UNITED KINGDOM

The Card & Payments *Awards* '27

CATEGORY FINALISTS 2027

FIS



Unlocking financial technology.

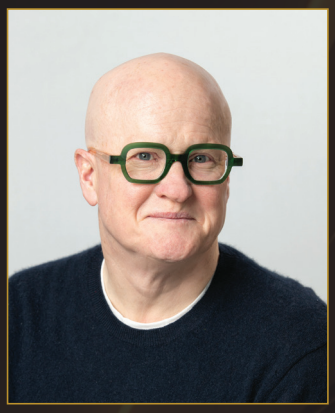
Bringing the world's money into harmony.

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The 2027 Shortlist Revealed

Congratulations on being shortlisted for The Card and Payments Awards 2027.



Built on our core values of honesty, integrity and equitability, The Card and Payments Awards is about celebrating the incredible results, tireless innovation and standout performance that drive this remarkable industry forward. This year is no different.

Still to come is our final judging session where the judges will, in person, debate and vote on who, as an industry we should be recognising.

But look beyond the trophies and the milestones, and you will find the true heartbeat of #TCPA, its community.

So roll on the first Thursday in February each year.

Over the years, the awards have evolved from a simple awards night into a gathering space where customers, judges, sponsors, and entrants transcend standard business connections to build lifelong friendships.

By taking the time to truly know the individuals behind the businesses and acknowledging each other's shared achievements, we forge a more collaborative, resilient, and productive industry ecosystem.

Congratulations again to all our shortlisted entrants and I very much look forward to welcoming you to the Great Room at the Grosvenor Hotel on the 4th of February 2027

Very best wishes
Michael Harty

Managing Director,
The Card and Payments Awards

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Judging Panel



Roger Alexander
Portfolio of NED and Advisory Roles
Tigaca Ltd



Sandra Alzetta
Consultant and NED Independent Judge



Mark Bergdahl
Managing Director
Loyalty Consulting UK Ltd



Sarah Bryson
Senior Vice President, Strategic Initiatives, Total Issuing Solutions at FIS
FIS



Robert Courtneidge
Advisor VE3
Independent Industry Consultant



Chris Davies
Independent Consultant, NED
Independent Judge



Úna Dillon
Regional Director, Europe
PCI Security Standards Council



Dave Edwards
Vice President, Demand Generation, UK Card Services
American Express



Tribh Grewal
Senior Director, Head of International Product Strategy
Discover Global Network



Michelle Johnson
Founder and Consultant
Ideal Intelligence



Kelley Knutson
Founder
Future of Payments LLC



Richard Koch
Managing Director
UK Payments Initiative Ltd



Ray McDonnell
Founder & Managing Director
RMD Payments Solutions



Tania Platt
Global Head of B2B Travel
Visa



Candice Pressinger
Director of Customer Data Security
Elavon



Jon Rutter
Vice President Products and Solutions
Mastercard

More information at:
https://cardandpaymentsawards.com/uk2027/en/page/judges

Best App User Experience (CX Initiative)

CATEGORY SPONSOR
Dragonpass

Capital One

A faster, more flexible mobile experience for 4.2 million customers

Capital One rebuilt its mobile app to deliver a faster, more flexible customer experience, removing release-cycle barriers that delayed improvements by nearly eight weeks. Combining native architecture, Server-Driven UI and a design system that integrate with over 85% of existing mobile services enables continuous improvements across seven brand themes and 4.2 million customers.

Elavon

Elavon Connect – We are where our customers are

Built on the vision that we are where our customers are, Elavon Connect delivers a seamless omni-channel customer experience for modern omni-commerce businesses. Through web, mobile, live chat, self-service, scheduled reporting and secure data delivery, merchants can manage, support and grow their payments business through the channel of their choice.

HSBC UK / Visa

Visa and HSBC: Enhanced Transaction Visibility

HSBC and Visa transformed how customers understand their spending by enriching transactions with recognisable merchant names, logos, locations and contact details across all payment types. The service helps customers quickly identify purchases, improves transparency and confidence, and reduces friction caused by unrecognised transactions.

Best Application of AI or ML in Financial Services

Capital on Tap

Capital on Tap: Faster Financial Crime Checks with AI Without Cutting Corners

Capital on Tap supports over 350,000 UK small businesses with the Capital on Tap Business Credit Card. Financial crime checks protect customers but are traditionally slow. Capital on Tap used AI to automate research and discount clear non-matches, speeding up checks while keeping human judgement for cases that need it.

Chargebacks911 / Fi911

Chargebacks911: AI That Finds the Fraud Authorisation-Stage Tools Cannot See

Chargebacks911's Unified Dispute Management System (UDMS) applies AI and machine learning after the transaction, not before it, correlating disputes across devices, IPs and behaviour to expose organised fraud rings and repeat offenders that pre-authorisation tools miss entirely, turning every dispute into training data for smarter prevention.

Featurespace, a Visa Solution & NatWest

Ensembled risk score transforms real-time fraud detection for financial institutions

NatWest became the first bank to deploy Featurespace's combined Adaptive Behavioural Analytics and Automated Deep Behavioural Networks in production, reducing fraud losses, customer victimisation and false positives due to improved detection. The AI-powered solution delivers real-time fraud detection, a better customer experience, greater operational efficiency and stronger fraud performance.

Best Application of AI or ML in Financial Services

Lloyds Bank

AI-Powered, Risk-Based Payment Intervention Tool

Scam Check is a mobile-first, AI-powered fraud intervention tool embedded within the payment journey. Hosted in Google Cloud for scalability and resilience, it identifies high-risk payments, collects supporting evidence such as screenshots, analyses content in real time for scam indicators, and delivers tailored warnings to help customers avoid fraud.

