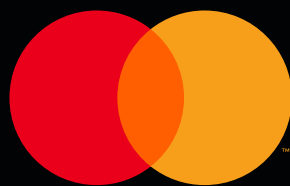




**EMERGING
PAYMENTS
AWARDS '21**

EVENT WINNERS

IN ASSOCIATION WITH

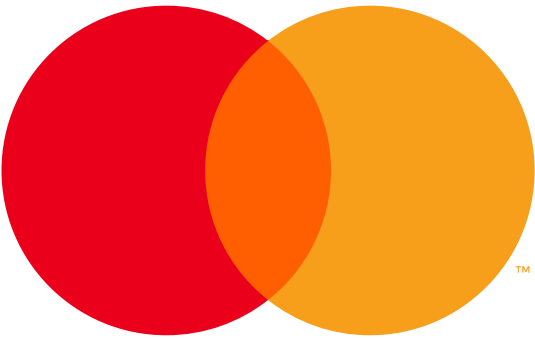




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Congratulations to all the winners at the 2021 Emerging Payments Awards

We were delighted to welcome so many of you in person to the JW Marriott Grosvenor House, London on the 6th October for the 14th annual Emerging Payments Awards. After a very challenging 18 months, to finally be able to come together and celebrate the positive achievements and innovation shown by our industry was extraordinary.

This year's awards saw a record number of submissions, really paying tribute to the industry's commitment to collaboration, innovation and inclusion. With nominations from across the globe, our judges had an extremely difficult task picking this year's winners. So much so that for some categories we had to add a Silver winner too!

So here they are, the Emerging Payments Awards 2021 winners, followed by a selection of in-depth case studies featuring insights from the judges, the category sponsors, and, of course, the winners. Hear from the



winners themselves on what inspired them and what comes next. We hope they inspire you and highlight what some of the differentiators were that made the winners stand out.

With so much innovation seen over the past year, our industry has emerged, so for 2022 the awards will evolve with it and become The PAY360 Awards. Nominations will open on the 21st February 2022 - you can submit your entry here: www.thePAY360Awards.com
GOOD LUCK!

“Against the backdrop of a global pandemic, the industry has gone above and beyond, collaborating to not only ensure people were able to pay and get paid, but also to develop new and exciting initiatives within the payments ecosystem... in light of this, we are especially proud to sponsor the EP Awards and bring together everyone to celebrate the great work and amazing achievements of all of our colleagues across the payments industry this year. And we are committed in helping it to continue to flourish.”

Scott Abrahams, Senior Vice President Business Development & Fintech, Mastercard UK & Ireland

Congratulations to all of the winners for 2021 Emerging Payments Awards

Best International Payments, Remittance or use of FX

Winner: Currensea
Silver winner: Banking Circle

Best Back Office Innovation

Winner: Banking Circle

Best Financial Inclusion Payments Initiative

Sponsored by Mastercard

Winner: India Post Payments Bank and FSS (Financial Software and Systems)

Silver winner: SME Agritech Marketplace by Safal Fasal

Best Customer Facing Experience *Sponsored by FIS*

Winner: ID-Pal
Silver winner: Skippy by RAKBANK

Best B2C Payments Programme *Sponsored by PPS*

Winner: MuchBetter

Leading Financial Services or Payments Start-Up *Sponsored by GPS*

Winner: MOVii and Comviva

Best B2B Payments Programme *Sponsored by Accenture*

Winner: B2B Wallet – PartnerPay by Amadeus
Silver winner: Elavon

Leading Emerging Payments Organisation

Sponsored by Discover and Diners Club

Winner: PayMaya Philippines, Inc.
Silver winner: Global Processing Services (GPS)

Best Open Banking Initiative *Sponsored by Mastercard*

Winner: Konsentus Verify

Best use of Crypto in Financial Services *Sponsored by Trust Payments*

Winner: Seamless Crypto Spending by Contis

Best B2B/B2C Banking Initiative *Sponsored by GPS*

Winner: Banque Populaire de Mauritanie (BPM) and Comviva
Silver winner: Skippy by RAKBANK

Best Direct Account to Account Solution

Winner: MOVii and Comviva
Silver winner: EcoCash – Green Financial Inclusion by EcoCash and Comviva

Best Partnership Initiative *Sponsored by PXP Financial*

Winner: ClearBank Tide Business Banking
Silver winner: Pin4 Cardless Cash by Cardtronics

Best Lending Initiative *Sponsored by PPS*

Winner: Oxbury Bank Plc

Best Use of Payments Data or AI in Financial Services *Sponsored by Ekata*

Winner: Sentinels

Best CSR or Charity Initiative

Winner: WORLDCCO'S CHARITY ROUNDING UP

Most Innovative Mobile or Financial Service Payments Solution

Sponsored by Accenture

Winner: Refreshed PayMaya App by PayMaya Philippines, Inc.
Silver winner: EcoCash – Green Financial Inclusion by EcoCash and Comviva

Best Market Expansion programme

Winner: Marqeta
Silver winner: Paynetics UK

Most Innovative Merchant Services *Sponsored by Trust Payments*

Winner: Skippy by RAKBANK

Industry Contributor of the Year

Winner: Alison Donnelly, Director of fscom


BEST FINANCIAL INCLUSION PAYMENTS INITIATIVE

Sponsored by:



Winner



FSS (Financial Software and Systems)
 India Post Payments Bank and FSS
 (Financial Software and Systems)

Silver Winner



We had a unanimous vote for the stand out winner who's contribution was insightful, original and highly tactical.

With 190 million unbanked, India is home to one of the largest populations of people who can't access financial services. In recent years the country's government has made huge strides in bringing millions of people into the financial mainstream, and the India Post Payments Bank (IPPB) has been a key part in this. The bank was set up with the vision to build the most accessible, affordable, and trusted bank for the common man in India. The fundamental mandate of IPPB is to remove barriers for the unbanked and underbanked and reach the last mile, leveraging a network comprising 155,000 post offices (135,000 in rural areas) and 300,000 postal employees. IPPB launched Aadhaar Enabled Payment System (AePS) Service in September 2019, with a vision to become the most accessible, affordable, and trusted bank for the common man in India. Powered by FSS'

We advocate for a society where equal access leads to equitable opportunities for everyone, transforming the communities, economies and societies we serve. Mastercard



AePS solution at the backend, IPPB's AePS Service is the largest financial inclusion platforms globally for providing interoperable banking services to customers of any bank.

Challenges to banking in India

Over the last decade in India, government programmes have laid the foundations for innovative delivery of financial services. Hundreds of millions of people have been brought into the financial mainstream through 'no frills' bank accounts, with 280 million account holders in rural India. However, in rural areas banks can be as far as 10 kilometres away and underbanked persons rarely have access to reliable transportation. This results in banking infrastructure going unused as low-income, rural Indians stick to cash instead of going to the considerable effort of walking to a bank every time that they need to deposit or withdraw money. The collaboration between FSS and IPPB aims to fix this problem.

