's first end-to-end booking, payment and invoicing solution. OCS brings together booking, payment and invoicing into a single platform – replacing fragmented manual processes with a streamlined digital experience.

In-direct hotel bookings made via travel agencies are a crucial source of revenue for the hospitality industry. Skift research confirms that Online Travel Agencies (OTAs) are currently the single largest source of hotel bookings and are forecast to generate \$333B in gross bookings by 2030. With travel agencies increasingly acting as the Merchant of Record (MoR) and accepting payment from travelers, we have seen an explosion in B2B payments for settlement between agencies and hotels. Such B2B payments are increasingly made using Virtual Credit Cards (VCCs) which generate a rebate for the agency, provide fast settlement for the hotel and offer greater control for corporations.

AirPlus estimates virtual card payments to hotels have grown at a CAGR above 20% each year since 2006. The need for efficient invoicing – particularly in business travel – remains a major challenge. Virtual cards come with a number of benefits for agencies, hotels and corporations:

- Attractive rebate rates from card issuers
- Protection in the case of supplier default
- Variety of card products (including credit, debit etc)
- Single use cards allow for easier reconciliation Hotels
- Fast settlement timescales
- Fosters bookings from high value corporate travelers and high volume OTAs Corporations
- Greater control over travel spend with merchant codes
- Widespread acceptance

To ensure the potential of virtual card payments is reached in hospitality, One Click Stay brings together booking, payment and invoicing into a single platform – replacing fragmented manual processes with a streamlined digital experience”

JUDGES COMMENTS

‘This entry showcased a forward-leaning solution that accelerated operational performance and demonstrated the kind of agile innovation that continued to raise the bar across the payments ecosystem.’

FINALISTS

Conferma

Conferma Connect Direct: The first global PMS integration for virtual cards

Featurespace, a Visa Solution

Groundbreaking ensemble risk score transforms real-time fraud detection for financial institutions

Lloyds Merchant Services

Lloyds Merchant Services & WRS: The UK's First Fully Integrated POS Solution

Outpayce from Amadeus

One Click Stay from Outpayce and Voxel

Paymentology

Paymentology: Powering Innovative Prepaid Products

Safecypher

Safecypher DSC: Dynamic Security Code Technology That Eliminates Card-Not-Present Fraud

Silverflow

Best Industry Innovation - Silverflow

Adyen and Visa Europe

Adyen and Visa Click to Pay



Best Initiative in Open Banking

WINNER

Visa, Kroo, Utilita and Tink

Visa A2A



Accepted by Mark Wilcocks, VP of Product, Visa UK & Ireland with Team members, presented by Melissa Pieri Head of FI for Client Development, Fiserv and host Hugh Dennis.

DESCRIPTION

Visa A2A is a rule-based, open banking-powered scheme that reimagines account-to-account payments for consumers and businesses. It delivers secure, scalable, and consumer-friendly bank transfers, with a focus on bill pay, subscriptions, and ecommerce.

JUDGES COMMENTS

'This winning entry advanced the next phase of open banking with an innovative account-to-account framework set to reshape recurring payments, signalling a structural shift in how subscriptions and bill-pay journeys will operate across the industry.'

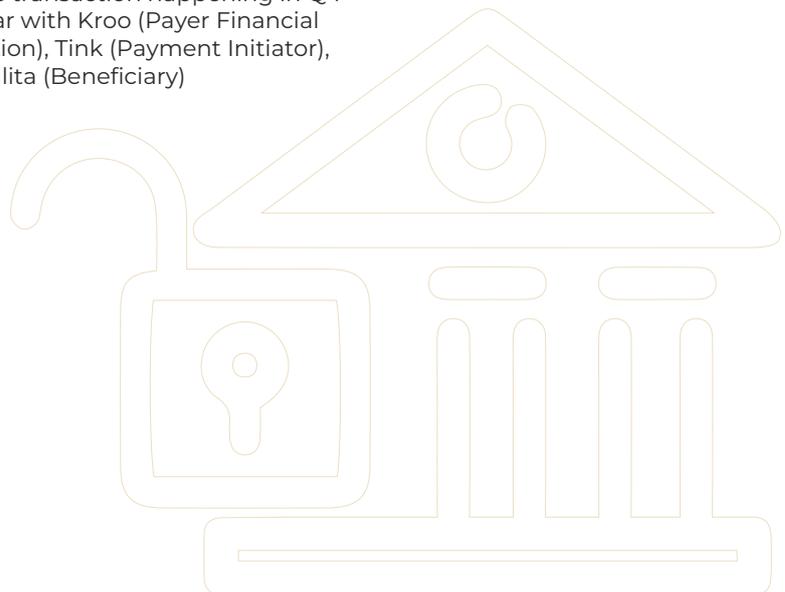
Visa A2A is a transformative early-stage initiative launched in 2025 to address the fragmentation and friction in the UK's account-to-account (A2A) payment ecosystem. It introduces a centralised scheme with a unified rulebook, robust consumer protections, and a sustainable commercial model. Visa A2A is already live with early participants and is poised to scale across the UK and Europe, with our first live transaction happening in Q4 this year with Kroo (Payer Financial Institution), Tink (Payment Initiator), and Utilita (Beneficiary)

FINALISTS

Currensea / Hilton Honors
Currensea x The Hilton Honors Debit Card

Lloyds Banking Group
Request a Payment

Visa, Kroo, Utilita and Tink
Visa A2A





Best Marketing Campaign

WINNER

Capital One

Capital One: Sharing Transparency and 'No Nasty Surprises' in Credit



Presented by Christopher Ross, Chief Brand Officer, Priority Pass and host Hugh Dennis, accepted by Austin Bingham - CEO, Capital One.

DESCRIPTION

Capital One's 'No Nasty Surprises' campaign turned a traditionally serious category on its head - using humorous storytelling to make credit feel simple and human. Embracing wit and playfulness across previously unexplored channels, the campaign cuts through the noise, challenges conventions and redefines how audiences are connecting with the brand.

Capital One needed to grow consideration among its target audience of 'high street' credit users, who had high awareness of the brand but little understanding of what it stood for.

They chose a creative approach that combined humour, storytelling and metaphor to cut through to our audience. The campaign told the story of Stu, who unknowingly adopts a mischievous badger that goes on to wreak havoc - serving as an analogy

for the nasty surprises many borrowers fear. Stu's experience is contrasted with his partner, Alex, who gets a win by checking her eligibility for a Capital One credit card in advance, without affecting her credit score.

The narrative showcased Capital One's commitment to transparency and simplicity, positioning the brand as a simple (and empathetic) alternative to a category that often seems worryingly complex.

The campaign's creative use of humour, memorable storytelling, and experimentation with new channels like TikTok and Reddit helped transform brand attitudes. Belief grew that Capital One is 'transparent' (+10%), 'simple' (+18%) and 'relevant' (+10%). Most importantly, consideration grew by 5.5pp among the target audience, reaching 33.5%. Search impressions also surged 150%, with branded search share hitting its highest level in three years - demonstrating that increased consideration was converting into action.

The campaign also broadened Capital One's appeal, making inroads beyond their core audience. The results demonstrate the effectiveness of creativity in driving business outcomes and repositioning the brand."

