



EVENT EBOOK

26 NOVEMBER 2020

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WELCOME TO THE 13TH EMERGING PAYMENTS AWARDS 2020



Spot the difference.

'It's the Emerging Payments Awards, Jim, but not as you know it', said Mister Spock (almost).

This year we have the same amazingly high quality of entries, the same engaging entertainment and the same leading companies sponsoring our Awards.

But it's more high-tech, with more nominations, more people attending from many more countries, and more conveniently. There will be less need for a hangover cure, less sleep deprivation and fewer embarrassing expense claims.

We may not have intended to change how we do things quite so drastically this year. But we have used the limitations forced on us to make the Awards better than ever. Edward de Bono, of 'Six Thinking Hats' fame, called this, 'Forced Creativity', removing one parameter from a successful formula and forcing yourself to create something better. So, imagine a Black Tie Awards Dinner without the dinner ... Welcome to the Emerging Payments Awards 2020.

It's been great fun to bring our event to you this year. Even our Judges Day was an engaging online experience, led by the Chair of the Judges, John Chaplin. Because we had over 280 nominations, the judges all had more work than normal, so thanks to them all for their hard work and objectivity.

We've had amazing support from our sponsors, especially our new Event Sponsor, Mastercard. The team there has supported us every step of the way so we can bring passionate payments people together to be entertained, informed and inspired.

Having the support of our other sponsors - GPS, Paynetics Global, PPS, Trust Payments, Chargebacks911, Ingenico and Gift Partner Banking Circle - we have also been able to make our 2020 awards free to attend, and I am proud that this means they are totally inclusive (so long as you have an internet connection!).

Our host for this evening's ceremony is Sara Pascoe. You'll know her as an outstanding comedian who has featured on Mock the Week, Have I Got News for You and Hypothetical. It just shows where a Degree in Philosophy at Cambridge can take you.

Last year, we were proud of how sustainable we were being, by having less collateral and having the awards booklet on 100% recyclable paper. This year, we have gone the whole hog: no paper whatsoever and no jet fuel either.

Special thanks must be extended to everyone who has played a part in making these Awards happen, whether large or small. Your time and effort is greatly appreciated. So turn off your social media notifications and emails, sit back with a cuppa or glass of bubbly, and enjoy the ceremony. I hope you learn more about the world of payments, make some great connections and feel proud to be part of our community.

**Tony Craddock, Director General,
Emerging Payments Association**

CONTENTS



Welcome from Event Sponsor	4
Welcome from the Chair of Judges	6
Judges of the Emerging Payments Awards 2020	7 - 24
Best International Payments, Remittance or use of FX	25 - 26
Best Financial Inclusion Payments Initiative	27 - 28
Best B2C Payments Programme	29 - 30
Best B2B Payments Programme	31 - 34
Best Banking or Open Banking Initiative	35 - 36
Best Partnership Initiative	37 - 38
Best Use of Payments Data or AI in Financial Services	39 - 40
Most Innovative Mobile or Financial Service Payments Solution	41 - 42
Most Innovative Merchant Services Solution	43 - 46
Best Back Office Innovation	47 - 48
Best Customer Facing Experience	49 - 50
Marketing Campaign of the Year	51 - 52
Leading Financial Services or Payments Start-Up	53 - 56
Leading Emerging Payments Organisation	57 - 58
Best Use of Blockchain in Financial Services	59 - 60
Best Direct Account to Account Solution	61 - 62
Best Lending Initiative	63 - 64
Best CSR or Charity Initiative	65 - 66
Best Market Expansion Programme	67 - 68
Industry Contributor of the Year	69
Sponsor Profiles	70 - 73
Partners	74

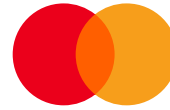
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Welcome from Event Sponsor, Mastercard

Welcome to the 13th Emerging Payments Awards celebrating innovation and collaboration by companies that have made significant advances in how we pay today over the past year.

And what a year it has been! 2020 has been challenging for many different reasons, in the midst of a global pandemic, but the payments industry has really pulled together to find new innovative ways to adapt to the change while ensuring continuity of payments for those who needed it most.

Through the accelerating shift to digital payments we've seen so many new innovations and partnerships in helping the country through challenging times. I know together we will continue to push the boundaries and redefine what success looks like in 2021 and beyond.

We are very proud to sponsor the EP Awards and celebrate the great work and amazing achievements of all of our colleagues across the payments industry this year and are committed in our support in helping it to continue to flourish.

So, to all of the finalists and winners, congratulations, we applaud you for the achievements during this challenging year.

We hope you enjoy this opportunity to reflect on the past year, connect with colleagues old and new, and toast the success of UK payments which every one of you has played a part in.



Edoardo Volta
Head of Fintech UK & Ireland
Mastercard.



Enabling financial empowerment for everyone

Global Processing Services (GPS) is the PayTech Pioneer™ that has powered the European Fintech revolution by enabling mobile app-based features and real-time notifications, putting flexibility and control in the hands of the cardholder.

It has been uniquely positioned to support Fintechs, challenger banks, and e-wallet providers on their growth journey, from an agile proof-of-concept to a fully scaled global offering.

GPS are proud to be a Platinum Sponsor of the EPA Awards



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Welcome from the CHAIR OF JUDGES



It is great to be able to welcome you to today's virtual awards ceremony. There was a time when we thought that it wouldn't be possible to hold the awards this year because the traditional approach just didn't work. But once

the decision had been made to proceed in a virtual format, everyone has been incredibly flexible and creative, and the results have been amazing. We have received more entries, from more countries and of a higher standard than ever before.....we could not have wished for a better outcome. The judges have been superb; we made a decision to

bring some experienced new judges into the panel and the virtual format made it easier for judges from markets outside Europe to play a part. Lastly, the organising team led by the tireless and irrepressible Sophia de Francesco and Maria Stavrou have been superb in adapting to the challenges of the new format and created what I am sure will be a super event. So my thanks go to the organisations that took time to enter the awards, the judges who gave up their time to adjudicate the submissions and the team who have made it all happen. All that remains now is to enjoy the show and celebrate some amazing companies.

John Chaplin
Chair of Judges

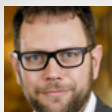
BIOGRAPHY

John Chaplin is one of the most influential figures globally in retail payments. After successfully holding senior executive positions at both Visa and First Data for many years, he is now heavily involved in investing

in payments. He is an adviser to Helios Investment Partners, the African private equity fund, and is a board director of their portfolio payments companies in West Africa and Egypt. He is Chairman of Global Processing Services, a Dunedin portfolio company, which is based in UK and he is also a Board director of a number of earlier stage fintech companies. He

has advised national payment schemes and regulators in 5 continents on how their payments infrastructures should be developed. He is the organiser of the Global Payments Innovation Jury, a prestigious group of 70 industry leading CEOs, that convenes every 2 years to look at the state of innovation in the payments sector.

EMERGING PAYMENTS AWARDS 2020 JUDGES



Scott Abrahams
SVP Business Development
UK and Ireland, Mastercard

Scott Abrahams is responsible for developing and executing the UK&I Acceptance sales and marketing strategy to drive Acceptance growth and increase revenue performance. He is also responsible for Mastercard's Fintech and Commercial Payments customers.

Before joining MasterCard, Mr. Abrahams was VP and GM of Global Supplier Relations EMEA at American Express. He was responsible for revenues from suppliers such as British Airways, Emirates, Air France and Hilton. Earlier on, he also held the positions of VP of Client Management UK and General Manager Nordics at American Express. Prior to this, Mr. Abrahams was Head of Relationship Management at Barclays Bank, leading 100 sales people with a focus on implementing innovation, change, motivation and culture within his team. Mr. Abrahams began his career at Sainsbury's as a Graduate Trainee Manager, rising to Deputy Store Manager and then moving to Project Management where he was accountable for the movement and banking of all Sainsbury's physical and electronic turnover.



Paul Bartholomew Keen
Strategic Commercial
Partnerships, Elavon Europe

Paul is a financial services' innovator and payments leader, currently managing strategic relationships and partnerships at Elavon.

From 2010 to 2018, Paul provided interim leadership and product expertise for banks, payment networks and emerging challengers. Recent highlights include: Proposition and merchant acceptance lead for a digital wallet in the Caribbean, delivering consumer and third-party requirements as the subject matter expert for cards, e-wallets and prepaid at Open Banking, leading a Lloyds product workstream for a digital payment initiative with Mastercard and managing the card scheme relationships for commercial card issuance at Barclaycard.

During his five-year business leadership role at Mastercard, Paul was at the forefront of European prepaid product development, market expansion and innovation. He also been responsible for managing key elements of the current account portfolio at Lloyds TSB, headed customer management at Barclays for medium-sized businesses and led various strategic and development-based roles at The Woolwich, Bank of Scotland and Barclaycard.



David G.W Birch
Director, 15Mb Ltd.

David G.W Birch is an author, advisor and commentator on digital financial services. He is a Global Ambassador at Consult Hyperion (the secure electronic transactions consultancy that he helped to found), Technology Fellow at the Centre for the Study of Financial Innovation (the London-based think tank), a Visiting Professor at the University of Surrey Business School and holds a number of board-level advisory roles. Before helping to found Consult Hyperion, he spent several years working as a consultant in Europe, the Far East and North America. He graduated from the University of Southampton with a B.Sc (Hons.) in Physics.

Dave was named one of the global top 15 favourite sources of business information (Wired magazine) and one of the top ten most influential voices in banking (Financial Brand); was found to be one of the top ten Twitter accounts followed by innovators, along with Bill Gates and Richard Branson (PR Daily); was ranked in the top three most influential people in London's FinTech community (City A.M.), was voted one of the European "Top 40" people in digital financial services (Financial News), was listed of the world's top 100 most influential FinTech leaders (Hot Topics) and rated Europe's most influential commentator on emerging payments (Total Payments).



Alistair Brown
Global Head of Payments,
EPAM

Alistair has over thirty-five years of experience in Payments and Management Consulting. Career highlights as follows; Global Head of Payments at EPAM, selling and delivering consult-design-build programmes worldwide in neobanking, instant payments, merchant acquiring, payment gateways, prepaid VP at American Express – developed and directed Corporate Purchasing Card solution and its team for UK and Europe, building a \$1 billion business in four years. Visa Global Strategy group – deputy in team developing white papers on M-Commerce and the future of Payments worldwide for the Visa International Board MasterCard Advisors – Head of B2B Europe and retail banking Europe lead, developing new retail banking products for BancoPosta, enhancing card portfolio profitability for European banks FirstData – Head of B2B card processing Europe enhancing the VisionPlus platform for Corporate card users CapGemini – Senior Client Partner leading consulting drive into BarclayCard and HSBC, focussing on Payments processing rationalisation in the retail bank, and the consistent absorption of regulatory change across the bank.

Currently building alliances between EPAM and key Payments technology organisations in order to add value to new and existing Financial Services clients.

EMERGING PAYMENTS AWARDS 2020 JUDGES



Francesco Burelli
Partner, Arkwright

Partner at Arkwright. Digital and Open Banking, Payments and Platforms Economy subject matter expert. Over 21 years of payments/digital financial services industry and advisory experience across six continents after transitioning from an earlier focus on telecoms. Before his advisory career, Francesco worked at Midland Bank (later HSBC).

Francesco complements his industry executive profession with industry research, publishing and think-tanks positions. Advisory board member at Global Data / Verdict, FT/ TheBanker's Transaction Banking Awards and Emerging Payments Association Awards judging panels member.

Fellow of the London Institute of Finance and Banking, INSEAD Alumnus, Francesco was awarded Fintech Startup Bootcamp' Best Fintech Mentor of the Year Award 2015, ATM Industry Association's Industry consultant of the Year 2014.



Rebecca Clements
Director of Payments,
UK Finance

Becky is responsible for leading and formulating payments industry policy matters, overseeing the sector engagement and advocacy, and driving change and innovation opportunities on behalf of members.

Becky joined UK Finance from Metro Bank where she held the role of Head of Industry Engagement and Payment Change. Prior to joining Metrobank in 2014, Becky also held senior payments roles at RBS and Coutts. Becky brings a wealth of payments experience to the organisation, along with an in-depth knowledge of compliance, industry requirements and risk policies. She is well known and respected by payments providers, regulators and consumer advocates across the payment's community and this combination of experience and respect will prove invaluable to UK Finance going forward.



Robert Courtneidge
Independent Industry
Advisor

Robert is a valued and highly respected industry expert with a distinguished career in the card and payments.

Robert has deep expertise in e-money and is highly skilled in all aspects of consumer finance issues, including consumer protection, banking regulation and compliance and anti-money laundering.

In the UK, he works closely with The Payments Services Regulator, HM Treasury and Financial Conduct Association, and other compliance and industry bodies globally. He is also Non Executive Board Director/Strategic Advisor to over 15 diverse payment and payment related companies.

He has continuously been named a key player in the Payments Power 10 (including #1 in 2015), a highly competitive ranking of the influential contributors in payments. Previously, Robert achieved success as a

senior legal professional specialising in matters relating to cards and payments. He regularly speaks on issues facing the European Payments' Industry including laws relating to Blockchain, Cryptocurrencies and Initial Coin Offerings (ICOs).



Thibault de Barsy
Vice-Chairman & General
Manager, Emerging
Payments Association

Thibault is the Vice-Chairman & General Manager of the Emerging Payments Association for the European Union since December 2019.

Thibault de Barsy was formerly CEO of Keytrade Bank Luxembourg for 5 years and has over 20 years of experience in the financial and ICT sector. Thibault is a guest lecturer at the University of Luxembourg on "Managing Financial Brands in the Digital Era" and at the Solvay Brussels of Economics and Management. Since October 2019, he has participated as a weekly guest speaker on the Belgian news TV channel LN24 as an Economics columnist. Before settling in Luxembourg, he held different marketing & sales positions across banks, insurance, telco and credit card companies. Thibault holds a Master of Science in Management from the Solvay Brussels School of Economics and Management and a CEFA certificate from the Belgian Association of Financial Analysts.



EMERGING PAYMENTS AWARDS 2020 JUDGES



Nilixa Devlukia
Founder, Payments Solved

Nilixa is the founder of Payments Solved a regulatory consultancy advising on the regulatory framework for payment services, digital banking, fintech and open banking both in the UK and globally. Nilixa is an experienced regulatory expert and lawyer with a Masters in European Competition Law and over 20 years of banking and payments experience gained from her time at Barclays, the FCA, the EBA and as Head of Regulatory at the Open Banking Implementation Entity. Nilixa was the policy lead at the Financial Conduct Authority on all UK and EU payments and e-money related matters working together with HM Treasury on the negotiation and transposition of PSD2 and EU agencies on the PSD2 RTS. Nilixa has been seconded to the European Banking Authority and has also worked extensively with the European Commission, the European Central Bank, the World Bank, EU and other regulators across the globe. Nilixa has represented the UK and FCA on various EU and UK level committees including the ECB SecurePay Forum, the EU API Evaluation Group and the UK Payment Strategy Forum and lead on the publication of the FCA Approach Document on Payment Services and EBA Consultations. Nilixa is a well known public speaker and works with industry, regulators and legislators to drive changes in the banking and payments ecosystem for a payments and open banking landscape that is secure, transparent and inclusive.



Salim Dhanani
Coo & Co-Founder, BigPay

Salim Dhanani is COO & Co-Founder of BigPay. Prior to BigPay, Salim was responsible for the EMEA division of Carta Worldwide, a digital payments platform, and worked for the World Bank Group in South America. Salim has built his career in financial services, focusing on banking and payment technology for a diverse range of companies - including established banking players and fintech unicorns.



Janusz Diemko
Strategic Advisor Payments Consultant

Janusz has 20+ years in payments at Euronet, First Data, Polskie ePłatności, in roles from finance, sales, business development, to M&A and management, in Poland, CEE, Baltics, Ukraine, Russia. He's worked in many areas of payments including; POS acquiring, card issuing, e/Commerce, ATM outsourcing. He was CEO, Supervisory Board Member then Chairman at Paylane – Polskie ePłatności S.A. Poland's 3rd largest acquirer, owned by Innova Capital. He has been Chairman of the Committee of Polish Acquirers and a member

of the National Bank's Payments Committee. He has provided payment consulting and advisory services on M&A projects, market analyses and funding for payments business and start-ups. He also holds Supervisory Board Member positions at Warsaw listed Ipopema Securities, & IQ Partners, and Storic (a loyalty coupon redemption business), and is a Partner at Hedgehog Fund investing in ecommerce / ICT. Born and educated in the UK – he has a BSC Geography from UCL, and is a qualified Chartered Accountant and a member of the Association of Corporate Treasurers.