Banking the unbanked, wherever they are

The Department of Posts, with its network of 1,56,721 post offices is often a much better alternative for unbanked persons in low-income communities. Using biometric verification and a social ID card linked to a bank account, customers can access any banking service they need at any bank or post offices across India – or even from postal services workers on their doorstep, which is vital to vulnerable population groups, particularly during the pandemic.

In a few short years it has become one of the world's largest interoperable financial inclusion projects, more than doubling India's banking services infrastructure. The network now encompasses 136,000 banking points and 195,000 doorstep service agents, reaching 625,000 villages. 80-90,000 AePS transactions are processed every day by IPPB and FSS's backend systems.

A huge success even during the pandemic

India was hit particularly hard by the COVID-19 pandemic, and IPPB played a crucial role in the disbursement of pension payments and other social schemes, sending around \$1.4 billion to people in need from April 2020 to March of 2021.

The service has become a vital part of life for many of the country's most vulnerable people, and a lifeline that will lift millions out of poverty by allowing them to send, receive and manage money from wherever they are.

More about the company:
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www.linkedin.com/company/financial-software-&-systems-p-ltd/
<https://twitter.com/fsstech>
Congratulations to the other finalists




BEST CUSTOMER FACING EXPERIENCE

Sponsored by: **FIS**

**The winner really captured
"What makes my life
easier as a customer?"**

Many payment companies are struggling to scale traditional manual AML and KYC processes or trying to implement complex and costly digital transformation programmes. The ever-increasing burden of regulatory compliance, coupled with the shift towards digitization of the customer onboarding experience makes it critical that businesses have access to a solution that blends industry-leading technology and robust compliance with a seamless user experience.

ID-Pal provides an award-winning end-to-end solution that allows businesses to verify the identity and address of a customer in real-time, across all channels and jurisdictions. The digital KYC solution delivers digital transformation and compliance best practice, out-of-the-box. ID-Pal can be fully branded and customised to the unique requirements of every business in seconds and implemented same day.



This means faster onboarding of a customer with a solution that is compliant by design. For users, the process to verify their identity and address is simple, secure and convenient.

Simplifying due diligence

The Client Due Diligence requirement of verifying an individual's identity and address prior to engaging in commercial activities has long been a key point of friction for the account opening process, resulting in customer abandonment rates of up to 80% across Financial Services.

Finding a way to comply with new regulatory obligations, balanced with a seamless, simple experience to onboard customers remotely during the pandemic lockdowns became the 'new business as usual' for Payments companies. This new business context

has forced payment firms to accelerate their digital transformation programmes to ensure a friction-free digital-first experience across all channels.

The ID-Pal platform is simple, easy-to-integrate and instantly customisable to the specific needs of any business, eliminating the complexity, cost, timelines and risk associated with regulatory compliance and digital transformation. Unique to the market, ID-Pal's offering can be fully integrated within a day and branded and configured within minutes, enabling businesses to verify a customer's identity and address in seconds.

Innovative clients

Dublin-based ID-Pal's online customer acquisition platform is already being used by businesses in almost 50 countries across the EU, USA, Middle East and Asia. Current clients of ID-Pal include AIB Merchant Services, Elavon, Fexco, HID Global, KYC Global, Mercer, One4all and Sherpa Technologies, among others across the SME and corporate sectors. They also have active partnerships with Temenos and Salesforce. ID-Pal distributes its offering to banks and financial institutions around the world via its channel partners and has been selected as a key partner by several companies working at the forefront of FinTech innovation.

Looking beyond 2021

The ID-Pal platform is still evolving, with new functionality being added that delivers on the promise of offering seamless, secure identity verification across channels and jurisdictions. This year has seen

the platform update with an even easier-to-use user interface, a simplified secure data capture process and improved levels of customisation. The company has also achieved ISO-27001 accreditation, the global standard in information security.

ID-Pal has also completed the Salesforce Accelerate program, a four-month virtual program designed to provide the insights and support that companies need to strategically align with Salesforce and accelerate their time-to-market with AppExchange. On track to go live in 2022, it will empower a business of any size to integrate ID-Pal seamlessly into their Salesforce workflows to gain a 360-degree view of their customer journey, allowing for quicker reactions and faster decision-making.

The company has exciting plans underway, having already doubled their team in size over the past year and entered new markets. New developments on their core platform are still under wraps, but they will always be centred around ID-Pal's core values of compliance, efficiency and a seamless customer experience.

More about the company:

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www.linkedin.com/company/id-pal/

twitter.com/TweetIDPal

The award for Best Customer Facing Experience is critical to the industry because everything we do should be about putting our customers first and making their lives better every day. FIS

Congratulations to the other finalists



BEST B2C PAYMENTS PROGRAMME

Sponsored by: PPS an Edenred company

Winner


ACE HollReiser
MuchBetter

“It was a fantastic entry. It was clear. It had evidence to prove the success. There were benefits for the consumer and other partners across the ecosystem.”

The traditional e-wallet payments model is built on the principle of charging for every transaction. However, with a small number of companies having a virtual monopoly on the eWallet space transaction fees have increased and merchants have been put in an untenable position - having to pay more for the same services or risk losing that eWallet's customers.

MuchBetter is a second generation eWallet: using best-in-class technologies like tokenization, 2FA authentication, biometrics, and its own technology like dynamic CVV, this Lithuanian company aims to take on entrenched players in the eWallet marketplace and solve the biggest challenges faced by merchants.

“Anyone winning this category has done a huge amount of work to research the markets they're in to come up with a proposition which is using the best of the industry.” PPS



Transfers at the touch of a button

MuchBetter's app allows users to make and receive payments instantly with just their smartphone and fingerprint, whether they are online, in store or making payments to individuals around the world. Merchants can send payment requests directly to a user's MuchBetter app - there are no passwords, no security questions, no email registration and no redirects. Despite being virtually frictionless this process is fully SCA compliant.

MuchBetter customers receive a free prepaid Mastercard that is linked to their MuchBetter account. They can also buy a range of payments products powered by the MuchBetter eWallet, this includes

watches, rings, fobs, wrist bands or even cufflinks with embedded payment functionality. For the optimum user experience, these devices can be used without the user's phone or card present. Meanwhile, to protect against fraud or theft, the device is frozen after every five transactions until the user toggles this off via the MuchBetter app.

Dynamic CVV security

MuchBetter's patent pending dynamic CVV solution is the best demonstration of how its innovation combines both security and usability. Unlike other card products, MuchBetter's cards do not have static CVV codes on the back, meaning they cannot be used if lost, stolen, or involved in an ecommerce data breach.

Instead of reading the CVV from the back of the card, a new CVV is randomly generated and sent to a user whenever they want to make a payment that requires a CVV. This doesn't require any extra effort from merchants, PSPs or issuers and makes MuchBetter accounts virtually impossible to hack.

