



THE CATEGORIES

2026



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GETTING STARTED

The Money Awards celebrate groundbreaking innovation across fintech, banking, and financial services. With sub-categories spanning everything from AI and payments to sustainability and partnerships, this document is here to help you find where your innovation shines brightest.

Here's the Process ↓

1

Appoint an Awards Manager & Get in Touch with our Team

This person will manage the entry for your company. The best way to familiarize yourself with the process is to book a walkthrough with our team – this is especially important if this is your first time entering, if you want a refresher on the process, or just looking for a catch up on what's new for 2026. Get in touch [here](#).

2

Get to Know the Awards and Sub-Categories

The Money Awards is a premier global awards program that recognizes transformative innovation across the financial technology ecosystem. You can find the full list of Awards and their sub-categories below and on our website. If you need help navigating which Award or sub-category/ies are most relevant for your startup/product, service, or initiative, get in touch with our team.

3

Eligibility

Is the work you want to celebrate eligible for The Money Awards? You'll find more information about each Award's eligibility requirements in the next section of this document under each respective Award description.

4

Dates

Map out what you'll need for your entry and set internal deadlines so you can submit your entry as early as possible and avoid incurring late fees. Sign up to [Money20/20 Awards updates](#) and follow us on [LinkedIn](#), [X](#), [Facebook](#), and [Instagram](#) to make sure you don't miss communications around entry deadlines and the finalist and winners announcements.

5

Fees

Before starting your entry, ensure you have budget approval from your company to avoid any setbacks after all your hard work. For detailed information about the fees, including what they cover and payment options, visit our [Dates & Fees](#) page or contact our team for assistance.

6

Explore our Guides and Resources

Read [The Money Awards Entry Guide](#) for a step-by-step walkthrough of how to enter, and what happens once you've submitted. Once you know which Award you're interested in, take a look at our individual Category Guides (available via the [Categories](#) pages) for Award specific advice, alongside examples of previous winning work. Finally, explore the [2025 Winners](#) platform to read through winning and finalist entries.



7

All Good to Go on the Above? Let's Get Started!

Now it's time to create an account and start building your entry. More information on what is required can be found in the **Starting Your Submission** section later in this document. Remember, if you don't have everything you need straight away, don't worry, you can complete the form in any order and save your progress at any time. But please don't check out your entry until you're 100% happy with it, as you won't be able to make edits after it's submitted.

8

Senior Executive Approval

It's important that your entry has been formally approved by a senior executive (CEO, CMO or equivalent) from the Lead Contributing Company or the Brand (if they're different). Seek this out early to avoid any delays at 'Checkout'.

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Submit and Pay

Please only check out when your entry is 100% complete. By submitting an entry, you agree to pay the relevant entry fee. Once you've submitted, your entry will be thoroughly checked, and we may be in touch to ask for clarification or changes. For more information on how to pay, you can find this in the **Payments** section at the end of this document.

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Judging Period

Once entries close, juries review all entries across a multi-stage process to determine the work that will make it to the finalist stage. Winning work is awarded the week before Money20/20 USA. The dates and timings of each announcement will be available on the [Awards Dates & Fees](#) page. Make sure your appointed Awards Manager is available throughout this period, as the Jury may have questions about your work.

11

Attending the Awards Ceremony

Winners are announced at Sunday Night Live at [Money20/20 USA](#) in Las Vegas on October 18, 2026.

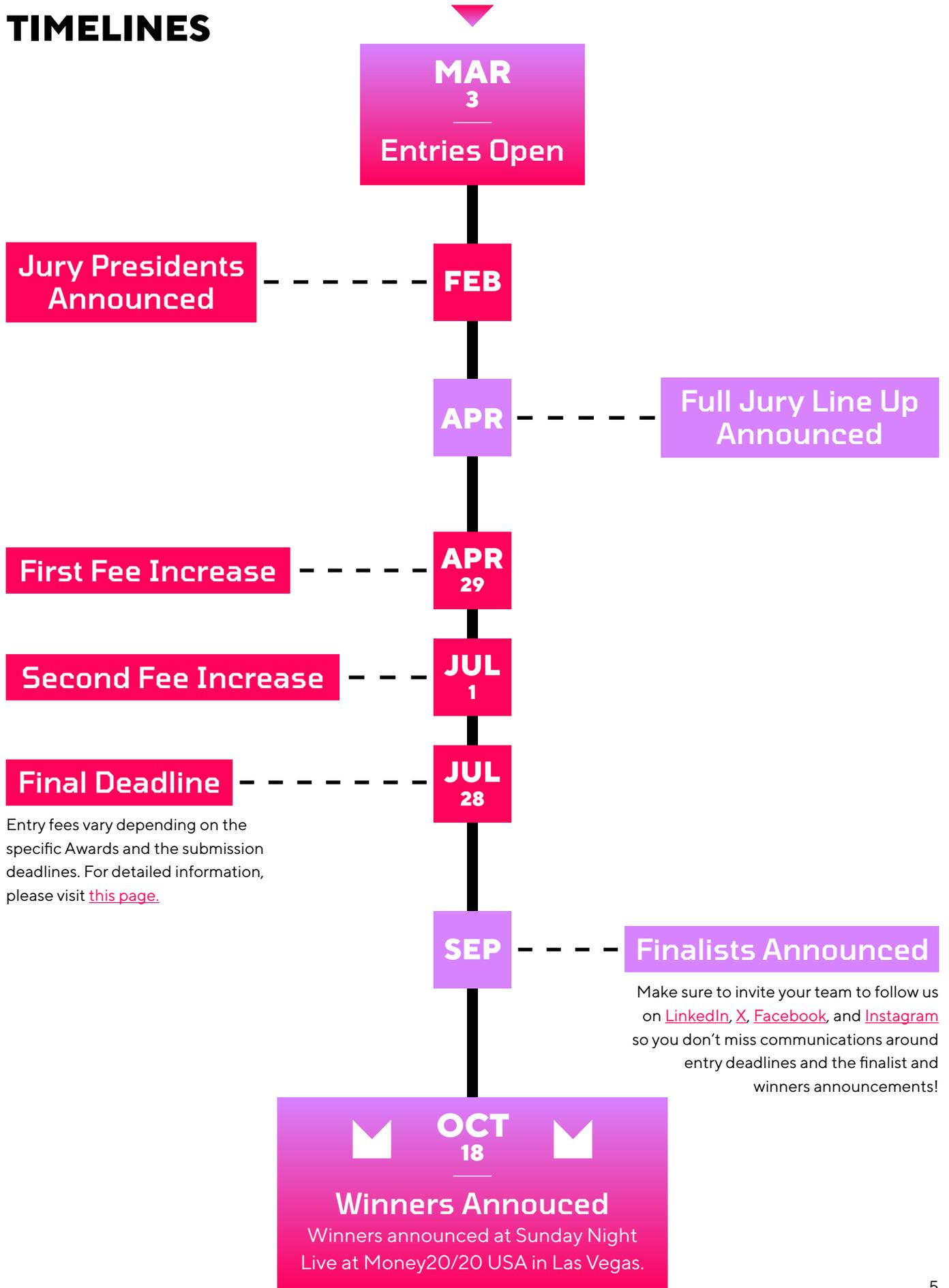
12

Winning Work

Trophies are sent out to successful entrants after Money20/20 USA. The Lead Contributing Company will receive the trophy. We know that winning is a team effort, so if you want to share the excitement with other team members, duplicate trophies can be purchased for anyone credited in the entry.