TransferMate in partnership with Vivox AI

Vivox AI x TransferMate: Explainable AI agents deliver regulator-ready KYB across markets

Vivox AI deployed explainable, auditable AI agents across TransferMate's KYB and due diligence operations. Rolled out in eight weeks, the agents cut review time from 60 to 15 minutes per case, reduced screening alerts by 86% and consolidated seven systems into one, with every decision traceable for audits and regulatory review.

Best Achievement in Sustainability

Giesecke and Devrient

Sustainability at G+D ePayments

G+D is committed to sustainability, both in our own operations and in providing our stakeholders with eco-innovative solutions and support. Our portfolio includes sustainable payment cards, recycling services, and solutions that improve accessibility to payments for everyone. Sustainability is integral to G+D's corporate culture and long-term business strategy.

Thales

Thales Payments Services: Turning Sustainability Ambition into Measurable Action

Thales advances payment-card sustainability through lower-impact materials, regional production, circular services and digital optimisation - helping issuers reduce emissions, resources and costs while offering cardholders more responsible, inclusive choices. Our 2025 innovations include a PVC-free card made from 100% recycled PET, which eliminates chlorine, and Thales D1, our modern card-issuing platform.

Best Benefits or Loyalty Scheme

CATEGORY SPONSOR
PRIORITY PASS

Lloyds Banking Group

Lloyds Rewards: Moving Loyalty Beyond Transactions

Lloyds Rewards is a digital loyalty proposition combining personalised cashback and savings, interactive challenges, aspirational prize draws and distinctive partnerships. Available through Lloyds' mobile banking platform, it helps customers make their money go further while creating measurable engagement and commercial value for Lloyds, merchants and payment partners.

Lloyds Banking Group

LBG x Visa x Disney Marketing Campaigns

Lloyds Banking Group, Visa and Disney have created an innovative loyalty programme that transforms everyday debit card spending into memorable experiences. Spanning Disneyland Paris, World of Frozen and West End campaigns, the simple, inclusive proposition has attracted around 3.5 million competition entries while strengthening customer engagement and brand affinity.

Mastercard and Yonder

Yonder Rewards: Redefining loyalty through experience-led cardholder benefits

Yonder has developed a highly differentiated proposition focused on experiences, premium rewards and meaningful merchant partnerships, creating a strong link between consumer value and brand engagement. Yonder leverages cardholder data to deliver more personalised offers, recommendations and experiences tailored to individual preferences.

Best Benefits or Loyalty Scheme

CATEGORY SPONSOR
PRIORITY PASS

Revolut x IHG x Visa

Revolut x IHG x Visa co-branded card

The Revolut x IHG co-branded Visa debit card transforms everyday spending into meaningful travel rewards. It uniquely combines Revolut's digital banking experience with IHG One Rewards, enabling cardholders to earn points on hotel stays and daily purchases, unlock elite status, milestone rewards and exclusive benefits, and enjoy richer travel experiences.

Valuedynamx, a Collinson Company

Tide Rewards: In-Store Cashback Helps UK Small Businesses Save Money

Tide, the UK's leading business platform, partnered with Valuedynamx on a cashback rewards programme built for small businesses, not typical consumer shoppers. Extending from online to in-store at 100+ retailers like Apple, Currys, and Sainsbury's, the programme turns everyday operational spending into real savings that small businesses can reinvest into growth.

Vanquis, Visa and Reward

Vanquis Rewards: The Bank That's Got Your Back

Vanquis Rewards gives customers who have historically had limited access to rewards their first opportunity to earn cashback through everyday card spending. Created collaboratively by Vanquis, Visa and Reward, the programme turns everyday purchases into tangible value while strengthening engagement and loyalty.

Best Credit Card or Credit Facility

Capital One

Capital One: Building a more informed and inclusive credit journey

Capital One is redefining what customers should expect from credit cards, combining certainty at application with responsible access and meaningful opportunities to grow their credit. With open banking and a rebuilt mobile app, we're working hard to make credit more intuitive, decisions more informed, and experiences more seamless.

Lloyds Bank

Lloyds Ultra: One Card. Fewer Compromises

Lloyds Ultra was designed around a simple idea: customers shouldn't have to choose between the benefits they value most.

Cashback. Fee-free overseas spending and cash withdrawals. No account fee. A low representative APR.

One simple credit card designed for everyday life, at home and abroad.

Pockit

Inclusive, Affordable Banking and Credit for the Financially Excluded

Pockit's business model centres on delivering accessible, affordable financial services to underserved consumers, combining inclusive product design with disciplined, scalable growth. Its digital account provides essential payments and money management tools tailored to customers often excluded by traditional banks.

Best Credit Card or Credit Facility

NatWest Group

The NatWest Credit Builder Card

The NatWest Credit Builder Card is a purpose-built credit card proposition developed in association with Mastercard and designed to help our customers establish and build a positive credit history whilst developing long-term financial confidence.

Visa and Vanquis

Helping the underserved population build credit safely and responsibly

Millions of UK adults face barriers to affordable credit, limiting their ability to build financial security and plan for the future. Vanquis and Visa are helping change that by providing responsible access to credit, practical financial support and meaningful rewards that help underserved customers build confidence, resilience and opportunity.

Best Cross-Border Payments Initiative

Ecommpay

Ecommpay commits significant AI investment for transaction success

In a market where a failed transaction means lost revenue, and potentially a lost customer, Ecommpay, the inclusive global payments platform, has made it its mission to push checkout performance to its absolute limit. Company-wide investment in artificial intelligence means Ecommpay is now analysing payment declines to transform e-commerce performance.

RS2

RS2 BankWORKS®: One infrastructure layer for global payments expansion

RS2 enables banks, fintechs and payment providers to expand internationally through one multi-currency, multi-scheme payments platform, replacing market-by-market infrastructure with a unified architecture that improves reach, resilience and operational control.