Doing the impossible

WinWatch is the world's first analogue payments watch, a device that the CEO of SWATCH once described as being "impossible" to manufacture. The MuchBetter WinWatch was covered by the New York Times and Wired as one of the most cutting-edge developments in contactless payment technology in 2020.

MuchBetter has more than 1,000,000 accounts worldwide - for the sake of comparison, Monzo is one

of the fastest growing fintech companies in the UK and achieved the 100,000 accounts milestone in the same length of time as MuchBetter.

In the last 12 months, MuchBetter has grown from 35 to almost 100 members of staff, acquired 400,000 more accounts, expanded into 30 additional countries and partnered with 200 new merchants. Aside from its worldwide expansion, one of MuchBetter's most significant achievements in 2020 is to eliminate online fraud - there have been no instances of third-party fraud on MuchBetter cards to date.

Currently, MuchBetter are one part of a larger ecosystem, but their aim in the near-term is to increase their availability across the payment process, making payments simpler for their customers and merchants.

More about the company:

-  muchbetter.com/en_gb/
-  support@muchbetter.com
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-  twitter.com/paymuchbetter

Congratulations to the other finalists



LEADING FINANCIAL SERVICES OR PAYMENTS START-UP

Sponsored by: 

Winner


Comviva Technologies Ltd.
MOVii and Comviva
MOVii by MOVii and Comviva

“**Movii and Comviva clearly stood out. The judges were impressed by what they achieved in a very little amount of time in the middle of a global pandemic.**”

MOVii is Colombia’s first 100% digital Mobile Wallet, leveraging mobile technology to bring financial services to the unbanked and financially underserved population in Colombia.

MOVii provides mobile wallet to consumers linked to their mobile number and accessible using intuitive and easy-to-use mobile-app. This enables consumers to transfer money, get loans, receive financial aid, pay bills, pay merchants, top up their phones and buy digital-content - instantly, easily and securely.



Columbia’s digital economy

Latin America’s third most populous country and fourth largest economy has a high literacy rate (95% of the adult population) and high levels of internet usage (80% of adults), smartphone penetration (80%). Despite all of this, banking in Columbia is conventional, with limited digital innovation. Opening a bank account is time-consuming, complex and requires multiple documents. Transactions are slow and expensive, and high account opening fees, maintenance fees, minimum balance requirements make banking unaffordable. As a consequence of this, just 46% of Colombian adults have bank accounts and commerce is highly cash-based. Like many developing countries, the Colombian government is trying to reduce cash usage and

“**The Leading Financial Services or Payments Start-Up category is so important for this industry. It’s all about innovation, bringing fresh blood into the industry, creating new user experiences, and improving lives.**” *Global Processing Services*

digitise their economy. After the creation of a law to allow underserved people to open low-balance bank accounts, MOVii was created to increase financial inclusion by offering instant, affordable and easy to use financial services that reduce cash usage.

Providing the services that people need

The service isn’t entirely digital however: MOVii has also partnered with bill collection points, retail chains, minimarkets, drugstores and banks to create one of the largest last-mile networks in Columbia. This allows MOVii users to deposit their pay, which is still often in cash.

Security is also a major concern: every MOVii app is password and PIN protection, and data is encrypted with a 3DES algorithm. E-receipts are sent for every transaction that takes place using a wallet, so customers will know immediately if another person has accessed their account. Lastly, although it requires far less documentation to set up than traditional bank accounts, the app also has a robust Know Your Customer system and one-time-password functionality.

Huge success in financial inclusion

In a short time MOVii has been able to revolutionise finance in Columbia. The company has provided affordable mobile wallets to 400,000 unbanked and economically vulnerable families, allowing them to receive government grants digitally, vital during COVID. Middle-income families commonly use MOVii to pay

bills, invoices, school fees and to apply for affordable loans in emergencies. These short-term micro loans allow any user to get anywhere from the equivalent of \$1.30USD to \$137USD for thirty days, and for customers to apply for larger loans that are pre-approved via artificial intelligence.

MOVii is also a key part in the country’s move towards its stated goal of reducing cash use: Colombia’s use of cash declined by 27% in 2020 and will continue to fall, creating a ‘cash-light’ society.

More about the company:

-  www.comviva.com
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Congratulations to the other finalists





BEST B2B PAYMENTS PROGRAMME

Sponsored by: **accenture**

Winner

amadeus

B2B Wallet - PartnerPay
by Amadeus

Silver
Winner

Elavon

“It can be difficult to stand out from such a crowd, with so many entries, but this year’s winner did just that.”

Amadeus is the world’s largest travel technology company. In 2019, Amadeus helped connect over 1.9 billion people to local travel providers in over 190 countries. In the same year, Amadeus’ Payments business processed €100B for 1,000 travel companies, focussing on simplifying and lowering the cost of travel payments.

Amadeus B2B Wallet PartnerPay is an extension of Amadeus’ B2B Wallet offering, allowing travel agencies to pay travel and hospitality companies with a single use virtual card that automates payments reconciliation whilst enhancing fraud prevention and protecting agencies from the risk of supplier defaults.

“B2B is lagging behind consumer payments in terms of innovation and we think that that’s the next wave of innovation that’s going to come in the industry. Accenture



Simplifying international travel

Intermediated travel – bookings through travel agencies and online comparison sites – represents approximately 45% of the world’s travel market, but the way that agencies pay their suppliers (such as airlines) is costly, complex and inefficient. Agencies are plagued by high acceptance costs and slow settlement, which has a negative impact on cashflow, particularly at times when travel has been declining, such as in the last two years. Rather than being sent on a per-booking basis, payments to airlines are reconciled at the end of the month, a time-consuming procedure. Fraud is also an issue: it is estimated to have cost agencies \$21 billion in 2018 alone. Cashflow is a serious problem in need of a solution.

Amadeus B2B Wallet PartnerPay optimises the agent-to-airline payment flow, automating reconciliation and using virtual cards to eliminate fraud. These cards can be issued in a wide variety of international currencies to avoid foreign exchange conversion fees and are protected against supplier default – a necessity when so many global airlines fail. Crucially, payments are settled within a day, not weeks, giving both parties much greater financial security at a time when the travel industry needs it.

Benefits for agencies and airlines

Enabled by Mastercard, PartnerPay covers the entire payment flow between the airline and agency to cut costs and drive efficiencies. By optimising fraud prevention, interchange fees, chargebacks and cash flow, this solution has reduced costs by up to 70% compared to other payment methods like cheques, bank transfers and IATA’s BSP. Because the benefits are so substantial, it also increases loyalty between agencies and the airlines who accept PartnerPay. Perhaps most importantly, PartnerPay significantly reduces the admin burden on travel agencies, freeing up their time to allow them to concentrate on their customers.

A growing solution, even in difficult times

Usage of PartnerPay has grown tenfold in just twelve months, a testament to how important it is that the inefficiencies in the travel industry are addressed. Since 2019, PartnerPay has grown from serving three regional airlines to serving major carriers. At a time

when the travel industry is suffering under drastically reduced demand, Amadeus have been able to provide agencies and airlines around the world with a solution that addresses major pain points that were previously accepted as part of doing business.