JUDGES COMMENTS

'Capital One's 'No Nasty Surprises' showcased a sharp, insight-led campaign that leveraged non-traditional channels to reach the target audience with humour and transparency, delivering impressive engagement metrics and a clearly differentiated message around clarity and control..'

FINALISTS

American Express

UK Summer of Amex - 'Do Summer Differently'

Bank of Ireland and Visa

New-to-Ireland BOI Personal Current Account & Debit Card issuance campaign

Capital One

Capital One: Sharing Transparency and 'No Nasty Surprises' in Credit

Conferma, iFour, and With PR

Ditch the fax - Connect Direct

ImageNPay

"Gotta Go Fast" - Sonic the HedgeHog Digital Card Marketing Campaign SEGA/Paramoun

NatWest

2025 Credit Card Travel Cashback Campaign: Airline Addendum

NatWest Commercial

2024 business credit and debit Priceless.com prize draw

Paysafe

PagoEfectivo Wallet Launch in Peru

Visa

Visa Security Campaign - More Fun, Less Fraud

Worldpay

Driving SMB Growth: The Business Bestie Bus Tour



Best Payment Facility

WINNER

Dojo

Dojo: Best Payment Facility



Christopher Ross, Chief Brand Officer, Collinson / Priority Pass, Darren Woodward, Dojo & Hugh Dennis.

DESCRIPTION

Dojo, one of the UK's leading hospitality payments providers, equips 150,000 businesses with fast, secure, and reliable payments. From Dojo Pocket, Dojo Wired, to Tap to Pay on iPhone and Dynamic Currency Conversion, Dojo gives businesses faster payments and greater reliability, whether at the table, or on the move.

Dojo is one of the UK's leading hospitality payments providers, supporting over 150,000 businesses with technology designed for the point of sale. In the year to March 2024, it processed more than 2.2 billion transactions worth £42bn across the UK and Europe.

Dojo has built a suite of products that give businesses flexibility and resilience in how they take payments:

- Dojo Pocket fits into a server's apron and combines ordering and payments on a single device
- Dojo Wired is a robust countertop terminal for fixed locations, while Dojo Go serves as a versatile, portable machine.

- Tap to Pay on iPhone lets merchants accept contactless payments without additional hardware, giving them an instant backup terminal during busy shifts.

Each is supported by 4G and offline functionality, keeping payments flowing even during weak connectivity.

Recent product launches show clear results. Dynamic Currency Conversion (DCC), now live in four European markets, has achieved zero chargebacks and 10x fewer refunds than standard international payments. Dojo Bookings, integrated with the Dojo app, addresses the £17.59B lost annually in hospitality to no-shows.

With faster transactions (58% quicker than the market average), next-day settlement at 10am, Dojo's POS solutions deliver measurable value for businesses. Strong customer scores (a 70 NPS and 4.7 CSAT) show the impact of technology designed to work where it matters most: at the point of sale.

JUDGES COMMENTS

'This winning entry provided a high-speed merchant solution with reliable uptime, quick deployment, and performance that exceeded market standards, leading to real operational improvements across the hospitality sector.'

FINALISTS

Bitpace
Bitpace

Boku
Boku integrated local payment platform for Blik users on Google Play Store

BR-DGE
BR-DGE Payment Orchestration Platform

Dojo
Dojo: Best Payment Facility

Elavon, a division of U.S. Bank
Axis: The Backbone of our Payment Infrastructure

Give A Little
Give A Little Champion App: Tap to Pay, in partnership with Mastercard

HSBC UK
HSBC UK Instalments on Apple Pay



Best Payments Industry Newcomer

CATEGORY SPONSOR



WINNER

Paysecure

Paysecure: Driving Acceptance, Resilience, and Growth for High-Risk, High-Volume Merchants



Presented by host Hugh Dennis and Simon Forbes – President, UK and Ireland, Mastercard. Accepted by Viktoriia Degtiarova, Co Founder and CCO, Amit Hooja, CEO Sri Sethuraman, Co Founder and GM, Paysecure.

DESCRIPTION

Paysecure empowers high-risk, high-volume merchants with a single API payment orchestration platform. By unifying 500+ PSPs, 200+ APMs, and advanced tools like smart routing, tokenisation, fraud prevention, and a dynamic cashier, Paysecure boosts acceptance, maximises conversion, reduces costs, and delivers seamless, secure, and personalised payment experiences worldwide.

JUDGES COMMENTS

'The panel noted that the submission demonstrated strong partnerships and showcased impressive growth trajectories. Its orchestration capability enabled broad access to alternative payment methods and was designed to address complex, high-risk, high-volume environments. Overall, Paysecure demonstrated reliable growth and enhanced technical capabilities, laying a firm foundation for ongoing impact and showing clear potential for broader industry contribution.'

Founded in May 2022, Navro launched "Paysecure was built to solve critical payments challenges in high-risk, high-volume, and heavily regulated industries. As a central player in the payments ecosystem, we unify complex, disparate systems and solutions, giving merchants a complete view of their payments performance and the tools to optimise it. Merchants looking to grow, enter new markets, mitigate fraud, and enhance their payments offering need agile, best-in-market solutions and Paysecure delivers exactly that.

High-risk merchants depend on resilient platforms that can handle high volumes, deliver seamless consumer experiences, offer broad payment choice, and protect sensitive data. Paysecure transforms payments into a strategic advantage, enabling merchants to stay close to their consumers' needs while staying ahead of competitors.

Our intelligent, global orchestration platform provides a single integration point to a dynamic ecosystem of over 500 PSPs/acquirers and 200+ alternative payment methods, combined with advanced tools such

FINALISTS

iFast Global Bank

The Multi-Currency Current Account with Interest

Paysecure

Paysecure: Driving Acceptance, Resilience, and Growth for High-Risk, High-Volume Merchants

Safecypher

Safecypher Dynamic Security Code (DSC)

as smart routing, tokenisation, fraud mitigation via our User Trust Score, and a fully customisable, dynamic Cashier. This empowers merchants to increase acceptance rates, maximise conversion, reduce costs, and enhance resilience, all while delivering highly personalised and frictionless consumer journeys.

With Paysecure, merchants gain the agility, flexibility, and insight to optimise every transaction, scale rapidly across markets, and futureproof their payments strategy. By consolidating complexity into one intelligent platform, Paysecure is helping high-risk merchants not just manage payments, but turn payments into a growth engine."



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](https://www.mastercard.co.uk/click-to-pay)





Best POS Solution

WINNER

Nayax

VPOS TOUCH



Presented by Luc Guerian, CEO, Moorwand & host Hugh Dennis. Accepted by Lynda Clarke - General Manager UK and Paul Morgan Sales Director, Nayax.

DESCRIPTION

Nayax's VPOS Touch is an award-winning, all-in-one cashless POS and telemetry device for unattended retail. EMV-certified and universally compatible, it accepts 80+ payment methods, enables real-time machine monitoring, and deploys in minutes. VPOS Touch enhances consumer convenience while delivering operators up to 50% higher sales and streamlined operational efficiency.