Thunes

Thunes
Pay-to-Stablecoin-Wallets

Thunes' Pay-to-Stablecoin-Wallets enables financial institutions, fintechs, and enterprises to send real-time, 24/7 cross-border payouts in USDC and USDT worldwide. With payouts reachable in 140+ countries via existing API or Swift connectivity, the solution eliminates complex blockchain integrations, gas fees, and separate liquidity management for senders.

Best Customer Service

Attenda

Attenda: Customer Service That Keeps Payments Moving

Attenda combines specialist payments expertise with responsive, human support for complex multi-site merchants. Our service model adapts to each customer, providing dedicated relationship management, implementation support and one accountable team to help solve problems, simplify payments and keep revenue moving.

Elavon

Human-centred care, intelligently supported

Over the past 12 months, Elavon has strengthened its award-winning service by combining human-centred customer care with intelligent technology. LEXI gives agents instant information, Disputobot streamlines disputes, and a smart predictive retention tool helps retain at-risk customers, ensuring the right blend of human expertise, digital efficiency and proactive support.

iPSL

Transforming UK Cheque Clearing Support Through Intelligent Automated Service Response

iPSL processes over 190 million cheque images worth £250 billion annually, representing around 70% of UK cheque clearings. In 2025, iPSL Customer Support teams transformed support for this critical payment service, reducing SLA breaches, improving engineer mobilisation, and delivering faster resolution, greater resilience and better outcomes for millions of customers.

Best Customer Service

Lloyds Banking Group

Visa Migration: Customer Service Excellence at National Scale

In under 12 months, Lloyds Bank migrated more than 8 million customer accounts and reissued over 9 million cards, supported by 110 million communications. Customer-centred, inclusive design and phased, iterative delivery achieved an NPS of 93, a 0.05% complaint rate, strong spend and digital-wallet adoption, and positive FCA feedback.

Zempler Bank

Customer Understanding at the Heart of Service Excellence

Zempler Bank redesigned customer service around the needs of small business owners, using insight to remove friction, improve first-contact resolution and strengthen specialist support. The result was measurable progress in service accessibility, customer sentiment, complaint quality and frontline capability.

Best Early-Stage or Future Payments Initiative

Crown Agents Bank (Visa)

Transforming Humanitarian Aid Disbursements Through Digital Payments

The New Humanitarian Payments Framework enables secure, scalable and compliant digital disbursements to beneficiaries in underserved and crisis-affected regions. By combining global reach, local payout capabilities and strengthened governance, the initiative improves aid delivery speed, transparency and access, helping humanitarian organisations distribute funds more efficiently and effectively.

Elavon

Fast Track: Agentic AI Vision for Autonomous Chargeback Decisioning

Fast Track is the agentic AI solution from Elavon that autonomously classifies cardholder disputes as defendable or non-defendable, applies card scheme rules, and submits rebuttals, with a human reviewing only the final decision. Piloted on a live airline-liquidation dispute surge, it points to a fully digital future for chargeback resolution.

Feeture

Feeture: Milestone Payments for Music Collaboration

Feeture is where musicians collaborate, with a payment facility built into the collaboration itself. When one artist buys a feature from another, the terms they agree become the contract and drive the payment: funds committed upfront, released in milestones as work is approved, and returned under pre-agreed rules if not.

Hands In

Hands In: Split-Payments and Real-Time Decline Recovery for High-Value Checkout

Hands In is a split-payments solutions company redefining how high-value payments are completed at checkout. With a single API integration, airlines and travel merchants get multi-card and group payments, real-time decline recovery and support for multiple payment methods (e.g. debit or credit cards, digital wallets and BNPL).

Best Early-Stage or Future Payments Initiative

LBG x Visa

The Future of Settlement: Lloyds & Visa's Market-First Stablecoin Pilot

A live market-first pilot between Lloyds Banking Group and Visa that demonstrated stablecoin-based cross-border settlement. The initiative successfully tested faster, round-the-clock settlement using regulated digital money, including weekend processing, creating a blueprint for how major financial institutions can modernise settlement infrastructure.

Musqet

Musqet Agentic Commerce: making payments native to AI agents

Musqet enables AI agents to discover products, build baskets and complete purchases through a merchant's existing checkout infrastructure. Card payments sit at the core of the experience, while the Bitcoin Lightning Network provides a differentiated second rail. Built on UCP, the service is live, open and designed for broad merchant adoption.

Vocalink

Vocalink Orchestration Layer

Informed by market feedback, Vocalink is developing an orchestration layer to modernise UK account-to-account payments. By connecting banks, financial institutions, and other ecosystem participants to infrastructure through shared capabilities and standards, it will bridge today's resilient rails with the future ecosystem – unlocking competition, richer data, and new customer propositions.

Best Embedded Finance Integration

Ben x Airwallex x Visa

Ben x Airwallex x Visa - Embedded Benefits Through Branded Employee Visa Cards

Ben embeds funded employee benefits into a branded Visa card and digital wallet experience. Through Airwallex infrastructure, employers configure and fund allowances while employees spend within approved categories. The model combines global benefits administration, payment and employer control in one platform.

The Access Group

Access PaySuite

UK businesses face fragmented financial operations, juggling disconnected providers, delayed settlement and manual reconciliation. Access PaySuite replaces this complexity with full-stack embedded finance: one dashboard, one login and end-to-end control of money in and out. T+1 settlement, business accounts, payouts and Visa cards deliver faster access, smarter spending and visibility.

Freightos and TransCard

Freightos Pay: Rewiring How Global Air Cargo Gets Paid

Freightos Pay transforms payment from an after-the-event process into an engine for air cargo growth. By embedding credit, Visa virtual cards and automated reconciliation into Freightos, the partnership expands direct airline access and creates a replicable model for digitising complex B2B trade flows.