Brian Dunne
Managing Director, Giftcard Consulting

Known as Mr. GiftCard Brian has a lifetime achievement award from the UK Gift Card and Voucher Association – UKGCVa, a Fellow of IMA – Incentive Marketing Association Europe where he served as President for eight years. He also holds the Karen Renk award and fellowship of the Global IMA where he was recognised for his service to the prepaid/ gift card and incentive industries. As a consultant, Brian has worked with most of the world's largest retailers and is a well-known speaker, judge and expert in this arena.



Dimitrios Fountas
Client Director, Sir John Cass Business School, City, University of London.

Dimitrios works in partnership with senior leaders and HR professionals around the world, to develop customised learning solutions that link each organisation's talent strategy to their business goals, enabling them to better adapt in times of uncertainty.

A qualified accountant, his experience includes financial management and operations roles across Europe in trading and manufacturing, including three years based in Athens as Operations Manager for Hermès. With a background of also working in the Square Mile, he represents the University on financial services client engagement. He has a successful track record of building and growing relationships in Asia at the highest levels, including with several global systemically important banks.

A PRINCE2 Practitioner, he has driven large-scale projects for over a decade, most recently in collaboration with the Payment & Clearing Association of China, to develop a draft blueprint for the country's evolving payments architecture, with a focus on innovation. Driven by an appetite to go digital in an existential way, as well as the desire to get the process of learning to be something wonderfully exciting and transformative, he is currently developing a digital strategy for the University, tied to City's Vision & Strategy 2026.

EMERGING PAYMENTS AWARDS 2020 JUDGES



Jessica Hardy
Assistant Director,
Dunedin

Jessica Hardy is an Assistant Director for Dunedin, a leading private equity firm who invest UK-wide and helps business leaders achieve their growth ambitions. Jessica specialises in financial services and has spent the last few years focused on building her knowledge and network in the payments sector. Before joining private equity, Jessica worked as a strategy consultant at Accenture.



Kamran Hedjri
Board Member,
PXP Financial

Kamran has 20+ years' experience in holding C-level roles in the fintech & payments industry. He had built companies across the payment value chain in Europe, North and South America and is currently member of the board at PXP Financial. He has always been focused on driving innovation, accelerating growth and building a great customer experience.



Nick Hewett
Investment Manager,
Fidelio Capital

Nick is an Investment Manager for Fidelio

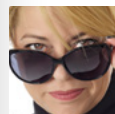
Capital – an investment company based in Stockholm – focusing on a range of sectors including financial services and technology, with a particular interest in payments. Prior to Fidelio, Nick worked at Bowmark Capital in London, a private equity firm specialising in the UK mid-market.



Peter Ibbetson
Director, Journolink Limited

Peter Ibbetson has over four decades of experience in the world of financial service, latterly also being the face of Small Business in the media for RBS and NatWest. His media experience and passion for small and growing businesses took him to the creation of Journolink, an online intelligent PR platform built for SMEs and journalists interested in them, but without the burden of eye watering PR retainers.

He is particularly interested in the fintech and payments areas, and the changes that they are bringing to UK banking.



Neira Jones
Payments, Digital Innovation,
Fintech, Information Security,
Regtech, Fraud, NED, Advisor

An independent advisor, Neira was previously

Barclaycard Director of Payment Security & Fraud. She sits on the Boards of cyber security & payments firms & is an Ambassador for the Emerging Payments Association. She is a payment security expert witness and advises on M&A cyber due diligence. She has won numerous awards and her profile is at www.linkedin.com/in/neirajones/. Championing payments, fintech, regtech, innovation & security, Neira's no-nonsense approach keeps her clients coming back as she will always go the extra mile with clear, actionable advice - from a regulatory application, to the best strategy for securing a mobile solution, or developing a start-up investment pitch. Tirelessly monitoring trends, she is a sought-after public speaker and industry commentator, writer and trainer (e.g. her popular Payments 101 course). With her global reach & large digital network, she is a mentor for many.



Richard Jones
Partner, Head of Payment
Services - Europe, Eversheds
Sutherland

Richard leads the firm's International Payment Services Group and is recognised as one of the leading lawyers in the payment services sector. His work includes advising issuers, acquirers, e-money issuers and other payment institutions on issues relating to the development of new products, drafting associated terms and conditions and licensing and other compliance

issues. He has particular specialisms in PSD2 and Open Banking, merchant acquiring and e-money, having worked on large projects for a wide range of UK and international providers in these areas. He has a lot of experience of delivering international expansion projects for payment service providers and in recent times has done a large amount of PSD2 related work for some of the largest psp's in the UK (both in terms of compliance and taking advantage of the opportunities which the expanding ecosystem brings).



Hugh Kingdon
Fintech expert and Advisor

Hugh is a fintech expert and advisor to fintech clients including Revolut and BCB Group, and to VCs and Private Equity firms. He is well known in Fintech circles, especially from his time working for Visa and Mastercard where he partnered with leading fintechs and helped them grow, pioneering many major improvement initiatives, built a substantial revenues stream and won a CEO award.

He is also familiar to EPA members as the sponsor behind the highly successful Emerging Payments Association Women in PayTech project.

Now working as an advisor in the area of card payments, remittances, e-commerce, lending and fintech, he is working with leading companies to help them grow and scale profitably.

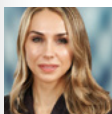


EMERGING PAYMENTS AWARDS 2020 JUDGES



Nicola Koronka
Co-Founder & Managing
Partner, Missive

Nicola is cofounder and managing partner of Missive, an award-winning technology and fintech communications consultancy. She has more than 15 years of experience working with established financial services providers, tech startups and challenger brands that are disrupting the market. Nicola specialises in messaging and positioning, PR and content marketing programmes that deliver business impact. Her work has driven increases in sales, VC fundraising & M&A, talent acquisition projects, and improved brand awareness through best in class communications.



Angelina Kouznetsova
Partner, Deloitte

Angelina is a Partner in the Deloitte Financial Services Corporate Finance team and specialises in advising on deals in the FinTech and Financial Services sectors, with over 15 years of experience including being an Associate Partner in the EY Financial Services Mergers & Acquisitions team. She has strong expertise throughout out the FinTech sector,

having advised on a large number of funds raising, full sell and buy side transactions. Her clients include founder, Venture Capitalist and Private Equity owned businesses, as well as public companies. She has led deals across a diverse range of sub-sectors including B2B and B2C payments, mobile enabled payments, remittance and FX, as well as transactions in other segments of the FinTech and Financial Services industry. She has also worked on FinTech sector related thought leadership assignments for the UK government and trade bodies.

She is passionate about the innovation in the industry and maintain an extensive network of fast growing FinTech businesses. Angelina is a qualified accountant and has started her career at PwC.



Raymond Lee
Head of Technical
Partnerships, PHOS

Raymond Lee is an experienced Business Development Manager working in the payments and security market, with a particular focus on emerging payment systems and technology. As Head of Technical Partnerships at PHOS. With over 15 years' experience in payments, Raymond has worked with many leading leading organisations to bring new and innovative payment solutions to the market.



Julian Little
Commercial Director MENA,
Verrency and Fintech
Consultant, Cofounder,
TicknPay

Julian is based in Dubai and is Commercial Director MENA for Australian financial technology platform and marketplace Verrency. He is also consulting to Fintechs in the region and is cofounder of TicknPay Technology.

Over the last 25 years Julian has had leadership roles in management, product, business development, and operations across both payment startups and large corporates. These roles have been in multiple segments of the payments ecosystem including prepaid card issuing, processing, distribution, acquiring, loyalty, core bank and retail technology. Julian led the Majid Al Futtaim (MAF) Finance prepaid card business in UAE from concept to the largest portfolio of programs in the region issuing over 1.2 million cards in the 4 years from launch. Following this, Julian consulted to large scale prepaid programs in Europe and successfully launched the TicknPay mobile first purchase management platform in 2018. Both the MAF and TicknPay programs have been recognised by winning multiple awards in the MENA region.



Michael Maier
Member of the Board, Fidor
Solutions AG

Co-Founding Board Member of Fidor 2004, COO of Fidor Bank 2010 to 2016. Currently @ Fidor Solutions AG CEO leading Product Management, Engineering & Delivery. Previous career steps: DAB Bank from 1994 to 2004 as Head of Business Development and Head of Retail Business. PHD in Branding for Retail Banks, Head of Research group of Financial Services Marketing Institute of Marketing Munich. Member of the PSR Strategy Forum from 2016 until 2018.

EMERGING PAYMENTS AWARDS 2020 JUDGES



Claire Maslen
Chief Marketing Officer,
Consult Hyperion

Claire Maslen is Chief Marketing Officer at Consult Hyperion responsible for creating and delivering the marketing plan and strategic partnership engagement, to support the growth of the organisation and the success of our clients, bringing with her, 30 years' experience at the forefront of the telecoms industry and a number of blue-chip technology organisations. Prior to Consult Hyperion, Claire led the creation of two of O2's new business areas – O2 Digital's Fraud and Identity Management business, and O2 UK's NFC market entry.

Claire is passionate about fostering collaboration and has extensive experience of stakeholder engagement working with mobile operators, regulators & policy makers, banks, payment networks and Fintech companies.

Claire has been recognised in the industry with various awards including: PC Pro Top Ten Women in Tech 2011, Mobile Magazine Power 50, Mobile Awards Key Influencer 2009. Claire created the 'Women in Technology' programme at O2.



Mark McMurtrie
Director, Payments
Consultancy Ltd

Mark McMurtrie is an award-winning Payments and FinTech consultant. He advises financial services companies, acquirers, payment service providers, technology companies, retailers, hospitality providers and investors. He has worked with many of the world's leading companies including the largest retailers, eCommerce merchants, hospitality providers, PSPs, retail banks, merchant acquirers, card issuers, payment schemes and payment service providers. For the last 8 years he has been providing a range of high-level payment advisory services focusing on strategy development, market assessments, investment support, commercial due diligence, technology reviews, competitive analysis and supplier selection. His payments experience is broad and covers mobile, face-to face, ecommerce, Omni-channel and instant bank payments. Mark is a regular industry commentator, conference chairman and speaker. He is proud to be an Ambassador for the Emerging Payments Association.



David Parker
Director, Polymath
Consulting

Polymath Consulting works on projects and advise organisations across the Cards & Payments industry. David is also an active mentor, NED and advisor/observer to boards including: Cybertonica, 3s Money Club, Bee Good, Trezeo and Curve. He is a co-founder of Konsensus that delivers TPP identity and regulatory checking for PSD2 open banking compliance. He has worked across the complete value chain helping banks with their overall E-Money/Prepaid and Emerging Payments strategy right through to market entry analysis; as well as working with telcos, processors and programme managers on segment analysis, certification and membership applications. His client assignments have covered Russia, South Africa, Middle East, Europe and Asia.



Anne Pieckielon
CEO, The Inclusion
Foundation CIC

Anne's track record of achievement as a Director and senior leader with PayUK (formerly Bacs) and across the wider EPA community as an Advisory Board member brings a unique perspective to a range of industry challenges

faced by the Fintech ecosystem. Anne constantly challenges the traditional payments model across a range of services and supports stakeholders to achieve step change in their business.

At Bacs Anne led the strategy and steered product development of the UK's retail payment products and services such as Direct Debit, Bacs Direct Credit, Current Account Switch Service and Cash ISA account switching services. Anne's entrepreneurship and influence shaped the future of these highly successful initiatives which have been adopted by the financial services industry, consumers and businesses globally.

Anne is the Chief Executive of The Inclusion Foundation CIC, a not for profit company seeking to help under-served customers get the best from their finances through use of the most effective payment products and services. TIF is seeking to mobilise the paytech industry to address financial inclusion effectively. She is also a Trustee of the Money Charity.

Recognised as a senior leader under the Innovate Finance Women in PayTech Powerlist and winner of the 2019 Emerging Payments Awards' Industry Contributor of the Year, Anne champions diversity. She is a judge for the European Women's Payment Network (EWPEN) Awards and an advocate for HM Treasury's Women in Finance Charter, although Anne canvasses contributions from the broadest audience possible to further develop the industry.



EMERGING PAYMENTS AWARDS 2020 JUDGES



Timothy Poole
International Trade
Advisor, Department for
International Trade

Timothy has many years' experience in International Financial Services. He spent nearly 20 years with a number of global commercial banks focusing on the corporate marketplace.

Timothy's focus has consistently been on supporting companies in many industries with their international trade and financial needs, originally towards the Middle East; his first visit to Saudi Arabia was in 1981 and has been to the Gulf region many times. More recently he spent 10 years with Standard & Poor's Ratings in London, responsible for business development and client management of Companies in the UK, Middle East and South Africa.

Timothy is now a member of the Department for International Trade's Financial & Professional Services team in London, supporting fintech, insurtech and regtech firms, payments businesses, foreign exchange, investment advisory and other financial technology companies in their international growth.



Stephen Quinn
Experience Payments
Professional

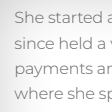
An experienced payment professional, his career spans 15yrs with C-level and management positions with Inpay, Ukash and ClickandBuy. He is a sought after contributor within the payments industry, an active speaker and panellist, NED and payments evangelist. He is passionate about helping influence and shape the future of banking and payments globally



Simonetta Rigo
CMO, board member and
start-up mentor

Senior marketing, product and strategy executive with 20+ experience across global cross-border payments, remittances, health insurance and luxury travel.

She combines a strong understanding of customer behaviors, brand purpose, traditional and digital marketing, with a rigorous strategic and commercial analysis and creative problem solving to help companies optimize their business model and grow.

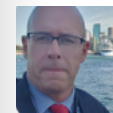


Warren Russell
Founder & CEO, W2

In 2011 Warren founded W2 and has built it into a dynamic, cutting edge platform provider offering a simple plug in solution to facilitate digital onboarding and ongoing customer risk management. The proprietary software W2 offer simplifies the complex process of compliant due diligence incorporating all elements of Know-Your-Customer, Anti-Money Laundering and Anti-Fraud required to maximise customer conversion.

She started at McKinsey & Company, and since held a variety of roles in cross-border payments and FIs from American Express, where she spent 10 years in strategy, planning, product management and product development, Bupa International, as Director Strategy and Market Development function and a member of the Executive Board, and recently Western Union, as SVP Global Brand, Marketing and Customer Engagement and served on the Board of their Foundation.

Simonetta is a NED at FTSE250 wealth management firm Brewin Dolphin, and recently served as the interim Chief Customer Officer for Tesco Bank.



John Ryan
Director General and
Head of Policy, Emerging
Payments Association Asia

John Ryan is the Director General and head of Policy of EPA Asia. He is a qualified management accountant who spent more than 20 years in financial technology or fintech as it is now known, for the financial markets.

He has worked for more than 20 years in Australia, but originally comes from Ireland. His passion is innovation and also using technology to solve real world challenges. He is a contributing author to the Paytech Book.

Warren's ability to adapt to new and challenging situations with commercial acumen means W2 now has over 100 users of its platform, spanning 3 continents and processes well over 200m transactions per month.

A consummate professional with extensive expertise in many complimentary areas Warren is no stranger to speaking in front of large audiences or bringing together intimate round table collaborations on topics such as Age and Identity Verification, Affordability, Fraud prevention and AML. Warren is also co-founder and co-chair of the Age Verification Providers Association – the AVPA.

EMERGING PAYMENTS AWARDS 2020 JUDGES



Julian Sawyer
European Managing
Director, Gemini

Julian Sawyer is the European Managing Director for Gemini, the New York Regulated Crypto Exchange and digital asset Custodian. Prior to joining Gemini to lead the European operation, Julian was a co-founder and former COO of Starling Bank for over four years with was responsibility for running customer services, AML & Fraud, Payment Operations, HR and Supplier Management. He also held P&L responsibility for the B2B business - Starling Banking Services. Prior to Starling he worked as a management consultant at Accenture and EY and set-up and ran his own financial services consultancy, BlueRock, for 13 years before selling it. Julian is also an Honorary Senior Visiting Fellow at CASS University in the Faculty of Management and a member of the Emerging Payments Association Advisory Board. He is also an Advisor at Volt Bank Limited, the leading Australian Challenger Bank.