TIMELINES





EARLY STAGE STARTUP

The Early Stage Startup Award celebrates the most promising and innovative startups that are redefining the financial and technology landscape.

This award recognizes early-stage companies that are leveraging technology to disrupt traditional models, solve critical industry challenges, and create meaningful impact.

- To be eligible for the Early Stage Startup Award, you must have been in operation for less than 3 years (incorporation dates after October 1, 2023 will be accepted) AND have raised less than \$5M.
- Startups with technology at prototype/pre-production stage are accepted, but pre-development ideas/concepts are not eligible.
- Companies entering the Early Stage Startup Award are ineligible for the Growth Stage Startup Award.

<h2>A. Application</h2> <p>This section celebrates Early Stage startups that are applying innovative technologies, products, and operating models to well-defined financial service domains. The work must still be demonstrable; concepts alone will not be permitted.</p> <p>*A startup may enter a maximum of three times in Section A. Application.</p>	<h2>Materials</h2>
<h3>A01. Banking NEW</h3> <p>Early stage startups leveraging technology to disrupt traditional banking models. These startups aim to solve specific pain points in the banking sector, such as improving user experience, increasing accessibility, reducing costs, or enhancing security.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<h3>A02. Payments & Commerce NEW</h3> <p>Early stage startups facilitating financial transactions, enhancing the buying and selling of goods and services. These startups typically leverage technology to create more efficient, secure, and user-friendly payment systems, e-commerce platforms, or other related services that disrupt traditional models.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<h3>A03. Fraud NEW</h3> <p>Early stage startups that prevent, detect, and mitigate fraudulent activities in various industries. These startups typically use advanced techniques such as AI, machine learning, and big data analytics to identify and combat different types of fraud, including financial fraud, identity theft, etc.</p>	<p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video



<p>A04. Infrastructure NEW</p> <p>Early stage startups that have made significant contributions to the development and enhancement of the underlying infrastructure that supports the fintech ecosystem. Startups should demonstrate innovative, scalable, and reliable infrastructure solutions that enable fintech services and products to operate efficiently and securely.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<p>A05. RegTech & SupTech NEW</p> <p>Early stage startups that leverage advanced technology to enhance regulatory compliance and supervisory processes within financial institutions and regulated industries. These startups aim to streamline and automate the often complex and resource-intensive tasks associated with compliance and supervision, reducing costs and risks while improving efficiency and accuracy.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<p>A06. Novel technologies NEW</p> <p>Early stage startups that focus on developing and bringing to market new and innovative technologies that have not been widely implemented or commercialized before. These technologies often represent significant advancements over existing solutions, or they may introduce entirely new concepts or approaches in their respective fields.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<p>A07. Wealth & Pension NEW</p> <p>Early stage startups creating innovative solutions in wealth management, retirement planning, and pension services. These startups aim to modernize and improve how individuals and institutions manage, grow, and secure their financial assets. This may include, but is not limited to, AI-driven financial planning, digital investment platforms, embedded wealth solutions, robo-advisory services, and sustainable investment tools that enhance accessibility and personalization.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<p>A08. AML, Identity & KYC NEW</p> <p>Early stage startups providing technologies and solutions that help businesses and financial institutions comply with Anti-Money Laundering (AML) regulations, verify the identity of their customers, and conduct Know Your Customer (KYC) processes. These startups aim to enhance security, reduce fraud, and ensure regulatory compliance.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video



<p>A09. Lending NEW</p> <p>Early stage startups focused on developing innovative platforms or services to facilitate the borrowing and lending of money. These startups aim to streamline the lending process, making it more accessible, efficient, and user-friendly for both borrowers and lenders, often leveraging technology to disrupt traditional lending models, offering alternative solutions to traditional bank loans.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<p>A10. Digital Assets & Cryptocurrency NEW</p> <p>Early stage startups that have leveraged digital assets – such as cryptocurrencies, tokenized assets, stablecoins, or other blockchain-based innovations – to disrupt traditional financial models. The work should demonstrate increased efficiency, faster transaction processing, and reduced costs, with an emphasis on regulatory compliance and industry impact.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<p>A11. Mergers & Acquisitions NEW</p> <p>Early stage startups focused on developing innovative solutions or platforms to facilitate, streamline, and optimize the process of mergers, acquisitions, and other forms of corporate restructuring. These startups focus on leveraging technology and expertise to assist companies, private equity firms, and investment banks in managing the complexities of M&A transactions.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<p>A12. Risk Management NEW</p> <p>Early stage startups focused on developing innovative solutions and technologies to help organizations identify, assess, mitigate, and monitor risks. These risks can span various areas, including financial, operational, strategic, and compliance. The aim of these startups is to provide tools and services that enhance an organization's ability to manage uncertainties and protect against potential threats. This may include, but is not limited to, innovations in credit risk modelling, liquidity risk management, regulatory compliance solutions, and climate-related financial risk evaluation tools.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video



<p>A13. InsurTech NEW</p> <p>Early stage startups that have transformed insurance through digital innovation and intelligent automation. This may include, but is not limited to, predictive analytics engines, automated underwriting platforms, personalized policy tools, embedded insurance solutions, and digital claims systems that enhance accessibility, efficiency, and customer experience across the insurance lifecycle.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<p>A14. AI & Automation NEW</p> <p>Early stage startups that have leveraged artificial intelligence and automation to transform financial operations, customer experiences, or decision-making processes. The work should demonstrate how the organization has implemented AI or automation technologies to drive efficiency, accuracy, scalability, or innovation within the financial sector.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<p>B. Purpose</p> <p>This section celebrates startups in financial services and technology that are driving societal change, promoting sustainability, and creating strong, impactful brand identities.</p>	<p>Materials</p>
<p>B01. Financial Inclusion NEW</p> <p>Early stage startups that provide underserved or marginalized groups with greater access to financial services. This may include, but is not limited to, efforts in offering affordable banking, credit, insurance, savings, or payment services to those traditionally excluded from the financial system.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<p>B02. Environmental Social Governance (ESG) NEW</p> <p>Early stage startups that have successfully integrated Environmental, Social, and Governance (ESG) principles into their operations, products, or services. This may include, but is not limited to, initiatives that promote green finance and environmental sustainability, advance financial inclusion and social equity, foster diversity and community engagement, and demonstrate transparent governance, ethical decision-making, and regulatory compliance.</p>	



<h2>C. Marketing Strategy</h2> <p>This section celebrates startups in financial services and technology that use clear, effective marketing and brand strategy to drive awareness, engagement, and adoption.</p>	<h2>Materials</h2>
<h3>C01. Marketing & Brand Activation NEW</h3> <p>Early stage startups that have delivered either in-house or with agency partners, outstanding marketing campaigns, brand activations, or rebranding initiatives to drive awareness, engagement, or adoption of their offering. This should demonstrate how it delivered meaningful change, positively impacted brand perception, user engagement, or commercial performance, and positioned the brand effectively in a competitive market.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video



GROWTH STAGE STARTUP

The Growth Stage Startup Award celebrates startups that have moved beyond the Early Stage and are demonstrating significant impact, scalability, and maturity in their respective fields.

This award recognizes startups that are driving substantial growth, disrupting traditional models, and solving critical industry challenges.