JUDGES COMMENTS

'Nayax, VPOS Touch delivered a compact, retrofit-ready solution that modernised unattended retail environments at scale. Demonstrating strong commercial traction and a clear uplift in vending performance and operational efficiency through telemetry and remote management.'

Unattended retail operators face two core challenges: lost sales from limited payment options and costly inefficiencies in managing machines. VPOS Touch solves both. It accepts every major payment method—contactless cards, mobile wallets, QR codes—and supports transactions across 50+ currencies, ensuring no transaction is ever missed. At Butlins UK, this capability drove an 82% uplift in vending sales within weeks of rollout (Feb-Mar 2025).

Beyond payments, VPOS Touch integrates advanced telemetry and management tools that allow businesses to monitor fleets of vending machines, providing 24/7 visibility and instant actions such as refunds and stock alerts. Operators can remotely track sales, receive alerts for low stock or technical issues, and issue instant refunds or digital receipts, all through Nayax's secure cloud platform and mobile app.

The device's multilingual touchscreen interface with voice interaction welcomes users in their own language, enhancing accessibility and user experience. Its marketing and loyalty features—such as on-screen promotions and rewards via Nayax's Monyx Wallet app—nurture

FINALISTS

DNA Payments Group

DNA Payments launches the PAX A6650 handheld POS in the UK market

Lloyds Merchant Services

Lloyds Merchant Services POS: Fast, Reliable, Flexible Payments for UK Businesses

Modern World Business Solutions

Genie by Modern World Business Solutions

Nayax

VPOS TOUCH

payabl.

payabl. in-store: one terminal, every way to pay

customer engagement and repeat usage, providing a strong USP for customers.

VPOS Touch's impact is evidenced by industry recognition and adoption. It has been a multi-year winner of the UK Vendies "Best Payment System" award and has been deployed on hundreds of thousands of machines globally. By empowering businesses like Butlins UK to modernise their vending operations with cashless, telemetric technology, Nayax VPOS Touch is leading the evolution of unattended payments—delivering greater revenue, efficiency, and consumer satisfaction.



Best Pre-Paid Product or Programme

WINNER

Railsr and Yordex

Empowering NGOs with humanitarian prepaid cards for global emergencies



Accepted by Erik de Kroon, CEO Yordex - Lou Murray, Chief Sales Officer Railsr - Simon Wright, Lakin, VP, Public Sector, Mastercard and Team members. Presented by host, Hugh Dennis & Judge, Sandra Alzetta.

DESCRIPTION

A prepaid card solution enabling NGOs deliver rapid, secure cash assistance anywhere in the world. Mastercard, Railsr and Yordex power instant relief, financial inclusion and transparent donor reporting thereby supporting vulnerable communities in crises with choice, control and dignity.

JUDGES COMMENTS

'The panel considered the humanitarian proposition to be a strong demonstration of prepaid technology delivering tangible value in emergency situations. The reduced-KYC prepaid structure enabled rapid issuance to unbanked beneficiaries and offered a secure alternative to cash distribution. Overall, the initiative demonstrated an effective use of prepaid technology within a critical humanitarian context.'

In humanitarian crises, NGOs require solutions that are fast, transparent, and globally usable to help vulnerable families in emergency situations.

Our prepaid card programme, developed by Mastercard, Railsr, and Yordex, transforms humanitarian cash assistance. Selected after a global RFP, the platform empowers NGOs to disburse funds within days, reaching recipients, migrants, and disaster victims around the world.

Key features include:

- Global reach: Mastercard prepaid cards usable anywhere.
- Reduced-KYC humanitarian exemption: Cards can be issued to people lacking identity documents, solving a critical barrier to aid.
- Transparency and control: NGOs track spend, reassure donors, and repurpose unused funds.
- Scalability: A single global account supports over 100 countries, with local sub-projects and administrators.

Case study: Following tropical storm Sara in Panama (Nov 2024), our customer, a tier-1 global NGO, distributed prepaid cards to displaced families within weeks. Beneficiaries

FINALISTS

B4B Payments

Transforming Educational Travel Payments: The Avea La Poste and B4B Partnership

Hays Travel

Hays Travel Mastercard

Railsr and Yordex

Empowering NGOs with humanitarian prepaid cards for global emergencies

HIGHLY COMMENDED

EML Payments

Fair For You - Changing lives through better lending

used them to buy food, water, shelter, and clothing, restoring dignity and autonomy.

This customer's global cash assistance is projected to reach millions of recipients across 100+ countries. This programme meets urgent humanitarian needs, deepens NGO-beneficiary relationships, and sets a benchmark for prepaid innovation in global aid.



Best Cross-Border Payments Initiative

WINNER

Fyorin

Fyorin - Bridging Cross-Border Payments & Card Payments Gaps for the Mid-Market



Presented by Ernos Borsos - Vice President, Thales and host Hugh Dennis. Accepted by James Camilleri, CEO and Christian Agius, Fyorin.

DESCRIPTION

Fyorin brings best-in-class finance solutions to mid-market businesses. A single onboarding unlocks local payment rails in 100+ markets, instant issuance of Mastercard and Discover-powered cards, ERP-native automation, and diversification across Tier-1 financial institutions. Mid-market finance teams gain faster settlements, lower costs, and real-time global visibility, once reserved to enterprise level.

Fyorin delivers enterprise-grade payments and card solutions to mid-market and scaling businesses that need to operate seamlessly across borders. Traditionally, these companies have been forced to manage fragmented banking relationships, with data spread across multiple financial institutions. Automating financial operations was difficult, maintaining a 360-degree view of cash was challenging, and onboarding delays slowed their go-to-market.

Fyorin removes these barriers. With a single onboarding across our global network of Tier 1 financial institutions, businesses can open local accounts in 200+ countries, access domestic payment rails in more than 100 markets, and transact and manage FX risk in over 100 currencies. They can also issue multi-currency physical and virtual cards instantly, with the controls and flexibility modern finance teams require.

Between January 2024 and August 2025, more than 400 international businesses have used Fyorin to streamline their financial operations. Clients report up to 80% reductions in financial operating costs, savings of even 300 hours annually, and 95% of transfers settled within 24 hours.

In specialist sectors like travel, our Discover Network partnership eliminates airline surcharges and guarantees acceptance with low-cost carriers for Online Travel Agents, creating a win-win solution.

Fyorin's strength lies in our global network of Tier 1 institutions, seamlessly integrated into one platform to deliver enterprise-

FINALISTS

Bitpace
Bitpace

Fyorin
Fyorin - Bridging Cross-Border Payments & Card Payments Gaps for the Mid-Market

iFast Global Bank
The Multi-Currency Current Account with Interest

Mastercard and Thredd
Mastercard and Thredd are redefining cross-border B2B travel payments

Paysafe
Optimizing Global Remittances: Skrill digital wallet: instant cross-border payments

Polygon Labs
Polygon POS

Thunes
The Thunes Direct Global Network

Worldpay
Global Payouts, Unlocked: Worldpay's Seamless Cross-Border Solution

grade products tailored for the mid-market. This empowers businesses to operate with the sophistication of global enterprises - without the cost or complexity. By combining reach with simplicity and efficiency, Fyorin is a true example of Best Service to Business.

