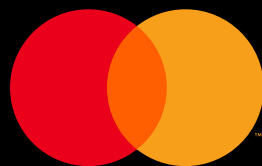




# EVENT WINNERS

[WWW.EMERGINGPAYMENTSAWARDS.COM](http://WWW.EMERGINGPAYMENTSAWARDS.COM)

IN ASSOCIATION WITH

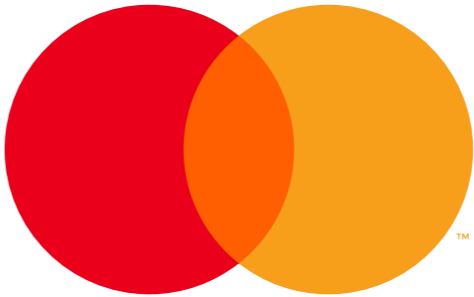


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# Congratulations to all the winners at the 13th annual Emerging Payments Awards



On the 26th of November, we once again came together for the annual celebration of the best products and companies in the payments industry.

Although unable to meet in person, our comedy host Sara Pascoe made us laugh out loud – despite Tony donning a tutu, ballerina tights and silver slippers in aid of raising money for our charity partner Mind being a hard act to follow. And Natwest's

Marion King shared her thoughts on what is to come in 2021. After what has been a challenging year, to say the least, it was a fun-filled afternoon looking back at all the positives to have come out of 2020.

As Tony said in his opening speech...

**I believe we will look back on 2020 as a year of transformational change, and not just in how people work, but also in how people pay and get paid.**

**Payments are at the heart of everything we do and even the G20 recently recognised that enhancing how people move money using payments was second only to tackling COVID-19 as a top global priority. Because payments are the lifeblood that fuels our society. And the payments industry is the pumping heart that ensures society's wellbeing even, or especially, in a time of crisis.**

As was evidenced by the fact that we had twice as many submissions for this year's awards. The quality of which really put our judges to the test. Some categories were so hotly debated they ended up with 2 winners!

So here they are, the Emerging Payments Awards 2020 winners, followed by a selection of in-depth case studies featuring insights from the judges, the category sponsors, and, of course, the winners themselves. We hope they inspire you and highlight what some of the differentiators were that made the winners stand out.

Nominations for the 2021 Emerging Payments Awards open in February – you can submit an entry at [www.emergingpaymentsawards.com](http://www.emergingpaymentsawards.com)  
GOOD LUCK!

## CONGRATULATIONS TO ALL OF THE WINNERS FOR 2020 EMERGING PAYMENTS AWARDS:



- **Best International Payments, Remittance or use of FX:**  
Ebury – Faster and Smarter Global Payments
- **Best Financial Inclusion Payments Programme:**  
Airtel Money Uganda by Airtel Uganda and Comviva, Easypaisa by Telenor Microfinance Bank
- **Best B2C Payments Programme:**  
Stocard
- **Best B2B Payments Programme:**  
Bottomline – Bottomline PTX
- **Best Banking or Open Banking Initiative:**  
Currensea & Global Processing Services (GPS)
- **Best Partnership Initiative:**  
Lloyds Bank – I-safe
- **Best Use of Payments Data or AI in Financial Services:**  
Visa Europe – Visa Advanced Authorisation
- **Most Innovative Mobile or Financial Services Payments Solution:**  
Airtel Money Uganda by Airtel Uganda and Comviva
- **Most Innovative Merchant Services Solution:**  
Airtel Money Uganda by Airtel Uganda and Comviva
- **Best Back Office Innovation:**  
Mastercard – Threat Scan by Mastercard
- **Best Customer Facing Experience:**  
FIS – Premium Payback
- **Marketing Campaign of the Year:**  
Fame & Fortune in Fintech: Launching Tribe Payments by CCgroup
- **Leading Financial Services or Payments Start-Up:**  
Currensea & Global Processing Services (GPS)
- **Leading Emerging Payments Organisation:**  
Global Processing Services (GPS) – The Super Processor™
- **Best Use of Blockchain in Financial Services:**  
Nuggets
- **Best Direct Account to Account Solution:**  
mobiquity® Money – COVID-19 Response by Comviva
- **Best Lending Initiative:**  
Starling Bank
- **Best CSR or Charity Initiative:**  
allpay – Herefordshire Flooding – Prepaid Programme
- **Best Market Expansion:**  
Global Processing Services (GPS) Launch of APAC Hub in Singapore
- **The Industry Contributor of the Year:**  
Neil Harris, Group Chief Commercial Officer at @Global Processing Payments



## BEST FINANCIAL INCLUSION PAYMENTS PROGRAMME

Sponsored by Mastercard



اُتھاؤ پیلا قدم

## Telenor Microfinance Bank

JOINT WINNER



**“Every year we get some great entries, and this year we couldn’t separate these two organisations. Congratulations to both winners!”**

Pakistan has one of the world’s widest financial inclusion gaps with almost 100 million adults still lacking access to formal and regulated financial services.

Telenor Microfinance Bank (TMB) along with its diverse product portfolio (branch and branchless) caters to the financial needs of the average Pakistani, and continuous efforts are directed towards ensuring a well marketed customer value proposition to accelerate financial inclusion in the country.



## The Project Explained

In a country where roughly half the population is female, service delivery of the Easypaisa product suite via a mobile app is a game changer. It enables people to open bank accounts from the convenience of their homes and continues to set precedents of how a simple mobile technology can be used to transform societies. The availability of an expansive number of financial products and payment use cases fulfilling customer needs at the palm of the hands via a USSD string and a mobile app serves TMB’s ambition of a financially included Pakistan.