Amadeus are currently looking at how other forms of payment, such as virtual cards and non-card options can be part of the network and how they can expand to regions outside of Europe. Although they were born as a travel company, they are now a part of the payments industry as both sectors continue to innovate.

More about the company:

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Congratulations to the other finalists

nuvei
Payment Technology Partner

Skiplly
A service from

weavr



LEADING EMERGING PAYMENTS ORGANISATION

 Sponsored by: **DISCOVER** Global Network **Diners Club** INTERNATIONAL


PayMaya Philippines, Inc.



“PayMaya has been creating fantastic mobile solutions and a great user experience for their customers. They have done a great job through the whole of the economic lockdown, and won many new customers throughout this period.”

As the Philippines' only end-to-end digital payments ecosystem enabler, with businesses across consumers and enterprises, PayMaya is uniquely positioned to serve all segments of the population and bridge offline communities to the digital world.

This strength was highlighted when COVID-19 quarantine measures were imposed in the Philippines. PayMaya was able to leverage its largest domestic remittance network of over 60,000 agent touchpoints,



which is more than triple the number of bank branches in the country, to provide reliable cash-in and cash-out services. Its full suite of “plug and play”, end-to-end, omni-channel payment acceptance solutions has enabled enterprises to pivot during the pandemic, thus paving the way for powering more than 250,000 points of acceptance nationwide (accounting roughly to 24% penetration of the total 1-million formal enterprises in the Philippines). As of end-September 2021, PayMaya has provided over 41 million users (roughly more than half of the adult population) with the fastest way to own a financial account through its consumer platforms.

In September 2021, Maya Bank received its digital banking license from the Bangko Sentral ng Pilipinas (the Philippines' central bank). In tandem with Maya Bank, PayMaya is accelerating financial inclusion as it brings more inclusive digital financial services such as deposits, loans, insurance, investment, and more.

“As we know, the payments landscape is evolving and constantly changing, and that change is even faster these days. It is important that we work with these companies and look at the new models and use cases they are bringing into the solutions market.”

Discover Global Network/Diners Club International

Leading enterprises' shift to digital

As the Philippines' leading payments processor for enterprises, PayMaya has enabled the growth of businesses as they recover from the pandemic. With the global shift to online, the number of unique merchants onboarded grew by almost 2,000% from 2019 to 2020 and to further aid micro, small, and medium-sized enterprises (MSMEs), PayMaya introduced PayMaya Negosyo, an all-in-one mobile app that enables QR and bank transfer payments, processing of bill payments, remittance, and more. Digital QR and PayMaya Links allow sellers to receive payments via social media or chat apps such as Viber and Facebook Messenger. Meanwhile, larger enterprises have accelerated their adoption of cashless payments using PayMaya QR, PayMaya Checkout payment gateway, and PayMaya, the country's first-ever Android-based POS terminal.

Providing consumers with the fastest way to own an account

As a response to the pressing needs during the pandemic, PayMaya significantly refreshed its PayMaya app to allow Filipino citizens to own an account in the fastest way possible, via its quick and easy registration process. The app now gives consumers more enhanced rewards and superior services, and PayMaya is further making cashless transactions frictionless for its users with free cash-in offers at 90,000 of its 110,000 cash-in touchpoints nationwide. Users can pay from the biggest selection of 1,5000 billers and load items and can directly shop from over 360 biggest brands in the PayMaya Mall. As an added layer of safety for their transactions, PayMaya offers Real-Time Transaction History Updates, allowing them to monitor their transactions in real time in

the app. With an up-time rate of 99.9%, PayMaya proves to be a reliable e-wallet that allows users to complete their essential transactions seamlessly and is now also offering insurance protection through the PayMaya Protect and most recently, Maya Credit.

Connecting the unbanked

PayMaya's Smart Padala agent network has grown to over 60,000 agent touchpoints nationwide, servicing over 92% of the country's cities and municipalities that were previously unbanked. With this reach, PayMaya can now enable this demographic to participate and thrive in the digital world. Smart Padala agents are digitally equipped and entrenched in neighborhood communities, meaning that citizen benefits and government aid can be efficiently disbursed to PayMaya accounts and cashed via PayMaya's agent network. If customers don't own a smartphone or have mobile internet, they are still able to complete vital financial transactions through the Smart Padala agents. The government has already tapped PayMaya to disburse over a billion in aid in 2020 to hundreds of thousands of beneficiaries nationwide.

More about the company:

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Congratulations to the other finalists





BEST OPEN BANKING INITIATIVE

Sponsored by:



Winner



Konsentus
Konsentus Verify

The winner is clearly a first mover in the market and the solution has claimed a unique position.

Open Banking has emerged at a time when banking fraud has reached record highs. Consumers may be reticent to 'open' their bank accounts to companies when every day seems to bring a new report of data breaches.

Konsentus provides identity and regulatory checking services to protect organisations and individuals from the growing threat of Open Banking fraud. In partnership with industry partners across Europe, they provide solutions that are standardised, transparent, scalable and usable.

Open banking is a platform for innovation. It will fuel the next generation of services that will change our relationship with money. Mastercard



Cloud-based Security

Konsentus was founded to give financial institutions and their customers the ability to know whether the third-party providers they interact with in Open Banking are genuine, and whether they are compliant with the regulations around the services they are providing.

The company's market-leading cloud-based technology solution, Konsentus Verify, checks both the identity and regulatory status of third-party providers (TPPs) in real time every time there is a transaction to enable a safe and secure open banking ecosystem. The API solution requires a single integration that can easily fit into a financial institution's process flow, removing the complexities of in-house design, build, support, and on-going operational maintenance.

Konsentus Verify uses the world-class Amazon Web Services cloud computing platform to power a solution that enables scalability, high availability, and low latency. Because it is based on an easy to integrate API, going from integration and testing to 'go-live' only takes a couple of weeks, and testing can be carried out in a closed 'sandbox' environment.

Enabling safe Open Banking anywhere

The digital eIDAS certificates that TPPs are issued to prove their regulatory compliance last for two years, so they won't show a TPP's current regulatory status. The Konsentus Verify solution checks regulatory status in real time, consolidating and standardising all available information rather than simply looking up companies in directories, which are often not completely up to date.

Konsentus is used by customers like the Dutch FinTech Moneyou to ensure that they are fully PSD2 compliant, satisfying the requirements of the Dutch National Bank. They saw PSD2 as a key enabler of innovative banking services and planned to use all aspects of the new regulations to provide both market-leading functionality and value to their growing user base. They needed to find a way to build a compliant solution with minimum effort and impact on their systems and identified Konsentus as being the ideal partner to achieve this.

The main reason they selected Konsentus was that Konsentus Verify provided all the details they needed to validate a TPP's eIDAS certificate and confirm

their regulatory status in real-time giving them the confidence that only authorised TPPs were being given access to their system. Moneyou also chose Konsentus for the ability to go live quickly and easily with little impact on their existing platform.