JUDGES COMMENTS

'This entry stood out as the best in the category, that delivered a unified cross-border platform that empowered mid-market firms with enterprise-grade capability, streamlined reconciliation and faster settlement, transforming operational efficiency and elevating global reach for businesses previously under-served by traditional providers.'



Best Product Design

WINNER

Revolut & Visa

Revolut x Visa NBA Cards



Presented by Kelley Knutson Chief Growth Office FIS total Issuing Solutions and host Hugh Dennis. Accepted by Chirag Sharma (Visa), Jack Mead (Revolut) and Team members.

DESCRIPTION

Revolut x NBA Visa cards bring fandom to your wallet with two standout designs. The first – NBA Hardwood, is a sleek metal card that channels the look of polished hardwood courts with official markings. The second – NBA Baller is a bold plastic card that pops with textured, basketball-orange

JUDGES COMMENTS

'Revolut delivered a bold, culturally resonant design that tapped into the surging NBA community, creating a standout card that fused strong creative identity with clear commercial relevance.'

Revolut and the National Basketball Association (NBA) transformed a utilitarian payment tool into a badge of identity for basketball fans. Basketball is the 4th most popular team sport among UK youth, with over 1.2M adults playing annually. More broadly in the EEA Basketball counts 7.2M registered players and major leagues in Spain, France, and Italy attract thousands per game. EuroBasket draws 800K+ fans, and NBA Finals broadcasts reach 500K+ viewers in Spain and 300K+ in France — making it a sport with strong cultural and lifestyle appeal across Europe.

The co-branded Visa range comprises two distinct designs that speak to different segments while staying unmistakably on-brand. The NBA Hardwood offering is a meticulously engineered metal card that evokes the look and feel of a professional basketball court: glossy hardwood tonality, authentic court markings, and a tactile surface that subtly cues game day with every tap. The NBA Baller offering is a vibrant orange plastic card that puts the ball in hand—an oversized, instantly recognizable basketball graphic finished with spot-gloss texture and an amplified, punchy orange that turns each payment into a bold statement.

FINALISTS

HY10

HY10 Visa Infinite Card – Unlimited. Understood.

LHV Bank

LHV Bank Debit Card

Lloyds Banking Group

Instant cash deposits by mobile app

Revolut and Visa

Revolut x Visa NBA Cards

The collaboration seamlessly fits both brands. It fuses the NBA's global energy with Revolut's commitment to premium design, innovation, and culturally relevant experiences that deliver value beyond banking. By creating meaningful touchpoints where lifestyle and sport meet, the Revolut x NBA cards elevate everyday spend and deepen long-term engagement.



Best Security or Anti-Fraud Development

WINNER

Barclays Bank

Barclays Scam Prevention Using Scam Signal from FICO and JT



Presented by Kelley Knutson Chief Growth Office FIS total Issuing Solutions, and host Hugh Dennis. Accepted by Nic Winter, Director - Plastic Fraud at Barclays and Team member.

DESCRIPTION

Barclays have deployed an innovative solution called Scam Signal to reduce card fraud losses & protect customers from the harm caused by social engineering scams. This solution, developed by FICO and Jersey Telecom, uses real-time telephony data to detect potential scam activity within a regulated privacy compliant framework.

JUDGES COMMENTS

'The judges thought that Barclays Scam Prevention redefined APP fraud prevention through real-time telephony intelligence that empowered customers and strengthened industry safeguards at the moment of highest risk.'

UK Finance reported losses of £450 million in the UK last year from Authorised Push Payment Fraud, where consumers are tricked into authorising payments to scammers.

To combat the rise in scams, Barclays Bank's fraud team has deployed an innovative solution from FICO and Jersey Telecom (JT) called Scam Signal to reduce card fraud losses & protect customers from the harm caused by social engineering scams. Barclays forecast a 6% reduction in card fraud as a result of the deployment, which identified 9 social engineering victims on its first day.

Scam Signal, developed by FICO and Jersey Telecom in collaboration with the GSMA and UK Finance, uses real-time telephony data to detect potential scam activity. Scam Signal marks the first use of real-time telco data within Barclays' analytical decisioning solutions.

FINALISTS

Barclays Bank

Barclays Scam Prevention Using Scam Signal from FICO and JT

Chargebacks911

A secure, turnkey dispute platform for modern issuers

Chargebacks911

Stopping organised friendly fraud on a global scale

Featurespace

Groundbreaking ensemble risk score transforms real-time fraud detection for financial institutions

Metro Bank

Metro Bank Scam Checker for Customers

Safecypher

Safecypher DSC: Dynamic Security Code Technology That Eliminates Card-Not-Present Fraud

Signifyd

Signifyd Commerce Protection Platform

Visa

Visa Account Attack intelligence



The power of acceptance

Accept Discover® Network and Diners Club International® and access your share of billions in global transaction volume from all the cards that leverage our global network, including Discover® Card from the United States, Diners Club International®, and 30 Network Alliances¹ from around the globe.



International



United States


FASTEST GROWING
GLOBAL PAYMENTS NETWORK BY NUMBER OF NETWORK ALLIANCES²



Brazil



India



Argentina

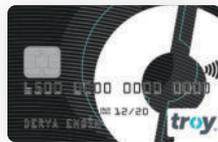


Serbia


378+
MILLION CARDS WORLDWIDE³



South Korea



Turkey



UAE


190+
COUNTRIES / TERRITORIES⁴



We continue to add valuable Network Alliances that will bring even more volume to the billions of US Dollars that run across our network today.

¹ Based on signed Network Alliance agreements

² Based on signed network alliance agreements over the past five years with major payment networks within respective countries - Panoramic Research study 2024

³ Total cards included open cards on Discover Network, DCI and network alliances. Based on information provided by network participants, and RBR Data Services published as of 2024.

⁴ Based on transaction data collected from 2020 through 2024



Best Service to Business

CATEGORY SPONSOR



WINNER

Capital on Tap

Capital on Tap: A Unified Platform for SME Financial Empowerment



Presented by host Hugh Dennis and Andrew Rush Director Payments Product Management, Discover Network. Accepted by Damian Brychey and team member from Capital On Tap.

DESCRIPTION

Capital on Tap is a comprehensive financial platform that provides UK SMEs with fast, flexible access to credit, streamlined expense management, and a high-yield savings account—all in one place. We simplify financial complexity, helping businesses take control of their cash flow and build long-term resilience.

JUDGES COMMENTS

'This entry delivered a high-utility SME platform that consolidated finance, spend management and operational tools into a friction-free service, driving measurable efficiencies and elevating the day-to-day experience for business users at scale.'

Capital on Tap's core mission is to make running a business easier. Our platform simplifies every aspect of business finance by unifying credit, spending, and savings in a single, user-friendly service. Our award-winning business credit card provides fast access to flexible funding, while our expense management tools and mobile app give businesses real-time control. We further enhanced this service with the Capital on Tap Instant Savings account, powered by ClearBank, which offers a market-leading interest rate with instant access, and our innovative Savings-to-Credit loop that helps businesses earn interest and manage debt effortlessly. This end-to-end solution empowers small businesses to streamline operations, manage cash flow, and focus on what matters most: their growth.