- To be eligible for the Growth Stage Startup Award, you must have been in operation for less than 7 years (incorporation dates after October 1, 2019 will be accepted) AND have raised less than \$15M.
- Startups with technology at prototype/pre-production stage but pre-development ideas/concepts are not eligible.
- Companies entering the Growth Stage Startup Award are ineligible for the Early-Stage Startup Award.

<h2>A. Application</h2> <p>This section celebrates Growth Stage startups that are applying innovative technologies, products, and operating models to well-defined financial service domains. The work must still be demonstrable; concepts alone will not be permitted.</p> <p>*A startup may enter a maximum of three times in Section A. Application.</p>	<h2>Materials</h2>
<h3>A01. Banking</h3> <p>Growth stage startups leveraging technology to disrupt traditional banking models. These startups aim to solve specific pain points in the banking sector, such as improving user experience, increasing accessibility, reducing costs, or enhancing security.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Digital supporting content • Demo film
<h3>A02. Payments & Commerce</h3> <p>Growth stage startups facilitating financial transactions and enhancing the buying and selling of goods and services. These startups typically leverage technology to create more efficient, secure, and user-friendly payment systems, e-commerce platforms, or other related services that disrupt traditional models.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Demo film • Digital supporting content
<h3>A03. Fraud</h3> <p>Growth stage startups that prevent, detect, and mitigate fraudulent activities in various industries. These startups typically use advanced techniques such as AI, machine learning, and big data analytics to identify and combat different types of fraud, including financial fraud, identity theft, etc.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Demo film • Digital supporting content



<p>A04. Infrastructure</p> <p>Growth stage startups that have made significant contributions to the development and enhancement of the underlying infrastructure that supports the fintech ecosystem. The work should demonstrate innovative, scalable, and reliable infrastructure solutions that enable fintech services and products to operate efficiently and securely.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Digital supporting content • Demo film
<p>A05. RegTech & SupTech</p> <p>Growth stage startups that leverage advanced technology to enhance regulatory compliance and supervisory processes within financial institutions and regulated industries. These startups aim to streamline and automate the often complex and resource-intensive tasks associated with compliance and supervision, reducing costs and risks while improving efficiency and accuracy.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Demo film • Digital supporting content
<p>A06. Novel technologies</p> <p>Growth stage startups that focus on developing and bringing to market new and innovative technologies that have not been widely implemented or commercialized before. These technologies often represent significant advancements over existing solutions, or they may introduce entirely new concepts or approaches in their respective fields.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Digital supporting content • Demo film
<p>A07. Wealth & Pension</p> <p>Growth stage startups creating innovative solutions in wealth management, retirement planning, and pension services. These startups aim to modernize and improve how individuals and institutions manage, grow, and secure their financial assets. This may include, but is not limited to, AI-driven financial planning, digital investment platforms, embedded wealth solutions, robo-advisory services, and sustainable investment tools that enhance accessibility and personalization.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Digital supporting content • Demo film



<p>A08. AML, Identity & KYC Growth stage startups focused on developing technologies and solutions that help businesses and financial institutions comply with Anti-Money Laundering (AML) regulations, verify the identity of their customers, and conduct Know Your Customer (KYC) processes. These startups aim to enhance security, reduce fraud, and ensure regulatory compliance.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Demo film • Digital supporting content
<p>A09. Lending Growth stage startups focused on developing innovative platforms or services to facilitate the borrowing and lending of money. These startups aim to streamline the lending process, making it more accessible, efficient, and user-friendly for both borrowers and lenders, often leveraging technology to disrupt traditional lending models, offering alternative solutions to traditional bank loans.</p>	
<p>A10. Digital Assets & Cryptocurrency Growth stage startups that have leveraged digital assets - such as cryptocurrencies, tokenized assets, stablecoins, or other blockchain-based innovations - to disrupt traditional financial models. The work should demonstrate increased efficiency, faster transaction processing, and reduced costs, with an emphasis on regulatory compliance and industry impact.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Digital supporting content • Client testimonial video • Demo film
<p>A11. Mergers & Acquisitions Growth stage startups focused on developing innovative solutions or platforms to facilitate, streamline, and optimize the process of mergers, acquisitions, and other forms of corporate restructuring. These startups focus on leveraging technology and expertise to assist companies, private equity firms, and investment banks in managing the complexities of M&A transactions.</p>	
<p>A12. Risk Management Growth stage startups focused on developing innovative solutions and technologies to help organizations identify, assess, mitigate, and monitor risks. These risks can span various areas, including financial, operational, strategic, and compliance. The aim of these startups is to provide tools and services that enhance an organization's ability to manage uncertainties and protect against potential threats. This may include, but is not limited to, innovations in credit risk modeling, liquidity risk management, regulatory compliance solutions, and climate-related financial risk evaluation tools.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Digital supporting content • Demo film
<p>A13. InsurTech NEW Growth stage startups that have transformed insurance through digital innovation and intelligent automation. This may include, but is not limited to, predictive analytics engines, automated underwriting platforms, personalized policy tools, embedded insurance solutions, and digital claims systems that enhance accessibility, efficiency, and customer experience across the insurance lifecycle.</p>	
<p>A14. AI & Automation NEW Growth stage startups that have leveraged artificial intelligence and automation to transform financial operations, customer experiences, or decision-making processes. The work should demonstrate how the organization has implemented AI or automation technologies to drive efficiency, accuracy, scalability, or innovation within the financial sector.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Digital supporting content • Client testimonial video • Demo film



<h2>B. Impact</h2> <p>This section celebrates startups in financial services and technology that showcase growth, scaled operations, expanded market presence, and have achieved significant milestones in revenue, customer acquisition, or product development.</p>	<h2>Materials</h2>
<h3>B01. Cross Border Expansion</h3> <p>Growth stage startups that have successfully expanded their operations into new international markets. The work should demonstrate strategic vision, adaptability, and operational excellence in navigating the challenges of cross border expansion, while achieving business growth.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Logo • Digital presentation image <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Demo film • Digital supporting content
<h3>B02. Rapid Growth</h3> <p>Growth stage startups that have achieved substantial business growth through a successful launch, expansion, or significant product rollout. The work should demonstrate how the initiative drove significant business milestones, expanded market presence, or delivered instant impact in a competitive landscape.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Digital supporting content • Client testimonial video • Demo film
<h3>B03. Sustained Success</h3> <p>Growth stage startups that have shown consistent growth, resilience, and ongoing success over a longer period, typically beyond the initial phase of rapid growth that a startup may experience. The work should demonstrate how the startup has not only launched successfully but has managed to maintain and build on their success.</p>	
<h2>C. Purpose</h2> <p>This section celebrates startups in financial services and technology that are driving societal change, promoting sustainability, and creating strong, impactful brand identities.</p>	<h2>Materials</h2>
<h3>C01. Financial Inclusion</h3> <p>Growth stage startups that provide underserved or marginalized groups with greater access to financial services. This may include, but is not limited to, efforts in offering affordable banking, credit, insurance, savings, or payment services to those traditionally excluded from the financial system.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<h3>C02. Environmental Social Governance (ESG)</h3> <p>Growth startups that have successfully integrated Environmental, Social, and Governance (ESG) principles into their operations, products, or services. This may include, but is not limited to, initiatives that promote green finance and environmental sustainability, advance financial inclusion and social equity, foster diversity and community engagement, and demonstrate transparent governance, ethical decision-making, and regulatory compliance.</p>	



<h2>D. Marketing Strategy</h2> <p>This section celebrates startups in financial services and technology that use clear, effective marketing and brand strategy to drive awareness, engagement, and adoption.</p>	<h2>Materials</h2>
<h3>D01. Marketing & Brand Activation NEW</h3> <p>Growth stage startups and marketing agencies that have executed outstanding marketing campaigns, brand activations, or rebranding initiatives to drive awareness, engagement, or adoption of a startup business, product or service. The work should demonstrate how it delivered meaningful change, positively impacted brand perception, user engagement, or commercial performance, and positioned the brand effectively in a competitive market.</p>	<p>Compulsory</p> <ul style="list-style-type: none">• Digital presentation image• Logo <p>Optional</p> <ul style="list-style-type: none">• URL• Digital supporting content• Demo film• Client testimonial video



BANKING

The Banking Award celebrates the most innovative and impactful products, services, and initiatives leveraging technology, creativity, and strategic vision to solve critical challenges, enhance customer experiences, and drive meaningful change in the banking and financial services sector.