Best Industry Innovation

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Cashflows

Cashflows Shift: modular PayFac-as-a-Service with Cardstream Group

Cashflows Shift enables software platforms to own payments for SME merchants without a lengthy licensing programme. It offers a scalable, modular journey from referral partner to ISO, PayFac-as-a-Service, full Payment Facilitator in partnership with Cardstream, and ultimately acquiring BIN sponsorship, leveraging Cashflows' regulatory licences, scheme membership, and infrastructure.

Conferma

Conferma's Virtual Card Performance Index: the first benchmark for hotel payment reliability

The Virtual Card Performance Index is the first objective benchmark for hotel virtual card payment performance. Built on 1.97 million deployments across 40,000+ hotel properties, it shows issuers, TMCs and corporates where payment friction threatens volume, while giving hotels a measurable route to improvement.

Mastercard

Decision Intelligence Pro

Mastercard Decision Intelligence Pro is a next-generation fraud detection solution for issuers, using graph-based algorithms and generative AI to strengthen real-time transaction risk decisioning, especially in card-not-present environments.

Elavon

Disputobot: The AI Knowledge Assistant Redefining Chargeback Dispute Resolution

Disputobot is a generative AI chatbot giving every member of Elavon's disputes team instant, consistent access to card scheme rules, FAQs, SOPs and case studies. Built at zero cost, it has cut average handle time, accelerated new-hire proficiency, and improved dispute outcomes for merchants and cardholders across all verticals and schemes.

Best Industry Innovation

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Form3

Form3 Financial Fabric

Form3 Financial Fabric is a global, cloud-native account-to-account payments platform enabling banks and fintechs to move money across regions and payment networks through one API. It combines processing, scheme connectivity, orchestration, intelligent routing, simulation, sponsor-bank enablement and managed resilience, reducing the complexity of maintaining infrastructure for each market and rail.

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Giesecke and Devrient

Convego Notch Dexterity

The Convego Dexterity Notch is an innovative notched payment card that helps those with dexterity and grip issues. More than just a notch, this alteration of the card uses a textured, angled, and "stepped" effect to make grasping a card one-handed easier for everyone.

Nayax

Tigapo by Nayax: Reinventing payments for arcades and FECs

Tigapo by Nayax is a cloud-native payment and experience platform for arcades and family entertainment centres. It connects payments, gameplay, loyalty, redemption and venue management, helping operators increase revenue, reduce manual work and give visitors a faster, more engaging experience.

Best Industry Innovation

CATEGORY SPONSOR

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payabl.

payabl.one: one moneyspace that grows with your business

payabl.one is a live moneyspace connecting payments, business accounts, cards, in-store sales, reporting and risk management. As capabilities are added, businesses can adopt them through an existing validated relationship, reducing fragmentation, duplicate onboarding and unnecessary movement of money.

RS2

RS2 BankWORKS®: Intelligent orchestration across the full payments value chain

RS2's BankWORKS® platform extends payments orchestration beyond routing into a strategic control layer, combining real-time decisioning, switching, fraud, settlement, reconciliation and resilience within one cloud-native environment.

Torus

Torus Scheme Fee & Interchange Assurance

The Torus Scheme Fee & Interchange Assurance product turns monthly scheme invoices into a fully reconciled merchant-level cost base, allocating actual scheme fees to individual merchant IDs, incorporating interchange where required, and closing the month with zero unallocated amounts.

Valuedynamx, a Collinson Company

Sprive Rewards: Turning Everyday Spending into Mortgage Overpayments

Sprive and Valuedynamx turned everyday shopping into mortgage overpayments. Merchant-funded rewards from 2,500+ UK brands are embedded in the Sprive app and paid straight to the customer's lender, helping homeowners become mortgage-free sooner.

Best Initiative in Open Banking

Capital One

From Pay By Bank to smarter, more responsible access to credit.

At Capital One, we knew open banking could move money. Our next step was to explore how it could help us make better lending decisions. By extending open banking into acquisition, underwriting, and income verification, we're using customer-permissioned data to broaden access to credit, strengthen decision-making, and support responsible outcomes.

Cashflows

Cashflows Instant Payouts: verified open banking disbursement, built with fumopay

Cashflows Instant Payouts uses open banking to replace manual merchant disbursement with instant account-to-account payments. Built with fumopay, an FCA-authorised third-party provider that owns its own connectivity, it verifies account ownership through Account Information Services before any funds move, then settles in under two minutes with full audit visibility.

Lloyds Banking Group

Lloyds Pay By Bank: Making Account-to-Account Payments Mainstream

Lloyds Pay By Bank uses open banking technology to enable secure account-to-account payments directly from a customer's bank account. By reducing friction in the payment journey, the service helps businesses improve payment collection while giving customers a fast, convenient and secure alternative to traditional payment methods.

Best Initiative in Open Banking

Lloyds Banking Group

Lloyds Banking Group in partnership with Visa – Tink

Lloyds Banking Group's open banking Money Movement, delivered with Visa – Tink, enables customers to securely move money from external accounts within the banking app. Embedded across key journeys, it reduces friction, improves account funding and creates a scalable platform for future propositions.

Yaspa

Yaspa Intelligent Payments

A payment usually reveals nothing about the person making it. Yaspa's Intelligent Payments changes that. With consent, it analyses a customer's transaction data as they pay via open banking. In real time, businesses know how to engage them and when to hold back, without separate checks or document uploads.

Best Marketing Campaign

American Express

American Express UK presents: 'There's always something more with Amex'

The myth-busting 'There's always something more with Amex' was Amex UK's first-ever unified brand, portfolio and product advertising platform, specifically created for a UK audience. More than a one-off acquisition campaign, this was a transformative long-term strategy, successfully aligning the brand promise and product value proposition, with impressive results.

Elavon

From screen to street, elevating Elavon's presence in a crowded market

The Moments campaign redefined payments marketing by putting customers, not transactions, at the centre of the story. Combining compelling creative, targeted media, experiential activations and strategic partnerships, the campaign elevated brand perception across the UK, delivering meaningful engagement while demonstrating how Elavon supports businesses through every stage of growth.