Samer Soliman
Managing Director – Middle
East, Network International

Samer Soliman is the Managing Director for the Group's Middle East, and is responsible for all aspects of the Acquiring and Issuing

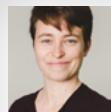
business of the Group in the Middle East region. He is responsible for developing and implementing a comprehensive strategy to drive the growth of the company's business in the region.

Samer is also the chairman of Network Jordan, a Board member and Managing Director of Network Egypt, and Board member of Diners Club Egypt and Levant. He sits on the product advisory board of UnionPay International, representing the Middle East region. Samer has contributed significantly to the inorganic growth of the Group by identifying investment opportunities and designing effective business and operations models.

Samer brings more than 20 years of experience in retail business, cards issuing, acquiring and third-party processing. Prior to joining the Group, Samer was part of the team that set up the consumer business at Citibank Egypt.

Samer holds a Master's degree in Leading Innovation and Change from Robert Kennedy College in Switzerland, in partnership with York St John University, a Certificate in Management from the University of Wollongong, and a degree in business management from the Ministry of Higher Education Sinai.

Samer was appointed as Managing Director in 2016.



Juliette Souliman
VC Investor, MMC Ventures

Juliette is a VC Investor at MMC Ventures, a venture capital fund investing in early stage and high-growth UK companies. She is also the Co-founder of Ground Floor Ventures - a European and US business angel network focusing on pre-seed venture deals.

Prior Joining MMC, Juliette was the Chief Commercial Officer at Cred Investments, a UK investment FinTech startup, and a FinTech VC investor at Octopus Ventures. Juliette holds a BSc in International Business Administration from Rotterdam School of Management. She specialised in new venture financing at Babson College in the USA, and earned a MSc in Strategic Entrepreneurship from Cass Business School, London.



Rachelle St Ledger
CEO - Australia, EML

Rachelle St Ledger brings to the EPA judging panel over 20 years of prepaid global experience. Her introduction to the industry was the launch of the Coles Myer Gift Card - Australia's first Gift Card back in 2005. Rachelle, tenaciously pursued and landed herself a role with PrePay Solutions (PPS) where she worked her way up from a Corporate Sales Manager to their Chief Commercial Officer. During her 10 year tenure at PPS (Australia and UK) she also served 4 years on the board of UKGCVA, including Co Chair and was listed as one of Paybefore's 'Top 10 most powerful women in prepaid.' Rachelle moved back to Australia in 2016 with her husband and two young boys to be both closer to her family and to take on the role of CEO of EML Australia. EML is an ASX listed financial services who issue mobile, virtual and physical card solutions to some of the largest corporate brands around the world, processing billions of dollars in payments each year and manages more than 1500 programs across Australia, Europe and North America.

EMERGING PAYMENTS AWARDS 2020 JUDGES



Michael Walters
Advisor, Entrepreneur and
Non-Executive Director
Specialising in Cards and
Payments

Michael is a globally experienced financial services and technology professional specialising in card and payment products and technologies, with particular recent experience in transport, x-channel and commercial payments as well as tokenisation and identity.

Over the past decade, Michael has advised a wide range of clients, from global ride hail providers to national transport authorities, closed loop card issuers to international payment schemes, strategic investors to global PE funds. He founded and led littlepay, a payment gateway for public transport authorities and operators, which supports contactless EMV on half of all UK buses outside of London.

Michael has also managed a global fintech fund, been the COO of a major travel payment provider, a Director (Partner) of Edgar, Dunn & Company, and has a Non-Executive or Advisory Director of numerous 'paytechs' internationally.

Michael is currently working on his next start-up, consulting to clients in Asia and

Europe, and is an Independent Director of PayNet, Malaysia's national payments systems and financial infrastructure operator.



Markos Zachariadis
Greensill Chair in Financial
Technology (FinTech) & Full
Professor of Information
Systems
Alliance Manchester
Business School, University
of Manchester Payments

Professor Markos Zachariadis holds the Greensill Chair of Financial Technology (FinTech) and is Full Professor of Information Systems at Alliance Manchester Business School (AMBS), at the University of Manchester. He is a member of the World Economic Forum's Global Future Council on Financial & Monetary Systems and a FinTech Research Fellow at the Cambridge Centre for Digital Innovation (CDI), University of Cambridge. Professor Zachariadis' research sits at the cross section of economics of digital innovation, financial technology studies, and network economics, and has studied extensively the economic impact of ICT adoption on bank performance, the diffusion of payment networks, and the role of data & standards in payment infrastructures (SWIFT),

financial markets (LEI), and digital banking (Open Banking), among other things. His research has been published in top academic journals such as MIS Quarterly and Research Policy and has been awarded the NET Institute Award (NYU Stern Business School) for his study on the economics of payment networks, and the SWIFT Institute, SMS, and GRI Awards for his research on Open APIs and Digital Transformation in Banking. He is also co-author of The Society for Worldwide Interbank Financial Telecommunication (SWIFT): Cooperative governance for network innovation, standards, and community (London: Routledge 2014), and co-editor of The PAYTECH Book published by Wiley (2020).

Prof. Zachariadis is a board advisor, mentor, and international keynote speaker and has been invited from various global organizations to present his research insights, give talks at international events, and judge at international competitions (Bank of England, UK Parliament, World Bank, SIBOS, Money2020, GRI Summit, Microsoft, Bank of Canada/Payments Canada, SWIFT, Innovate Finance Global Summit, Central Bank of Seychelles, Open Banking World Congress, FINTECH Connect, IBM, Financial Times, EY, APIdays, etc.). He was also the organizer of an international conference in London on PayTech innovation which was funded by Gates Foundation, MasterCard, and Capco.

As a recognised expert, Markos often shares his work and perspectives with media outlets such as The Times, World Finance, Financial Times' Banker Magazine, Bloomberg, Fortune Magazine, BBC, CNN, The Telegraph, Sky News, Wired Magazine, USA Today, ITV News, The Conversation, among many other.

Prior to joining AMBS, Prof. Zachariadis was Associate Professor in Management Information Systems & Digital Innovation at Warwick Business School, University of Warwick – where he also directed the Executive Education Diploma in Digital leadership – Visiting Professor in Financial Technologies (FinTech) at Ivey Business School, Western University, Research Associate at the University of Cambridge Judge Business School, Visiting Scholar at London Business School, and Research Economist at the Centre for Economic Performance, London School of Economics. He studied economics at the University of Patras, Department of Economics and holds an MSc and PhD from the London School of Economics, Department of Management. Before turning to academia, Markos worked for multinational companies in the technology and financial services sector such as Hewlett Packard Inc. and UBS Investment Bank in Greece, Spain and the UK.

You can follow Markos on Twitter @ MarkosZach and on LinkedIn.

BEST INTERNATIONAL PAYMENTS, REMITTANCE OR USE OF FX



Banking Circle

In 2017, Banking Circle became the first non-bank to offer virtual IBAN accounts, with the launch of Banking Circle Virtual IBAN. This innovative and unique solution gives FX and Payments businesses the ability to issue multi-currency IBAN accounts to their customers, in multiple jurisdictions, giving them access to a reliable and fully flexible cross border payment system which was previously only accessible through larger banking institutions. As such, merchants can make and accept payments, cross border, in different currencies, in a way that traditional banks are unable to facilitate.

Banking Circle's Real-time FX trading platform enables Banks and Payments businesses to manage their treasury functions end-to-end, with the use of their virtual or physical currency accounts. Real-time FX is an intuitive trading platform that helps financial institutions to react to market movements instantly.



EMpowerFX by Crown Agents Bank

Originally established in London by the British Crown in 1749 and offering financial services since 1833, Crown Agents Bank's (CAB) in-depth financial market experience spans almost two centuries. This long history of commitment to excellence means CAB has an extensive network of global partners, strong international relationships and the expertise to deliver efficient, scalable services to facilitate trade and commerce between its focus markets in developing, emerging and frontier regions, and the rest of the world.

CAB's understanding of the complex nature of each market means it is uniquely placed to address multiple and different challenges both financial service providers and end users face in each region.

CAB has developed a service that is centred on providing the best foreign exchange (FX) possible for the markets in which it operates. CAB's technology has tangible benefits, addressing the three main pain points associated with FX: cost, speed and security. This is particularly essential in markets where liquidity is low, and the assurance of settlement is so vital.



What borders?

Ebury - Faster and Smarter Global Payments

Ebury is a financial services company, specialising in international cash management solutions including cross-border payments, FX risk management and business lending. Our unique product offering helps businesses prosper and grow in a highly competitive environment by eliminating boundaries and making international finance simple and universally accessible.

Our connections with payment schemes all around the world allow you to pay your suppliers, employees and business partners in the currency that's right for them and you. You can pay locally in over 25 currencies, pay internationally in over 130 currencies and new currency capabilities are added regularly.

Our capabilities include access to 130+ currencies, currency accounts to collect money globally, with no need of opening multiple bank accounts, local collection accounts to make or receive payments in a given currency, and trade finance to help finance international trade. Ebury's solutions are designed to create a seamless international finance process whether you are an international trader, an NGO, an e-commerce platform or a small business owner.

Ebury currently services over 45,000 businesses and organisations across the globe and has traded \$27 billion in foreign exchange in the last 12 months. We facilitate over 30,000 transactions per month in more than 130 currencies.



Flywire's Global Payments Network for Vertical Industries

Flywire's Global Payments Network streamlines complex cross-border transactions for vertical businesses by connecting all the entities involved to make them faster, more secure, less expensive, and more transparent for all.

Making large sum payments for critical healthcare or university tuition fees is often a personal process. For many, these payments are sensitive - any pain or difficulty magnified by emotional exertion. Businesses handling these payments are forced to take responsibility.

Most payment providers focus on the payer, allowing them to use preferred payment methods and currencies that are more convenient to the customer and at a better price point.

But this solves only 50% of the problem, and arguably the "easy" half of the problem. Flywire is re-modelling the payments value chain so it works for both sides of the equation.

Flywire solves the "hard" part of the problem by delivering a global yet vertical-specific payment solution for the receiving business that integrates with existing workflows and proprietary software, taking all the pain and complexity away.

Headquartered in Boston and with offices globally, the newly crowned fintech unicorn has processed over \$16 billion in total payments volume for over 2,000 clients around the world to date.



Ixaris & Global Processing Services (GPS)

International travel agencies struggle to optimise outbound payments to airlines, hotels, advertisers and other suppliers globally in multiple currencies. They often divert their resources towards building large treasury teams to manage FX and hedging.

Ixaris Payments offers one-time use virtual cards that are created in real-time for a specific spend, recipient and amount in the required currency, delivering huge benefits to travel agents. FX fees are reduced or eliminated on 24 supported funding currencies. With Ixaris, agents can maximise returns when paying suppliers. Ixaris' customers have also saved over \$42m in fees and earned \$40m cashback rewards on their spend to date.

Most platforms enable payments optimisation on only one or two card types from a single card scheme. Ixaris offers more card types from both major card schemes in one platform. The strength of Ixaris Payments has attracted new strategic partners for Ixaris, including the world's largest travel Global Distribution Systems, Amadeus and Sabre, which account for 80% of the world's airline bookings. Transaction levels have tripled in the last two years and agencies have seen profit margins increase by up to 25%.



Post Office

The Post Office Travel App is a unique and important innovation for a 600 year old company moving into the digital world. High Street meets FinTech, community meets technology, the Post Office is a trusted symbol throughout the entire country.

By embracing a digital first approach and a strong customer centric mind set, the Post Office were able to create the Post Office Travel App in only four months with a small and dedicated team and has since amassed over 650,000 unique users since its launch in June 2018.

Within the app, we are able to showcase multiple Post Office products and partnerships including our pre-paid currency card - the Travel Money Card - which houses an astonishing 23 currencies which can all be loaded, and used, at the same time.

Post Office Travel Insurance is another main product with users able to buy and manage annual or single trip policies with a slick in-app purchasing journey.

A partnership with Holiday Extras allows our Post Office customers to access their award-winning services via the Travel App including Airport fast track, airport lounges, parking & transfers and much more.



BEST FINANCIAL INCLUSION PAYMENTS PROGRAMME

Sponsored by Mastercard



Airtel Money Uganda by Airtel Uganda and Comviva

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 customers to transfer money, save, get loans and make payments instantly, easily and securely, anywhere, anytime using mobile phone. Airtel Money can be accessed by all phones- feature-phones or smartphones via USSD *185# or 'My Airtel' mobile app. Airtel money is revolutionizing financial landscape in Uganda, enhancing financial inclusion and digitizing payments creating digital cash-light economy, by adopting following approach:

- 1) Accelerating financial inclusion by providing maximum people easy-to-register, simple-to-use, affordable financial accounts using mobile phones
- 2) Creating expansive last-mile financial infrastructure (agent network) at low cost
- 3) Replacing informal remittances with quick, convenient, affordable and secure formal remittances.
- 4) Helping unbanked customers to securely save money and get loans quickly and digitizing and VSLAs and SACCOs, making them secure.
- 5) Allowing payment collections digitally and remotely, reducing associated time and cost.
- 6) Enabling merchants to go digital at low cost
- 7) Facilitating efficient bulk payment like salary payments and financial-aid disbursements.
- 8) Boosting new-businesses and start-ups with digital payments.
- 9) Strengthening financial ecosystem.

Airtel Money Uganda is powered by Comviva's mobility® platform.



Banking Circle

Businesses of all sizes, but especially the smaller, younger firms, can be held back from meeting their potential by difficulties with payments and cashflow. Traditional banks cannot provide flexible, fast and low-cost solutions, which leaves many SMEs financially excluded.

When businesses launch, payments are often low on the list of priorities. Transfers through traditional banks can be too slow and expensive, and without access to additional funds many SMEs struggle and potentially fail.

Whilst initial funding of a new business is a fundamental, there can be a lack of recognition of the likelihood of needing short-term funding as the business evolves, whether to fill a cash flow gap or to support business growth.

These challenges mean SMEs could be put at a severe disadvantage.

Banking Circle has created a financial infrastructure for Banks and Payments businesses that meets changing market needs, giving financial institutions the ability to offer clients access to affordable, flexible, low-cost, real-time payment, banking and lending solutions, but without having to make significant investment in their own infrastructure.

The result is solutions that are fit for purpose - tackling the financial exclusion often faced by SMEs and adding value to the customer propositions for banks and payments providers.



Easypaisa by Telenor Microfinance Bank

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. In a country of ~100 million unbanked adults, 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 helps serve TMB's ambition of a financially included Pakistan.

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



PFS (a company of EML)

PFS is an exceptional leader in delivering rapid relief and emergency fund disbursements for a diverse range of companies to help vulnerable and clinically vulnerable people and their carers gain fast access prepaid solutions in the UK and Europe.

The company is a true pioneer in pushing forward FinTech for social good which is deeply embedded in its DNA, culture and values. It is proud to be a workplace of choice for payments professionals in Europe and around the world. PFS places considerable emphasis on its corporate values and Corporate Social Responsibility policies within its operations and valued partnerships.



BEST B2C PAYMENTS PROGRAMME

Sponsored by GPS



Go-Back-In-Time by Curve

Curve, the banking platform that consolidates multiple cards and accounts into one smart card and app, adapted its unique time travel functionality to enable people to swap past payments onto a different card for up to 90 days after the payment has been made.

The feature, known as Go-Back-In-Time, was already available with a two-week window to switch between cards but Curve has now vastly improved the feature. What the banking platform did was to extend the ability to switch payments from 14 to 90 days, in response to the challenges posed for customers during covid. Curve listened to its customers during covid, and took action!



STOCARD

Stocard, issued by Wirecard

Stocard is a wallet that goes beyond payments. It provides a truly digital shopping experience that you would expect in the 21st century.

Stocard is a leading mobile wallet, digitizing the wallet of over 38 million people - from payments, to loyalty, to anything shopping. 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.

Due to its large user-base, Stocard is in a unique position to become one of the most relevant players in the respective industry and reshape various industries addressing multiple billion-dollar markets.

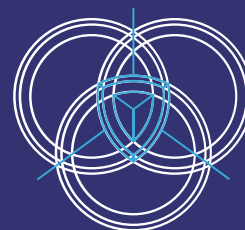


Swile & Treezor

Swile (ex Lunchr) is a simple and innovative card-based payment solution for meal vouchers along with a unique app conceived to easily manage accounts, track transactions, balance and much more. The unique black card shakes up the usual experience of lunch break by transforming it into a fun way of spending time with colleagues. It allows users to pay in 220000 restaurants and supermarkets accepting meal vouchers in France. It can be used above the daily 19€ French legal limit by pairing a personal credit or debit card.