Entries must highlight a specific product, service or initiative, to ensure recognition is given to the individual innovations driving impact and excellence. Company overviews are not eligible for entry.

- There are no specific eligibility dates for the product itself within this Award. However, products must demonstrate at least 12 months of measurable and sustained impact, with evidence of ongoing activity within the current eligibility period (January 1, 2025 - January 30, 2026).

<h2>A. Application</h2> <p>The work in this section celebrates products, services and initiatives that solve a specific business or customer need within banking.</p> <p>*You may enter the same piece of work a maximum of three times in Section A. Application.</p>	<h2>Materials</h2>
<h3>A01. Infrastructure</h3> <p>Banks, financial institutions, and fintech products and services that have made significant contributions to the development and enhancement of the underlying infrastructure that supports the fintech ecosystem. The work should demonstrate innovative, scalable, and reliable infrastructure solutions that enable fintech services and products to operate efficiently and securely.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Demo film • Digital supporting content
<h3>A02. UX & Customer Onboarding</h3> <p>Financial institutions, banks, and fintech products and services that have prioritized user-centered design to deliver seamless, intuitive, and engaging experiences across the end-to-end journey, while implementing efficient, user-friendly onboarding that ensures a smooth and secure transition for new customers. The work should demonstrate measurable impact, such as higher activation and faster completion rates, improved satisfaction and loyalty, reduced friction and drop-off, and strong security and compliance by design.</p>	
<h3>A03. Open Banking</h3> <p>Financial institutions, banks, and fintech products and services that have facilitated the development and implementation of open banking to enhance financial accessibility, improve data-driven services, and foster collaboration between financial institutions and third-party providers. This may include, but is not limited to, API integrations that facilitate secure data sharing, open banking-enabled lending platforms, and personalized financial management tools driven by open data.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Digital supporting content • Client testimonial video • Demo film



<p>A04. Embedded Finance</p> <p>Financial institutions, banks, and fintech products and services that have successfully developed and implemented embedded finance solutions to enable seamless financial transactions within non-financial platforms. This may include, but is not limited to, embedded payment solutions, integrated lending and credit offerings, on-demand insurance, and innovative 'Buy Now, Pay Later' (BNPL) models.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Demo film • Digital supporting content
<p>A05. Fraud</p> <p>Financial institutions, banks, and fintech products and services that have made significant contributions to preventing, detecting, and mitigating fraud within the banking industry. The work should demonstrate innovative approaches and technologies that help safeguard financial transactions, protect customer data, and maintain the integrity of financial systems.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Demo film • Digital supporting content
<p>A06. Cybersecurity</p> <p>Financial institutions, technology companies, and cybersecurity products and services that have demonstrated outstanding efforts in protecting banking systems, customer data, and financial transactions from cyber threats. The work should demonstrate how the organization has implemented innovative and effective cybersecurity measures, setting a high standard for security in the banking industry.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video



<p>A07. AML, Identity & KYC Financial institutions, banks, and fintech products and services that help businesses and other financial institutions comply with Anti-Money Laundering (AML) regulations, verify the identity of their customers, and conduct Know Your Customer (KYC) processes. The work should demonstrate enhanced security, reduced fraud, and ensured regulatory compliance.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Client testimonial video • Digital supporting content
<p>A08. Personalization Banks, financial institutions, or fintech products, services and initiatives that excel in delivering highly personalized banking experiences to their customers. This may include, but is not limited to, the use of advanced technologies, data analytics, innovative strategies tailored to the individual needs and preferences of customers.</p>	
<p>A09. Loyalty Financial institutions, banks, and fintech products, services and initiatives that reward long-term relationships and everyday banking with benefits that customers value. This may include, but is not limited to, tiers, cashback, points, rate boosts, or milestone rewards that encourage deeper engagement.</p>	
<p>A10. Business Banking Financial institutions, banks, and fintech products and services that provide excellent banking services tailored to businesses. This may include, but is not limited to, small, medium, and/or large enterprises.</p>	
<p>A11. RegTech & SupTech Financial institutions, banks, and fintech products and services that leverage advanced technology to enhance regulatory compliance and supervisory processes within financial institutions and regulated industries. The work should show how often complex and resource-intensive tasks associated with compliance and supervision have been streamlined or automated, reducing costs and risks while improving efficiency and accuracy.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<p>A12. Wealth Management Financial institutions, banks, and fintech products and services that provide exceptional wealth management, retirement planning, and pension services. The work should demonstrate comprehensive, personalized, and innovative solutions to help clients manage, grow, and secure their financial assets. This may include, but is not limited to, digital investment platforms, AI-driven advisory, hybrid banking-wealth solutions, and the seamless integration of digital assets into traditional investment offerings.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Logo • Digital presentation image <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Client testimonial video • Digital supporting content



<p>A13. Lending</p> <p>Financial institutions, banks, and fintech products and services that have demonstrated exceptional performance, innovation, or impact in the field of lending. This may include, but is not limited to, providing loans or credit to individuals, businesses, or other entities, innovation, accessibility, and overall contribution to financial inclusion and economic growth.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Client testimonial video • Digital supporting content
<p>A14. Digital Assets & Cryptocurrency</p> <p>Financial institutions, banks, and fintech products and services that have integrated digital assets – such as cryptocurrencies, tokenized assets, stablecoins, or other blockchain-based innovations – into core banking services, such as payments, settlements, or cross-border transactions. The work should demonstrate increased efficiency, faster transaction processing, and reduced costs, with an emphasis on regulatory compliance and industry impact.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Logo • Digital presentation image <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Client testimonial video • Digital supporting content
<p>A15. Risk Management</p> <p>Financial institutions, banks, and fintech products and services that enable financial institutions to effectively measure, manage, and mitigate risk across core financial operations. This may include, but is not limited to, innovations in credit risk modeling, liquidity risk management, regulatory compliance solutions, and climate-related financial risk evaluation tools.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Logo • Digital presentation image <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Client testimonial video • Digital supporting content
<p>A16. InsurTech NEW</p> <p>Financial institutions, banks, and fintech products and services that have transformed insurance through digital innovation and intelligent automation. This may include, but is not limited to, predictive analytics engines, automated underwriting platforms, personalized policy tools, embedded insurance solutions, and digital claims systems that enhance accessibility, efficiency, and customer experience across the insurance lifecycle.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Client testimonial video • Digital supporting content
<p>A17. AI & Automation NEW</p> <p>Financial institutions, banks, and fintech products and services that have leveraged artificial intelligence and automation to transform banking operations, customer experiences, or decision-making processes. The work should demonstrate how the organization has implemented AI or automation technologies to drive efficiency, accuracy, scalability, or innovation within the banking sector.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Client testimonial video • Digital supporting content