Maximum speed and security

Moneyou was able to fully integrate Konsentus in one two-week sprint. Now that Konsentus is part of their platform they don't have to worry about TPP validity – Konsentus will keep itself updated with the latest regulations.

Being API-based, Konsentus Verify is a highly agile tool that is simple to deploy, easy to test and scalable to any organisation, no matter how large. They will be headed towards 20% market share in their industry by the first quarter of 2022 and since their international launch they have expanded to Columbia and Mexico and will enter Chile and Brazil within the next few months.

More about the company:

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 twitter.com/Konsentus

Congratulations to the other finalists




BEST USE OF CRYPTO IN FINANCIAL SERVICES

 Sponsored by: **TRU//ST**
 PAYMENTS


The winner in this category in this instance was one of the companies that was creating a bridge enabling you to spend your crypto using your payments card.

As investing in cryptocurrency has taken off over the last decade many crypto exchanges and trading platforms have launched debit cards as an 'off ramp' that allows their customers to spend cryptocurrency on everyday goods. However, users have to manually convert their crypto to fiat currency before it can be spent on the card, significantly reducing how useful it can be to most people.

Contis have developed a payments system that allows cryptocurrency holders to spend the currency in their wallets anywhere, with merchants receiving fiat currency. Known as Buffer and using 'Secondary Authorisation' technology, this frictionless system can revolutionise crypto payments.


How Buffer Works

Let's say that a customer has a current account and a savings account. If when they come to pay for goods they find that they have a balance of zero on their current account they can use money from the savings account. Buffer automates this process and converts crypto to fiat instantaneously.

With Buffer's technology, this second account can be any wallet loaded with something of value, including non-liquid assets like crypto, precious metals or stocks and shares. The authorisation process triggers instant conversion to fiat of the exact amount required for the transaction. There is no need to manually convert in advance or liquidate any more of your investment than necessary.

Crypto is the most disruptive technology the world has seen in 25 years, and is now an investor base and as moved into mainstream payment methods. *Trust Payments*

Real world applications

Spend™ (later rebranded to Swipe™) was the first commercial use of Buffer technology, launched in Q4 2019. As of January 2020, their cardholders could now convert and spend previously illiquid crypto assets directly at point of sale - a revolution in crypto investing. Spend™ chose to partner with Contis as the only UK and EEA provider that could match this functionality enjoyed in North America. As a direct result of Buffer functionality, Swipe™ was purchased in Q3 2020 by Binance, the largest crypto exchange in the world with 13.5 million users.

Bitpanda is one of Europe's biggest investment platforms, allowing users to invest in stocks, crypto and even precious metals. Buffer was a deciding factor in partnering with Contis and being able to offer a fully functional card was the cornerstone of their recent rebranding. They have since become Austria's first Unicorn company, with a \$1bn valuation. Because they allow for multiple kinds of investments, Bitpanda users can use the company's app to switch the source of funds if they need to.

As of March 2021, over 358k cards have already been issued on this programme, with now over €48m average monthly transaction volumes. This programme alone generates nearly €800k in monthly revenues for Contis. From January 2020 to March 2021 - over 1.3 million transactions have been made on the Buffer Swipe/ Binance card programme, at a total value of more than €100 million. Card takeup has seen a greater-than 100% month-on-month growth since Q3 2020. This is projected to increase to 150% month-on-month growth following the recent uptick in crypto investing.

Mainstreaming cryptocurrency

Cryptocurrency was originally developed as a currency, a 'peer-to-peer electronic cash system' according to the original Bitcoin whitepaper, but in the years since its publication in 2008 crypto has become more of a speculative investment vehicle. A system like Buffer manages to bridge the gap, allowing cryptocurrency to exist as an investment while also being used in everyday life.

More about the company:

www.contis.com

www.linkedin.com/company/contis-/

twitter.com/Contis_

Congratulations to the other finalists
BAANX
Eligma



BEST B2B/B2C BANKING INITIATIVE

Sponsored by: GPS

Winner



Comviva
 Bankily by Banque Populaire
 De Mauritanie (BPM) and Comviva

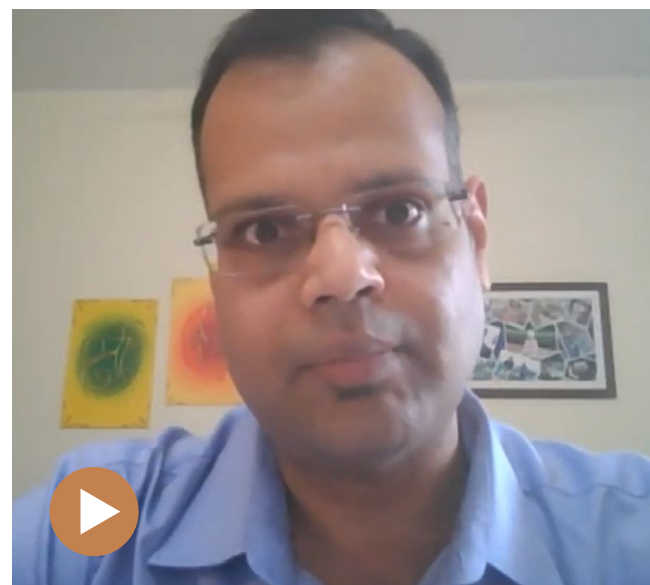
Silver
Winner

The best banking initiative in the B2B/B2C category integrated so well with bank solutions so that speed to market was faster, convenience for clients was faster, and generally that integration made a real difference.

In Mauritania, 82% of the populations is unbanked: banking infrastructure is limited to a few cities, opening a bank account is expensive and complex, and few banks offer digital channels. Because of this Mauritians use risky informal agents and traditional group-savings methods where people would pool their money towards saving for a particular goal.

Despite its banking infrastructure being behind the times, the country has widespread mobile phone usage,

The solutions and customers in this category are raising the bar for banks of all types, across both the UK, Europe and Rest of World. *Global Processing Services*



and with this in mind Banque Populaire De Mauritanie (BPM) launched the country's first mobile bank, Bankily, in January of 2020. The service aims to democratise banking in the Northwest African country by letting anyone with a national identification number open a bank account for free. By offering a fully modern digital banking system alongside traditional Mauritanian cultural customs for collectively saving money Bankily has managed to change the country's banking ecosystem in less than two years.

Last-mile access

Even with mobile usage as ubiquitous as it is in the country, lack of banking infrastructure like accessible branches and ATMs is still an issue. That's why Bankily emphasises facilitating last-mile transactions by allowing customers to withdraw and deposit money into BPM bank branches, ATMs and Bankily agents across the country. The app itself can easily and instantly carry out transactions digitally, including transferring

money, paying utility bills, buying phone credit, paying merchants and checking account balance. Bankily agents are a key part of creating a modern banking infrastructure. BPM has created an agent network in 24 localities for last-mile transactions like depositing and withdrawing cash, in turn creating jobs since anyone with a mobile phone can become an agent and start earning money.