We believe that a successful business relies on a welded team! This is why Swile goes way beyond a meal voucher card by enriching employees moments all day long! We have a simple and practical app that gives access to exclusive payment features: money pots with 0% commission, ultra-simplified paybacks, donations to charities, group lunch orders at reduced prices and multi-accounts management.

Founded in 2016 by Éric Lassus and Xavier Labouret, acquired in 2019 by the Société Générale group, Treezor is one of the leading Banking-as-a-Service platforms in Europe. The Fintech is a Mastercard Principal Member and an Electronic Money Institution approved by the French regulator (ACPR), enabling it to offer its solutions in Europe. Treezor allows startups, companies and financial institutions to cover the entire payment chain (payment cards issuing, SEPA, P2P transfers, KYC ...) through its API. As a young and innovative company, Treezor devotes a significant part of its resources to developing new technologies.



PAYNETICS

Smart payment solutions made simple

A trusted e-money institution offering all-encompassing payment services – including Bin sponsorship, issuing, acquiring, transfers, digital banking platforms, loyalty engines, mobile payments and SoftPOS – all in one place

paynetics.digital



BEST B2B PAYMENTS PROGRAMME



Banking Circle Virtual IBAN

In 2017, Banking Circle became the first non-bank to offer virtual IBAN accounts, with the launch of Banking Circle Virtual IBAN. This innovative and unique solution gives FX and Payments businesses the ability to issue multi-currency IBAN accounts in their customers' names and in multiple jurisdictions giving them access to a reliable and fully flexible cross border payment system which was previously only accessible through larger banking institutions. As such, merchants can make and accept payments, cross border, in different currencies, in a way that traditional banks are unable to facilitate.

Banking Circle is giving Banks and Payments businesses a genuine added value without any requirement for upfront investment in systems or process changes. Banking Circle Virtual IBAN is truly supporting B2B emerging payments with innovative tech-based solutions which its growth trajectory clearly demonstrates.



Bottomline PTX

Bottomline's PTX Payments Platform is a modular SaaS-based payments and collections solution which was first bought 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.



Ebury - Instant Payments Era

Ebury is a financial services company, specialising in international cash management solutions including cross-border payments, FX risk management and business lending. Our unique product offering helps businesses prosper and grow in a highly competitive environment by eliminating boundaries and making international finance simple and universally accessible.

Our connections with payment schemes all around the world allow you to pay your suppliers, employees and business partners in the currency that's right for them and you. You can pay locally in over 25 currencies, pay internationally in over 130 currencies and new currency capabilities are added regularly.

Our capabilities include access to 130+ currencies, currency accounts to collect money globally, with no need of opening multiple bank accounts, local collection accounts to make or receive payments in a given currency, and trade finance to help finance international trade. Ebury's solutions are designed to create a seamless international finance process whether you are an international trader, an NGO, an e-commerce platform or a small business owner.

Ebury currently services over 45,000 businesses and organisations across the globe and has traded \$27 billion in foreign exchange in the last 12 months. We facilitate over 30,000 transactions per month in more than 130 currencies.



Modulr

Modulr is the leading digital payments alternatives in the wholesale and commercial payments market, which moves \$120 trillion each year, and is five times larger than the consumer market. Since launching in 2016, Modulr has processed more than £25 billion worth of payments through

its partner clients including Sage, Liberis, Salary Finance and Iwoca.

Modulr is specifically targeting the \$2.7 trillion incurred through administrative costs - 80% of which is paid by small businesses. These high costs are incurred by businesses who rely on old and clunky incumbent banking infrastructure.

In 2019, Modulr became one of the very few non-banks to gain direct access to Faster Payments and Bacs, as well as becoming a principal issuing member of Visa.

Gaining direct access to key financial infrastructure means that Modulr is able to deliver a faster, simpler and increasingly friction-free full payment capability to its clients. It also enables the business to build a more reliable service and to pioneer payments innovations and models even faster.



Monzo Business

Monzo is a UK-based digital challenger bank revolutionising the way people use and manage their money. In just 4 years, we have built an award-winning, customer-focused personal current account. We are now the UK's fastest growing bank with over 4.2 million personal account customers and approximately 140,000 new people joining us every month. We are known for innovative features and the success of several of our features, such as budgeting tools and the ability to freeze your card instantly, have been replicated by our competitors inspiring innovation within the industry more widely.

Monzo Business accounts launched in March 2020, with the aim of becoming the 'financial control centre' for SMEs by providing the features, funding and services that businesses need; setting a new industry standard for business banking' and changing the lives of business owners across the UK. It is an intelligent digital banking hub tailored for each customer, integrating seamlessly

with their existing tools to make them more powerful, and automating painful manual processes for SMEs. Since launch, Monzo Business accounts have become a credible and differentiated new alternative for the more than 18,000 businesses that have opened a Monzo Business account since launch, in spite of Covid-19.



Payoneer

Payoneer is in the trust business. Comprised of people you can count on and with shared success in mind, Payoneer bridges the gap that exists between what businesses need for efficient cross-border payments in today's technology-enabled world and what financial institutions provide. Businesses of all sizes turn to Payoneer: from international brands like Amazon, Google, and Airbnb; to the individual freelancer or merchant from developing nations.

As their partner for global growth, Payoneer provides crucial global expertise and top-tier security for companies looking to expand internationally, linking millions of users across the globe on its digital platform. At a time when many are looking to raise borders and make it more difficult to create a growing global economy, Payoneer facilitates international trade, connecting countries, currencies, individuals, and businesses.

Payoneer's ecosystem is scalable and rooted in compliance, risk management and a world-class user experience. Around the world, Payoneer offers localised support and encourages any size company in the journey of growth.

BEST B2B PAYMENTS PROGRAMME



PPS and Countingup

Resolving a real-world issue for small businesses.

The small business market is a highly competitive one. There are some 5.7 million SMEs in the UK, from sole traders and start-ups, to recently established companies looking to scale up.

For many time-restricted entrepreneurs, their world is increasingly online - on computers and mobile devices, handling multiple income streams.

Traditional business banking services are unable to keep up with this fast-paced working life while on the go - they lack the tools required to easily monitor and track payments from customers, as well as business expenses for tax purposes. In addition to this, the wait time to open a bank account in a physical branch can take between seven and ten days.

Together, PPS and Countingup have established the first challenger business banking provider in the UK to offer invoicing and expense tracking tools alongside banking, and in just under three years have achieved:

- 23,000 unique users
- Processed 3 million payments, handled by PPS
- Almost £1 billion transacted, handled by PPS



WEX Virtual Payments

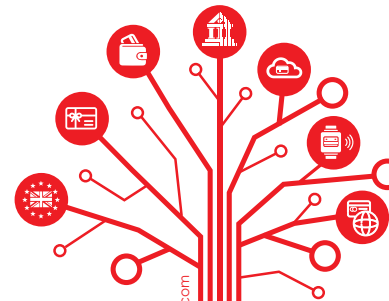
WEX is a pioneering corporate payments platform, using virtual payments to streamline and automate international and domestic supplier payments for some of the world's largest companies.

A game-changer in virtual card technology, WEX provides a highly secure method for paying travel suppliers globally and offers less risk and less opportunity for fraud thanks to single-use issuing and customizable card controls. Put simply, WEX simplifies the complex payment systems for customers, offering:

- Superior technology,
- Better choice, and
- Industry expertise

The unique position of owning a bank, providing dual functioning virtual card and accounts payable software combined with a state-of-the-art cloud-based payment processor has allowed WEX to take control of the programme.

Beyond technology and product features, WEX takes an approach to payments that's based on collaboration and partnership with its customers. It's no surprise that its customers trust WEX because they get to the heart of their business's challenges, and partner with them to deliver valuable solutions in the long-term. They rely on the expert team, who hold an unrivalled understanding of the challenges facing their customers to help drive business success.



www.pps.edenred.com

PPS, Europe's leading processor / issuer, paytech market leader and the driving force of fintech innovation.

- UK and EU E-money License
- Localised IBANS
- Transaction Processing
- UK and SEPA BIN Sponsorship
- Instant Faster Payments, BACS, CHAPS and Direct Debits
- SEPA In/Out and SEPA Direct Debits
- Mobile Payments, Apple Pay and Google Pay
- Multi Currency Cards
- Gifting
- Expense Management
- Payroll
- Loyalty
- Virtual Card Numbers
- General Purpose





BEST BANKING OR OPEN BANKING INITIATIVE

Sponsored by Paynetics Global



Bankily by BPM Mauritania and Comviva

Banque Populaire de Mauritanie (BPM), a leading bank in Mauritania launched country's first mobile bank Bankily in January-2020. Bankily is powered by Comviva's mobiquity® Banking Suite. Bankily is a mobile banking service that aims to encourage financial inclusion and modernize banking and payments in Mauritania.

Bankily brings digital revolution in banking industry of Mauritania by enabling people to open and manage bank account, transfer money and make payments using mobile phones. The service is accessible using all mobile phones, smartphone or basic, via the Bankily mobile app or USSD code *888#.

Consumers can open bank account remotely via Bankily app or USSD code and registering using 10 digit national identification number (NNI). Opening and managing Bankily account is free. To enable wider service access, BPM has created extensive Bankily agent network aimed at facilitating last-mile transactions. Bankily users can deposit money into and withdraw money from Bankily account through Bankily agents, BPM bank branches and BPM ATM across Mauritania. With Bankily, users can easily and instantly do multiple financial transactions digitally including transferring money, paying electricity and water bills, buying phone credit, paying merchants, crowd-funding (mobile tontine), ordering cheque book and bank card, checking account balance, and generating account statement.

Currensea has overcome the biggest barrier to consumer



Currensea & Global Processing Services (GPS)

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 with an existing current account. Currensea also offers customers the option to channel their fee savings into a carbon offset programme.

An intense 18-month development cycle saw PSD2 CBPII regulations tested and regulatory, compliance and technical implementation addressed for the first time.

Prior to COVID-19, Currensea was achieving outstanding average quarter-on-quarter cardholder growth of over 230% and month-on-month transaction growth of 255%. Over 10% of its customers had already begun using some of their FX savings to plant trees. Based on achieving its 2020 targets, Currensea customers will plant 90,000 trees and reduce the environmental impact which is equivalent to 54,000 flights from London to New York.

Currensea has delivered a breakthrough solution that addresses an unmet consumer need and its pioneering work with PSD2 CBPII continues to pave the way for future fintech innovation. Konsensus is a RegTech company providing confidence in the open banking ecosystem. Our award-winning SaaS solution, Konsensus



Konsensus Verify

is a RegTech company providing confidence in the open banking ecosystem. Our award-winning SaaS solution, Konsensus Verify, protects Financial Institutions and their customers from open banking fraud and risk.

When a third-party requests access to an account, a Financial Institution needs to be confident it's not putting its customers' data at risk. Konsensus Verify is the leading API solution in the market providing Financial Institutions with real-time third-party identity & regulatory checking services. We remove complexity by consolidating the latest regulatory data, providing information to Financial Institutions in real-time ensuring that account access is never given to fraudulent third-parties.

Always available, our cloud-based service is scalable and easy to deploy.



Payables API by Lloyds Bank

The Lloyds Bank Payables API is a market leading proposition that takes advantage of this regulatory-backed technology to fundamentally enhance the end-to-end payments journeys

made by Lloyds Bank Commercial Banking clients. At its core, this new capability enables companies to fully automate instant GBP payments to any UK beneficiary on a 24/7 basis, via the use of an API. The Faster Payments are initiated directly from our client's own systems with funds typically received by the beneficiary in under a second. A synchronous status response is also sent to the client to support a simplified reconciliation process. Railsbank is the leading global open banking platform. It enables any business, or brand to rapidly become a fintech.

The company is the pioneer and innovator in the global Banking as a Platform (BaaS) sector, enabling banks, businesses and brands to define the future of consumer and SME finance. Currently, Railsbank is live and enabling customers in the UK, Europe, SE Asia and the US. It is the only global BaaS player.



Railsbank - Banking as a Service

The Railsbank platform enables marketers, product managers, developers to take their financial product vision and rapidly prototype, launch and scale their vision using its open finance platform, financial operations, regulatory licensing and rich set of APIs.

Using Railsbank's super simple APIs as building blocks, customers can build pretty much any financial use-case they can imagine, freeing up Railsbank customers to focus on delivering delightful finance experiences to consumers and businesses.



Token – powering the new payments value chain

It wasn't long ago that open banking was viewed as simply a PSD2 compliance exercise. Token led the charge in unifying the fragmented landscape by connecting to thousands of banks, to provide third parties with one API for PSD2 compliant data and payment access.

Now, Token is powering the next generation of digital payments in Europe by putting a 'bank in every app'. With the target addressable market for account-to-account (A2A) payments forecast to soon overtake card payments. Token is offering a solution that supports both sides of the ecosystem - banks and Third Party Providers (TPPs) - in leveraging this opportunity to lower costs, create new revenues and design new services that enhance user experiences (UX) and increase conversion rates.

Its single API for payments and data is being implemented by a wide range of businesses to improve the speed and ease of digital wallet and eCommerce payments, as well as lay the foundation for new and innovative services.



Trustly

Trustly is a global leader in online banking payments and a leading voice in European Open Banking. Our account-to-account network bypasses card networks, letting consumers make fast, simple and secure payments directly from their online bank accounts. No apps, cards or registration required. For merchants, this boosts conversion and decreases the risk of fraud or chargebacks. And with support for 6,600+ banks through one API, Trustly lets merchants accept payments from more than 600 million consumers across Europe and North America. All through one agreement. We are a licensed Payment Institution under PSD2 and operate under the supervision of the Swedish Financial Supervisory Authority in Europe. In the US, we are state regulated as required.

Our core belief is that the transfer of money between people and businesses should be fast, simple and secure. Which is why, on top of instant deposits and withdrawals, our suite of products also includes KYC support and AIS.

In 2019, as part of our continued efforts in expansion, Trustly extended its offering to provide guaranteed services in the US. As Open Banking increases across the globe, Trustly aims to expand to new markets.



BEST PARTNERSHIP INITIATIVE

Sponsored by The Fintech Times



Banking Circle and Cardstream

Independent payment solutions provider, Cardstream, has partnered with financial infrastructure provider, Banking Circle, to pioneer a unique joint white label lending solution.

Each of Cardstream's 200+ Partners provides payment services to thousands of SME merchants. Now, with the launch of this new initiative, they can offer these merchants access to affordable, flexible business loans that could make the difference between a merchant's success or failure.

To help smaller businesses access essential business financing more easily, Banking Circle entered the SME lending sector in 2018, launching Banking Circle Cash Advance and Banking Circle Instant Settlement.

Cardstream identified that Banking Circle's lending solutions, delivered through an affiliate company, would provide an important added value for its Partners, giving them the ability to deliver a turnkey lending service for their merchants. Crucially Cardstream Partners do not carry any of the risk of the loans and the loans can be arranged in a matter of hours rather than the days or weeks typical of conventional small business lending.



I-safe by Lloyds Bank

The I-safe same Day Value proposition was launched in June 2019 in partnership with G4S and is an intelligent cash solution which improves visibility, costs, liquidity and working capital by combining an on-site safe with same day value for cash credits. There are a selection of intelligent safe devices available allowing customers to choose that which is more suited to their cash profile and tailor the solution for their unique business needs. The solution is so simple yet effective, businesses deposit cash into the

I-safe that is stored securely within their premises whenever it suits them, the I-safe then transmits details of the deposit to G4S. At the agreed end of day cut off time, G4S confirm value of deposits to Lloyds Bank and the Business receives a credit to their Lloyds bank account for that total deposited amount. This is a fully managed end to end solution with G4S collecting the cash weekly, fortnightly or using our dynamic scheduling model. This model optimises cash collections by automating collection requests based on pre-agreed monetary value thresholds in the intelligent safes thus reducing our customer's operational burden further not to mention the sustainability benefit associated with reduced collections.



Osper

Osper has partnered with KidStart to bring a first of its kind service to families across Britain. We have innovated the process of generating pocket money without costing parents an extra penny. By partnering with KidStart parents can earn money back from their regular shopping. Funds are then transferred to their Osper parent balance, from there they can decide how much and how often funds are moved onto the young persons prepaid debit card.