FINALISTS

Capital on Tap

Capital on Tap: A Unified Platform for SME Financial Empowerment

Cashflows

Cashflows ATM Payment Acceptance

Chargebacks911

Chargebacks911: Launching the First Unified Dispute Solution for the Travel Industry

Elavon, a division of U.S. Bank

FlightGuard from Elavon, a division of U.S. Bank – Revolutionising airline chargebacks

Fyorin

Fyorin - Bridging Cross-Border Payments & Card Payments Gaps for the Mid-Market

Modulr

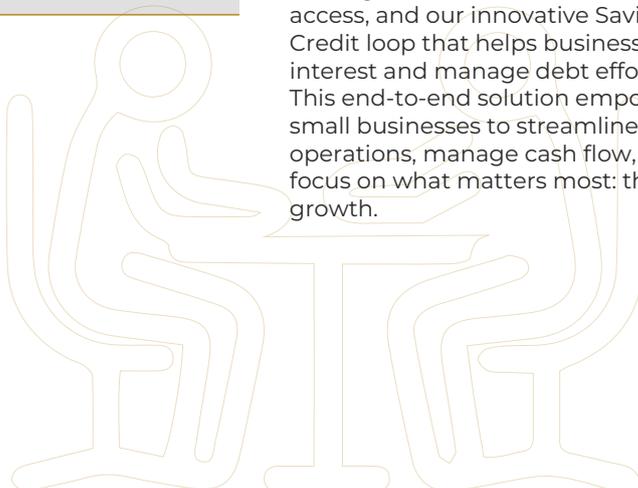
Modulr: Transforming Payments to Power Travel Business Growth

NatWest

Business Insights

Tribe Payments

Tribe Payments' Risk Monitor: Real-Time Compliance Intelligence for Instant Payment Rails



ingenico

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Moving Commerce Forward

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Best Technology Integration

CATEGORY SPONSOR

ingenico

WINNER

Conferma

Conferma Connect Direct: The first global PMS integration for virtual cards



Presented by José Luis Arias EMEA Senior Vice President, Ingenico & host Hugh Dennis. Accepted by Stuart Davenport, Chief Product Officer and the team from Conferma.

DESCRIPTION

Conferma and Hilton elevated business travel by automating the integration of virtual card payments into its Property Management System (PMS). This first-of-its-kind integration of Conferma's Connect Direct technology delivers seamless payment details via API, reducing manual sharing, and enabling faster, secure, and more frictionless check-ins worldwide

Connect Direct is an API integration that embeds virtual card details and booking data directly into Property Management Systems (PMS)—systems used for hotel reservations, billing, and guest data.

As the world's first global hotel group to adopt the solution, Hilton has significantly reduced the manual processes involved in using virtual corporate credit cards at hotels. Previously, payment details were often received via email or fax, creating friction and risk. Connect Direct removes these steps, supporting the growing demand for frictionless travel and digital-first experiences.

The impact has been immediate. In the first three months alone (May–July 2025), over 200,000 virtual cards worth approximately £90 million flowed directly into Hilton's PMS, fully authenticated and error-free.

The benefits ripple across the ecosystem. Travellers reduce the risk of being left out of pocket, with average exposure of £390 per failed transaction. Corporates reconcile faster and more efficiently recover VAT, averaging around £70 per deployment in applicable markets. Travel Management Companies (TMCs) save more than 3,000 support hours compared with 2024, while issuers capture incremental volume by reducing leakage to personal cards.

By embedding payments directly into Hilton's operational workflows, Connect Direct modernises a legacy system and delivers a faster, more secure, and more reliable hotel transaction experience through straight-through payments. These results mark a transformation of the virtual card ecosystem - creating greater consistency for hotels, full visibility for corporates, and a more seamless check-in experience for travellers - demonstrating how Connect Direct is driving efficiency in virtual card payments at scale.

JUDGES COMMENTS

'This winning entry delivered a transformative integration framework that streamlined fragmented hospitality processes, accelerated settlement accuracy and unlocked multi-stakeholder value across the entire travel ecosystem.'

FINALISTS

Chargebacks911

Chargebacks911 - Direct API Powering Global Merchants

Conferma

Conferma Connect Direct: The first global PMS integration for virtual cards

Currensea / Hilton Honors

Currensea x The Hilton Honors Debit Card

Featurespace, a Visa Solution

Redefining fraud prevention with ADBNs – a new class of deep learning algorithm

Intelligent Processing Solutions Ltd (iPSL)

iPSL's ICS Horizon Shift: Unlocking Agility Through Cloud Transformation

Nationwide Building Society and Form3

Nationwide & Form3 – Dual Cloud Resilience Platform

Silverflow

Best Technology Integration – Silverflow

Transaction Network Services (TNS)

TNSLink for Retail: A transformative enabler of digital commerce

Worldpay

Worldpay, the Global Payments Leader, cuts reconciliation time by 80% and has reduced FTE costs thanks to AutoRek.



Changing Lives in the Community

WINNER

Elavon, a division of U.S. Bank

Using Payment Intelligence to Combat Human Trafficking: Banking Innovation for Social Good



Presented by José Luis Arias EMEA Senior Vice President Ingenico & host Hugh Dennis. Accepted by Atif Mahmood Vice President, Risk and Compliance and team members from Elavon, a division of U.S. Bank.

DESCRIPTION

U.S. Bank's payment division, Elavon, has developed a pioneering programme to identify potential human trafficking activities by analysing payment transaction data. Through bespoke monitoring rules and manual investigation of over 1 million transactions, we've provided law enforcement with critical intelligence to combat what's becoming a disturbingly successful global criminal enterprise.

In response to the Ukrainian refugee crisis and international events like the Paris Olympics, Elavon's financial crime team created an innovative approach to combat human trafficking using payment transaction intelligence. Unlike traditional anti-money laundering monitoring that focuses on money flow patterns, this programme developed bespoke rules to identify the specific spending behaviours of human traffickers.

The initiative began when Russia invaded Ukraine. The Elavon Team recognised that significant movement of people – whether driven by conflict, crisis, or large-scale

events like international sporting competitions - presents similar vulnerabilities that traffickers actively seek to exploit - a pattern we will examine through our key case study of the Paris Olympics below.

This programme aligns with US Bank's core values:

- We Do The Right Thing: This anti-human trafficking initiative prioritises the protection of lives over profits
- We Stay A Step Ahead: We went beyond our regulatory obligations to make a real difference
- We Draw Strength From Diversity: We established relationships with law enforcement bodies and NGOs where different views and experiences influenced our approach
- We Put People First: We protected customers vulnerable to being exploited for financial crime purposes, as well as trafficking victims

This groundbreaking work earned recognition through U.S. Bank's highest internal accolade, the 'Legends of Possible', highlighting its significance in corporate social responsibility and community protection.