TMB continuously improves its product portfolio (payments and lending) through digitisation. Such products allow the bank to cater to a large market segment that is otherwise geographically confined and unable to access any formal financial services.

**“This awards helps us with customer trust because when we ask customers to move away from physical cash, something tangible to see in their hands, to digital payments such as Easypaisa, trust goes a long way. Omar Moeen Malik, Head of Digital Wallets & Payments at Telenor Micro Finance Bank**

## What Made This Initiative Unique

Working with a passion to empower the Pakistani people and bridge the financial inclusion divide in the country, TMB is committed to bringing opportunities to the underbanked. Whether it is helping the BISP beneficiaries withdraw entitlements, supporting the poor to sustain households, assisting the financially challenged to start, retain or grow a small business, or simply freeing the impoverished from the vicious trap of the informal finance sources,

Easypaisa continues to set precedents of how a simple mobile technology can be used to transform societies. The service is equally receptive to the evolving digital needs of its customers across the country, adapting to meet them effectively. Leveraging technology, TMB is geared to serve Pakistan better and enhance the outreach of digital finance to the unbanked and underbanked Pakistani.

## Delivering Innovative Solutions to Specific Problems or Opportunities

Telenor Microfinance Bank (TMB) has been driving innovation in its lending product suite, revamping the conventional lending processes and introducing new products that enable people to access lending services at the palm of their hands, delivered through TMB’s mobile account platform, Easypaisa.

TMB has been constantly innovating the provision of credit services delivered via advanced technology whilst ensuring product affordability; The Digital Financing products suite paves a way for the financially excluded population to enter the folds of the formal

financial sector sustainably. Lack of access to financial services has always been an underlying problem resulting in lower lending and financial solutions for the underserved; bank branches typically cater to a clientele in a 30KM radius around branches, while large swathes of the population in Pakistan are situated in less concentrated, topographically distributed areas. This problem, combined with low literacy levels, shows that people are often unaware that they can access a bank.

Where access is available, customers do not have the time for repeated branch visits to avail a loan, as it results in a loss of daily wages. TMB harnesses the mobile account technology to help expand geographical outreach and eliminate the need for physical access to the limited financial infrastructure through their suite of digital initiatives available to the customers at the palm of their hands.

Digital lending launched by Easypaisa has gained significant traction, seeing an exponential growth of over 2,000% since its launch, having disbursed over 1 million loans by September 2019. The integration of modern technology has streamlined the entire lending process, optimising user journey and making access extremely convenient, efficient, and cost-effective.

## More about the company:

Official website: [telenorbank.pk](http://telenorbank.pk)
[info@telenorbank.pk](mailto:info@telenorbank.pk)
[pk.linkedin.com/company/telenormicrofinancebanklimited](https://pk.linkedin.com/company/telenormicrofinancebanklimited)
[twitter.com/TelenorBankPk](https://twitter.com/TelenorBankPk)

## Congratulations to the other finalists



a company of EML



## BEST FINANCIAL INCLUSION PAYMENTS PROGRAMME

Sponsored by Mastercard



## Airtel Money Uganda by Airtel Uganda and Comviva

JOINT WINNER



### Airtel Money Uganda by Airtel Uganda and Comviva

*“They provided all the information we required but they both went another level”*

Airtel Money is one of the leading mobile money services in Uganda. Airtel Money leverages mobile technology to extend digital financial services to the financially underserved broadening the reach of the digital economy. Airtel Money provides a mobile wallet to consumers that is linked to their mobile number, allowing them to transfer money, save, get loans and make payments instantly, easily and securely, anywhere, anytime. Airtel Money can be accessed by all phones via USSD \*185# or the ‘My Airtel’ mobile app.

### The Project Explained

Airtel, one of the largest mobile operators in Uganda, leveraged the ubiquity and popularity of mobile phones to launch ‘Airtel Money’ in February 2012. Airtel Money is powered by Comviva’s mobiquity® Money platform.

Airtel Money provides all customers with a stored value account (virtual prepaid mobile wallet) linked to their mobile number. The mobile number acts as a unique identifier, similar to a bank account number. Hence, consumers can transfer money or make transactions by using the recipient’s mobile number. The sender’s mobile wallet is debited, while the recipient’s mobile wallet is credited instantly. Customers only need an Airtel mobile connection, thus enabling even unbanked people to use Airtel-Money.

### Airtel Money Key USPs

- Omnichannel device agnostic
- Comprehensive: single-stop shop unified menu for all financial needs
- Affordable: registration, cash-in are free. No hidden account opening and maintenance costs. Money transfer, payments and cash-out have small service-fee
- Secure: all transactions are PIN protected. 3DES data encryption
- Expansive agent-network facilitating last-mile services of deposit and withdrawal
- Extensive partner network consisting of merchants, businesses, money transfer operators and NGOs facilitating services like merchant payments, salary payments, international remittance and financial-aid disbursement
- Hassle-free: only SIM registration and Airtel Money activation required

### What Made This Initiative Unique

Airtel Money is enhancing financial inclusion and digitising payments by adopting the following approach:

- Providing people with easy to register, and affordable financial accounts using mobile phones
- Creating expansive last-mile financial infrastructure (agent network) at low costs
- Replacing informal remittances with quick, convenient, affordable and secure formal remittances
- Helping unbanked customers to securely save money and get loans quickly and digitising VSLAs and SACCOs, making them secure
- Allowing payment collections digitally and remotely, reducing associated time and cost
- Enabling merchants to go digital at low costs
- Facilitating efficient bulk payments like salary payments and financial aid disbursements
- Providing new businesses and start-ups with access to digital payments

### More about the company:

Official website: [airtel.co.ug/airtel\\_money](http://airtel.co.ug/airtel_money)

*“We decided to sponsor this initiative because inclusion in payments is the core of our strategy. Financial inclusion is going to become more and more important, and is already the core of what we do in the financial industry.”*

Edoardo Volta, Head of Fintech at Mastercard

### Congratulations to the other finalists



a company of EMI.