Education is at the core of Osper and we truly believe there is a hugely powerful educational message behind this partnership. The process acts as a catalyst for a conversation between parents and children about smart spending and saving.

Osper was a pioneer in innovating how pocket money is spent and managed. We are now pioneering and innovating how pocket money can be funded.



PPS and Monese

Monese and PPS are this year's Best Partnership, due to the pair's enduring success story. Together they have offered financial freedom to customers, wherever in the world they are.

To date, over 2.5 million people have signed up for a Monese account in 14 languages across 31 countries, and the majority of incoming funds are attributed to salary payments. Monese customers in 31 European countries have access to Apple Pay, making PPS and Monese the largest issuer of Apple Pay in the world. PPS supported Monese as it grew globally, most recently this included supporting its Romanian customers by launching RON currency, complete with Romanian IBANs to make it easier for locals to deposit their salaries and make domestic payments.

All this has been made possible by partnering with PPS, subsidiary of Edenred, the global leader in payment solutions for the working world. PPS is globally renowned for delivering programmes that are innovative but also deliver scale. Many players can do one or the other, but few do both, and this is therefore a true strength of PPS. Monese turned to PPS for these reasons, and together have since built a lasting partnership.

Vitesse

Vitesse

VitessePSP has partnered with Brit Insurance to deliver a solution to the problems of holding, managing and settling Loss Funds within the London insurance market. This is a multi-billion pound UK insurance market problem. But the same problem exists globally. The success of this partnership and the subsequent quick market adoption has firmly positioned Vitesse as a front runner to transform the way the insurance market holds and settles funds around the world.

BEST USE OF PAYMENTS DATA OR AI IN FINANCIAL SERVICES



Payments Risk Management for Merchants with Incremental Learning by ACI Worldwide

ACI's multi-tiered approach to merchant fraud supports the needs of merchants operating in today's complex and constantly-evolving payments landscape.

In developing a data-driven, truly multi-dimensional approach to fraud detection and prevention, ACI has endeavoured to deliver a solution that can be adapted to any business, vertical or geography.

The latest phase in the evolution of ACI's fraud prevention solution is the development of Incremental Learning capabilities; developed by ACI's Data Science team and subject of a patent filing in January 2020, Incremental Learning represents a new approach to machine learning, which is an essential element of a multi-dimensional strategy. Incremental Learning is a realization of ACI's multi-year investments and further enhances its solution to help customers dramatically reduce payments fraud.

ACI's solution significantly outperforms the industry average across a range of measures, using this multi-tiered approach.



Chargebacks911

The chargeback system is heavily weighted in consumers' favour and is regularly abused by fraudsters looking to retrieve money on past purchases. This leaves merchants unnecessarily accepting liability, refunding purchases, paying processing fees and losing goods. If chargeback rates get too high, businesses can even lose their merchant licenses.

The challenge is that most businesses don't know how to distinguish fraud from genuine chargebacks. This poses serious problems since, in order to be able to effectively respond to chargebacks, businesses must identify their cause. Not doing so results in them refunding unjust disputes, opening themselves up for future attacks by looking like easy targets, or disputing genuine chargebacks and losing loyal customers in the process.

To combat the issue, Chargebacks911's technology utilises payment data, enriched industry data, big data, and proprietary AI and machine learning applications to identify which of the three main causes of chargebacks are impacting a business's profits: merchant error, criminal fraud or friendly fraud. This allows them to effectively respond to and mitigate chargebacks.



Alerts + Eliminator by Ethoca

Targeting suspected fraud alone is a losing strategy. Done wrong, it decreases revenue and damages the customer experience by increasing false declines. What's needed is a solution that enables collaboration between merchants and issuers so that they can quickly share confirmed fraud intelligence in order to eliminate guesswork, increase acceptance and fight all forms of fraud. That's where Ethoca comes in.

Ethoca's multi-layered solutions are powered by the industry's largest network. With participants in 70+ countries, it has successfully saved merchants from more than \$203,167,000+ worth of fraud in the past 12 months. And with the recent acquisition by Mastercard, new data sources are set to increase at a significant rate - making fraud woes a thing of the past. How does Ethoca accomplish this? Through a two-solution process involving Ethoca Eliminator and Ethoca Alerts.



AI-Powered Identity Verification for Financial Services by Jumio

When identity matters, trust Jumio end-to-end identity verification and eKYC platform.

The Jumio KYX Platform offers a range of identity proofing services to accurately establish, maintain and reassert trust from account opening to ongoing transaction monitoring. Leveraging advanced technology including informed AI, biometrics, machine learning, certified 3D liveness detection and human review, Jumio helps organizations meet regulatory compliance including KYC, AML and GDPR and definitively establish the digital identity of their customers. Jumio has verified more than 225 million identities issued by over 200 countries and territories from real-time web and mobile transactions. Jumio's solutions are used by leading companies in the financial services, sharing economy, digital currency, retail, travel and online gaming sectors. Based in Palo Alto, Jumio operates globally with offices in North America, Latin America, Europe and Asia Pacific and has been the recipient of numerous awards for innovation.



Kani

Kani comes from a team of payments professionals with a vision to be the leading provider of back office solutions for innovative & disruptive payments companies, so they can focus on providing great products to their customers. In just 18 months, we've helped 15 disruptive FinTech companies streamline their back office operations, providing accurate reconciliation and timely reporting of more than 3 billion US dollars (that's 45 million transactions), resulting in:

- Elimination of manual, Excel-based processes

- Transparent real-time overview of payments programs including spend maps, fees, customer behaviour and more
- Automation of mandatory reports required by regulators & card schemes
- Reconciling massive data sets is simple & straightforward, using our award-winning, simple user interface

Kani is the deserving winner of the Best Use of Payments Data or AI in Financial Services award because of our unique solution delivered in partnership with the mathematics & computer science departments of Newcastle University and the National Innovation Centre for Data (NICD), delivering an award-winning, AI based solution to quickly and accurately reconcile payments data, saving our clients time & effort, and dramatically improving reconciliation accuracy.



Visa Advanced Authorisation

Visa understands there's a fine balance between mitigating fraud and a positive customer experience. Visa Advanced Authorization transforms the complex into an easy to use score which provides real-time risk evaluation, driven by rich data and sophisticated algorithms, creating more targeted and better-informed authorisation decisions- all in the blink of an eye. The score indicates the degree of risk for every transaction and helps clients approve more transactions, improve customer experience, whilst mitigating fraud across 3.4B Visa cards worldwide. A study conducted last year showed that VAA analysed 138B VisaNet transactions in 2019, preventing an estimated \$25B of annual fraud. Visa was the first payment network to apply AI to analyse the riskiness of transactions in real time. Today, Visa Advanced Authorisation evaluates up to 500 unique risk attributes for every single transaction in about a millisecond. VAA's speed and efficacy are designed, among other things, to keep consumers engaged throughout the purchase. But the fact that consumers want a faster, easier purchase experience doesn't mean they want it to be less secure. We believe that they just want both. Visa Advanced Authorization has been delivering this experience for more than 8,000 issuers in 129 countries.



MOST INNOVATIVE MOBILE OR FINANCIAL SERVICE PAYMENTS SOLUTION

Sponsored by Global Processing Services (GPS)



Airtel Money Uganda by Airtel Uganda and Comviva

Entry summary: 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 customers to transfer money, save, get loans and make payments instantly, easily and securely, anywhere, anytime using mobile phone. Airtel Money can be accessed by all phones- feature-phones or smartphones via USSD *185# or 'My Airtel' mobile app. Airtel money is revolutionizing financial landscape in Uganda, enhancing financial inclusion and digitizing payments creating digital cash-light economy, by adopting following approach:

- 1) Accelerating financial inclusion by providing maximum people easy-to-register, simple-to-use, affordable financial accounts using mobile phones
- 2) Creating expansive last-mile financial infrastructure (agent network) at low cost
- 3) Replacing informal remittances with quick, convenient, affordable and secure formal remittances.
- 4) Helping unbanked customers to securely save money and get loans quickly and digitizing and VSLAs and SACCOs, making them secure.
- 5) Allowing payment collections digitally and remotely, reducing associated time and cost.
- 6) Enabling merchants to go digital at low cost
- 7) Facilitating efficient bulk payment like salary payments and financial-aid disbursements.
- 8) Boosting new-businesses and start-ups with digital payments.
- 9) Strengthening financial ecosystem.

Airtel Money Uganda is powered by Comviva's mobiquity® platform.



Judopay

Founded in 2012, Judopay is the leading mobile-centric payments platform, making payment technology more accessible for businesses and consumers alike. Connecting to 100+ payment and technology partners, a single integration to Judopay opens the door to easy international expansion, best of breed fraud solutions, a full range of alternative payment methods, business intelligence and analytics, and other innovative payment technology. Today, Judopay is the trusted payment partner for mobile-centric brands such as KFC, Autocab, Wahaca, Young's, JustPark, Connect/PaybyPhone, Itsu and Countrywide.



Ordo

Ordo is a regulated mobile centric payment solution for businesses and consumers that exploits Faster Payments, Open Banking and mobile technology to transform payments to businesses from their customers. Ordo's mobile app and web service for small businesses and consumers provides a new payment method that avoids both the direct and indirect costs of card payments, and costs and fraud risks of direct bank, cash and cheque payments.

Ordo consists of a Cloud hosted secure service platform and mobile app, web service and APIs for businesses to make all types of requests for payment to their consumer and small business customers, and a set of web and app-based mobile frontends to allow their customers to respond and pay these requests directly into the businesses' bank account from their own bank account using the Payment Initiation Services of Open Banking.

Whether for a tradesperson needing to collect payment for work done, an e-commerce business looking to improve its mobile checkout experience and cut out percentage of transaction value costs, or a consumer who wants to see and manage all their outgoings in a single app, Ordo is the solution - getting paid made easy.



STOCARD

Stocard, issued by Wirecard

Stocard is a wallet that goes beyond payments. It provides a truly digital shopping experience that you would expect in the 21st century.

Stocard is a leading mobile wallet, digitizing the wallet of over 38 million people - from payments, to loyalty, to anything shopping. 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.

Due to its large user-base, Stocard is in a unique position to become one of the most relevant players in the respective industry and reshape various industries addressing multiple billion-dollar markets.



MOST INNOVATIVE MERCHANT SERVICES SOLUTION

Sponsored by Trust Payments



Airtel Money Pay Uganda by Airtel Uganda and Comviva

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 digital economy and create cash-light Uganda.

Airtel Money Pay enables Airtel Money customers to pay merchants for goods and service using Airtel Money instead of exchanging cash.

All merchant with legitimate business can register for Airtel Money by filling application form and providing necessary documentation. On successful application, merchants get Airtel Money wallet and Merchant-ID and QR Code which are displayed at merchant-outlets.

Airtel Money customers can pay to merchants using their mobile phones by dialling *185*9# and entering Merchant-ID, transaction amount and secret PIN. Alternatively, merchants can send payment request to customers through their mobile phone and customers have to enter secret PIN to complete payment. 'My Airtel' mobile app users can scan QR Code displayed at merchant outlet and input transaction amount and secret PIN for payments. At end of transaction, both customer and merchant receive transaction completion message. Airtel Money Pay transactions are simple, instant and secure and reduces cash related challenges like thefts and 'change' problem. Airtel Money Pay Uganda is powered by Comviva's mobility® platform.



Checkout.com's connected payments technology

Checkout.com consolidates gateway, international acquiring, and payment processing services, all through one API. It helps merchants boost revenue, increase approval rates and accept more payments and customers around the world through a number of key features:

- Checkout.com's unified clean API allows merchants to build their ideal payments system once and get all current and future features. Merchants can easily customise the solution for their changing needs with developer-first integrations and Checkout.com's management suite - including reconciliation and disputes APIs - connects seamlessly.
- Establishing direct connections into card schemes and removing multiple third-parties results in fewer timeout payment connections for consumers when merchants work with Checkout.com. In turn, faster checkout process means greater customer trust and lower cart abandonment rates, boosting revenue for merchants.
- Checkout.com shows more granular data compared to other payment service providers, allowing merchants to see everything that is going on in the payment processing flow, helping them to identify areas of inefficiency and spot revenue-earning and cost-saving opportunities within their business.

This strength has resulted in Checkout.com's online transaction volumes almost doubling year on year to March 2020.

GoFrictionless™ is a leading-edge Customer, Merchant and PayTech Monitoring solution that uses Data Science techniques to rapidly increase the efficiency of Fraud & Risk teams and enable higher conversion and profits. We do this by automating risk management and fraud prevention thereby eliminating 70% of chargebacks.



GoFrictionless™: Merchant Performance Monitoring and Analytics Platform by Cybertonica

Our real-time Merchant Performance Monitoring and Analytics Platform gives you a 360-degree view of your merchant or end-customer accounts depending if you are an acquirer or a merchant. All transactions are fraud and risk scored in real-time across multiple channels simultaneously including web, mobile, traditional ATM banking, P2P, e-wallets and loyalty schemes. No more compromises with balancing conversion and risk, it's all on your screen in real-time and optimisation for profit is a few clicks away.



Ingenico a Worldline brand

Helping Brands Deliver the Omnichannel Promise.

Retailers are facing new challenges; consumers demand to pay when and where suits them best, and using the method they prefer. As a result, retailers are under pressure to deliver instantaneous, personalised customer experiences across increasingly complex omnichannel journeys.

However, for merchants, the promise of omnichannel retail has gone unfulfilled for too long. Many struggle to find a single payment partner that can deliver a solution for all channels, creating inefficiency and a suboptimal service for customers. Data-security and fraud risks also remain a concern for retailers, who want to provide maximum security without sacrificing the customer experience. Retailers need to ensure all their payment needs are supplied by a single provider that can help them deliver across all consumer touchpoints and channels throughout the value chain.

Ingenico a Worldline brand stepped up to the plate with its Omnichannel Payment Service, a modular offering that

addresses merchants' need for a data-secure, omnichannel solution that provides a frictionless yet safe customer journey.



PayDock

The unified experience enables retailers to process all transactions whatever the channel, while increasing sales and conversion rates, and reducing risk and fraud. It also improves the user experience, and helps merchants to make informed business decisions with enriched consumer knowledge.

PayDock is changing the payment industry forever through a radical simplification of payment acceptance and management. As an agile payments orchestration platform, PayDock has resolved numerous costly issues faced by merchants seeking to navigate disparate, fast-moving and fragmented payment service (and related) providers. Having successfully entered the market and demonstrating material return-on-investment to initial customers, PayDock's focus is to now become the definitive solution for both merchants and service providers globally.

PayDock accomplishes its objectives by harmonising payment, fraud, identity and other vendors (such as Stripe, PayPal, Worldpay, etc.) through a single, simple platform. PayDock satisfies security, technical, compliance and functional needs - whilst eliminating the complexity and cost today choking the industry as a whole. Coronavirus has accelerated market trends toward PayDock's promise, with substantial growth arising from urgent merchant need to rapidly and efficiently optimise vendors, payments and consumer relationships.



MOST INNOVATIVE MERCHANT SERVICES SOLUTION



The COVID-19 Business Continuity Package

The COVID-19 Business Continuity Package

In response to the impact the ongoing pandemic has had on merchants, we have assembled the COVID-19 Business Continuity Package --- a combination of solutions designed to "pandemic-proof" businesses by enabling them to:

1. Offer zero contact purchases via SMS, email or phone in adherence to social distancing
2. Offer customisable hardship plans so struggling customers can pay businesses in instalments
3. Set up online stores instantly to introduce internet sales
4. Publish digital forms instantly to transition from in-person engagements and remove paper processes
5. Send SMS messages to generate demand with customers and improve revenue and cash flow through payment reminders

All solutions are provided by an enterprise and bank-grade secure payments platform used by over 30,000 businesses worldwide.

Since the package was launched in April 2020, numerous merchants have taken up the offer and have reaped the benefits of the innovation that the Business Continuity Package brings. Some of these include major restaurant chains, religious organisations, manufacturers and retailers.

With this package, our customers have not only stayed in businesses, but have future-proofed themselves for digital-based growth in a post-COVID world.



Congratulations on another innovative year

We're delighted to join you in celebrating all the innovation and advancements that the industry has achieved this year.