Culturally-aware banking

While crowdfunding is a relatively recent development in many parts of the world, it is integral to Mauritanian culture, where it is referred to as El Lewha, or La Tontine. Bankily honours that by allowing families, friends and groups to pool their money to finance an event, cause or big-ticket purchase. BPM is the first bank in the country to port this age-old custom to mobile phones.

Bankily also respects the generational differences of its customers. While younger, wealthier customers can use the service via the mobile app on smartphones, it is also available on feature phones, which can send payments by typing a recipient's phone number or merchant code. Any mobile phone or smart phone can access the full range of features that Bankily offers, from opening an account to paying bills.

Major success in a short time

In less than two years of operation, over 100,000 customers have registered for Bankily, representing about 3.5% of the country's adult population – impressive considering that all of the country's other banks have achieved banking penetration of only 18% after decades of existence. At its current rate of growth, Bankily will become the largest digital financial service in Mauritania, boosting financial inclusion, modernising banking and establishing a digital, cash-light economy. Bankily is powered by Comviva's mobiquity Banking Suite, a new-age digital banking that is expanding its presence globally.

More about the company:
www.comviva.com
www.linkedin.com/company/comviva/
twitter.com/Konsensus
Congratulations to the other finalists



BEST PARTNERSHIP INITIATIVE

Sponsored by: **PXP** FINANCIAL

Winner

Clear.Bank®

ClearBank and Tide
ClearBank Tide Business Banking

Silver
Winner

CARDTRONICS
Pin4CASH

This entry showcased fantastic collaboration and a partnership that resulted in great outcomes for firms.

In March 2020, 92% of UK small to medium sized enterprises (SMEs) reported that they are treated unfairly by their bank and only 15% of respondents would consider approaching their bank for financial support. Despite this lack of confidence, SMEs looking to switch banks cannot do so easily: out of six million UK SMEs, only 5,086 changed their business bank account in March 2020.

The RBS Alternative Remedies Package was intended to give FinTech companies the financing needed to change this status quo. In April 2019 and in September 2020, ClearBank and Tide were granted a total of £85m to drive competition and technology innovation in SME banking. The two companies use these funds to set up ClearBank Tide Business Banking (CTBB) to combine ClearBank's payment infrastructure with Tide's digital banking platform to provide SMEs with a digital-first alternative to high street banks.

Partnership is the most important category. It is what makes the whole industry actually work. PXP Financial



A partnership to benefit SMEs

ClearBank is the first UK bank solely dedicated to the clearing process. Free from the legacy architecture used within the traditional four clearing banks, ClearBank offers FSCS protected bank accounts and access to payment rails including Faster Payments, Bacs and CHAPS.

Tide is one of the first digital-only banking platforms in the UK to provide current accounts for SME businesses. The company pioneered opening business accounts straight from mobile phones, with the entire service managed digitally, and spearheaded API integrations to account platforms and finance providers.

By combining their expertise, they are able to offer accelerated onboarding, FSCS protected accounts, new tools administrative burdens, the unrivalled uptime delivered by ClearBank's network. Since so many SMEs are suffering from cashflow problems, CTBB offers a range of Open Banking-based tools to accelerate invoice settlement and free up working capital, doing

more than any other bank, whether traditional or digital, to solve one of the key problems for the country's small businesses.

They are unique in being the only UK company to allow new SMEs to open their business bank account and form their company from the same interface, getting businesses ready to start trading faster.

Faster switching

To address the difficulty of SME switching, CTBB is built on CASS infrastructure, which will allow businesses to switch their current accounts easily. When implemented, the switching proposition will allow even faster onboarding for existing businesses, trial switching, closed account histories to be maintained, dedicated personal onboarding assistance and temporary pop-up onboarding stores. For the majority of applicants, switching a business current account will be possible within minutes.

Incredible results in a short time

In under three years, CTBB has gone from a concept to the third biggest business banking challenger in the UK, with 330,000 clients representing 1 in every 20 UK SMEs. It is by far the biggest success story from the Alternative Remedies Package, having acquired the most SME customers per £1 granted. Most importantly, they have offered a way for SMEs to stop worrying about banking at a time when accessing financial services has been difficult and to concentrate on building their business. With 5% of their target market already using Clearbank Tide Business Banking, they

are on track to achieve 9% of the business account market share by 2023. They have managed to reduce the time it takes to open a business bank account from an average of four days to two minutes, saving their customers on average 48 days per year on administration.

More about the company:

- www.clear.bank
- press@clear.bank
- www.linkedin.com/company/clear.bank/
- twitter.com/clear_bank

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ecolytiq

EML



xero

Pay with
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BEST LENDING INITIATIVE

Sponsored by: **PPS** an Edenred company

Winner


The Agricultural Bank
Oxbury Bank Plc

“The winner was selected because it solves unique pain points for an otherwise underserved sector in the UK, agriculture.”

Oxbury Bank is the UK's only bank 100% dedicated to serving British farmers: offering innovative new funding and technology options for farm businesses that provide sustainable food production. Founded by farmers, bankers, and technologists, Oxbury has combined the worlds of financial services, technology and agriculture to help British farmers thrive during a time of uncertainty and change.

All farm businesses purchase seeds, chemicals, fertilisers, animal feed and fuels as the raw materials for their farming operations. These products are called farm inputs, and today they are typically purchased from agricultural distributors, fuel distributors and animal feed merchants. As is normal in most businesses, a farmer needs to acquire and pay for these inputs before they can grow and sell the outputs.

The difference with farming is that the period between input purchase and output sale is typically significantly longer than most industry segments. For example, autumn sown arable crops can take up to 22 months to become ready for harvest and livestock, potentially



over 2 years. Farmers in the UK today typically fund these inputs in a variety of ways, but bank overdraft and credit from their suppliers has become standard.

A difficult time for the UK's farms

UK farming profits fell by 16% in 2020 according to Defra. This of course decimated many farms' cashflow, leading to farms being unable to pay suppliers and having to reduce operations or cut staff.

As with many businesses, cashflow is vital, but since the 2008 financial crisis short-term lending to farms has shrunk from £2.98bn to £2.17bn. High Street banks are ill-equipped to solve the specific problems of the agricultural industry, which created a niche for Oxbury Farm Credit.

In addition to offering competitive interest rates, Oxbury Farm Credit provides farm businesses complete control over their invoice management and repayment

profile. Oxbury has fully integrated with the systems of the input suppliers, allowing automatic and secure uploads of invoices onto our online platform. Customers can review their account at any time in real time, and query or pay invoices, make repayments to suit their cashflow, and monitor monthly outgoings all in one place. They are currently bringing on board integrations with leading accountancy packages and farm management software so that farmers can spend far less time on administration and financial management.

Lending with a social mission





Oxbury are also working towards helping their customers minimise their carbon emissions through Oxbury Forest Saver, which allows interest from payments to be put towards planting trees on British farm sites.