<p>B. Impact</p> <p>The work in this section celebrates products, services, and initiatives that have demonstrated exceptional achievements in driving commercial success, fostering societal change, and challenging industry norms. It recognizes those that have made a tangible impact through sustained performance, innovative approaches, and a commitment to creating value for both their customers and the broader community.</p>	<p>Materials</p>
<p>B01. Commercial Impact</p> <p>Financial institutions, banks, and fintech products and services that have had a clear, positive and lasting commercial impact on a bank or financial institution, leading to long term growth and/or competitive advantage in the banking sector.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Logo • Digital presentation image <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Client testimonial video • Digital supporting content
<p>B02. Sustained Success</p> <p>Financial institutions, banks, and fintech products and services that have shown consistent growth, resilience, and ongoing success over an extended period. This may include, but is not limited to, financial performance, customer satisfaction, operational excellence, etc.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Client testimonial video • Digital supporting content
<p>B03. Financial Inclusion</p> <p>Financial institutions, banks, and fintech products and services that provide underserved or marginalized groups with greater access to financial services. This may include, but is not limited to, efforts in offering affordable banking, credit, insurance, savings, or payment services to those traditionally excluded from the financial system. The work should demonstrate the impact the solution has had on a particular group or community.</p>	
<p>B04. Challenger Brand</p> <p>Financial institutions, banks, and fintech products and services that disrupt their industry or market by challenging the status quo and larger competitors.</p>	
<p>B05. Environmental Social Governance (ESG)</p> <p>Banks, financial institutions, and fintech companies that have successfully integrated Environmental, Social, and Governance (ESG) principles into their operations, products, or services. This may include, but is not limited to, initiatives that promote green finance and environmental sustainability, advance financial inclusion and social equity, foster diversity and community engagement, and demonstrate transparent governance, ethical decision-making, and regulatory compliance.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Logo • Digital presentation image <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Client testimonial video • Digital supporting content



<h2>C. Strategy & Corporate Innovation</h2> <p>The work in this section celebrates exceptional strategic vision and innovation in corporate practices. This may include, but is not limited to, innovative approaches to market expansion, rebranding, digital transformation, product development, and corporate restructuring.</p>	<h2>Materials</h2>
<h3>C01. Mergers & Acquisition</h3> <p>Financial institutions, banks, and fintech companies that have demonstrated exceptional creativity and forward thinking in executing mergers and acquisitions or strategic partnerships. The work should demonstrate how innovation in various aspects of the M&A process has led to positive outcomes for the bank and its stakeholders.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<h3>C02. Internal Transformation</h3> <p>Financial institutions, banks, and fintech companies that have successfully led or implemented a significant internal transformation. This may include, but is not limited to, the overhaul and improvement of internal processes, culture, technology, or organizational structure.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo
<h3>C03. Marketing & Brand Activation NEW</h3> <p>Financial institutions, banks, fintech companies, and marketing agencies that have executed outstanding marketing campaigns, brand activations, or rebranding initiatives to drive awareness, engagement, or adoption of a banking business, product, initiative, or service. The work should demonstrate how it delivered meaningful change, positively impacted brand perception, user engagement, or commercial performance, and positioned the brand effectively in a competitive market.</p>	<p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Client testimonial video • Digital supporting content
<h2>D. Customer Experience</h2>	<h2>Materials</h2>
<h3>D01. Customer Experience</h3> <p>Initiatives focusing on user-centric design, seamless service delivery, personalized experiences, and overall customer satisfaction. This may include, but is not limited to, the ability to solve customer pain points, the use of data and insights to personalize experiences, and the measurable improvements in customer engagement and loyalty.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video



PAYMENTS

The Payments Award celebrates the most innovative and impactful products, services, and initiatives that are leveraging technology, creativity, and strategic vision to enhance payment experiences, improve accessibility, and drive meaningful change in the global payments and commerce landscape.

Entries must highlight a specific product, service or initiative, to ensure recognition is given to the individual innovations driving impact and excellence. Company overviews are not eligible for entry.

- There are no specific eligibility dates for the product itself within this Award. However, products must demonstrate at least 12 months of measurable and sustained impact, with evidence of ongoing activity within the current eligibility period (January 1, 2025 - January 30, 2026).

<p>A. Payments & Commerce Application</p> <p>The work in this section celebrates payments and commerce products, initiatives, and services that solve a specific business or customer need.</p> <p>*You may enter the same piece of work a maximum of three times in Section A. Payments & Commerce Application.</p>	<p>Materials</p>
<p>A01. Infrastructure</p> <p>Payment and commerce products and services that have made significant contributions to the development and enhancement of the underlying infrastructure that supports the payments ecosystem. The work should demonstrate innovative, scalable, and reliable infrastructure solutions that enable payment services and products to operate efficiently and securely.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Digital supporting content • Client testimonial video • Demo film
<p>A02. UX & Onboarding</p> <p>Payment and commerce products and services that have prioritized user-centered design to deliver seamless, intuitive, and engaging experiences end to end, while implementing efficient, user-friendly onboarding that ensures a smooth and secure start for new customers.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo
<p>A03. Real Time Payments</p> <p>Payment and commerce products and services that have made significant advancements in enabling instant, seamless, and secure payment transactions. This may include, but is not limited to, instantaneous payment processing, 24/7 availability, etc.</p>	<p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Digital supporting content • Demo film



<p>A04. Fraud</p> <p>Payment and commerce products and services that innovatively enhance the security of payment transactions, protect consumers and businesses from fraudulent activities, and contribute to the overall trust and integrity of the payment ecosystem.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Demo film • Digital supporting content
<p>A05. Cybersecurity</p> <p>Payment, commerce, technology, and cybersecurity products and services that have excelled in safeguarding digital payment ecosystems through cybersecurity, demonstrating innovation and leadership in securing digital transactions, protecting sensitive financial data, mitigating cyber threats, and ensuring the trust, reliability, and integrity of online payments and commerce.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Digital supporting content • Demo film
<p>A06. AML, Identity & KYC</p> <p>Payment and commerce products and services that have excelled in the implementation of Anti-Money Laundering (AML) regulations, identity verification and Know Your Customer (KYC) processes. The work should demonstrate any achievements that have enhanced security, regulatory compliance, and customer trust within the payments ecosystem.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Digital supporting content • Demo film
<p>A07. Personalization</p> <p>Payment and commerce products, services and initiatives that excel in delivering highly personalized transactional experiences to their customers. This may include, but is not limited to, the use of advanced technologies, data analytics, innovative strategies to tailor products, services, and interactions to the individual needs and preferences of customers.</p>	
<p>A08. Loyalty</p> <p>Payment and commerce products, services and initiatives that deliver clear, easy-to-use loyalty value to encourage repeat use, preference, and everyday engagement across cards, wallets, and checkout. This may include, but is not limited to, rewards programs, partner offers, card-linked incentives, and seamless earn-and-redeem experiences that create visible value.</p>	
<p>A09. RegTech & SupTech</p> <p>Payment and commerce products and services that leverage advanced technology to enhance regulatory compliance and supervisory processes. The work should show how often complex and resource-intensive tasks associated with compliance and supervision have been streamlined or automated, reducing costs and risks while improving efficiency and accuracy.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Demo film • Digital supporting content