BEST B2C PAYMENTS PROGRAMME

Sponsored by GPS



Stocard by Wirecard

*“The programmes were nominated either because they were best in class in some way, for example by results, effectiveness, or to demonstrate innovation in packaging, delivery, implementation or customer engagement.”*

Stocard is a leading mobile wallet, digitising the wallets of over 38 million people - from payments, to loyalty, to anything shopping related. The company was founded in 2012 and works with some of the world’s largest retailers to provide value added services to customers. It is headquartered in Mannheim, Germany and has offices in Sydney, Rome, Amsterdam, Paris, and Toronto. Today, 38 million people are using the Stocard app for their shopping; every month over 1.5 million new customers are joining Stocard; Stocard initiates over 1.5 billion POS transactions per year.



The Project Explained

Stocard takes the clunky brick-and-mortar experience to the digital age by going beyond payments. Customers can not only pay in their Stocard app, but also simultaneously collect all their loyalty points and save more through card-linked coupons. The free Stocard app allows customers to store all their loyalty cards in one place, so they can collect all their loyalty points at any store without having to carry any plastic cards anymore.

On top of that, they receive the latest offers from their favourite retailers, have all their coupons in one place, sign up for new loyalty cards that they do not have yet, and pay with the app. Additionally, Stocard shows customers their current rewards points’ balance, nearby store locations, as well as the best offers, coupons and catalogues matching their favourite stores.

To scale a system that is handling billions of requests,

Stocard is running a micro services architecture on the latest technology, like nodeJS, Trebouchet, Terraform, hosted on AWS, that allows the business to scale on demand.

To enable this integrated shopping experience, Stocard is working with some of the biggest and most innovative retailers in the world (Carrefour, Decathlon, IKEA, Lidl, Media Markt). Through those retail relationships, consumers spend less and save real money when using Stocard compared to any other wallet - ultimately meaning customers are engaging in an improved experience when shopping at those retailers mentioned above, as well as hundreds of others.

Stocard believes that many different services will be consumed through the mobile wallet, as it becomes digital and way smarter than now - from everything shopping-related to financial services (payments, consumer credit, wealth, etc.).

What Made This Initiative Unique

When shopping with Stocard, customers will never miss a discount again and save real money without having to carry any plastic cards or paper coupons in their wallet. It is a truly digital and exciting shopping experience from loyalty cards and coupons to payments.

Stocard helps companies improve customer experiences through showing retailer specific offers in the app to drive customers to their stores. Using breakthrough purchase analytics to measure campaign ROIs, companies can tailor their campaigns to best meet the needs of their customers.

Companies can gain new loyal customers for their loyalty programmes using the ground-breaking in-app signup in Stocard. Customers do not need to enter the shop to open a loyalty programme or use each retailer’s different website, streamlining their experience with that retailer.

Stocard has been launched in over 40 countries with even more to come. The Stocard App currently supports the following languages: English, German, Dutch, French, Italian, Spanish, Portuguese, Norwegian, Chinese, Japanese, Korean, Polish, Russian, Turkish, Czech, Hungarian, Romanian, Slovak and Slovenian.

What’s Expected for the Future

Stocard believes that many different services will be consumed through the mobile wallet, as it becomes digital and way smarter - from everything shopping-related to financial services (payments, consumer credit, wealth, etc.) to areas we do not think about yet such as market research. Due to its large user base, Stocard is in a unique position to become one of the most relevant players and reshape various industries addressing multiple billion-dollar markets.

More about the company:

Official website: [stocardapp.com/en/au](https://stocardapp.com/en/au)

[stocardapp.com/en/au/contact](mailto:stocardapp.com/en/au/contact)

[linkedin.com/company/stocard-gmbh](https://linkedin.com/company/stocard-gmbh)

[twitter.com/stocardapp](https://twitter.com/stocardapp)

*“This is an area where we’re seeing true innovation and we’re delighted to showcase the multiple, really exciting products that are in the market.”* Joanne Dewar, CEO, Global Processing Services

Congratulations to the other finalists



BEST B2B PAYMENTS PROGRAMME



Bottomline PTX

*“Despite many fantastic entries, for us Bottomline was a clear winner. 1) It solved a complex problem in payments. 2) It’s done it at scale which is a rare thing.”*

PTX is a modular SaaS-based payments and collections solution which was first brought to market by Bottomline in January 2015. During this time, moving to the cloud was unconventional for a large percentage of mid-sized companies, but Bottomline wanted to develop and showcase the benefits using cloud-based payment technology and make it the norm. Take up was rapid.

With a focus on innovation, PTX quickly expanded its capabilities to offer smart, process-led functionality for accounts payable and receivable departments, including Direct Debit lifecycle management, document automation, payment fraud detection and response capabilities, and automated compliance for all relevant payments and security regulations. Customers quickly saw the long-term value and the platform now holds 10,000 unique clients.



Fast Facts

- Just over 10,000 unique customers: direct and bureau submitters
- Across 16 verticals, the largest being Services and Manufacturing
- 14 value-add modules available

What Made This Initiative Unique

Complexity, functionality, ease of use and cost drive many technology decisions today, and for many in the mid-tier marketplace, cloud solutions make an attractive alternative to on-premise solutions; and PTX is no exception.