JUDGES COMMENTS

'Elavon applied payment intelligence in a groundbreaking way, using transaction-level behavioural insight to expose hidden trafficking patterns and create a new data-driven front line against organised exploitation'

FINALISTS

Elavon, a division of U.S. Bank
Using Payment Intelligence to Combat Human Trafficking: Banking Innovation for Social Good

Give A Little

Give A Little Champion App: Tap to Pay, in partnership with Mastercard

Mastercard

Style Of Our Own powered by Mastercard

Railsr and Yordex

Empowering NGOs with humanitarian prepaid cards for global emergencies

Paymentology

Paymentology's Changing Lives Initiative

Project Nemo

Changing Lives – Making Financial Services Accessible for Everyone

Worldpay

Worldpay and The King's Trust: Empowering Futures and Transforming Lives



Financial Inclusion Award

CATEGORY SPONSOR



WINNER

Capital One

Capital One Credit Card



Presented by Rob Cameron, Group Country Manager, UK & Ireland Visa and host Hugh Dennis. Accepted by Austin Bingham - CEO Capital One.

DESCRIPTION

Capital One's credit card opens doors for people often excluded from mainstream lending. With upfront certainty, supportive digital tools, and a nurturing 'low and grow' model, it empowers customers to build financial strength with dignity, proving that one good thing can truly change everything.

JUDGES COMMENTS

'This entry is truly impressive, delivering a transparent, dignity-first credit pathway that equipped financially excluded customers with certainty, stability and measurable credit progression, demonstrating a responsible model that strengthened long-term financial resilience at scale.'

For the millions of UK adults with no credit history, and millions more underserved, the credit system often shuts doors. At Capital One, we believe it only takes one good thing to change that story.

Our card isn't about flashy perks. It's about giving people a fair shot. QuickCheck provides instant certainty: 100% of customers who are eligible receive the exact APR/terms shown- no nasty surprises. If we can't say yes, we still do our best to help customers learn and build financial confidence through tools like CreditWise.

Once customers join, they start a journey. For customers that are new to credit, we start with small limits that grow as they build positive habits; we empower people to succeed. Within six months, 90% maintain or improve their credit file. Our app supports every step: repayment calculators, alerts, task lists, and in-app disclosures that make even tough conversations, like sharing a vulnerability, simple and dignified. In times of difficulty, digital repayment plans provide respectful solutions without the stress of collection calls.

FINALISTS

Boku

Boku integrated local payment platform for Blik users on Google Play Store

Capital One

Capital One Credit Card

DOSH

DOSH – Britain's Banking Blindspot

Fair for You and EML Payments

Fair for You and EML Payments

Jaja Finance

Jaja's Launch to Rewards®: Empowering customers on their financial journey

The results speak for themselves. Capital One held the largest share of new accounts in the UK credit builder segment in 2024, is on track to four million customers by end-2025 and has grown access to credit without increasing defaults. NPS is up +9 points, satisfaction scores outpace high-street benchmarks, and the app ranks among the most engaged in industry.

Capital One's card is more than credit. It's opportunity, respect and progression. Proof that one good thing can truly change.

Recurring payments, reimagined with Visa A2A



Visa A2A brings consumers clarity, control and protection to recurring Pay by Bank, while helping businesses deliver experiences that inspire confidence, not compromise.



Scan or tap me
to learn more
about Visa A2A



Judges Award



Presented by Head Judge, Roger Alexander and host Hugh Dennis. Accepted by Baz Thompson, Head of Fraud and team members from Metro Bank.

WINNER

Metro Bank

'The judges were thoroughly impressed by Metro Bank. Their approach to deliver an impactful mechanism to improve scam awareness and strengthen community-level resilience provided a credible industry benefit and represented a meaningful contribution warranting formal recognition.'



Your most discerning customers
deserve our most discerning product.

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Reward

DRIVING ENGAGEMENT THROUGH CUSTOMER LOYALTY AND LIFETIME VALUE.

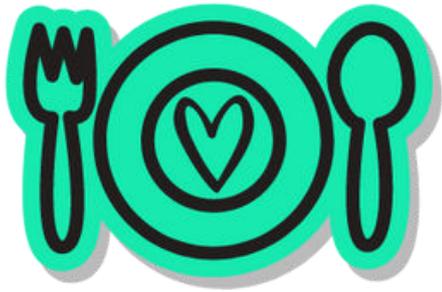
We design and operate customer engagement programmes, helping banks deepen relationships with customers by creating rich and rewarding experiences that drive lifetime value and lasting loyalty.



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FOOD BANK AID

Food Bank Aid unites communities to tackle food insecurity with dignity. We distribute food and essential items to 33 food banks across London, powered by 400 dynamic volunteers.

Get Involved and Support Our Work

Make a difference while engaging your teams and enhancing your brand:

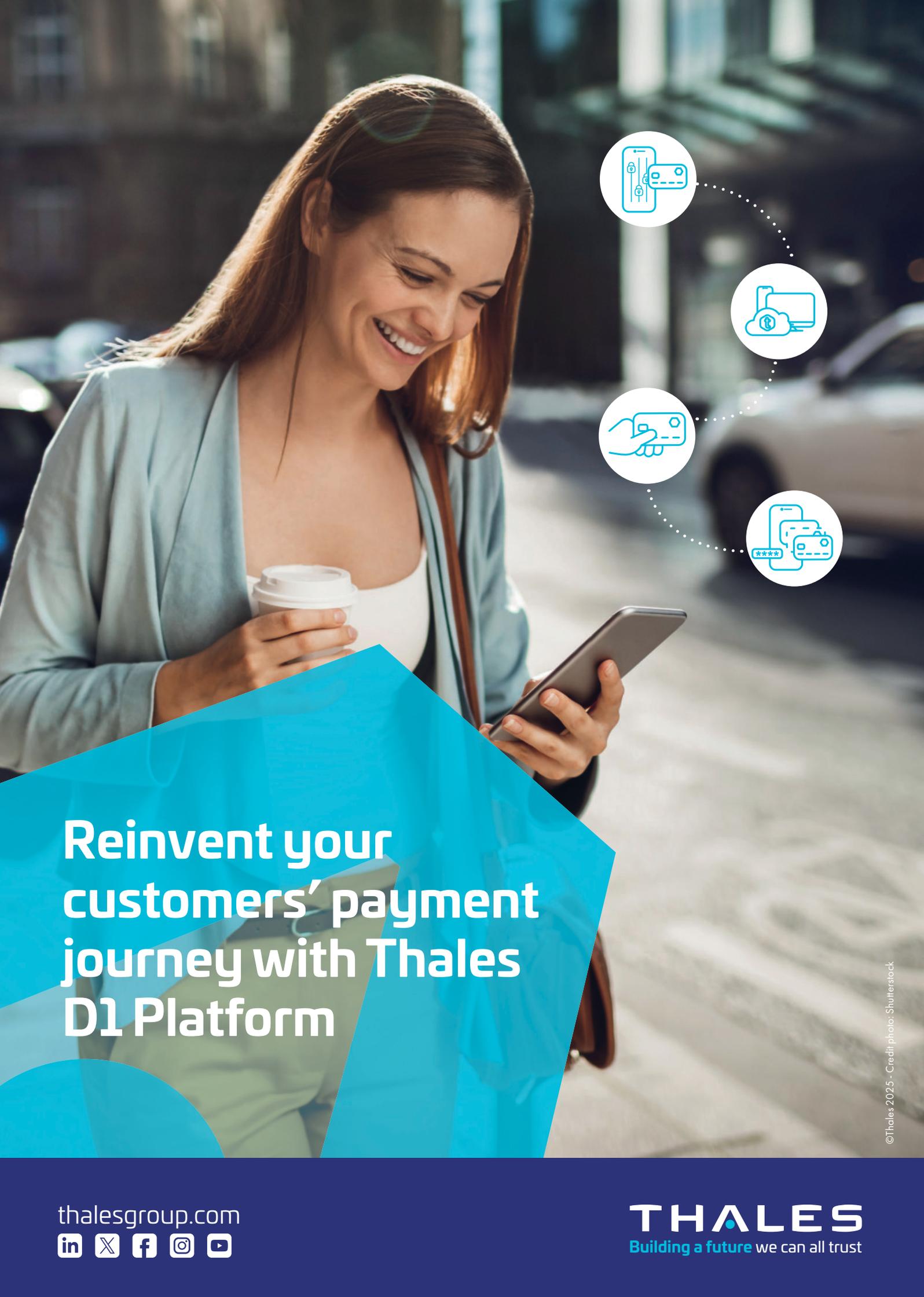
- Corporate Partnerships
- Social Value Programmes
- Staff Engagement
- Event Activities
- Product Drives