Their Oxbury Flexi Credit – Milk Cheque scheme is a highly flexible facility created for dairy farmers which is simple to set up and offers additional credit to their existing banking arrangements. The product enables farmers to ease cashflow pressures at key times of the year when milk prices are low or cash outflows are high on feed and fertilisers, to take advantage of competitive prices or offers as they arise. A credit limit is agreed, based on a multiple of the farmer's average monthly milk cheque over twelve months and money can be immediately transferred out of the account to make purchases.

The company is on track to meet its first-year targets after only nine months, showing that there is a real need for their services within the UK's agricultural industry. They will be announcing projects to expand the product





across the supply chain, working in partnerships with suppliers and famers to strengthen the supply chain as they continue to grow and develop their offering.

More about the company:

-  www.oxbury.com
-  press@oxbury.com
-  www.linkedin.com/company/oxbury-bank
-  twitter.com/OxburyBank

“Having a credit initiative that is transparent, open and flexible, and drives sensible, responsible credit adoption has to be a good thing in a market that has struggled over the past 18 months. PPS”

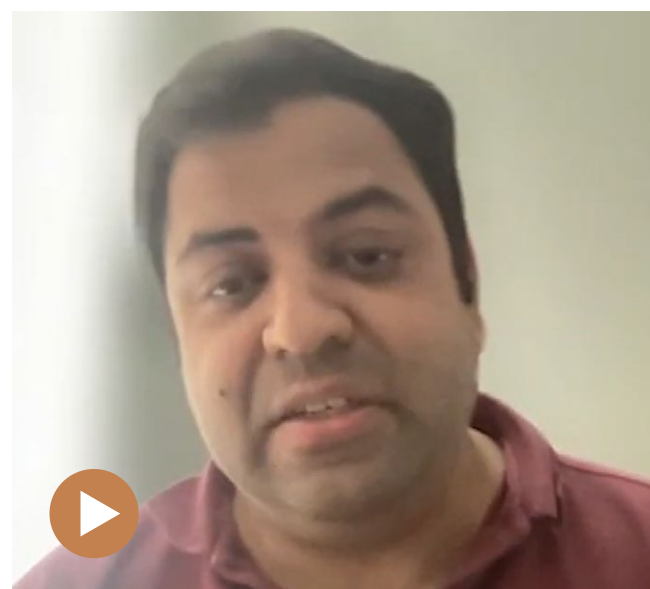
Congratulations to the other finalists




BEST USE OF PAYMENTS DATA OR AI IN FINANCIAL SERVICES
Sponsored by: **EKOTO**

When it comes to digital payments solutions, AI goes beyond streamlining and offering security. AI brings automation and enables users to monitor online payments, reducing fraud and financial crimes. The winner stood out - both how they presented their services and product, but also the results they have been achieving since launching in 2020.

Data has become the new gold for the financial industry. Despite this, both traditional financial institutions and new players in the field have struggled to capitalise on this resource. Large financial institutions are built on legacy systems that leave data siloed, rendering this 'gold' inaccessible or underutilised, whilst emerging FinTechs lack financial and human resources to create tools that would effectively capture and process data. Sentinels offers financial institutions a solution to this problem by using machine learning to develop a future-proof detection engine and surveillance system. Its engine processes internal and external data sources through both rules and



machine learning models to create an understanding of a client's current and historic behaviour, a network of relationships and an automated comparison to similar profiles of the client. The ultimate goal is a data-driven compliance solution for the FinTech industry.

Next-generation transaction monitoring

Traditional transaction monitoring platforms focus on spotting just one aspect of client behaviour: transactions. However, to understand risks and opportunities better, Sentinels views the client as the focal point and all data related to their behaviour in and outside the institution, and whether a transaction, other notable behaviour or data should be added to the input. As an example: a sudden spike in purchases of a product might raise red flags and typically encounter a hold on transactions in addition to manual review. However, if it was known that a marketing blast a

few hours ago on Instagram drove large traffic to the product links there wouldn't be a need for heavy manual review and thus the PSP would be able to maintain a high customer experience and maximize its marketing ROI.

Institutions typically apply static business rules based on outdated risk typologies that don't learn or adapt to changing needs. This creates a blind spot as client behaviour constantly changes and illicit actors continually adapt their modus operandi. The results of this inefficient process are costly, efforts are largely manual, typically involving the assessment of very high numbers of false-positive alerts. Upwards of 15% of total staff are consumed by this manual compliance process.

A bespoke approach to compliance

The Sentinels platform meets the strictest AML regulatory requirements, while also freeing compliance teams from the extensive manual workload. The Sentinels vision has always been to support the financial industry with far more than transaction monitoring. Sentinels understands that no financial institution is the same. We believe the complexity behind anti-money laundering processes and regulations demands a tailored product.

Sentinels works with clients to create a solution that takes into consideration factors such as the obtained license, jurisdiction, volume, growth, business model, and type of customer. This bespoke approach allows Sentinels to support various types of fintechs, including challenger banks, remittance service providers, and marketplace PSPs. Sentinels accomplishes this through

a modular, flexible and integrated platform that most legacy tools and approaches cannot provide. Sentinels has proven its pragmatic approach supports financial institutions scale their business while meeting the strictest transaction monitoring compliance regulations. In just two years, Sentinels has transformed the financial compliance landscape by offering clients a 360-client knowledge centre, enabling business intelligence and revenue growth.

Sentinels is currently experiencing exponential growth and expanding its team. They have recently partnered with payments infrastructure provider and fellow fintech Unicorn company PPRO to enhance their anti-money laundering controls, giving PPRO's risk and compliance teams and streamlined workflow. They are also expanding internationally, signing cross-border payment solution provider YouWorld as a client to establish a foothold in the Asia-Pacific region.

More about the company:

www.sentinels.ai

www.linkedin.com/company/sentinels-ai/

twitter.com/SentinelsAI

Fraudsters are adapting to become more and more evasive online and AI is hugely important in combatting that threat.
Ekata

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MOST INNOVATIVE MOBILE OR FINANCIAL SERVICE PAYMENTS SOLUTION

 Sponsored by: **accenture**
Winner

 Refreshed PayMaya App by
 PayMaya Philippines, Inc.

**Silver
Winner**


“What made this entry really stand out was it solved real problems. It offered access to banking for those who needed it most, especially in light of the pandemic.”

As the only end-to-end digital financial services platform in the Philippines, with business divisions serving consumers, enterprises, and the government, PayMaya is in a unique position to promote financial inclusion and bridge the physical to digital banking divide. This strength was highlighted when COVID-19 quarantine measures in the Philippines were imposed. In a country where 31% of the cities and municipalities have no banking presence, with only 29% individuals owning a bank account and 15% of merchants accepting digital payments, extending financial inclusion was essential.