PTX has grown considerably over the last five years, expanding into a multifunction modular cloud payment solution with added functionality being easily consumed by customers when required. The breadth

of PTX capabilities support the end-to-end payments and associated document process – whether it is for payments being made in or out of the business.

PTX aims to help companies not only pay but get paid. This is why the platform includes PTX Connect, an add-on module allowing organisations to track invoices being sent, opened and read. This unique module within PTX enables organisations to improve business agility by empowering users to efficiently create, distribute and trace document engagement. It also supports the agile enterprise in responding effectively to business change.

PTX not only powers payments, but also protects them. Given the high rate of payment fraud and compelled by a sense of responsibility for customers, PTX Secure Payments is now a built-in module that resides within the PTX platform. It allows customers to choose if and when to activate it, depending on their risk appetite and alternative in-house solutions for monitoring payment transactions and user behaviour. The return on investment is easy to track and measure. This year, PTX Secure Payments has already stopped over £95 million worth of fraudulent or wrongly processed payments being submitted.

Innovation: Powering and Protecting Business Payments

Bottomline continues to evolve PTX, aligned to how

businesses want to pay and get paid and the changing environments. Innovation is driven from the needs of customers through the PTX Steering Committee, which assess requirements around 4 key principals; Simplicity, Security, Scalability and Speed before being applied to the product roadmap.

What’s Expected for the Future

Stocard believes that many different services will be consumed through the mobile wallet, as it becomes digital and way smarter - from everything shopping-related to financial services (payments, consumer credit, wealth, etc.) to areas we do not think about yet such as market research. Due to its large user base, Stocard is in a unique position to become one of the most relevant players and reshape various industries addressing multiple billion-dollar markets.

More about the company:

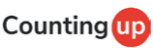
Official website: [bottomline.com/uk/solutions/ptx](https://bottomline.com/uk/solutions/ptx)

[linkedin.com/company/bottomline-technologies](https://linkedin.com/company/bottomline-technologies)

[twitter.com/bottomlinetech](https://twitter.com/bottomlinetech)

Congratulations to the other finalists

WEX Virtual Payments (Silver Winner)





## BEST BANKING OR OPEN BANKING INITIATIVE

Sponsored by Paynetics Global



## Currensea & Global Processing Services (GPS)

*“The competition was tough, and the judges certainly had some healthy debate. The winner demonstrated clear differentiators across the assessment criteria.”*

Currensea has overcome the biggest barrier to consumer adoption of fintech travel money services. In solving this problem, Currensea has been recognised by the FCA as the UK's first Open Banking CBPII - card-based payment instrument issuer. Currensea offers consumers lower transaction fees and improved user experience with the game-changing convenience of paying by debit card and existing current account. The average traveller will save over 85% or £200 annually for a UK family. Currensea also offers customers the option to channel their fee savings into a carbon offset programme.



### Solving a Specific Problem

Currensea has removed a huge barrier to consumer adoption of travel money services by being first to market with a solution based on brand new Open Banking PSD2 CBPII regulation.

Consumers can enjoy lower transaction fees and improved user experience with the game-changing convenience of paying using their debit card and trusted current account. This way, banks continue to maintain infrastructure costs, accounts, holding funds etc while Currensea focuses on providing seamless cross-border services at a fraction of the usual cost. Currensea addresses another problem closely associated with travel. According to research, 75% of consumers are consciously modifying their behaviour when considering the products they use. In keeping with the rise of the 'conscious consumer', Currensea offers customers the opportunity to channel their savings into offsetting the environmental impact of their travel.

### Evidence of success metrics

Currensea achieved rapid growth in the first three months of its launch:

- Live in the UK market since January 2020;
- 236% average cardholder growth quarter-on-quarter (Jan-March 2020);
- 255% transaction growth month-on-month within the same period;
- 5,000 cardholders onboarded in Q1;
- Successfully used in over 100 countries around the globe.

### What Made This Initiative Unique

Currensea demonstrates genuine innovation in a number of ways. They are trailblazers in their approach with Open Banking in a way that will set the bar for the industry. The team has dedicated over 18 months to both the regulatory framework and direct Open Banking integrations. By not using a third-party aggregator to gain direct access to the Open Banking framework, Currensea will have greater control over development of future propositions, as well reducing costs by removing the need for an additional third-party.

Currensea was accepted into the FCA Innovate programme in July 2018 and spent a year working with them, its issuer-processor GPS, and Mastercard

to figure out how its unprecedented product would work from a regulatory, compliance and technical perspective.

Its pioneering use of PSD2 CBPII regulation puts Currensea at the forefront of the market with first-mover advantage. By combining the breakthrough innovation of account connectivity with the emerging trend of the 'conscious consumer', Currensea is addressing a growing market that will attract increasing consumer and media focus for years to come.

### More about the company:

Official website: [currensea.com](https://currensea.com)

[in](#) currensea linkedin

[twitter.com/currensea](#)



***We understand it's a cumulation of many years' efforts, so well done!***

*Mike Peplow, CEO of Paynetics UK*



### Congratulations to the other finalists

Token (Silver Winner)



Konsentus (Silver Winner)





## MOST INNOVATIVE MERCHANT SERVICES SOLUTION

Sponsored by Trust Payments



## Airtel Money Pay Uganda by Airtel Uganda and Comviva

*“Airtel Money Pay was a clear category winner because it scored highly against each of the 5 defying criteria...the rapid adoption rates of both merchants and consumers are testament to how it is solving real practical day-to-day issues”*

In Uganda, Airtel Money has emerged as a popular mobile money service offering money transfer, airtime recharge and bill payment to financially underserved consumers. Building on its popularity, Airtel Money evolved further and launched merchant payment service Airtel Money Pay to financially include businesses especially MSMEs in the digital economy and create a ‘cash-light’ Uganda. Airtel Money Pay enables Airtel Money customers to pay merchants



for goods and services using Airtel Money instead of exchanging cash. Airtel Money and Airtel Money Pay are powered by Comviva’s mobiquity® Money platform.