Converged Commerce | Unified Payments Platform | Customer Loyalty

trustpayments.com



BEST BACK OFFICE INNOVATION



Banking Circle

Banking Circle is a global scale financial infrastructure provider delivering back office functionality to give Banks and Payments businesses a genuine added value, without any requirement for upfront investment in systems or process changes. It is truly supporting emerging payments with innovative tech-based solutions.

Banking Circle Virtual IBAN allows FX and Payments businesses to issue multi-currency IBAN accounts to their customers, in multiple jurisdictions, giving them access to a reliable and fully flexible cross border payment system previously only accessible through larger banking institutions.

Banking Circle Lending gives Payments businesses another important 'value add' for their customer propositions.



ScreenWiZe by Cybertonica

Striking the optimal balance between security and a frictionless customer experience is a huge challenge for merchants or financial institutions servicing users via mobile or online applications. ScreenWiZe from Cybertonica dramatically reduces risk at device level and increases fraud protection while satisfying Strong Customer Authentication (SCA).

In an attempt to reduce risk and combat fraud, some e-commerce merchants are making commercial compromises such as setting low transaction limits, increasing friction and adding extra AML or KYC steps. These options can reduce profitability and increase friction for legitimate users. Choosing ScreenWiZe means you can build your business around your customers, minimising risk and cost while increasing sales. No more compromises.



Threat Scan by Mastercard

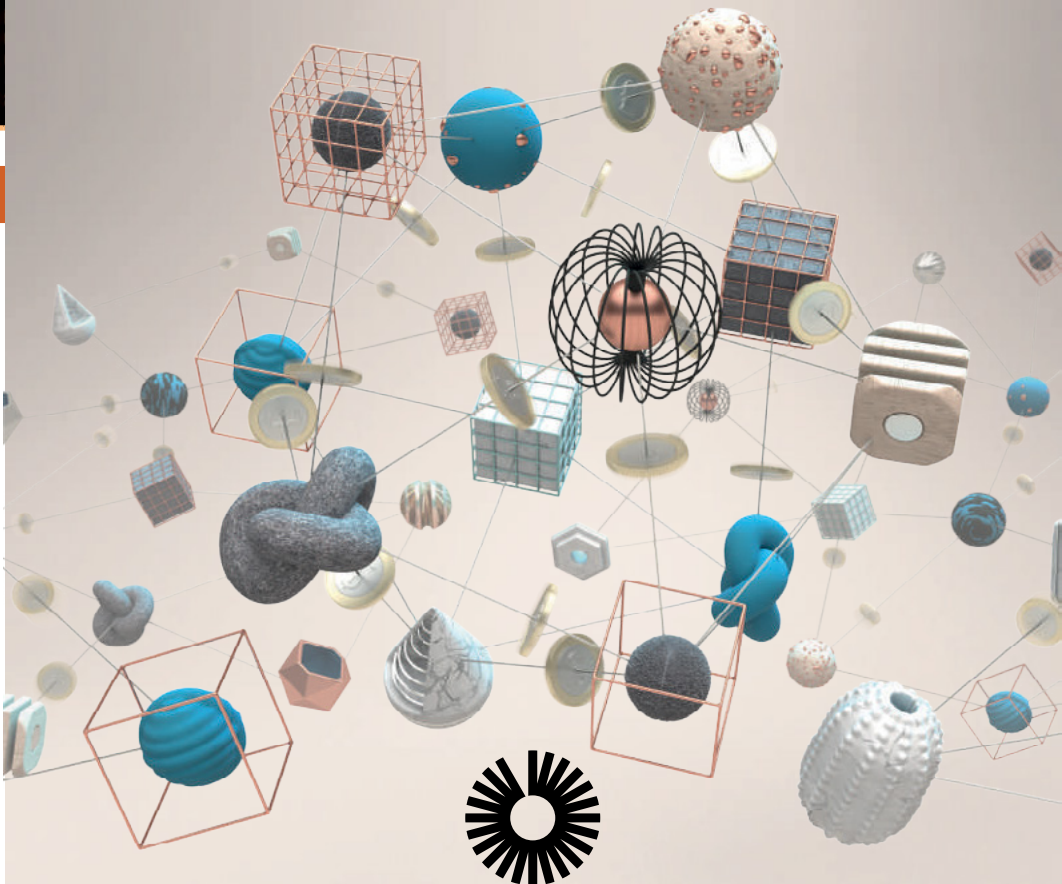
Fraudsters are finding ways around seemingly secure authorisation networks. It is estimated that 8% of all fraud losses globally are caused by weaknesses in issuers' authorisation networks. This threat is particularly acute for the finance sector with financial institutions 300 times more likely to suffer an attack.

Threat Scan is an imitation fraudster. It mimics known criminal behaviour and assesses issuer authorisation systems, using more than 150 different fraud scenarios to pinpoint weaknesses. It evaluates issuer host network functionality and configurations against several actual and theoretical vulnerabilities to highlight potential points of exploitation for issuers. By imitating the criminal behaviour, Threat Scan can find the vulnerabilities before the fraudsters do.

Threat Scan is flexible, intuitive and simple to use. It:

- Provides critical insights to issuers in 30 minutes or less
- Offers issuers complete control to run scans as frequently as they desire
- Needs very little support from Mastercard

So far, Threat Scan has identified almost 2,000 vulnerabilities for more than 100 customers preventing \$3.6bn of fraud.



**BANKING
CIRCLE**

FINANCIAL INFRASTRUCTURE
YOU CAN BANK ON

Banking Circle's proprietary technology enables Payments businesses and Banks of any scale to seize opportunities, compete and grow.

From multi-currency accounts to real-time FX, international payments to local clearing, we're quick, low-cost, and secure.

Bypass old, bureaucratic and expensive systems and enable global banking services for your clients.

bankingcircle.com

BEST CUSTOMER FACING EXPERIENCE



Premium Payback by FIS

FIS Premium Payback™ is a payments solution that links Retailer's point of sale systems with billions of outstanding points from financial institution loyalty programs. By providing a real-time redemption network at the point of sale, issuers have seen a 14% increase in spend, 7% increase for high spenders, and .04 cent reduction in cost per point. While issuers see the benefits so do the retailers. Retailers nationwide are adopting Premium Payback, as a new payment method for their customers, driving 9% growth in new customers, 40% uplift in frequency of store visits, and a 33% increase in average spend.

With the WorldPay addition to the FIS family, FIS Premium Payback™ growth has accelerated in the merchant processing platforms through expansion and ease to join the network. Serving the nation's largest merchants, FIS is uniquely positioned to create a redemption network that can span the country covering most consumer spending verticals. By engaging the customer during the transaction, FIS brings the financial institution brands and loyalty programs to the forefront of their customers minds when it will make the most impact to the cardholder.



ID-Pal

2020 has been a year of significant change and challenge for businesses in the Payments industry. Whilst all businesses are being forced to adapt to the unexpected circumstances presented by the COVID-19 crisis, payments companies are also being faced with having to comply with the increased regulatory requirements placed on them earlier this year.

The introduction of the 5th Anti-Money Laundering Directive (AMLD5) significantly impacted Payments companies and the way that they conduct business with

their customers. These stricter measures increase the regulatory burden being placed on them resulting in higher customer drop abandonment rates due to the associated inconvenience with the remote onboarding process.

With ID-Pal, a customer can prove they are who they are with a snap of an ID and a blink into a camera. It's as simple as that! ID-Pal's unique blend of best-of-breed technologies including biometric, document and database checks is packaged with a seamless user experience that has been independently verified to deliver the best results on the market.

ID-Pal provides an award winning end-to-end solution that allows businesses to verify the identity and address of customers in real-time, across all channels and jurisdictions. ID-Pal's SaaS+ offering can be fully integrated in a day, branded and configured in minutes, enabling businesses to verify customers in seconds.

ID-Pal makes identity verification simple, secure and convenient for customers ensuring businesses drive conversion rates whilst preventing fraud at source.



MuchBetter, issued by Wirecard

MuchBetter is a new mobile payments app that lets users make and receive payments instantly with just their smartphone and fingerprint - on both Android and iOS. It combines best-in-class functionality from across the payments industry with its own technology, creating a seamless user experience with unrivalled security - preventing theft, all forms of third-party fraud or account takeover via its pre-paid card and dynamic CVV number.

The app moves funds between two parties in real-time. It is the smartest combination of modern payments technology like tokenization, 2FA authentication, biometrics, dynamic tokens on e-money rails.

MuchBetter launched in 2017, has 640,000 active users today across 180+ countries, and powers numerous consumer products including the CashCuff smartshirt and WinWatch

payment watch. However, despite its global growth, there have been no instances of third-party fraud on MuchBetter cards to date.

A personalised gift card, which can be redeemed in over 30

theirperfectgift

Their Perfect Gift, issued by Wirecard

million places globally, on-line or In-store.

Only ordered online, via smart phone, desktop or tablet, the prepaid gift card, issued by Wirecard, is delivered directly by us.

Our idea might be simple but not easy to implement and market, as we make our product available in GBP and Euros. We believe a personalised gift means more and that is why we allow the customer to add a personalised picture and/or message on the accompanying greeting card, with our corporate cards allowing for a photo and/or video upload as well.



Thyngs

In a digital moving world, customers are used to the convenience of online stores, checkouts, and search engines, although 80% of customers still prefer physical commerce experiences. Thyngs believes in strengthening the bond between the physical and digital worlds, securing satisfactory customer experiences: data drives digital success, but real-world interactions have a greater, lasting and more memorable impact.

Thyngs delivers solutions that use frictionless smartphone technology to help its clients drive improved forms of consumer engagement that are fit for a digital, cashless, and COVID-19 world. Thyngs helps brands develop and monitor their offline marketing by turning any product,

packaging, or advertisement into an interactive customer-facing experience or sale, without the need for human intervention.

Thyngs works to increase consumer engagement with convenient, unique, tap-and-go solutions that prevent common barriers to entry such as an app download, form-fill or lengthy queue.

Digital experiences can be anything from a customer making an instant payment or donation to unlocking exclusive content, collecting a digital loyalty stamp or entering a competition. The Thyngs Platform allows businesses to measure all of the physical-world interactions with their audience in real-time, showing unique insights that help improve the delivery of customer experience moving forward.



Total Processing's Apple Pay Plugin

Total Processing proudly presents a leading customer-facing experience through their Apple Pay Plugin for WooCommerce. Delivering add-value functionalities atop of Apple Pay's web services, form the foundation of Total Processing's comprehensive and dynamic solution; designed to increase checkout conversions and customer retention.

Delivering a faster checkout solution to nearly one-third of e-commerce checkouts, Total Processing's plugin is home to a versatile suite of features that can generate a precise and intuitive experience for customers, no matter their payment preference. The delivery of multiple, optimised customer journeys through Total Processing's plugin solution is a testament to the company's mission to provide frictionless yet secure services across all its offerings as providers of merchant and payment processing services.

MARKETING CAMPAIGN OF THE YEAR



Blue Train Marketing & Fintech Finance
– Team Card at the Fintech Finance
Payments Race 2019

Fintech Finance had organised several Payment Races in recent years which saw teams competing to reach a destination, usually a high-profile trade show, in the fastest time using only one payment type. For Money 20/20 Europe 2019, Fintech Finance planned to go bigger and better with the first Round The World Payments Race.

Fintech Finance invited Blue Train Marketing to be a media partner to support Team Card and the two organisations broke new ground together to make its upcoming event “the most talked-about thing both digitally and physically at Money 20/20 Europe in 2019.”

While Fintech Finance managed the ambitious event, Blue Train implemented a media and marketing campaign that engaged sponsors, mined social media contacts and the influencer community, resulting in Team Card generating the most video endorsements of all the teams and reaching over 150,000 members of the fintech community globally.

Team Card's sponsors were delighted with the exposure, saying the race “achieved an impressive reach directly into our target market of global fintech innovators.”

Together, Fintech Finance, Blue Train Marketing and the other three teams created the most successful Payments Race ever, with over 900,000 video views on YouTube alone.

Fame & Fortune in Fintech: Launching Tribe
Payments by CCgroup

This is the story about how a successful B2B PR launch laid the foundations for accelerated business growth. Despite short notice, modest budgets and an extremely competitive launch environment - Money20/20 Europe - CCgroup put Tribe Payments on the map and drove business development.

CCgroup's programme used strong customer and industry insight to create huge awareness (the company was featured in The FT, The Times, Forbes, Business Insider and numerous other major outlets) generate dozens of sales leads, and attract the interest of more than 20 strategic investors - significantly overachieving against agreed objectives.

Six months later, Tribe had signed 34 new customers, was processing millions of Euros in transaction value, and is regarded as one of the most promising fintech companies in Europe.

And the CEO, Suresh Vaghjiani, attributed much of this success to CCgroup's work.

OUR AMBITION IS TO SHAPE THE FUTURE THROUGH PAYMENTS

20,000+ WORLDLINERS

IN 50+ COUNTRIES

AT YOUR SERVICE

We know that nurturing new, innovative and disruptive financial technologies is vital to support the growth of our global economy. That's why we are a proud Patron of the EPA, and are delighted to sponsor tonight's awards.

We are also honoured to have been nominated for Most Innovative Merchant Services Solution, recognising our important customer partnerships and the delivery of outstanding omnichannel retail solutions.

From one innovator to another, congratulations to all those shortlisted tonight.

ingenico
aWorldlinebrand

EP EMERGING
PAYMENTS
AWARDS



LEADING FINANCIAL SERVICES OR PAYMENTS START-UP

Sponsored by Mastercard



Currensea & Global Processing Services (GPS)

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 with an existing current account. In bringing its solution to market, Currensea delivered the vision of debit cards being separated from the underlying payment account. Currensea also offers customers the option to channel their fee savings into a carbon offset programme.

Prior to COVID-19, Currensea achieved outstanding quarter-on-quarter cardholder growth of over 230% and month-on-month transaction growth of 255%. Over 10% of customers used some of their FX savings to plant trees. Based on 2020 targets being achieved, Currensea customers will plant 90,000 trees and reduce the environmental impact equivalent to 54,000 flights from London to New York.

Currensea's breakthrough solution addresses an unmet consumer need and its pioneering work with PSD2 CBPII continues to pave the way for future fintech innovation.



Kani

Kani comes from a team of payments professionals with a vision to be the leading provider of back office solutions for innovative & disruptive payments companies, so they can focus on providing great products to their customers.

In just 18 months, we've helped 15 disruptive FinTech companies streamline their back office operations, providing accurate reconciliation and timely reporting of more than 3 billion US dollars (that's 45 million transactions), resulting in:

- Elimination of manual, Excel-based processes
- Transparent real-time overview of payments programs including spend maps, fees, customer behaviour and more
- Automation of mandatory reports required by regulators & card schemes
- Reconciling massive data sets is simple & straightforward, using our award-winning, simple user interface

Kani is the deserving winner of the Leading Financial Services or Payments Start-up award because we're solving a critical problem that all disruptive FinTech & payments companies face, and save our clients significant time, effort, and capital outlay - we've done this for 15 clients in just a year and a half, reconciling over \$3 billion and enabling them to scale rapidly.



Ordo

Ordo is a start-up founded in July 2018 to exploit Faster Payments and Open Banking to transform payments to businesses from their customers. Ordo provides traditional as well as e-commerce businesses both small and large an innovative payment service that avoids both the direct and indirect costs of card payments, the growing technical and user experience challenges of merchant provided Strong Customer Authentication and the inefficiencies and costs of direct bank, cash and cheque payments.

Ordo consists of a Cloud hosted secure service platform and APIs/app/web service for businesses to make all types of requests for payment to their consumer and small business customers, and a set of web and mobile frontends to allow their customers to respond and pay these requests directly into the businesses' bank account from their own bank account using the Payment Initiation Services of Open Banking.

Whether for a utility company looking for a more efficient method of collecting non-direct debit payments, an e-commerce business looking to improve its checkout experience and cut out percentage of transaction value costs, or a small trader looking to make bank payments from customers safe, secure and easier to track, Ordo is the solution - getting paid made easy.



PayDock

PayDock is changing the payment industry forever through a radical simplification of payment acceptance and management. As an agile payments orchestration platform, PayDock has resolved numerous costly issues faced by merchants seeking to navigate disparate, fast-moving and fragmented payment service (and related) providers. Having successfully entered the market and demonstrating

material return-on-investment to initial customers, PayDock's focus is to now become the definitive solution for both merchants and service providers globally.