“The Most Innovative Mobile or Financial Services Payments Solution category is really important to the industry because a lot of the changes in the industry are happening along these lines in a number of geographies. Accenture”



The digital payments company was able to leverage its nationwide agent network through its remittance network, Smart Padala, to provide accessible and reliable cash-in and out services. The company also made sure that it could also use its enterprise acquiring network for wider acceptance – including for e-Commerce which ramped up during the quarantine.

Educating an underserved population

With so many potential customers going unbanked, the company had to focus on back-to-basics education. To help Filipinos open a basic financial account during the quarantine, PayMaya adjusted its “Don’t Pay Cash. PayMaya.” consumer campaign to highlight digital payments as a safer way to pay for “everyday” needs most relevant to Filipinos such as bills payment, fund

transfer, and online shopping. The PayMaya mobile app was at the heart of this education and outreach program. Through partner initiatives PayMaya was able to support the Department of Health’s #BIDASolusyon’s anti-COVID campaign, embedding public health messages in its app and marketing messages.

Staying secure

The app is only as useful as it is secure, and with this in mind PayMaya improved app security through the use of artificial intelligence and machine learning technologies such as facial recognition, ID image classification, fake ID detection, ID OCR, and biometrics. It implemented a multi-factor authentication feature for Peer-to-Peer and bank transfers and device ID fingerprinting for registration and login. PayMaya had to streamline its video KYC process to accommodate the deluge of account registrations. It also dramatically improved the app interface and experience through new features such as use of digital vouchers for cash back, government aid, and merchant rewards.

With all these improvements, PayMaya is now able to process 99% of its KYC upgrade applications within 24 hours, 89% of which are processed within an hour as compared to 58% pre-pandemic. More importantly, its app rating is 4.7 for Google Play and Apple App Store from 3.7 and 1.9 respectively. This rating is higher than PayMaya’s global and local peers.

An overwhelming success in financial inclusion

As of end-2020, PayMaya has over 31 million registered users in its consumer platforms, equivalent to 28% of the total population. PayMaya users can also do transactions with their network of over 116,000 merchants nationwide, as well as easily add money, cash out, remit or pay with over 200,000 digital touchpoints.

In 2020, the PayMaya consumer mobile wallet business has recorded 4.6x year-on-year growth for transaction volume and almost doubled new account registrations.

More about the company:

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paymaya-philippines/](https://www.linkedin.com/company/paymaya-philippines/)

<https://twitter.com/PayMayaOfficial>

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MOST INNOVATIVE MERCHANT SERVICES

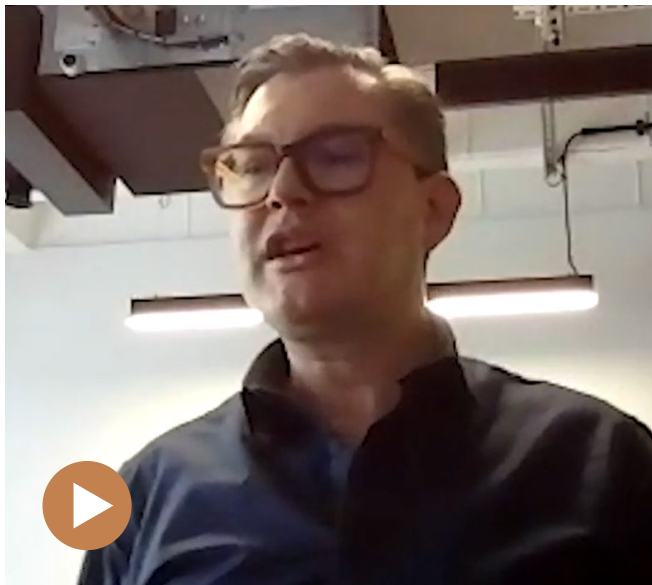
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“The judges were looking for real innovation, demonstration of success and value being delivered to both the merchant and to the ultimate end user.”

In the United Arab Emirates, school payments are often challenging for parents and schools alike. Long queues, limited staff, time inefficiencies and more, all compounded by recent social distancing and hygiene guidelines. The Skiplly app from RAKBANK transformed the parent-school payment experience from one that was tedious and time-consuming, to one that simply skipped the hassle. With a 100% secure payment gateway that works with any bank card, the app opens up a world of convenience for schools and parents, allowing them to focus on the bigger picture of safety and convenience, with tech-first solutions designed for long-term consumer satisfaction.

“Trust payments is a proud sponsor of the Most Innovative Merchant Services Solutions category, because we too are a growing and disruptive payments group, keen on ensuring that we’re at the forefront of innovation and development and that we’re investing really heavily in value added services. Trust Payments”



Simplifying school payments

Designed to simplify the system and amplify the user experience, Skiplly taps into technology, offering schools an online portal to accurately manage incoming payments, with customized options when required. Reporting models facilitate simplified reconciliation, along with dashboard access for detailed reporting and trends analysis. This has resulted in time savings across school departments, reduced chances of human error and a robust audit trail system.

For parents, Skiplly allows payments to be made with a simple, three step process with hassle-free student registration. The app eliminates the need to visit schools for payments, and results in a major time save for parents who no longer have to wait in long queues and

can make cashless payments from anywhere. Designed for easy reference, the app also retains a record of transactions that are easily reviewed when required. Finally, Skiplly comes with the peace of mind of a socially distant payment option that ticks all the right boxes.

Huge efficiency savings

In terms of performance, Skiplly delivered every time, saving 268 days of man-hours per school and an average cost savings of 60%. Eliminating fee collection and follow-up, teachers saved 1,050 hours. With improved efficiencies and less time spent on orders and payments, canteens saved 505 hours. Uniform shops and other units saved 272 hours on counting, collecting and following up on payments and finally, school saved 318 hours thanks to a robust audit trail, improved receipting and reduced data entry efforts.

Carefully crafted to support users at every step, RAKBANK’s onboarding model covers everything from set-up and training to parent engagement, with accounting support inclusive of finance system integration, settlements and reversals, reporting, vendor on-boarding and more.

For RAKBANK, the end-to-end consumer journey builds a superior customer experience, facilitating a new revenue stream with huge potential at a low cost. The process is also instantly associated with the mother brand and over time, Skiplly customers will organically transition towards a deeper banking relationship with RAKBANK, driving acquisitions and building loyalty.

A successful launch

It’s important to note the COVID-19 pandemic amplified the positive effects of the RAKBANK Skiplly app, offering parents and schools a much-needed socially-distanced approach to school payments, making things that much easier at a time when just about everything, was that much harder.

Since its launch, the app now boasts 150 participating schools as of December 2020, with 27 times the number of registered students. Downloads now stand at 58K, (growth of 10x) with a monthly user base of 21K in 2020 vs. 2.4K in 2019. Over the past year, transaction volumes have increased exponentially, growing 190 times, while transaction value has climbed 378 times.

More about the company:

- rakbank.ae/wps/portal/retail-banking
- contactus@rakbank.ae
- www.linkedin.com/company/rakbank/
- twitter.com/RAKBANKlive

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See you next year!

5 October 2022

Grosvenor House, London

For sponsorship opportunities, please contact

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