Keeping the Food Banks Fed



To find out more, visit: [foodbankaid.org.uk/corporates](http://www.foodbankaid.org.uk/corporates)





Reinvent your customers' payment journey with Thales D1 Platform

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It's Time to Give a **DOSH.**
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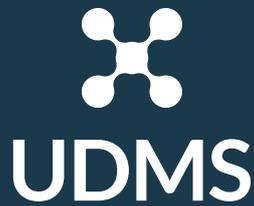
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- Increase efficiency & reduce costs with real-time insights
- Free your team from spreadsheets and manual processes
- Reconciliation & data management experts for 30+ years



Find out more
about AutoRek



Introducing Disputes-as-a-Service

Every scheme. Every tool. One platform.

Chargebacks911's **Unified Dispute Management System** (UDMS) brings every stage of the dispute lifecycle into a single, intelligent platform.

- ✓ Single, scheme-aligned platform
- ✓ Eliminates manual workflows and operational guesswork
- ✓ Faster resolution, lower costs, and streamlined operations
- ✓ All backed by the industry leader



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The Global Leader in Premium Metal Card Technology

Increase customer engagement and
transform payments through the power of metal.

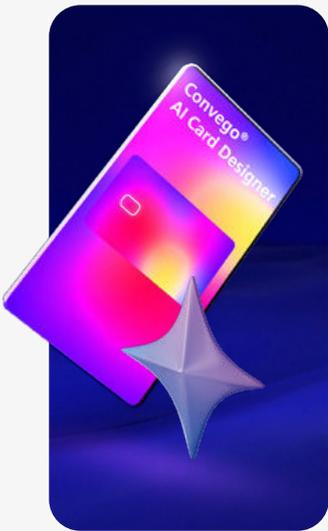


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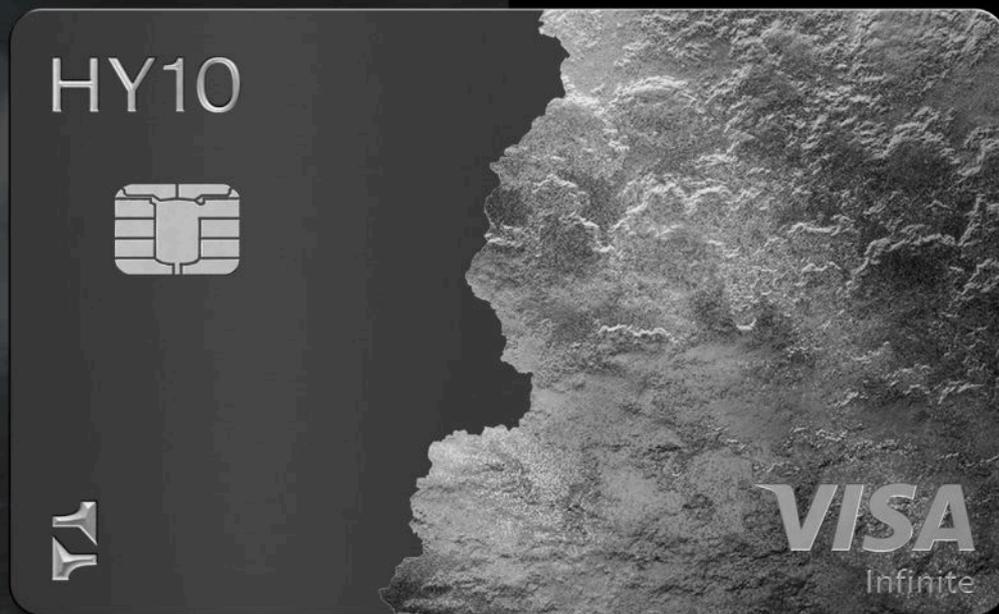
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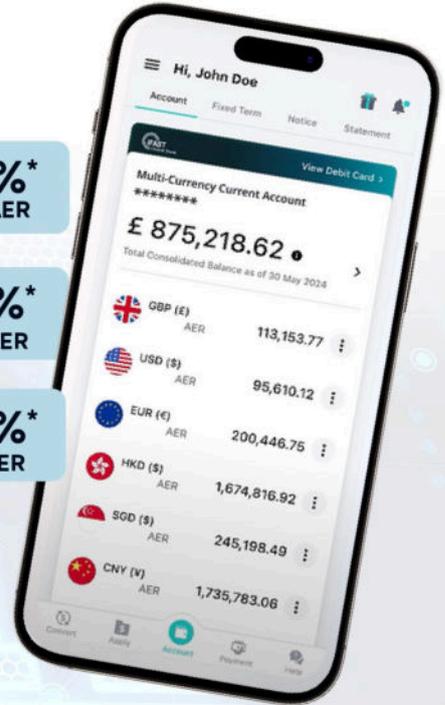
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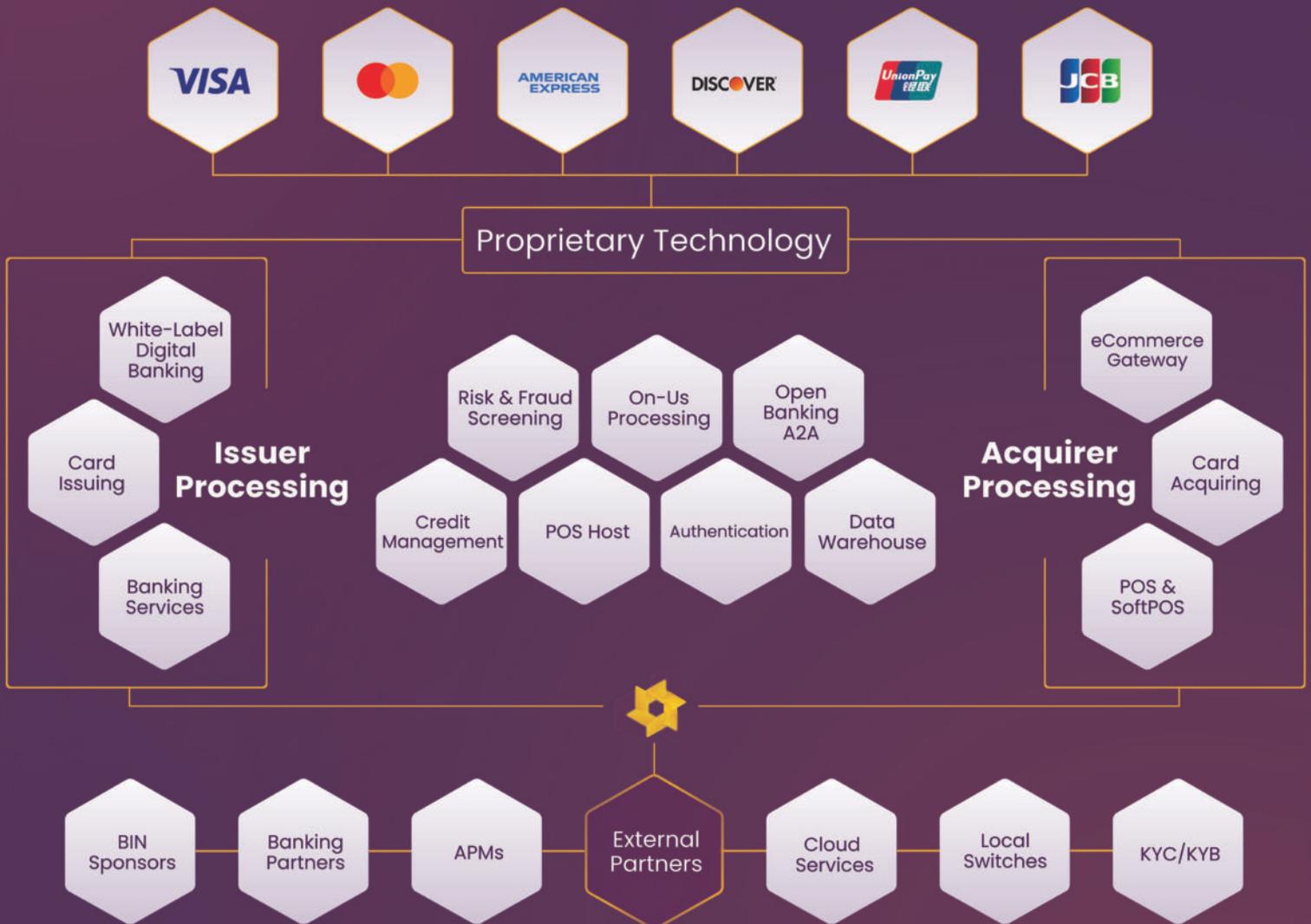