### The Project Explained

The transaction can be initiated either by the merchant or the customer:

Merchant initiated: Merchants can initiate transactions via the Airtel Money menu (SIM Tool Kit or USSD \*185#) and then enters the customer’s mobile number, transaction amount and secret Airtel Money PIN.

The customer receives the payment request via a

push notification and then, they need to enter their secret Airtel Money PIN to complete the payment. The customer’s Airtel Money wallet is debited, and the merchant’s Airtel Money wallet is credited. Both the customer and merchant receive a transaction completion SMS, including the transaction ID, the transaction amount, and the merchant ID.

Customer-initiated: The customer dials USSD \*185\*9# or logs into the My Airtel app and enters the merchant ID, the transaction amount, payment reference like invoice number/purpose (optional) and secret PIN to complete payment. Alternatively, app users can scan the merchant QR Code (scan to pay) which prompts them to enter the transaction amount and secret PIN to complete payment.

### ‘Airtel Money Pay’ Key Features:

The service: Airtel Money Pay enables Airtel Money subscribers to pay merchants for goods and services from any mobile phone digitally using Airtel Money. Both the customer and merchant receive a transaction completion SMS (e-receipt). Payments are instant, easy, secure and convenient.

Becoming Airtel Money Pay Merchants: Any merchant with a legitimate business and an Airtel mobile phone connection can become an Airtel Money merchant by completing a merchant application form free-of-cost and providing the necessary documentation. The required documentation is minimal, yet comprehensive

(as it follows all KYC-rules). On successful application, merchants are provided with an Airtel Money mobile wallet and a 7-digit Merchant ID and QR Code which are displayed at merchant outlets. No bank account, security deposit, joining/maintenance fee, or costly POS machine is required. Hence, even the unbanked or informal MSME merchants can start accepting digital payments immediately at no cost.

Back-end: On registration, the mobiquity® platform for every merchant creates an Airtel Money wallet, a virtual mobile wallet (stored value account) linked to the merchant’s mobile number and identified by the merchant ID. Merchants receive payment in this mobile wallet.

Airtel Money offers various digital payment services including money transfers, international remittances, airtime/data recharge, utility bill payments, school fee payments, micro loans, transfers between mobile wallets and bank accounts - all done instantly, easily, securely and conveniently through the mobile-phone, anytime, anywhere.

### More about the company:

Official website: [airtel.co.ug/airtel\\_money](http://airtel.co.ug/airtel_money)

[customerservice@ug.airtel.com](mailto:customerservice@ug.airtel.com)

*“Our sponsorship for this category is really really important, because that then absorbs the changes in technology, of consumer buying habits, of loyalty and of the delivery to the end customer. It’s important we as an industry absorb that, acknowledge that and actually invest in that.”* Daniel Holden, CEO of Trust Payments

### Congratulations to the other finalists

Checkout.com  
(Silver Winner)



Premier Technologies (MerchantSuite)  
(Silver Winner)





BEST CUSTOMER FACING EXPERIENCE

Sponsored by Lanistar



FIS – Premium Payback

*“We were all thoroughly impressed with FIS Premium Payback by engaging the customer during or after the transaction through multiple channels. The solution brings financial institution brands and loyalty programmes to the forefront of their customers’ minds when it really matters.”*

Premium Payback is a payments solution that links point of sales systems with billions of points from financial institution loyalty programs, giving cardholders the ability to redeem their loyalty points in real time when they pay for their purchases by using a participating payments card.



The Project Explained

Premium Payback does not disrupt the retailer’s current checkout process. Cardholders simply pay with their payments card at one of our participating retailers. They will be prompted to use their points to pay for a portion of the current transaction, and they simply select “Yes” or “No” and complete their transaction just as they would normally do. The point redemption lowers a transaction ticket in real time, effectively expanding consumer buying power in real time by using their loyalty currency. Customers are automatically enabled to redeem points through Premium Payback if they bank with a participating issuer. No opt-in, sign-up, etc. required.

*“Great customer experience is in the heart of what we’re creating here in Lanistar... We want to do our bit to champion other companies, technology platforms and solutions who are making strides in this area and who are shaping the future of the way we pay and manage our money.”*

Martins Skromans, Chief Operating Officer of Lanistar

Program Performance

A network can only be successful if it provides value to all members, and Premium Payback creates value across the full transaction for all parties involved: issuers, merchants, and cardholders. For issuers, Premium Payback increases average spend among all cardholders with their card being top of wallet for spend. Additionally, participating issuers have experienced shifts in redemption mix among cardholders from high cost options like travel to real time pay with points through Premium Payback.

For merchants, Premium Payback increases foot traffic and sales, improves customer acquisition rates through a combination of FIS/issuer-driven marketing and gives customers more access to deals and offers. And finally for cardholders, Premium Payback extends their buying power by giving them access to loyalty currency in real time, delivering an instant gratification redemption experience.

Premium Payback - uniquely positioned to grow with the acquisition of Worldpay

Worldpay and FIS together offer a single world perspective you won’t find anywhere else. Through the lens of unmatched global acquiring and merchant solutions, it’s a view of human financial needs, banking and issuing, from operating the infrastructures of the world’s leading financial institutions to meet the needs of their customers around the world. With this combined power, Premium Payback can expand into industry leading technologies across the country.