<p>A10. Digital Assets & Cryptocurrency</p> <p>Payment and commerce products and services that have integrated digital assets – such as cryptocurrencies, tokenized assets, stablecoins, or other blockchain-based innovations – into core services, such as payments, settlements, or cross-border transactions. The work should demonstrate increased efficiency, faster transaction processing, and reduced costs, with an emphasis on regulatory compliance and industry impact.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Digital supporting content • Demo film
<p>A11. Borderless Payments</p> <p>Payment and commerce products and services that have made significant contributions to the development and enhancement of cross-border payment solutions. The work should demonstrate innovation, speed, cost efficiency, and security in enabling seamless international transactions. Solutions that improve financial accessibility, reduce friction in global payments, and support the growing demand for instant, transparent, and inclusive cross-border financial services.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Digital supporting content • Client testimonial video • Demo film
<p>A12. InsurTech NEW</p> <p>Payment and commerce products and services that have transformed insurance through digital innovation and intelligent automation. This may include, but is not limited to, predictive analytics engines, automated underwriting platforms, personalized policy tools, embedded insurance solutions, and digital claims systems that enhance accessibility, efficiency, and customer experience across the insurance lifecycle.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Digital supporting content • Demo film
<p>A13. AI & Automation NEW</p> <p>Payment and commerce products and services that have leveraged artificial intelligence and automation to transform banking operations, customer experiences, or decision-making processes. The work should demonstrate how the organization has implemented AI or automation technologies to drive efficiency, accuracy, scalability, or innovation within the payments sector.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Digital supporting content • Client testimonial video • Demo film



<p>B. Impact</p> <p>The work in this section celebrates the effectiveness of payment and commerce products, initiatives, and services in delivering business and consumer success. It recognizes those that have made a tangible impact through innovative approaches, sustained performance, and a commitment to creating value for both their customers and the broader community.</p>	<p>Materials</p>
<p>B01. Commercial Impact</p> <p>Payment and commerce products and services that have had a clear, positive and lasting commercial impact, leading to long term growth and competitive advantage in the payment sector.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Digital supporting content • Client testimonial video • Demo film
<p>B02. Sustained Success</p> <p>Payment and commerce products and services that have shown consistent growth, resilience, and ongoing success over an extended period. This may include, but is not limited to, financial performance, customer satisfaction, or operational excellence.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo
<p>B03. Financial Inclusion</p> <p>Payment and commerce products and services that provide underserved or marginalized groups with greater access to financial services. This could include, but is not limited to, increased wallet or account activations, reduced fees and remittance costs, expanded merchant acceptance (especially for small and informal businesses), inclusive onboarding/KYC, or offline or low-bandwidth payment options. The work should demonstrate the impact the solution has had on a particular group or community.</p>	<p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Digital supporting content • Demo film
<p>B04. Challenger Brand</p> <p>Payment and commerce products and services that disrupt their industry or market by challenging the status quo and larger competitors.</p>	
<p>B05. Environmental Social Governance (ESG)</p> <p>Payment and commerce products and services that have successfully integrated Environmental, Social, and Governance (ESG) principles into their operations, products, or services. This may include, but is not limited to, initiatives that promote green finance and environmental sustainability, advance financial inclusion and social equity, foster diversity and community engagement, and demonstrate transparent governance, ethical decision-making, and regulatory compliance.</p>	



<h2>C. Strategy & Corporate Innovation</h2> <p>The work in this section will celebrate exceptional strategic vision and innovation in corporate practices. This may include, but is not limited to, innovative approaches to market expansion, rebranding, digital transformation, product development, corporate restructuring, etc.</p>	<h2>Materials</h2>
<h3>C01. Mergers & Acquisition</h3> <p>Payment and commerce products and services that have demonstrated exceptional creativity and forward thinking in executing mergers and acquisitions or strategic partnerships. The work should demonstrate how innovation in various aspects of the M&A process has led to positive outcomes and commercial success.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Digital supporting content • Demo film
<h3>C02. Internal Transformation</h3> <p>Payment and commerce companies that have successfully led or implemented a significant internal transformation. This may include, but is not limited to, the overhaul and improvement of internal processes, culture, technology, or organizational structure.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Digital supporting content • Client testimonial video • Demo film
<h3>C03. Marketing & Brand Activation NEW</h3> <p>Payment companies, commerce companies, and marketing agencies that have executed outstanding marketing campaigns, brand activations, or rebranding initiatives to drive awareness, engagement, or adoption of a payments or commerce business, product or service. The work should demonstrate how it delivered meaningful change, positively impacted brand perception, user engagement, or commercial performance, and positioned the brand effectively in a competitive market.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Digital supporting content • Demo film



D. Customer Experience	Materials
<p>D01. Customer Experience</p> <p>Payment and commerce initiatives focusing on user-centric design, seamless service delivery, personalized experiences, and overall customer satisfaction. This may include, but is not limited to, the ability to solve customer pain points, the use of data and insights to personalize experiences, and the measurable improvements in customer engagement and loyalty.</p>	<p>Compulsory</p> <ul style="list-style-type: none">• Digital presentation image• Logo <p>Optional</p> <ul style="list-style-type: none">• URL• Client testimonial video• Digital supporting content• Demo film



PARTNERSHIPS & STRATEGIC ALLIANCE

The Partnerships & Strategic Alliance Award celebrates the power of collaboration in driving innovation, growth, and meaningful impact across the financial industry.

This award recognizes outstanding strategic alliances that have successfully combined resources, expertise, and vision to achieve shared goals. These partnerships should demonstrate how joining forces can lead to trailblazing solutions, enhanced customer experiences, and societal benefits.

Entries should focus on specific products, services, or initiatives developed within a single partnership that showcases innovation, measurable outcomes, and mutual success for the partners.

- There are no specific eligibility dates for the partnership itself within this Award. However, partnerships must demonstrate at least 12 months of measurable and sustained impact, with evidence of ongoing activity within the current eligibility period (January 1, 2025 - January 30, 2026).

<p>A. Industry Collaboration Partnerships</p> <p>This section celebrates partnerships between businesses operating within the financial sector that deliver measurable outcomes through shared strategy, resources, and technology. It highlights how aligned organizations can enhance customer experience, accelerate market reach, drive innovation, and improve operational efficiency.</p>	<p>Materials</p>
<p>A01. Bank-to-Bank Partnership</p> <p>Partnerships between multiple banking brands that have achieved success through shared resources, expertise, and strategic alignment. This may include, but is not limited to, demonstrable improvements in customer service, market expansion, technological innovation, or operational efficiency resulting from the collaboration.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<p>A02. Payments-to-Payments Partnership</p> <p>Partnerships between multiple payments and commerce brands that have successfully combined their expertise, technologies, and resources to deliver innovative solutions, streamline operations, or enhance customer satisfaction.</p>	
<p>A03. Banking and Payments Partnership</p> <p>Partnerships between banking and payments and commerce companies that have successfully combined their strengths to drive innovation, improve financial services, or enhance the customer experience.</p>	