PayDock accomplishes its objectives by harmonising payment, fraud, identity and other vendors (such as Stripe, PayPal, Worldpay, etc.) through a single, simple platform. PayDock satisfies security, technical, compliance and functional needs - whilst eliminating the complexity and cost today choking the industry as a whole. Coronavirus has accelerated market trends toward PayDock's promise, with substantial growth arising from urgent merchant need to rapidly and efficiently optimise vendors, payments and consumer relationships.



SimplyPayMe with Mastercard

SimplyPayMe was founded in 2012, where it focused exclusively on the provision of POS to SMEs, providing an application downloaded to a smartphone. Although we were able to achieve a small loyal customer base amongst SMEs, we needed to gain a lot more growth. We realised the payments technology we had built had the potential to be white labeled and offered to channel partners to better serve their SMEs.

The company made headway, fuelled an injection of money, a new structure and a new board, led by our Chairman and CSO, Gary Prince. Over the last year, both Gary and Kent have concentrated on the mapping, structuring and build of a modular white labelling platform. A lot of value has been added from close partners such as Mastercard's Pay by Bank app and financial services from third parties. In less than a year, we have gone from selling to individual tradespeople to help their small businesses to being a multi-acquired paytech provider. This has resulted in onboarding individual companies of up to £200m in annual processing volume and commencing white label development to payments giants on a global scale.

LEADING FINANCIAL SERVICES OR PAYMENTS START-UP



Tribe Payments

Tribe Payments is like no other start-up in the payments space, and its technology reflects this.

Tribe's two key innovations are modular technology and disposable technology. The first means that functionality can be mixed and matched without risking disruption or downtime. The second solves lock-in by removing the need to keep out-of-date hardware and software that can't be replaced without an overhaul of the entire IT system. Both concepts are core to Isaac, Tribe's technology platform.

Legacy platforms and systems that serve payment providers have complex, highly integrated back-end infrastructure with closed programming environments. These services are all connected by a single body of code within one platform, making them slow, inflexible and the root cause of innovation "famine"—a scarcity caused not by a lack of new ideas, but by no way to implement them, Isaac's modular and disposable approach is designed to solve the issue of legacy infrastructure in a way that is future-proof, stable, without the requirement of massive capital expenditure.

'Digital Everything' is rapidly becoming a reality, more so now with the Covid19 crisis providing an impetus for ever more consumer and business activity to be done remotely. As Deliveroo, Uber and others have shown, payments work best when they are deeply woven into UX and business processes. In this context, digital payments are no longer just card checkout - the solutions needed today involve diverse payment instruments, money flows and controls.



Weavr

Weavr offers a ground-breaking toolkit for building, integrating and running embedded payment solutions for such digital businesses. Weavr is designed to be used by non-payments specialists, with guided tools for configuring and testing payment solutions, and its Sensitive Data Isolation technology removes the innovator from the scope of security, card scheme and regulatory compliance.

Its plug-and-play solutions enable innovators to launch payment-enabled applications in weeks rather than months, and at very low setup cost - starting from £1,000 to go live with card programmes instead of £100K or so using traditional approaches.

Weavr launched in public beta in December 2019. To date almost 200 innovators have signed up on our platform, although so far only 8 have actively developed solutions, of which 3 are live.



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We're more than just software:
we're a global partner.

The payments industry is complex—and this can mean a breakdown in communication between FI's, processors and merchants. Chargebacks911® offers true end-to-end **chargeback management solutions** that benefit all parties in the chargeback cycle. Contact us today...and put our expertise to work for you.



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LEADING EMERGING PAYMENTS ORGANISATION



Global Processing Services (GPS) – The Super Processor™

The payments industry is witnessing unprecedented demand from consumers to deliver a user-friendly experience, greater insights and value-add services. However, expensive platform development costs, operational reliability and the complexity of the payments ecosystem can present obstacles to delivery.

Many people don't realise that a third-party issuer processor sits at the heart of the transaction flow, delivering the crucial connectivity between the FinTech and their cardholders, the issuing bank, the relevant card scheme and the card bureau. Global Processing Services (GPS), The PayTech Pioneer™, is the trusted and proven go-to payments processing partner, offering scalable, secure global issuer processing capabilities through its single processing platform.

In the last year, GPS has scaled and increased its international presence to offer unique capabilities unmatched in the payments space, coining the phrase 'The Super Processor™' to describe the rich suite of features and flexibility offered by the Apex platform to enable the next generation of FinTechs, Digital Banks and E-wallet Providers to differentiate themselves and grow. GPS has also implemented new technology and invested in people to support the needs of rapidly growing fintechs, whilst ensuring it is PSD2 Open Banking-compliant.



PPro

Whether online or in-store, shoppers make millions of purchases every day using digital payment methods. Local payment methods such as bank transfers, e-wallets, cash-based digital payments and local cards are the dominant payment methods globally, used in more than 70% of all consumer transactions.

PPro is an expert in local payment methods globally. Offering a portfolio of 150+ local payment methods (including value-added services) in 175+ countries worldwide, we work with payment service providers and local payment methods around the world to help merchants optimise the payment experience for their consumers. Because of our indirect sales model, PPro has a unique competitive position and long-term expertise. The goal of the company is to make partners' and their merchants' lives easier by removing the complexity of international e-commerce payments.

PPro is constantly adding new local payment methods (LPMs) to their portfolio offering even more market entry availability to payment service providers (PSPs) and their merchants.



PPS

PPS, subsidiary of Edenred, is at the heart of its customer success plans by playing an integral role in the creation of effective and reliable payments programmes. Its highly diversified range of industry verticals and the highly configurable prepaid processing platform based in the UK serving local and European clients - which is set up to deliver innovative solutions for established retail brands, and creative fintech client delivering innovative mobile banking solutions.

The PPS processing platform which is built to scale and performance benchmarked at 2,000 transactions per second. In 2019 PPS processed 2bn transactions to a total value of \$36bn.

PPS' rich roadmap of solutions includes prepaid cards, VCNs, banking, Apple Pay and Google Pay, travel money products and loyalty and gifting products. Most recently, PPS highlighted its agility during the COVID-19 pandemic, whereby it supported its leading retailer client, Sainsbury's with new volunteer payment product.

Furthermore PPS is now regulated in two counties, the UK and Belgium, following it being granted an e-money licence from National Bank of Belgium. The licence enables the company to continue powering fintech companies residing in the EU in light of Brexit.



Trustly

Trustly is a global leader in online banking payments and a leading voice in European Open Banking. Our account-to-account network bypasses card networks, letting consumers make fast, simple and secure payments directly from their online bank accounts. No apps, cards or registration required. For merchants, this boosts conversion and decreases the risk of fraud or chargebacks. And with support for 6,600+ banks through one API, Trustly lets merchants accept payments from more than 600 million consumers across Europe and North America. All through one agreement. We are a licensed Payment Institution under PSD2 and operate under the supervision of the Swedish Financial Supervisory Authority in Europe. In the US, we are state regulated as required.

Our core belief is that the transfer of money between people and businesses should be fast, simple and secure. Which is why, on top of instant deposits and withdrawals, our suite of products also includes KYC support and AIS.

In 2019, as part of our continued efforts in expansion, Trustly extended its offering to provide guaranteed services in the US. As Open Banking increases across the globe, Trustly aims to expand to new markets.

BEST USE OF BLOCKCHAIN IN FINANCIAL SERVICES



Eligma

Eligma is a technological and blockchain development start-up from Slovenia. In less than three years, the team's enthusiasm to want to pay with crypto in daily shopping made Eligma the global facilitator of seamless and secure crypto payments.

GoCrypto, Eligma's solution for merchants to accept crypto payments, has grown into a global payment scheme connecting all the stakeholders interested in crypto – crypto users, wallets, exchanges as well as cashier system providers, PSPs and merchants who would like to accept crypto.

The GoCrypto system is appropriate for all types of merchants (online or physical stores); they set prices in their local currency as they always have and use the same software while enabling direct crypto payments, and receiving settlement in their local currency or crypto. Eligma has partnered with Bitcoin.com, one of the most popular crypto providers in the world, and Pangea Blockchain Fund, focusing on the best global blockchain projects. GoCrypto is now available in 64 different countries, covering 60,000+ locations in total. This has transformed the retail landscape as we know it; it is already possible to spend the whole day in Slovenia using only the crypto wallet and leave the cash one at home, with several other countries to follow.



Nuggets

Launched in 2018, Nuggets combines secure blockchain technology with biometrics, to enable users to make e-commerce payments, access accounts and verify their identity without having to log in, sacrifice control of personal data, or share it with anyone.

It removes the need to authenticate using email, SMS or 2FA apps, all of which have been proven insecure, adding friction to the payment process.

This innovative solution delivers a fundamental shift in the way personal data is stored, replacing the tired, failing methods of using centralized storage solutions for consumer data, which endlessly falls prey to hackers, with a decentralized alternative, meaning users' data is secure and no longer vulnerable by a single point of failure.

Data protection, security and ensuring personal information is kept private, is a fundamental right for everyone transacting online, the Nuggets solution solves this issue for a wide audience:

- Consumers, Simplifying and protecting digital lives whilst transacting online.
- Businesses, Putting an end to costly data breaches, massively reducing fraud. Increasing sales by removing friction during the checkout process
- Payment Processors - Fail-proof verification of consumer identity, minimised card fraud, regulatory compliance

Through tokenization and attestation, Nuggets minimises the need to share and store data.

BEST DIRECT ACCOUNT TO ACCOUNT SOLUTION


**mobiquity® Money - COVID-19 Response
by Comviva**

mobiquity® Money is world's leading mobile money platform powering 60+ mobile-money services in 45+ countries. Mobile money and digital payments have become important in fight against COVID-19 pandemic. mobiquity® Money is helping mobile money service providers to make changes in mobile money services and quickly launch new service to encourage use of digital payments during COVID-19. These initiative include:

- 1) Making service fee of transactions like P2P transfers, bill payments and merchant payments zero, to encourage digital payments use amongst budget conscious low-income users.
- 2) Increasing transaction limits to accommodate rise in digital transaction value during COVID-19 crisis.
- 3) Shifting from agent-based registration with full KYC to self-registration with low KYC, allowing more people to open mobile wallets from home during lockdowns.
- 4) Disbursing financial-aid digitally to mobile wallets of vulnerable people helping them to survive through lockdown.
- 5) Collecting COVID-19 relief donations digitally and remotely for Governments and NGOs through mobile money services.
- 6) Providing health insurance to people using mobile-money services.
- 7) Making customers resellers of telecom services by allowing them to recharge airtime/data services for others and get reward.

- 8) Enabling people to 'fund their wallet' at home by requesting money from family and friends, taking short-term loan or transferring money from their bank account to mobile wallet.
- 9) Facilitating home cash-in and cash-out during lockdown with 'Agent at Home' service.
- 10) Digitizing Ediya (money gift given during Eid in Ramadan).


Nuapay by Sentenial

Nuapay is the industry's leading Account-2-Account payment solutions provider; its platform hosts the full range of A2A solutions together under one roof - open banking payments (PISP), SEPA & BACS direct debits, as well as outbound credit transfers. Spanning both incoming and outgoing payments in the UK and Europe, Nuapay's solutions negate the need for a payment card, reducing costly fees for businesses.

Nuapay was driven to create the industry's leading product to provide businesses with an innovative alternative to the banks and card schemes for their payments. Nuapay's A2A payment solutions are all available through one payment hub, enabling corporates to leverage its industry leading APIs for fast and seamless integration into a range of platforms and corporate systems, removing inefficiencies to help businesses save time, money and resources at every turn.

Nuapay's products are built upon the trust, scale and experience of its parent company Sentenial, providing its partners around Europe a robust and reliable payment solution, with the innovation of a fintech.


Ordo

Ordo is a regulated payment service for businesses that exploits the UK's Faster Payments and Open Banking to transform payments to businesses from their customers. Ordo provides traditional as well as e-commerce businesses both small and large a payment method that avoids both the direct and indirect costs of card payments, the growing technical and user experience challenges of merchant provided Strong Customer Authentication and the inefficiencies and costs of direct bank, cash and cheque payments.

Ordo consists of a Cloud hosted secure service platform and APIs for businesses to make all types of requests for payment to their consumer and small business customers, and a set of web and app-based frontends to allow their customers to respond and pay these requests directly into the businesses' bank account from their own bank account using the Payment Initiation Services of Open Banking.

Whether for a utility company looking for a more efficient method of collecting non-direct debit payments, an e-commerce business looking to improve its checkout experience and cut out percentage of transaction value costs, or a small trader looking to make bank payments from customers safe, secure and easier to track, Ordo is the solution - getting paid made easy.



BEST LENDING INITIATIVE

Sponsored by PPS

Capital on Tap

Capital on Tap - now one of the biggest and fastest-growing alternative lenders in the UK, was launched in 2012 with an ambitious plan to change the world of SME funding. Since its launch, Capital on Tap has challenged major banks and traditional lenders, by offering small businesses a faster and more transparent way to access funds. Setting themselves apart from their competitors, Capital on Tap's 2-minute application, instant credit decision and same-day access to funds offers its customers truly flexible business funding solutions. These can be accessed immediately as and when needed, without having to go through lengthy bank processes.

Just 8 years after launch, Capital on Tap has been trusted by over 120,000 UK SMEs and processed over £2bn in business funding.



DivideBuy

DivideBuy is transforming the POS credit industry with its innovative technology and lending platform, built on retail understanding and consumer insight. Its consumer-first solution enables retailers to provide an online checkout option with quick credit decisions that increase sales.

DivideBuy's highlights

- A successful challenger to the Buy Now, Pay Later marketplace
- A unique position as both the lender and tech provider
- Over 500 retail partners
- Can secure credit approval in less than 60-seconds
- Has over 90% credit approval rate since it formulates

personalised lending decisions for each customer

- On average, consumer monthly spending drops from 26% of income to 2.4% with DivideBuy
- Over £65 million in investment from Jon Moulton and Souter Investments
- 3rd fastest growing technology company of 2019 in the UK – and the fastest growing outside of London (Deloitte)
- Received the Feeo Platinum Award for three consecutive years of excellent customer satisfaction
- Winner of Prolific North's Fintech Company of 2019
- A successful CEO under 40



Starling Bank

Following the outbreak of the coronavirus, Starling 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.

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 less than 1000 employees, always striving to support customers in need.



Trezeo

In a world where a large and growing proportion of the workforce don't have the usual safety net provided through traditional employment, Trezeo's mission is to deliver inclusive financial services for independent, self-employed and gig workers. Trezeo membership provides a unique range of financial services and protection for workers, enabling them to stabilise their income, access affordable credit to build their credit history, insure their income against accident and sickness and save automatically. Together this gives them financial peace of mind and reduces their work-related stress while increasing their financial stability and supporting their future aspirations.

Trezeo also enables platform companies to deliver greater value and financial well-being for their flexible workforce, attracting and retaining valuable talent while also doing the right thing.

In this way, Trezeo is creating a world where workers have access to inclusive financial services irrespective of how they work, creating a better future and contributing to a stronger society.

Trezeo is authorised by the FCA as a lender and registered as a Small PI and has been widely recognised for its contributions to financial inclusion and economic security for workers through its innovative membership based microcredit solution.

BEST CSR OR CHARITY INITIATIVE



Herefordshire Flooding - Prepaid Programme by allpay

allpay Limited is a market-leading payments specialist providing a range of payment channels to more than 50% of UK local authorities and 90% of the UK's top housing associations. Sitting alongside this service is its award-winning prepaid cards solution, an innovative and secure method to pay out benefits and allowances, and an end-to-end banking card manufacturing and personalisation service.

In early 2020, the UK experienced severe flooding following Storm Dennis. The Storm Dennis Flood Appeal fund was launched by The Herefordshire Community Foundation to help those affected by the floods. After contacting allpay to understand if they could disburse funds to victims of the floods using prepaid cards, an emergency prepaid solution was set up with a streamlined application process meaning these cards were issued efficiently to anyone whose property in Herefordshire had been affected by the floods to ease the disruption caused.

allpay waived all fees for the creation of the prepaid cards and had the programme fully functioning with a short turnaround time of just one week. 200 cards were delivered with over £17,000 spent, financially helping individuals and businesses who were impacted by the floods.