FIS is also expanding the user experience beyond the POS terminal to ecommerce, mobile wallets, and even post transaction. By engaging the customer during or after the transaction through multiple channels, FIS can bring financial institution brands and loyalty programs to the forefront of their customers’ minds when it will make the most impact to the cardholder.

By constantly innovating and bringing issuers and merchants into the network, Premium Payback is on course to become one of the most powerful and unique redemption networks in the nation.

More about the company:

Official website: [fisglobal.com/en-gb/merchant-solutions-worldpay/products/fis-premium-payback](https://fisglobal.com/en-gb/merchant-solutions-worldpay/products/fis-premium-payback)

Congratulations to the other finalists



theirperfectgift





## LEADING FINANCIAL SERVICES OR PAYMENTS START-UP

Sponsored by Mastercard



## Currensea & Global Processing Services (GPS)

***“We were looking for pioneering entrepreneurs with pioneering technology, and businesses that were on a true mission to reshape payments as we know it today.”***

Currensea was founded to solve the single biggest problem constraining consumer adoption of fintech travel money services. To deliver this, the Currensea team spent over 18 months breaking ground in a brand new regulatory framework so their start-up would become the UK's first FCA authorised PSD2 CBPII Card Based Payment Instrument Issuer. Their tenacity resulted in consumers enjoying lower fees and improved user experience with the game-changing convenience of paying by debit card and existing current account. In bringing its solution to market, Currensea delivered the vision of debit cards being separated from the underlying payment account. The average traveller will save over 85% or £200 annually for a UK family. Currensea also offers customers the option to channel their fee savings into a carbon offset programme.



### The Project Explained

While fintech solutions can reduce costs, another obstacle remains: consumers are generally satisfied that their money is secure with their high street bank and finding an alternative takes effort. Currensea's research suggests that 54% of consumers value the convenience and ease of using their existing bank account, despite high fees. If they find a solution they are prepared to trust, consumers must jump through hoops to access those services, including opening a new challenger bank account or sourcing a prepaid card and transferring money onto it.

Currensea has removed a huge barrier to consumer adoption of travel money services by being first to market with a solution based on brand new Open Banking PSD2 CBPII regulation. Consumers can enjoy

lower transaction fees and improved user experience with the game-changing convenience of paying using their debit card and trusted current account. This way, banks continue to maintain infrastructure costs, accounts, holding funds etc. while Currensea focuses on providing seamless cross-border services at a fraction of the usual cost.

Currensea addresses another problem closely associated with travel. According to research, 75% of consumers are consciously modifying their behaviour when considering the products they use. In keeping with the rise of the 'conscious consumer', Currensea offers customers the opportunity to channel their savings into offsetting the environmental impact of their travel.

Rather than paying large fees to banks when using their debit card abroad, the 'conscious consumer' can offset the environmental impact of their travel by channelling the fee savings they make from using Currensea into their carbon offset programme.

### Environmental Impact

Just from its first three months of trading, Currensea and its customers have already begun to achieve a positive impact on the environment:

- 10%+ of customers already opted to use some of their FX savings to plant trees
- 75 trees planted single-handedly by their largest contributor.

Looking ahead, Currensea is expecting to multiply its positive environmental impact. Based on achieving its 50k customer target and continuing customer

behaviour (spending £2,500 p.a. and 10% of those giving just 20% of their FX savings away), Currensea and its customers could plant 90K trees, offset 90k tonnes of CO2 over their lifetime and reduce environmental impact equivalent to 54,000 flights from London to New York.

### What Made This Initiative Unique

As Neil Harris, Group Chief Commercial Officer, Global Processing Services states:

**“Too often, new organisations are focused on the present, the changing competitive landscape and speed to market, rather than considering the future and the positive impact they can make. The team at Currensea have delivered a revolutionary programme that delivers a cost-efficient and sustainable structure through direct integration with the Open Banking framework. This allows them to provide their users with an account that helps them manage and save their money, as well as giving the user the chance to have environmental impact by ringfencing the savings they make to offset their carbon footprint. Genius!”**

### More about the company:

Official website: [currensea.com](https://currensea.com)

 [help.currensea.com/hc/en-us/requests/new](mailto:help.currensea.com/hc/en-us/requests/new)

 [linkedin.com/company/currensea](https://linkedin.com/company/currensea)

 [twitter.com/currensea](https://twitter.com/currensea)

**“Mastercard has been the partner of choice for payments startups from the very early stages. We want to continue investing in and working with these companies to deliver new payment innovation in the industry.”**

Edoardo Volta, Head of Fintech at Mastercard

### Congratulations to the other finalists



BEST LENDING INITIATIVE

Sponsored by PPS



Starling Bank

*“The uniqueness of this winning entry was less about unique technology and innovation itself and more about operational excellence.”*

Following the outbreak of the coronavirus, Starling Bank became one of few digital banks that applied to the British Business Bank (BBB) to become a lender. Some of the BBB’s accredited lenders bowed out of the scheme, seeing the government-backed loan schemes as a double-edged sword.

But Starling stepped forward, knowing that it must do everything it could to support its customers and especially small businesses, the backbone of the British economy.



The Project Explained

Starling Bank applied for and received accreditation from the BBB as both as a Coronavirus Business Interruption Loan Scheme (CBILS) lender and as a Bounce Back Loan Scheme (BBLs) lender within week. It built its lending infrastructure within a very tight timetable and opened applications for BBLs loans just days after being accredited.

On the first day of BBLs applications from business customers, Starling delivered £50 million worth of lending. Before the end of its second day of lending, it had paid out more than £185 million in BBLs loans and accepted applications for a further £33 million worth of lending. Starling has gone above and beyond what would have been expected of a digital bank run by 1000 employees, always striving to support customers in need.