Global Payments

Driving SMB Growth: The Business Bestie Bus Tour

Worldpay 360's launch was elevated through the 'Business Bestie' campaign (July - August 2025), placing SMBs at its heart and celebrating their commitment to thrive. A nationwide bus tour and a partnership with chef Tom Kitchin, amplified by PR and social, delivered a reach of over 1.9m, 4m+ impressions, and 2.6% engagement.

Mastercard

Mastercard Team Priceless Silverstone – Putting fans in pole position

During the British Grand Prix, Mastercard brought fans closer to their passion for the McLaren Mastercard F1 Team through a once-in-a-lifetime experience, offering exclusive, behind-the-scenes access to the heart of the team, including the Paddock, McLaren Technology Centre, a hot lap and driver meet-and-greet.

Best Marketing Campaign

NatWest and Reward

Get Summer Ready with NatWest Rewards

NatWest turned awareness of paid-for account benefits into customer action. 'Get Summer Ready with Rewards', which ran from 11th to 20th August, organised tailored travel benefits, retailer offers and balance-led redemption messaging around customers' holiday checklist, delivering measurable uplifts in engagement, earning and redemption across five account types.

NewDay

"Credit Gaffer" by Aqua

Aqua's "Credit Gaffer" campaign combined football and financial wellbeing through a partnership with Premier League manager Sean Dyche. In his role as Aqua's "Credit Gaffer", Sean delivered "The Gameplan", a series of accessible coaching tips aimed at helping people across the UK build confidence in managing and improving their credit.

Visa

Visa 'Tap In' x FIFA World Cup 2026™

Visa turned its FIFA World Cup 2026™ partnership into measurable brand and commercial value. 'Tap In' connected effortless goals with effortless payments, combining mass media with creators, independent artists and EA SPORTS FC to build relevance, preference and incremental usage across football fans, UK consumers, in particular 18-34s.

Best Marketing Campaign

Visa & the Bank of England Museum

The Power of Honey: 10,000 Bees. One Powerful Lesson About Fraud.

Fraud succeeds by hiding in plain sight. Visa made that invisible threat tangible through The Power of Honey, a multi-sensory exhibition at the Bank of England Museum. Using honey fraud as an analogy for financial crime transformed public curiosity into global B2B engagement, thought leadership, and qualified commercial demand.

Visa and Vanquis

Vanquis & Visa: Making Aspiration More Inclusive

Premium rewards have traditionally been built for premium customers. Vanquis and Visa challenged that convention, combining the chance to win an unforgettable Florida family holiday with mechanics that rewarded everyday spending, app engagement and on-time payments. The result was inclusive aspiration, responsible participation and exceptional commercial growth.

Best Payment Facility

American Express

The new American Express Digital Card

Housed in the American Express App, the innovative American Express Digital Card uses a constantly changing security code for second-to-none protection. As an alternative to physical Cards for online, recurring-subscription and telephone payments, its tokenised credentials, linked to Cardmembers' accounts, mean they continue to accumulate best-in-class rewards on their spending.

Barclaycard Payments and Visa Acceptance Solutions

Barclaycard Payments Unified Checkout: Simplifying Payment Choice Through a Single Integration

With the launch of Unified Checkout on the Smartpay Fuse gateway, Barclaycard Payments has simplified payment acceptance through a single integration. Combining Barclaycard Payments' acquiring expertise with Visa Acceptance Solutions technology, the platform enables multiple payment methods while reducing complexity and delivering secure, scalable and future-ready commerce experiences.

Elavon

Elavon Payment Gateway: Payments Embedded Where Business Happens

EPG gives businesses flexible, secure ways to take and manage payments across ecommerce and card-not-present journeys. It's hosted and API integrations, payment links, digital wallets, platform plugins and merchant tools reduce complexity and embed payments into existing workflows, as illustrated by Elavon and LegalTech provider Minerva's partnership, benefiting law firms.

Nayax

Nayax and Unipaas: one payment environment for every channel

Nayax and Unipaas give UK SaaS platforms an integrated way to offer online and in-person payments. By bringing Nayax terminals into the Unipaas embedded payments environment, the partnership gives platforms and their merchants unified onboarding, transaction visibility, reporting and reconciliation across both channels.

Best Payment Facility

NewDay

Argos Pay

Argos Pay is a digital payment facility that gives customers a flexible way to spread the cost of purchases they make at Argos. Integrated seamlessly into the Argos online shopping journey, it provides customers with payment choice, transparent financing options and a streamlined customer experience from checkout to account management.

Trust Payments

Trust Payments: Connected Payment Facility

Trust Payments brings gateway, acquiring and payment acceptance together to help merchants make payments simpler across online, point-of-sale and mobile channels. Its connected payment facility expands customer choice, reduces friction, accelerates settlement and gives businesses the tools, insight and support to manage payments more effectively.

Yaspa

Yaspa's Intelligent Payments

Yaspa's Pay By Bank rail moves money straight from a customer's bank account in real time, with no cards and no multi-day wait. Built into that same authenticated moment, Intelligent Payments adds a consented financial-health check, giving operators instant settlement and a same-second risk decision from one payment.

Best Payments Industry Newcomer

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Valtura Payments Group Limited

Valtura: One Platform for Acquirers and ISOs to Operate and Serve Merchants

Valtura connects merchant statement analysis, multi-provider pricing, proposals, onboarding and commission reporting in one payments operating platform. Built for payment companies, it replaces fragmented administration with connected workflows, supported by source-backed Knowledge AI and portfolio insight.

Velocity

Velocity: eliminating prefunding for acquirers and issuers with instant stablecoin settlement
Velocity: eliminating prefunding for acquirers and issuers with instant stablecoin settlement

Velocity is a London-based stablecoin settlement infrastructure that removes the prefunding and collateral locking up capital across payments: eliminating $2 billion of prefunding for a large acquirer and, with Thredd, cutting issuers' card collateral by 40% so both sides of the ecosystem can grow.