National Lottery - Community Fund Prepaid Programme by allpay

allpay Limited is a market-leading payments specialist providing a range of payment channels to more than 50% of UK local authorities and 90% of the UK's top housing associations. Sitting alongside this service is its award-winning prepaid cards solution, an innovative and secure method to pay out benefits and allowances, and an end-to-end banking card manufacturing and personalisation service.

allpay were selected following a tender process by The National Lottery Community Fund, to issue prepaid Mastercard® cards, distributing a special £2 million National Lottery fund to selected individuals. The National Lottery Community Fund supports communities across the UK, with over £500 million awarded in 2018/19 reaching over 10 million people from their projects.

allpay worked closely with the 25th birthday project team to gather their requirements and agree on the functionality of the cards to meet their timescales. The prepaid cards, backed by latest payment card technology, were delivered to 1990 individuals to allow the funds to be spent on agreed community projects. With several innovative features included with the prepaid card solution, the project successfully met the specifications from National Lottery.



Touch-free Cashless Donations by Thyngs

In 2016, Neil noticed an alarming gap in the payment market that was causing catastrophic donation plummets for cash-only charities and those limited to contactless equipment. Building on the philosophy of contactless and mobile payments, Thyngs championed the evolution of a direct point-of-sale through the tap of any physical object - including fundraising material and donation buckets.

Thyngs cashless donation solution was to be cost-effective and easy to manufacture to ensure even the smallest charitable organisations would survive the new cashless behaviour of its donors. The payment experience for donors was to provide convenience, ease, and value - a solution more personal and unique than a contactless terminal.

Building a full charity service, digital payment reporting platform, and a free Good Thyngs service for small charities starting out, Thyngs now works with over 300 active charities such as Macmillan, DKMS, Clic Sargent and SSAFA, and continues to develop services that both strengthen and expand charitable giving opportunities.

Most important today and moving forward sustainably, Thyngs provides fundamental solutions for charities that ensure the safety of staff and its customer hierarchy when fundraising. Thyngs is

working hard to provide maximum support and at-home fundraising strategies for charities during this time.



CollectTin® More - SumUp & Sprout - Fundraising for Claire House

The Goal: Testing the impact of contactless donation at fundraising events.

Claire House Children's Hospice supports more than 400 children with serious or terminal conditions. Events are an important part of a varied fundraising mix. From marathons and skydives, to bespoke corporate events. It is at two of these high donation opportunities where Claire House wanted to test the impact of offering a contactless donation option - a corporate golf day and an evening gala with an auction.

Typically contactless donations are used instead of, or alongside, cash collection as the answer to the, 'sorry, I don't carry cash' comment. However, at this type of event, the majority of donations are made with cheque books, not cash. These too are becoming a rarer species, with some people no longer having, or at least using a cheque. They also take a few minutes to fill in, and you have to find a pen! The friction involved can put people off writing too many in an evening. With this in mind, we wanted to find out if offering a contactless option encouraged people to be more generous. And it did! The evening was a great success, generating £34,000 in less than 2 hours.



Railsbank - LightningAid.org

Railsbank's unique ability to innovate at speed was recently highlighted with the launch and implementation of LightningAid.org (helping people and businesses survive financially through the pandemic), which went from "idea to Apple app store" in just eight days.

Railsbank is already starting to see LightningAid make a real impact on people's lives. It is working with organisations such as the Association of Independent Music, which has very quickly raised over £500,000 to distribute to workers in the music industry.

The music industry is one of the hardest hit sectors as a result of the pandemic - in addition to the musicians themselves, it's self-employed workers such as the sound technicians and other backstage crew who have lost all their income streams.

Railsbank has already made a first batch of payments (up to £1,000 to over 60 workers nominated to receive support), long before they can get any government support. AIM plans to distribute over one £1m to 1,000 workers over the next three months.

Railsbank has also started a pilot with 50 volunteers across five Mutual Aid groups in the borough of Southwark.



Fair For You's 4,000 Families by EML (ASX: EML)

Right now, as you are reading this entry, 14 million people in the UK are struggling to make ends meet. That's according to research published by The Joseph Rowntree Foundation in February 2020. Imagine for a moment how much a working washing machine and a proper bed could mean to a hardworking mum of four? Thanks to award-winning Fair For You, a not-for-profit social enterprise, and EML, Michelle gives us hope, as financial inclusion has become more critical than ever during the COVID-19 global pandemic. The ultimate aim of Fair For You's tireless work is to remove the poverty premium from low-income households.

With washing belonging to herself and four children piling up, Michelle's second-hand washing machine kept breaking down and meant she was also paying for a laundrette on top of her machine payments. Just two weeks after making the final payment for something that cost £1,000, the washing machine packed up for good. Hardly an ideal situation. But this is just one example. Allow us to show you how since July 2019, EML has been assisting Fair For You to enrich the lives of 4,000 families who are in need around the country with loans valued at £1,600,000.



BEST MARKET EXPANSION PROGRAMME

Sponsored by Paynetics Global

Ebury

What borders?

Ebury - What borders?

Ebury is a financial services company, specialising in international cash management solutions including cross-border payments, FX risk management and business lending. Our unique product offering helps businesses prosper and grow in a highly competitive environment by eliminating boundaries and making international finance simple and universally accessible.

Our connections with payment schemes all around the world allow you to pay your suppliers, employees and business partners in the currency that's right for them and you. You can pay locally in over 25 currencies, pay internationally in over 130 currencies and new currency capabilities are added regularly.

Our capabilities include access to 130+ currencies, currency accounts to collect money globally, with no need of opening multiple bank accounts, local collection accounts to make or receive payments in a given currency, and trade finance to help finance international trade. Ebury's solutions are designed to create a seamless international finance process whether you are an international trader, an NGO, an e-commerce platform or a small business owner.

Ebury currently services over 45,000 businesses and organisations across the globe and has traded \$27 billion in foreign exchange in the last 12 months. We facilitate over 30,000 transactions per month in more than 130 currencies.

GLINT**GLINT PAY**

In June 2019 Glint Pay launched its successful European multi-currency and physical gold account with its Glint Mastercard and bespoke app in the USA. Prior to this US clients could open accounts but could not use the card.

The launch into the USA marked a significant milestone for Glint's model, being the first time its platform was fully available outside the UK and SEPA.

The USA is a region with a high affinity for gold. Yet no product existed like Glint Pay before its arrival - Glint enables users to buy any amount of physical gold, large or small, to either save or spend, even at the checkout.

Glint has a fully localised infrastructure in the USA, with operational, sales and marketing staff, local issuing and local payment methods. US Clients are now able to fully use the Glint App functionality.

From the day of launch, Glint has steadily increased its USA client base to 16,485 registered and 11,538 activated clients by October 2020. This represents 31% of Glint's total registrations globally. The USA market continues to show strong growth and Glint will soon be announcing new in-app features to be available in the US.

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

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.

As part of its ambitious 12-month plan, GPS signed an APAC Partnership Agreement with Visa and secured the support of the Singaporean Economic Development Board. In November 2019, the GPS team celebrated the opening of its regional headquarters in Singapore and an office in Sydney, Australia, from where it continues to support a growing number of high-profile clients including Revolut, Razer Fintech, WeLab Bank 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 solution.

Railsbank**Railsbank**

From its base in London, Railsbank has since its creation in 2016, opened offices in Singapore, Lithuania, the Philippines, Vietnam and Sri Lanka.

Although Railsbank was established in London, it always had global aspirations, one of the reasons why it has attracted so much blue-chip VC investor backing. The creation of a major Asian hub in Singapore, which Railsbank uses as a bridgehead into countries throughout the region, was a hugely significant milestone.

Railsbank quickly identified Singapore as the ideal launchpad for its regional expansion. It worked closely with the Singapore government and attended a number of key industry events, including Fintech weeks in Singapore and Hong Kong.

It has rapidly won clients in the region and these include Singlife, Neat and Aspire. It is also onboarding companies which are seen as innovative and pioneering.

The latest example of its ambitions in Asia were made clear when Railsbank entered into a partnership with Visa to deliver BaaS innovation in Singapore, the Philippines, Vietnam and Thailand. Being a Visa member and by joining Visa's Fintech Fast Track Programme, Railsbank can now access Visa's growing partner network, technologies and experts, enabling Railsbank's customers to rapidly and effectively launch Visa-based products throughout Asia.

INDUSTRY CONTRIBUTOR OF THE YEAR WHO WILL IT BE?



This year, we have decided to leave an element of surprise for the final and most prestigious Award of the afternoon. We will be announcing the WINNER live on the 26th November 2020 during the online ceremony itself.

26 November 2020 – 2.00PM – 3.45PM

Following the Industry Contributor of the Year Award, stay tuned for our Fireside Chat between Marion King, Director of Payments at NatWest and Tony Craddock, Director General at the Emerging Payments Association.



MARION KING
Director of Payments, NatWest

Marion has extensive experience across the financial services industry. As Director of Payments for NatWest Marion is responsible for setting the payment strategy. Her remit is wide and includes NatWest payment architecture, operations and innovation. She joined NatWest in January 2015 from MasterCard where she was the President of the UK & Ireland markets, and responsible for the end-to-end business.



TONY CRADDOCK
Director General, Emerging Payments Association

Tony launched the Emerging Payments Association (EPA) in 2012. The EPA promotes the UK as global hub for payments innovation and the interests of the EPA's 150+ members, which include banks, card schemes, PSPs, issuers, processors and acquirers who all collaborate to drive change. Tony also leads the communities of EPA Asia and EPA EU. In 2019 he set up The Inclusion Foundation, a Not-for-Profit Community Interest Company promoting products that help address financial exclusion. He also co-authored The PAYTECH Book, published in 2020.

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For more than 50 years, Mastercard has pioneered technology to make payments simpler, smarter and safer. We work to connect and power an inclusive digital economy that benefits everyone, everywhere by making transactions safe, simple, smart and accessible. Using secure data and networks, partnerships and passion, our innovations and solutions help individuals, financial institutions, governments and businesses realize their greatest potential. Our decency quotient, or DQ, drives our culture and everything we do inside and outside of our company.

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Global Processing Services (GPS) is the trusted and proven go-to payments processing partner for today's leading challenger brands, including Revolut, Starling Bank and Curve.

Founded in 2007, GPS's highly flexible and configurable platform places the control firmly in the hands of global fintechs, digital banks and e-wallets, enabling them to deliver rich functionality to the cardholder.

GPS is certified by Visa and Mastercard to process and manage any credit, debit or prepaid card transaction globally, with offices in London, Newcastle, Singapore and Sydney. It is equipped to meet the stringent standards required by Tier 1 banks and has integrated with more than 40 issuing banks and operates programmes for 180+ clients in 60 countries, using over 150 currencies.

under one roof, including BIN sponsorship, issuing, acquiring, transfers, digital banking platforms, loyalty engines, mobile payments and SoftPOS. Our mission is to simplify payments and pioneer the role of Europe's leading regulated enabler to power both established brands and the next generation of fintechs.

We are a growing team of renowned payment experts with a passion for fintech, who have helped to introduce ATMs and chip cards to entire nations, re-establish financial systems of whole countries, and who focus on functionality as well as user-friendliness. We have recently launched our rich product stack in the UK and continue to develop our global expansion plans and set out to be the first choice of enabler for our customers.

Innovation and operational excellence is sewn into our DNA: we introduced the first software-only POS solution and achieved the fastest integration of Mastercard Digital Enablement Services (MDES) in Europe. All while safeguarding a secure, flexible and reliable payment infrastructure as a principal member of Mastercard, Visa, SWIFT, SEPA and soon UnionPay International.

You can find out more about us on our website, explore our views on the future of fintech on our blog, or get involved in our community conversation via our Twitter-@PayneticsAD or our LinkedIn pages www.linkedin.com/company/paynetics/.

Awards Sponsors



Paynetics is a trusted e-money institution and provides all-encompassing payment services across the UK, Europe and beyond. We offer our customers a full range of payments solutions all



PPS is Europe's leading processor/issuer with a dual UK & EU license with the ability to passport across all EEA countries.

PPS provides localised IBANS connected to SEPA network, including SEPA in, SEPA out, SEPA Direct Debit, SEPA instant (Q1/2021).

In the UK, PPS is a direct participant in faster payments scheme and provides instant faster payments, dedicated Sort Codes and supports BACS In, Instant Faster Payments IN & Out, Direct Debit and CHAPS In. Also connected to cash loading channels via Post Office and PayPoint.

PPS is the driving force behind Europe's fintech and innovation and it is Europe's largest mobile wallet issuer.

As a dynamic company with enthusiasm and passion for innovation, PPS is ambitious, resilient and a robust partner for over 120 clients from wide range of sectors including fintech, retail, paytech, benefits and fuel card solutions. It has 20 years of innovation in payments with a diverse portfolio of products and services. It was founded in 2000 and is jointly owned by Edenred and Mastercard with offices in London, Swindon, Brussels and Dubai. It launched the first Youth Card called Splash in 2000 and then moved very swiftly into the gifting market and prepaid card industry and built a

strong client base with blue chip companies such as Tesco, TUI, GAME and Ticketmaster.

PPS is the licensing and technology partner behind the market pioneering challenger banks including Tide, Monese, Coconut and Countingup.

PPS now operates in over 30 countries worldwide, processing in excess of 1.8 bn transactions with a total value of \$36bn.



Trust Payments is a global unified payments group for global pay-in, pay-out and customer journey technologies. Our mission is to help businesses to optimise their sales and customer experience through facilitating speedy and seamless payments. Our single sign-on technology platform can process payments with over 50 global acquiring banks, including our own EU-licensed institution, acquiring.com.

Our community benefits from our 20+ years of payments experience and unrivalled customer focus. Our trusted and robust technology solutions deliver 1.6 bn transactions annually for 7,000 active clients across eCommerce, mobile and Point of Sale (POS) and in 14 like-for-like settlement currencies. We also operate in the US with money transmission services and gaming vendor licences in key regulated markets.

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Founded in 2011, Chargebacks911 is the first global company fully dedicated to mitigating chargeback risk and eliminating chargeback fraud. As industry-leading innovators, Chargebacks911 is credited with developing the most effective strategies for helping businesses maximise revenue and reduce loss in a variety of industries and sectors within the payments space.

Chargebacks911 provides comprehensive and highly scalable solutions for chargeback compliance, handling services and fraud strategy management. The company helps decrease the negative impact of chargebacks, thereby increasing revenue retention to help ensure sustainable growth for every member of the payment channel.

Chargebacks911's unparalleled category experience and Intelligence Source Detection (ISD™) technology help identify the true source of chargebacks, optimising revenue recovery opportunities, mediating disputes, safeguarding reputations, and proactively preventing future fraud. Chargebacks911 has also taken home the Customer Choice Award for Best Chargeback Management Solution at the CardNotPresent Awards for five years in succession.

For more info, go to <https://chargebacks911.com>.



Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry and #4 player worldwide. With its global reach and its commitment to innovation, Worldline is the technology partner of choice for merchants, banks and third-party acquirers as well as public transport operators, government agencies and industrial companies in all sectors. Powered by over 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and secure solutions across the payment value chain, fostering their business growth wherever they are. Services offered by Worldline in the areas of Merchant Services; Terminals, Solutions & Services; Financial Services and Mobility & e-Transactional Services include domestic and cross-border commercial acquiring, both in-store and online, highly-secure payment transaction processing, a broad portfolio of payment terminals as well as e-ticketing and digital services in the industrial environment. In 2019 Worldline generated a proforma revenue of 5.3 billion euros.

For more info go to worldline.com.

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Gift Partner



GLOBAL BANKING SERVICES

Bank on us for faster, lower cost, global banking

Banking Circle is a next-generation provider of mission-critical financial services infrastructure leading the rise of a super-correspondent banking network. Banking Circle empowers financial institutions to support customers' trading ambitions – domestic and global – whilst reducing risk and the operational cost of transactions.

By becoming a member of the Banking Circle, financial institutions can offer their customers banking services – from cross border payments to fx – to help them trade domestically and globally, efficiently and at low cost. Importantly they can help their customers improve cash flow through enhanced speed of settlement whilst remaining fully compliant with financial regulation.

Banking Circle is empowering financial institutions to support their customers' international trading ambitions, without the need for multiple banking relationships, whilst reducing risk and the operational cost of transactions.

Charity Partner



Thank you to our partners





**SEE YOU NEXT YEAR,
IN PERSON**

6 OCTOBER 2021

**GROSVENOR HOUSE,
LONDON**