What Made This Initiative Unique

The key to Starling’s approach was to build its lending platform quickly and to design a simple and slick user interface, one that customers could easily understand and that enabled the bank to approve loans without unnecessary delay. At the core of this was its set of customer communications, via email, social media, and messaging on the own company’s website, that were clear, concise and jargon free.

The efficiency of the loans, from application to deposit, is the result of tireless work from Starling’s in-house engineering, lending and customer service teams. The marketing team has also been key in providing clear and effective communication around CBILS and BBLs.

Throughout this crisis, Starling has shown up for its customers. Within weeks of the lockdown, it launched new features such as the digital cheque deposits and an additional debit card known as a connected card for people in self-isolation who need help with household shops. With BBLs and CBILS, it freed up cash for the small businesses when they needed it most. They have also been processing top ups, in line with the new government regulations.

What’s Expected for the Future

Starling always strives to be fair and transparent and these loans are no different. In an open letter posted to the Starling website, CEO and founder Anne Boden wrote:

**“We’re very aware that expectations of us are high. People expect us to be good at this because, as a purely digital bank, we have a reputation for building and launching products quickly. But this is different. Making a product available to almost the entire customer base on the day of launch is not what we normally do. We’re more accustomed to starting small, launching new products and services in beta and then listening to customer feedback before building out something bigger. The urgency of the current situation means that we have to launch at scale practically from a standing start. So we want to be fully upfront about this: we may need to make adjustments as we go. We hope our customers and the wider community will understand this.”**

More about the company:

- Official website: [starlingbank.com](https://starlingbank.com)
- [media@starlingbank.com](mailto:media@starlingbank.com)
- [linkedin.com/company/starlingbank](https://linkedin.com/company/starlingbank)
- [twitter.com/starlingbank](https://twitter.com/starlingbank)

*“Lending couldn’t be more topical in this current environment...fintech has a role to really get these products right in this area.”*

Ray Brash, CEO of PrePay

Congratulations to the other finalists





## MOST INNOVATIVE MOBILE OR FINANCIAL SERVICE PAYMENTS SOLUTION

Sponsored by Global Processing Services (GPS)



## Airtel Money Uganda by Airtel Uganda and Comviva

***“The Airtel Uganda Money wallet has shown that with the right partnerships it can make a difference to a whole country by providing financial services to the financially underserved whilst also providing a low cost of entry into digital payments for the merchants.”***

Airtel Money is one of the leading mobile money services in Uganda. Airtel Money leverages mobile technology to extend digital financial services to financially underserved population and create a digital economy. Airtel Money provides a mobile wallet to consumers linked to their mobile number, allowing them to transfer money, save, get loans and make payments instantly, easily and securely, anywhere, anytime. Airtel Money can be accessed by all phones via USSD \*185# or 'My Airtel' mobile app.



### The Project Explained

Airtel, one of the largest mobile operators in Uganda, leveraged the ubiquity and popularity of mobile phones to launch 'Airtel Money' in February 2012. Airtel Money is powered by Comviva's mobiquity® Money platform. Airtel Money provides all customers a stored value account (virtual prepaid mobile wallet) linked to their mobile number, which acts as a unique identifier, similar to a bank account number. Hence, consumers can transfer money or make transactions by using the recipient's mobile number. The sender's mobile wallet is debited, while the recipient's mobile wallet is credited instantly. Customers only need an Airtel mobile connection. Those registered for an Airtel SIM are automatically registered for Airtel Money. They just need to self-activate the Airtel Money service on mobile phone and a secret PIN.

***“Mobile payments is only going in one direction, and that is up. We are seeing a large number of new propositions which are not even looking at having a physical card. They're mobile only propositions.”*** Joanne Dewar, CEO of Global Processing Services

### Artel Money Key USPs

- Omnichannel device agnostic
- Comprehensive: single-stop shop unified menu for all financial needs
- Affordable: registration, cash-in are free. No hidden account opening and maintenance costs. Money transfer, payments and cash-out have small service-fee
- Secure: all transactions are PIN protected. 3DES data encryption
- Expansive agent-network facilitating last-mile services of deposit and withdrawal
- Extensive partner network consisting of merchants, businesses, money transfer operators and NGOs facilitating services like merchant payments, salary payments, international remittance and financial-aid disbursement
- Hassle-free: only SIM registration and Airtel Money activation required.

### What Made This Initiative Unique

Airtel Money is enhancing financial inclusion and digitising payments by adopting the following approach:

- Providing easy to register and affordable financial accounts using mobile phones
- Creating expansive last-mile financial infrastructure (agent network) at low costs;

- Replacing informal remittances with quick, convenient, affordable and secure formal remittances
- Helping unbanked customers to securely save money and get loans quickly and digitising Savings and Credit Cooperative Organizations (SACCOs) and Village Savings and Loans Associations (VSLAs)
- Allowing payment collections digitally and remotely, reducing associated time and cost
- Enabling merchants to go digital at low costs
- Facilitating efficient bulk payments like salary payments and financial aid disbursements;
- Boosting new businesses and start-ups with digital payments.

### More about the company:

Official website: [airtel.co.ug/airtel\\_money](http://airtel.co.ug/airtel_money)

[customerservice@ug.airtel.com](mailto:customerservice@ug.airtel.com)

### Congratulations to the other finalists

Stocard by Wirecard (Silver Winner)





## BEST MARKET EXPANSION PROGRAMME

Sponsored by Paynetics



## Global Processing Services (GPS) - Launch of APAC Hub in Singapore

*“The winner has demonstrated and proved to be of great value to their customers in APAC in the relatively short time that they have expanded in this region.”*

Global Processing Services (GPS), The PayTech Pioneer™, has earned a peerless reputation for enabling high-profile fintech innovations in the EMEA region. As the fintech revolution has gained momentum globally, GPS has seen exciting growth opportunities for its clients and a fresh wave of fintech innovators emerge in the APAC region.