Best POS Solution

Nayax

Nayax VPOS Touch: Intelligent point-of-sale for unattended retail

VPOS Touch is Nayax's all-in-one cashless point-of-sale and telemetry device for unattended retail. It combines payment acceptance, acquiring, processing and real-time machine management in a single unit. It is live on more than 250,000 machines worldwide.

NewDay

Argos Pay

Argos Pay is a digital payment facility that gives customers a flexible way to spread the cost of purchases they make at Argos. Integrated seamlessly into the Argos online shopping journey, it provides customers with payment choice, transparent financing options and a streamlined customer experience from checkout to account management.

payabl.

payabl. in-store: taking in-person payments beyond the terminal

payabl. in-store combines physical terminals, EPOS integrations and Tap to Pay in one proposition, giving businesses fixed or smartphone-based acceptance while keeping transactions within the wider payabl. one ecosystem for payments, business accounts, cards and reporting.

Best Pre-Paid Product or Programme

DOSH

MyDOSH Card

DOSH is designed around real lives, not ideal customers. Our pre-paid Mastercard account supports people who may be underserved by traditional financial services, combining accessible onboarding, practical financial tools, enhanced protection and real human support with a modern payment experience that does not ask customers to compromise.

Paysafe

Expanding Access to the Digital Economy

PaysafeCard is a leading pre-paid payment solution that transforms cash into digital spending power, enabling consumers to pay online without a bank account or credit card. Available in more than 50 countries, it delivers privacy, security, accessibility and budget control while helping millions participate confidently in the digital economy.

Privat 3 Money (Visa)

Privat 3 Money: Fintech Agility Transforming Superyacht and UHNW Payments

P3 Marine built a platform to manage superyachts like a small multinational business, integrated Clowd9 processing into its proprietary API as a Visa Principal Member. Replacing fragmented banks and pre-paid cards, it delivers instant multi-currency debit issuing, real-time ledger tracking, and automated reconciliation for UHNW family offices and superyacht fleets.

Sibstar

Sibstar

Sibstar is a debit card and app built to help financially vulnerable adults manage their everyday money safely. Families can put personalised safeguards in place, while the person using the card can continue making their own choices, spending independently and staying in control of their finances.

Best Product Design



Revolut and CompoSecure

Audi Revolut F1® Team Card

A special-edition card design for Revolut and the Audi Revolut F1® Team, the card is coated in the same high-grade titanium used on the team's R26 race car. Its aerodynamically inspired design carries the team's visual 'skin' from the grid into fans' wallets: lightweight, sharp and streamlined, built like the car it celebrates.

Giesecke+Devrient
Creating Confidence

Giesecke and Devrient

Convego Notch Dexterity

Convego Dexterity Notch - An innovative notched payment card that helps those with dexterity and grip issues. More than just a notch, this alteration of the card uses a textured, angled, and "stepped" effect to make grasping a card one-handed easier for everyone.

NatWest

NatWest Group

The NatWest Credit Builder Card

The NatWest Credit Builder Card is a purpose-built credit card proposition developed with Mastercard and designed to help our customers establish and build a positive credit history whilst developing long-term financial confidence.

Paysafe
30 YEARS

Paysafe

PaysafeWallet: Designing a Unified Payment Experience

PaysafeWallet transforms PaysafeCard's trusted pre-paid experience into an accessible digital wallet. Its unified interface brings together cash deposits, an IBAN-enabled account, debit card functionality and real-time fund movement, helping cash-preferring consumers participate in digital commerce through a familiar, consistent and intuitive experience.

Best Security or Anti-Fraud Development

A2A Risk Solutions

Consumer Fraud Risk Data Insights: Near-real-time intelligence sharing across financial institutions

Consumer Fraud Risk (CFR) Data Insights harnesses intelligence and collaboration to calculate and share enriched fraud risk indicators between financial institutions in near real-time at transaction initiation. By performing analysis on behalf of participating institutions and linking standardised account insights to CFR responses, it further strengthens A2A fraud-decisioning.

Ask Silver

Innovating with the first consumer Scam Checker that uses artificial intelligence

Ask Silver is a human-centred scam prevention start-up. It launched the world's first AI Scam Checker on WhatsApp, empowering anyone to check suspicious messages, calls, letters or websites in seconds. Metro Bank became the first bank in the world to offer it, and other banks are now following suit.

Chargebacks911 / Fi911

Chargebacks911: Stopping Organised Fraud Through Post-Transaction Intelligence and Automation

Chargebacks911's Unified Dispute Management System (UDMS) detects and stops fraud that others cannot see, after the transaction. By linking dispute data across devices, IPs, emails and behaviour, UDMS exposes organised fraud rings and repeat offenders that authorisation-stage tools miss entirely, turning every dispute into actionable fraud intelligence that prevents the next attack.

Elavon, the payments arm of U.S. Bank

Pay Defence Pro: Exposing Connected Fraud Networks in Real-Time

Elavon merchant Tropical Smoothie Café used connected fraud intelligence to prevent more than 7,000 order attempts associated with a card-testing network within two days of launch. Pay Defence Pro identifies relationships across cards, devices and customer identities in real-time, helping stop organised card-not-present attacks without adding unnecessary friction to genuine orders.

Best Security or Anti-Fraud Development

Featurespace, a Visa Solution & Bank of Ireland

Turning compliance into a competitive advantage: Bank of Ireland's Fraud Transformation Journey

Bank of Ireland transformed its fraud prevention capability to maintain PSD2 compliance, support SEPA Instant, and combat increasingly sophisticated fraud threats. Powered by the Featurespace Platform, the initiative delivered real-time fraud intervention, reduced attempted fraud by 30%, cut customer losses by 39%, and set a new benchmark for customer protection.