<h2>B. Cross-Industry Strategic Partnerships</h2> <p>This section celebrates partnerships between businesses working across different industries that drive meaningful progress for the financial services and technology ecosystem. It highlights collaborations that bridge complementary capabilities to deliver measurable outcomes.</p>	<h2>Materials</h2>
<h3>B01. Fintech Partnership</h3> <p>Strategic alliances that have achieved significant success in advancing financial services, enhancing customer experiences, expanding service offerings, or driving innovation. The work should demonstrate how the partnership effectively leveraged the strengths and resources of each party to achieve shared goals, such as operational efficiency, market expansion, or the delivery of innovative financial solutions.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video
<h3>B02. Commercial Brand Partnership</h3> <p>Strategic alliances between financial services and commercial brands from any industry that have led to significant achievements in product development, market expansion, customer engagement, or business transformation. The collaboration should demonstrate how the strengths of each party was harnessed to deliver mutual benefits, innovate, and create value for customers.</p>	
<h3>B03. Non-profit Partnership</h3> <p>Strategic alliances between banking/payments/commerce companies and a charity or non-profit organization that has made a meaningful impact on society. The work should demonstrate how financial services and commercial expertise have been effectively leveraged to support charitable causes, drive social change, or enhance the capacity of non-profits to achieve their goals.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Client testimonial video • Digital supporting content
<h3>B04. Government Partnership</h3> <p>Strategic alliances between a banking/payments/commerce company and a government entity that have led to significant advancements in public services, financial inclusion, economic development, or policy implementation. The work should demonstrate how public and private sector strengths are combined to address societal challenges, enhance public welfare, and drive innovation in government services.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Client testimonial video • Demo film • Digital supporting content



<h2>C. Startup Partnerships</h2> <p>This section celebrates startup partnerships that have been brought to life through agility, innovation, and fresh perspectives, to drive new growth, create breakthrough solutions, or disrupt traditional markets.</p>	<h2>Materials</h2>
<h3>C01. Startup Partnership NEW</h3> <p>Strategic alliances between any stage startup combination (early-early, early-growth, growth-growth) or between a startup and an established business, that, through agility, innovation, and complementary strengths, deliver new growth, breakthrough solutions, improved customer experiences, operational efficiency, or market disruption.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video



DIAMOND

The Diamond Award celebrates the most extraordinary and impactful ideas, innovations, or initiatives that transcend traditional boundaries in the financial industry.

This prestigious award is open to startups, established banks, and everything in between, focusing solely on the brilliance of the idea and the magnitude of its impact. Entrants should showcase how their work has delivered transformative change, set new standards, or created significant value, regardless of category or classification.

Please ensure your entry highlights the idea, uniqueness and far-reaching impact of your product, service, or initiative, rather than entire companies, to ensure recognition is given to the individual innovations driving impact and excellence.

- There are no specific eligibility dates for the product itself within this Award. However, products must demonstrate at least 12 months of measurable and sustained impact, with evidence of ongoing activity within the current eligibility period (January 1, 2025 - January 30, 2026).

A. Diamond	Materials
<p>A01. Diamond</p> <p>The Diamond Award celebrates the most extraordinary and impactful ideas, innovations, or initiatives that transcend traditional boundaries in the financial industry. This prestigious award is open to startups, established banks, and everything in between, focusing solely on the brilliance of the idea and the magnitude of its impact. Entrants should showcase how their work has delivered transformative change, set new standards, or created significant value, regardless of category or classification.</p>	<p>Compulsory</p> <ul style="list-style-type: none"> • Digital presentation image • Logo <p>Optional</p> <ul style="list-style-type: none"> • URL • Demo film • Digital supporting content • Client testimonial video



STARTING YOUR SUBMISSION

To start your entry, simply add the title of the work, fill in the entry information, let us know which companies and people were involved, and select all the relevant categories you wish to enter. You'll be required to submit 'Common Information' that applies to all The Money Awards and some 'Entry-specific Information' unique to the category you're entering. Don't worry – you can still edit individual entries.

Need Help?

First time entering? Need a refresher? Drop us an email at awards@money2020.com and we'll arrange for one of our experts to talk you through the process.

Don't Have all the Details Right Now?

You can complete the form in any order and save your progress at any time. But please don't check out your entry until you're 100% happy with it, as you won't be able to make edits after it's submitted.

COMMON INFORMATION

Entry Title

Give Your Entry a Title

To begin, you need to give your entry a title. We need this information before you select The Money Awards and sub-category/ies you'd like to enter this work into. If you're entering this work into multiple Awards and sub-categories, the title you give here will be applied across all selected entries. Examples from the 2025 Awards include:



MASTERCARD MOVE:

Enabling the Circular
Economy with Smart
Deposit Return Scheme



READYCASH: Shaping the Future of Credit in Pakistan



TIKTOK SHOP X STORFUND:

The Launch of Daily
Advance

Choose Awards & Sub-Categories

It's time to select the Awards and sub-categories you'd like to enter with this piece of work. Entry limits vary across The Money Awards. The entry platform will prevent you from exceeding these limits, but where appropriate, these will be written within the sub-category Section Description.

You may add, remove or edit the Awards or sub-categories selected at a later stage before payment.



Companies

Which Companies were Involved?

Each entry requires a 'Lead Contributing Company'. You may also add additional 'Contributing company/ies'.

The Lead Contributing Company will be announced if the entry is a finalist or wins an award and will be presented with the certificates and trophy.

You should enter the companies in the order you'd like them to be published, as this is how they'll appear on your certificates.

If your entry wins an award at The Money Awards, companies credited here will automatically be eligible to purchase trophies and certificates.

Contacts

Who is the Main Point of Contact during Judging?

This is the person we will contact if any questions arise about the work during judging. This person must have been directly involved with the work and must be contactable both within and outside of office hours during judging if the juries have additional queries.

Team Credits

Who Was Involved?

Enter the details of people who made a significant contribution to the work in the order you'd like them to appear. This information will appear alongside your entry on The Money Awards website if your entry progresses to the finalist stage.

Team Credits can be altered until November 30, 2026. Want to change the order? You can 'drag and drop' the names to move them up or down the list.

Once you've uploaded each individual credit, they will become available in your 'Credit Library.' From here, you can assign the credits to multiple entries to save time.

We won't share any details you provide with third parties.



ENTRY-SPECIFIC INFORMATION

After you have completed the Common Information, the remaining Project Milestones, Written Explanation, and Media Upload sections are for sub-category specific entry information. This is what the jury will examine, watch, and read during their decision-making. In some cases, the material requirements are mandatory and in some, they are optional.

Please note that once you've submitted your written entry, no further information or files can be added. Make sure you're absolutely ready to submit before you pay.

Project Milestones

Outline key milestones in your project's journey, from inception to execution. This could include development phases, launch dates, major achievements, or notable partnerships. Providing a clear timeline will help our jury understand the impact and progression of your work.

Eligibility dates are dependent on the Awards and categories being entered. If you're not sure whether your work is eligible, please see our [Awards Support](#) page. We strongly recommend checking eligibility dates before you start to creating your entry.

Written Explanation (COMPULSORY)

The Written Explanation includes a series of key questions, aiming to capture all the essential context surrounding the success of your work to provide jurors with a comprehensive overview of the entry.

All the questions you need to answer are available to download on the entry system for each individual category in the Written Explanation section.