### The Project Explained

In March 2019, GPS made the strategic decision to expand into the APAC region. Instead of fuelling its market entry with a large marketing budget, GPS invested in technical enhancements, as well as in increased scalability and resilience to meet tough Tier 1 bank performance standards. As part of its ambitious 12-month plan, GPS signed an APAC Partnership Agreement with Visa and secured the support of the Economic

Development Board in Singapore. In November 2019, the GPS team celebrated the opening of its regional headquarters in Singapore and an office in Sydney, Australia from where it now supports a growing number of high-profile clients including Revolut, WeLab Bank, Razer Fintech and Xinja. In realising its international expansion plans, GPS has brought the

epicentre of the European Fintech revolution to APAC, enabling its original disruptors to continue their growth journeys whilst offering a new wave of fintechs a wealth of experience in delivering breakthrough solutions.

### What Made This Initiative Unique

GPS has taken a unique approach to its global expansion. Its planning and execution have been based on leveraging its reputation for innovation and delivery with a detailed 12-month plan for an organic market entry strategy, rather than relying on a large marketing spend to attract attention.

The first steps to its APAC expansion were taken in November 2018 when GPS took part in the Department for International Trade (DIT) Mission with a small stand at the Singapore Fintech Festival. A decision was immediately made to launch at that event in 2019 and a 12-month strategic launch plan was drawn up to ensure its success:

- March 2019 - Second DIT Mission to Singapore with small stand at Money 2020 Asia, setting up of GPS' legal entity in the region and selection of office location
- August 2019 - GPS signed strategic Partnership Agreement with Visa for APAC and hired first APAC employees
- October 2019 - GPS focused on achieving successful implementations with Revolut and Xinja, providing regional case studies ahead of launch
- November 2019 - A 13-person GPS team arrived in Singapore for the official launch at the 60,000 attendee Singapore Fintech Festival (SFF), including hosting a Launch Party with 183 guests.

### Delivering Innovative Solutions to Specific Problems or Opportunities

In Europe, GPS has established itself as the payments processing partner of choice for many of the fintech success stories, developing its business through reputation rather than significant marketing activity. Where fintech challenger brands in Australia, Singapore, Malaysia and Hong Kong have sought to emulate the European successes, they have proactively sought out and gravitated towards GPS' single global Apex platform. With Xinja, GPS has demonstrated it can meet the stringent requirements of APRA, and with the Hello Hay Challenger Bank, GPS has shown its capability to develop a solution that negates any round the world latency considerations, with authorisation response times of 100ms.

In getting these first customers live, together with supporting Revolut's APAC expansion, GPS demonstrated again that it continues to build its business reputation and maintain its tight partnership approach first, adhering to its CEO Joanne Dewar's mantra of 'Scaling Sensibly'.

### More about the company:

Official website: [globalprocessing.com/](https://globalprocessing.com/)

[enquiries@globalprocessing.com](mailto:enquiries@globalprocessing.com)

[linkedin.com/company/global-processing-services](https://linkedin.com/company/global-processing-services)

[twitter.com/GPS\\_Processor](https://twitter.com/GPS_Processor)

*“We are honoured to be the category sponsor, and to be able to champion those in the industry who are working so hard to drive change and push the boundaries of innovation.”*

Rob Anderson, Managing Director, Paynetics

### Congratulations to the other finalists

**Ebury**  
What borders?

**GLINT**

**Railsbank**

INDUSTRY CONTRIBUTOR OF THE YEAR

Neil Harris

*“This is for individuals who not only made an impact in their own organisations but also made a major contribution to the industry”*

Neil Harris is Chair of The Inclusion Foundation, Co-Founder of b.yond, and the Group Chief Commercial Officer at Global Processing Services (GPS), an industry-leading issuer processor that provides payment technology and alternative banking solutions to programme managers, acquirers and some of the largest Fintechs and ‘next generation’ banks globally.

With over 17 years of experience in the payments industry, Neil’s key focus has been on driving positive change within the payments industry, initiating collaboration between influential peers to support financial inclusion initiatives and building customer success by delivering added value through his extensive knowledge of the payment space and emerging technologies.



In his career, Neil has built long standing relationships with all stakeholders at different touchpoints of the payment supply chain from issuers, acquirers, programme managers and card manufacturers to the most innovative, disruptive businesses in fintech and the payments sector. His dedication and passion combined with his ability to make that connecting link between the traditional payment infrastructure and the new emerging technologies has made him the go to reference in this space and is highly recognised by his peers for his contribution to the industry.



Every year, one in four of us will experience a mental health problem. But hundreds of thousands of people are still struggling, and 2020 was especially challenging for many people.

This year’s EP Awards’ charity of choice was MIND. With the help of EPA member ForGoodCauses and the support of our Project Recovery Team, the Emerging Payments Awards raised more than £17,000 for a wonderful cause.

Thank you to everyone that contributed, especially our Director General, Tony Craddock, who was a good sport and donned a tutu and sparkly heels live on air, to raise more money for MIND.





**SEE YOU NEXT YEAR,  
IN PERSON**

**6 OCTOBER 2021**

**GROSVENOR HOUSE, LONDON**

For sponsorship opportunities,  
please contact  
[keri.farrell@emergingpayments.org](mailto:keri.farrell@emergingpayments.org)