Lloyds Banking Group and Visa

LBG x Visa Scam Network Disruption

Lloyds Banking Group and Visa transformed 95 bank-identified scam merchants into network-wide intelligence, mapping connected scam clusters, identifying exposure and enabling enforcement. The collaboration moved fraud control beyond individual transactions and merchants towards proactive disruption of organised scam networks across the payments ecosystem.

PTSB

PTSB Protect: Turning fraud prevention into customer protection

PTSB Protect is an innovative anti-fraud feature embedded within the PTSB app. It proactively identifies and blocks known fraudulent texts, suspicious phone numbers, harmful links and scam-related content, providing customers with an innovative additional layer of security while protecting their privacy

Best Security or Anti-Fraud Development

PTSB & Visa

PTSB and Visa: Consortium Network Intelligence and a Unified Integrated Risk Strategy

PTSB and Visa created an adaptive integrated risk platform combining Featurespace behavioural analytics, Visa network intelligence, multiple risk signals and expert managed services. The partnership converts intelligence from across the payment ecosystem into targeted controls, helping PTSB identify evolving threats and protect customers while minimising unnecessary friction.

Tunic Pay

The Payment Context Protocol: stopping APP scams before money moves

Tunic Pay is building the payment context protocol: a real-time intelligence layer that prevents Authorised Push Payment scams before money moves. It is live in production across several of the UK's largest banks, protecting customers at national scale.

Best Service to Business

CATEGORY SPONSOR
DISCOVER Global Network

Edenred Payment Solutions

Simplifying sole trader admin with Hnry and Edenred Payment Solutions

In the UK, up to 3.2 million sole traders face fragmented financial admin, manual tax processes and growing compliance pressure.

Hnry and EPS have transformed this experience through an all-in-one platform combining tax automation and accounting, powered by secure issuing, payment processing and local regulatory coverage.

Elavon

Elavon's Layered Service Model: From Self-Service to Premier Relationships

Elavon supports every corporate customer with the right blend of digital self-service, AI-assisted human support and proactive care, reserving a dedicated relationship manager through its Premier tier for its largest and most complex accounts. Together, this layered model gives businesses of every size a faster, more consistent and more personal payments experience.

European Information Technology Ltd

EIT White-Labelled Helpdesk

EIT's White-Labelled Helpdesk solves one of the biggest challenges facing technology providers: delivering high-quality technical support without the investment, management overhead and operational risk of building an internal team. Acting as a seamless extension of our partners' brands, we improve customer experience, reduce attrition, accelerate growth and strengthen merchant retention.

Fyorin

Fyorin: One Login, Every Bank, Every Financial Product, for Growing Businesses

One login gives multi-entity businesses a platform on which to scale: direct access to a network of financial institutions across 200+ countries and 100+ currencies, a full finance stack for payables, receivables, treasury and cash management, cards, and expense management, which can be adopted module by module as the business grows.

Best Service to Business

CATEGORY SPONSOR
DISCOVER Global Network

Mastercard

Thrive Street: Empowering small businesses beyond payments

Thrive Street is Mastercard and Worldpay's flagship SME growth programme, curated by Mary Portas. Through free retail space, mentoring, business education, networking and national promotion, the initiative helps small businesses build visibility, skills and connections while strengthening local communities and high streets.

Modulr

Modulr: Transforming payments to power travel business growth

Modulr's award-winning travel payments platform replaces slow, manual supplier payments with fast, reliable automation. Modulr processes over £180 billion in payment value on an annualised basis, and its travel platform improves efficiency, strengthens supplier relationships and frees up working capital, making payments simple, easy to scale, and secure.

payabl.

payabl.one: one moneyspace for business payments and finance

payabl.one brings acquiring, checkout, in-store payments, business accounts, cards, fraud tools and reporting into one connected environment, giving businesses clearer control of money flow, faster onboarding, fewer operational hand-offs and direct human support from implementation through scale.

Revolut

Revolut Business - Titan Card

Titan is Revolut Business's premium card for ambitious global companies. By combining spend management, automated expense controls, travel benefits, business subscriptions and rewards in one solution, it reduces admin, improves productivity and strengthens cost control, while giving teams the tools and flexibility to spend confidently as the business grows.

Best Service to Business

CATEGORY SPONSOR
DISCOVER Global Network

Tribe Payments

Tribe Payments: Faster launches, fewer vendors, hands-on support

Tribe Payments helps payment businesses launch and grow without assembling a complicated network of suppliers. Its modular platform brings processing, scheme connectivity, authentication and risk capabilities together, backed by a team that remains closely involved from initial integration through to day-to-day operation and growth.

Best Technology Integration

CATEGORY SPONSOR

ingenico

Aurum Solutions

Aurum FinanceOS

Aurum FinanceOS connects the technology stack of finance teams in payments, centralising and automating data preparation, workflows, reconciliation, safeguarding and journals in one AI-powered platform.

Capital One

The technology foundation for a faster, more flexible mobile app

Capital One rebuilt its mobile app to remove release-cycle barriers that delayed customer improvements by up to eight weeks. A native modular architecture, Server Driven UI and design system integrate with over 85% of existing mobile services, enabling server-composed experiences, continuous improvements across versions, seven brand themes and 4.2million customers.

Chargebacks911 / Fi911

Chargebacks911: One API Connecting Every Dispute Across Every Payment Provider

Chargebacks911 built the payments industry's first universal dispute API, giving merchants and acquirers a single connection to manage chargebacks across every payment provider, scheme and method in real time. One integration replaces hundreds of portals, eliminates manual rework and delivers automated dispute resolution at enterprise scale.

Form3

Form3 Financial Fabric

Form3 Financial Fabric is a global, cloud-native account-to-account payments platform enabling banks and fintechs to move money across regions and payment networks through one API. It combines processing, scheme connectivity, orchestration, intelligent routing, simulation, sponsor-bank enablement and managed resilience, reducing the complexity of maintaining infrastructure for each market and rail.