SUPPORTING MATERIAL GUIDELINES

Media Upload

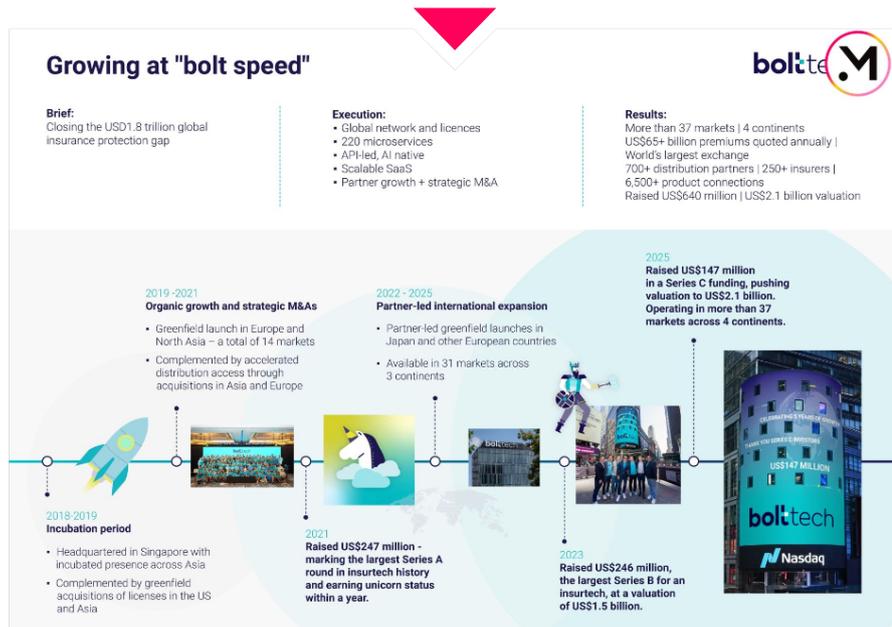
To ensure that your submission meets the relevant entry requirements, please follow the guidelines below:

- All supporting material, including video files and presentation images must be in English.
- Work that was not originally published in English should be translated or subtitled exactly as it was launched, so that it can be understood by the English-speaking Jury.
- Voice Overs can be translated, but visible speech must be kept in the original language and subtitled.

Once you’ve uploaded some media, it will become available in your ‘Media Library’. From here, you can assign the media to multiple entries to save time. Your media must be the final version, and you must hold all applicable rights. We don’t accept replacement files. You can only check out once you’ve uploaded the compulsory media.

Digital Presentation Image (COMPULSORY)

A visual presentation of your work, including images and English text, concisely summarizing the Idea, Execution and Results from your Written Explanation. Think of it as a snapshot that effectively communicates the essence of your work in a compelling and creative way. To ensure clarity, avoid overcrowding the image with excessive text.



Specifications:

- Format: PNG (Preferred), JPG, SVG, AI
- File size: 1-10 MB max

GROWING AT "BOLT SPEED", Singapore

Grand Prix Winner, Cross Border Expansion, Startup Award



Logo (COMPULSORY)

To ensure we can showcase your company effectively across our marketing and promotional assets, we require as much information and guidance as possible regarding your branding.

Ensure you provide the following:

- Logo - Vector File (SVG, AI)
- In Color and Black & White

Please submit your Brand Guidelines as a PDF file in Digital Supporting Content or as a URL in the Project Milestones section of the entry system.

Client Testimonial Video (OPTIONAL)

If submitting client testimonial videos, the jury will be looking for a clear and engaging format. This must feature authentic feedback from satisfied customers and/or clients. This is an opportunity to demonstrate real-world value through first-hand experiences. All client testimonial videos must be subtitled and in English.

You might include:

- A filmed interview with a client or partner sharing their experience.
- A case study film, combining client quotes, data, and visuals.
- A voiceover-led narrative, paired with product demonstrations or animations.
- A montage of key moments, featuring client interactions, results, and industry impact.



Specifications:

- Format: MOV, MP4
- File size: 350MB max



READYCASH: Shaping the Future of Credit in Pakistan, Islamabad

Silver Winner, Lending, Banking Award



Demo Film (OPTIONAL)

This can be either a ‘making of’ video, a recording of the activation in action, or a walkthrough showing the specific elements of your work. Your demo film should bring your startup/product, service, or initiative to life. All demo films must be subtitled and in English.



Specifications:

- Duration: 120 Seconds Max
- Format: MOV, MP4
- File size: 350MB max

▼
MASTERCARD MOVE: Enabling the Circular Economy with Smart Deposit Return Scheme, New York

Bronze Winner, Partnerships between a Banking/Payments/Commerce and Government, Partnerships & Strategic Alliances Award

Digital Supporting Content (OPTIONAL)

Any supporting documents, images, videos, or audio files that are relevant and necessary for showcasing your entry. Maximum of 3 files can be submitted.



Specifications:

- Format: .JPG, MP3, MP4, .MOV, .DOC, .DOCX, PDF, .XLS, .XLSX, .PPT, .PPTX.
- File size: 1 - 10MB max

▼
POWERING AFRICA'S LEADING STABLECOIN INFRASTRUCTURE, Alabama

Grand Prix Winner, Borderless Payments, Payments Award



URLS

Your URL must be accessible online. URLs must start with 'http://' or 'https://' and preferably be accessible without a login or password.

You may submit URLs to:

- Share your brand guidelines.
- Provide a direct link to an app download page, or if it is not globally available, supply access details for judging. These details will not be shared with anyone and are solely for app testing during judging.
- Share websites, microsites, or social media pages.
- Link directly to where a video was publicly shared.
- Provide a presentation web page.



TOP TIPS FOR YOUR ENTRY

Be Concise

Our jury are industry professionals who are immersed in this work daily. They can quickly assess a project's merit, so focus on delivering a clear, concise, and well-structured explanation.

Simplicity

Less is always more. It's important to communicate your idea clearly. And to present your strategy in a way that is compelling, but not cluttered. Keeping your entry focused and clear will make a stronger impact.

Be Upfront

Explain the idea upfront so the Jury can understand the scale of the startup/product, service, or initiative and its results from the very beginning. Avoid using unnecessary buildup, stylistic filler, or industry jargon.

Culture and Context

Our jury are international, and English is not always their first language. For entries that rely on a cultural nuance or unfamiliar context about your market or customer, please provide this in your entry.

Get a Fresh Perspective

You may have lived and breathed the work, but the Jury hasn't. Look at the idea with a fresh pair of eyes and break it down to its core for a new audience.

Tell a Story

Structure your explanation around a simple, powerful, and succinct narrative.

Category Selection

Carefully consider the best category/ies for your entry and ensure that it demonstrates why it's relevant. If you're unsure where your work can go, ask an Awards expert via awards@money2020.com who can give you some advice.

Results

Make sure you provide results that are robust, meaningful, and measurable. Be honest, specific, and provide workable, quantitative figures and statistics. Clearly link your results back to original goals, strategies, and objectives.



PAYMENTS

Once you've completed your submission, reviewed all the information, and are 100% happy with your entry, it's time to check out.

There are two payment methods available - Credit Card and Bank Transfer.

If you choose to pay by **CREDIT CARD**, you will be directed to put in your card details and pay immediately. Once the payment is successful, you will receive a confirmation email and a payment summary.

If you opt to pay by **BANK TRANSFER**, you will be asked to accept the terms and conditions and agree to pay in full for all entries associated with your order. Entries are only submitted once this online payment form has been completed. You will receive a proforma invoice via email, which includes our bank details for the transfer. Please note, payments must be raised immediately from the date of this email.

Important:

We only accept payments in USD, and communications about payment will only ever come from customeraccounts@money2020.com. For all payment methods, a tax invoice will be emailed to you within approximately two weeks.