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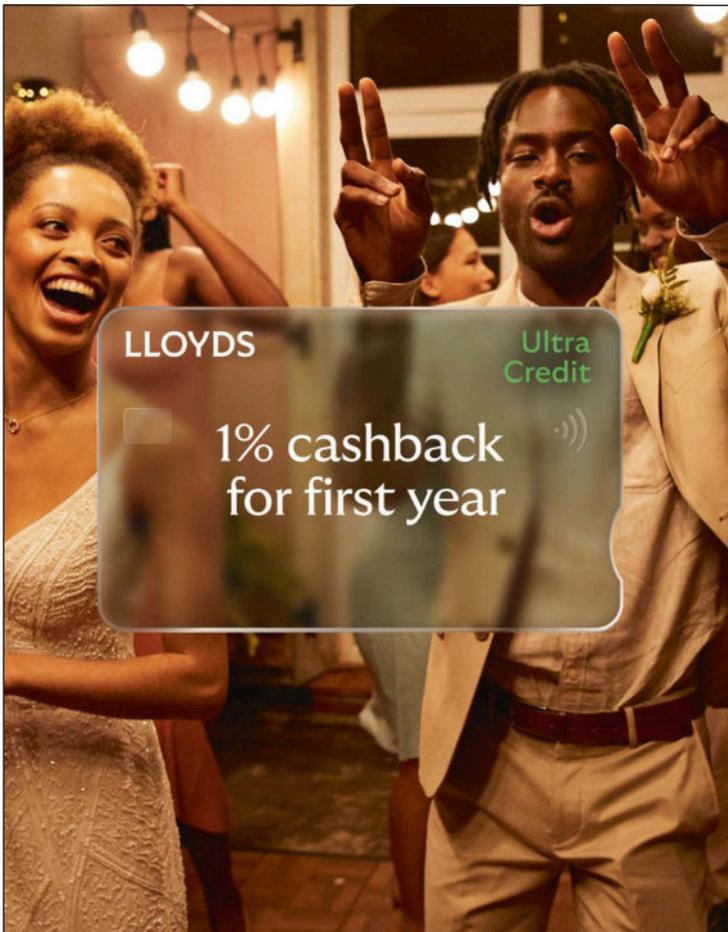
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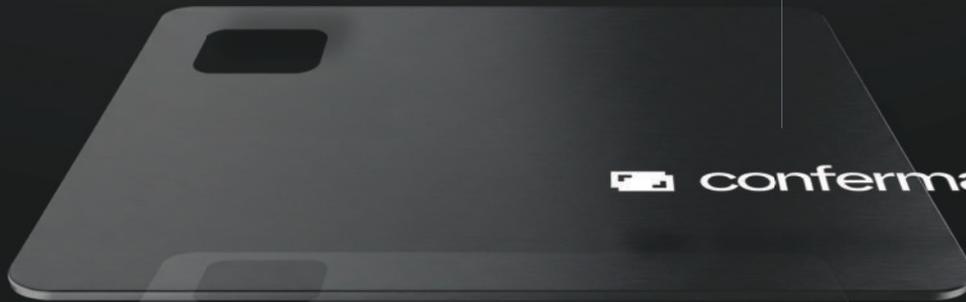
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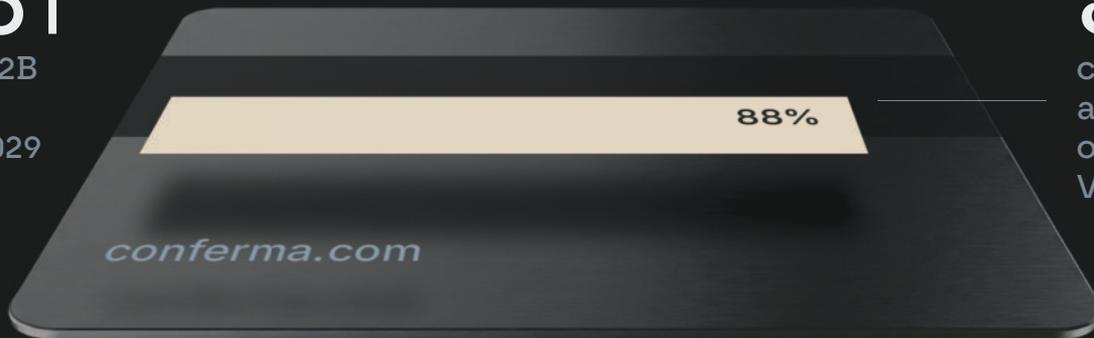
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14,600,000,000,000

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