Best Technology Integration

CATEGORY SPONSOR

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HSBC UK / Visa

Visa and HSBC Merchant Enrichment Technology Integration

HSBC integrated merchant enrichment technology from Tink, a Visa solution, into its digital banking experience, combining transaction data with merchant names, logos, locations and contact details. The solution delivers enriched information in milliseconds, helps customers identify purchases and creates a scalable platform for future expansion.

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Silverflow

Silverflow: Rebuilding the foundations of card acquiring

Silverflow's cloud-native, API-first processing platform gives acquirers direct connectivity to card networks through a single infrastructure layer. Replacing legacy processing architecture with real-time data, continuous deployment and flexible integration, it helps financial institutions modernise acquiring, launch services faster and improve payment performance without wholesale infrastructure replacement.

Tribe Payments & Fyorin

Tribe Payments and Fyorin: Integrating payments and treasury operations at scale

Tribe Payments and Fyorin have integrated issuer processing, banking, risk and card technology into one financial operations platform. The integration helps businesses manage accounts, payments, cards, approvals and reporting across multiple providers, reducing operating costs by up to 80% and manual payment activity by up to 90%.

Changing Lives in the Community

Capital One

Capital One and National Numeracy: Building Number Confidence

Capital One works with National Numeracy to drive systemic change in building number confidence. Alongside supporting our communities directly, we are using our influence to engage government and shape wider policy around numeracy, financial inclusion, and social mobility.

MBNA (part of Lloyds Banking Group)

Changing lives through the MBNA Community Investment Programme

MBNA's Community Investment Programme is turning community partnerships into lasting social impact.

Through our £750,000 investment over the awards period, practical support and colleague involvement, we're helping remove barriers to sport, education, culture and community life, creating opportunities for tens of thousands of people who might otherwise be excluded.

Visa and Nationwide

Visa & Nationwide Towns Fund Community Emergency Resources

Visa & Nationwide Towns Fund Community Emergency Resources transforms Nationwide branches into community emergency hubs, providing public access to life-saving defibrillators and bleed-control kits while delivering first-aid training that strengthens community resilience and helps save lives across the UK.

Visa and Nationwide

Visa & Nationwide Accredited Teacher Financial Education

Visa and Nationwide's Towns Fund Accredited Teacher Financial Education programme is improving financial inclusion by equipping teachers with accredited training and ready-to-use resources, enabling high-quality education to reach hundreds of thousands of young people and building the confidence, capability and resilience needed for lifelong wellbeing.

Financial Inclusion Award

CATEGORY SPONSOR

VISA

Nationwide

Advancing financial inclusion through accessibility, safety and sector-wide innovation

Nationwide is advancing financial inclusion by turning lived experience into practical innovation: improving disability inclusion, protecting vulnerable customers and sharing solutions across the entire banking industry. From accessible branches and communications to survivor-led safety features and Speak Easy communication cards, we're helping more people bank with confidence, independence and dignity.

Nationwide Building Society

Delivery of Hide Payment References Feature

Nationwide is the first high street banking provider to offer a 'Hide Payment Reference' feature, allowing customers to block abusive or triggering payment messages and restore control over their everyday banking.

Pockit

Inclusive, Affordable Banking and Credit for the Financially Excluded

Pockit's business model centres on delivering accessible, affordable financial services to underserved consumers, combining inclusive product design with disciplined, scalable growth. Its digital account provides essential payments and money-management tools tailored to customers often excluded by traditional banks.

Financial Inclusion Award

CATEGORY SPONSOR

VISA

Sibstar

Sibstar

Sibstar is a debit card and app built to help financially vulnerable adults manage their everyday money safely. Families can put personalised safeguards in place, while the person using the card can continue making their own choices, spending independently and staying in control of their finances.

Visa and Vanquis

Helping the underserved population build credit safely and responsibly

Millions of UK adults face barriers to affordable credit, limiting their ability to build financial security and plan for the future. Vanquis and Visa are helping change that by providing responsible access to credit, practical financial support and meaningful rewards that help underserved customers build confidence, resilience and opportunity.

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 email us at **info@cardandpaymentsawards.com**

GOLD TABLE
package of 10 - LIMITED

- LIMITED AVAILABILITY
- Champagne Reception on arrival, sponsored by Thales
- Premium table position in the room
- Company-branded place names for your guests
- 3-course meal with coffee and petits fours
- VIP drinks package at your table
- A professional photo of your table
- Digital advertising during the evening
- Mentions on social media
- A sustainable take-home bag for each of your guests - sponsored by Reward
- A full-page advert in the Awards Programme
- A full-page advert in the digital winner's magazine

Table package subject to slight change.

£ 8,950.00 +VAT (20%)

SILVER TABLE
package of 10

- Champagne Reception on arrival, sponsored by Thales
- Preferential table position in the room
- 3-course meal with coffee and petits fours
- Standard drinks package at your table
- Mentions on social media
- A sustainable take-home bag for each of your guests - sponsored by Reward
- A half-page advert in the Awards Programme
- A half-page advert in the digital winner's magazine

Table package subject to slight change.

£ 6,950.00 +VAT (20%)

BRONZE TABLE
package of 10

- Champagne Reception on arrival, sponsored by Thales
- 3-course meal with coffee and petits fours
- Standard drinks package at your table
- A sustainable take-home bag for each of your guests - sponsored by Reward
- A half-page advert in the Awards Programme

Table package subject to slight change.

£ 4,950.00 +VAT (20%)

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

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CHAMPAGNE RECEPTION SPONSOR

THALES
Building a future we can all trust

CASINO AFTER-PARTY SPONSOR

PRIORITY PASS

GIFT BAG SPONSOR

Reward

CHOSEN CHARITY

DementiaUK
Helping families face dementia

CATEGORY SPONSORS

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