Welcome to the PayTech Awards 2021 supplement! Here, we showcase some of the winners of our flagship PayTech Awards – commending the most impactful, innovative and successful projects, products and services in the payments technology space in 2020.

PayTech Awards also put in the spotlight the individuals and teams who have demonstrated skills, leadership, vision, inspiration and dedication to the industry’s betterment.

The 2021 awards ceremony was broadcast digitally and hosted by stand-up comedian Darren Harriott, with hundreds of attendees joining us to celebrate businesses and individuals who have shined in a very difficult year.

The virtual event saw people tuning in from across the globe and was a testament that it can be entertaining, light-hearted and fun even in a digital environment. If you’d like to see Darren perform his stand-up and unveil the winners and highly commended, check out the video (and it’s just 30 min long) – the broadcast is free to view on demand [here](#).

We would like to thank everyone who tuned in, and you, our readers, as well as the Awards’ judges, sponsors and partners, and the FinTech Futures team for their hard work in putting it all together.

We hope to see you at the 2022 PayTech Awards next July... and this time in a long-awaited physical environment, to enjoy the face-to-face networking and celebration!
Winners & Highly Commended

PayTech Project Awards

**Best Cards Initiative**

**Winner:**
BPI - One App All payments

**Highly Commended:**
APEXX Global - APEXX Gateway

**Best Payments Initiative**

**Winner:**
Modulr - Modulr gains deepest level of access to financial infrastructure in the UK

**Highly Commended:**
BPI - iFactoring
Mountain America Federal Credit Union - Balance Transfer Payoff
QIWI - Contactless payment service based on SoftPOS technology

**Best SME Payments Initiative**

**Winner:**
ClearBank - ClearBank Tide Business Banking (CTBB)

**Highly Commended:**
Pollinate - Tyl by NatWest
RBC - RBC PayEdge
Weavr - Multi

**Best E-commerce & Loyalty Initiative**

**Winner:**
Izicap - Izicap

**Highly Commended:**
FIS - Premium Payback
Best Mobile Payments Initiative
Winner:
Bank Hapoalim - bit one-stop-shop payments app

Highly Commended:
Comviva & Airtel Uganda
Caixa Geral de Depósitos - CAIXA - App Caixadirecta Digital Assistant

Best PayTech Partnership
Winner:
FreedomPay - Mashgin's Touchless Checkout System

Highly Commended:
Marqeta - Digital banking partnership between Marqeta and Twisto, using Marqeta’s European Digital Banking solution to support Twisto’s mobile payments app
O-CITY - O-CITY, Tracom and NikoDigi Partnership in public transport contactless payment

Best Prepaid Initiative
Winner:
Comviva & Airtel Uganda - Airtel Money Uganda

Best Use of Biometrics in Payments
Winner:
ID R&D - Passive Facial Liveness Detection for Payface

Best Use of Security/Anti-Fraud Solution in Payments
Winner:
Brighterion - AI for Credit Risk

Highly Commended:
Fraugster - How Fraugster Helped A.S. Adventure (a European Outdoor Sporting Goods Retailer) Minimize Fraud With Advanced AI
Kount, an Equifax Company - Kount's Identity Trust Platform
Chargebacks911 - Chargebacks911
Best UX/CX in Payments Initiative
Winner:
PayXpert LTD - PayXpress POS and mPOS
Highly Commended:
OpenPayd - Swissborg

Best Contribution to Economic Mobility in Payments
Winner:
Branch - Branch’s Employer Payments Platform Accelerates Payments to Empower Working Americans

PayTech of the Future
Winner:
DBS Bank - DBS PayLah! - Palm-Vein Authenticated Payments and QR Gift Cards
Highly Commended:
Ziglu and Global Processing Services (GPS) - Ziglu and Global Processing Services (GPS)
Banking Circle - Banking Circle
ID R&D - Wittybots: Frictionless security for in-chat payments

Best Green Initiative
Winner:
VTB Bank (PJSC) - Paperfree Office

PayTech for Good
Winner:
Icon Solutions - Icon Solutions

COVID-19 Response
Winner:
Nexi - Digital Solidarity Project (Pay-by-Link/Social Commerce/Mobile Pos/Micropayments), contactless education, charity donation
Highly Commended:
Onbe (North Lane) - Inclusive Action for the City | Street Vendor Emergency Fund
O-CITY - SME MarketPlace Safal Fasal
Satisfying the need for speed
How SaaS firm AccessPay is creating a seamless digital experience for bank customers

Corporate clients expect an elite service from their banks and financial institutions. This key relationship, built over time, means they not only trust you with current operational time, means they not only trust financial institutions.

The impact of introducing a software partner
With the rise in paytech and fintech, banks now have the option to partner with best-in-breed digital solutions, staying ahead of the curve and offering more to their clients. Transformation leader at EY, Jeroen van der Kroft, said: “Banks have two main drivers to collaborate with fintech companies.

“Customers have become increasingly used to a seamless digital experience and expect the same from their bank; a service few banks are able to provide (yet).”

“Furthermore, due to the emergence of these one-stop-shops, fintech companies have moved from being just a single service provider to providing a whole suite of services.” Both of these benefits apply to AccessPay, winner of the PayTech Team of the Year award 2021.

Who is AccessPay?
The UK-based software as a service (SaaS) firm provides one portal for all payments. Its system is file agnostic and sits between a corporate’s back-end operations, like an ERP, and their banking estate.

It speeds up transactional processing for corporate clients such as The AA, ITV and Imperial College London and provides a more forward-thinking, integrated and intuitive way of working. For banks, introducing a payments integration platform like this can really set you apart in a competitive marketplace.

What does the future hold?
With digital transformation projects on the rise, post-pandemic, it’s a busy time for AccessPay. The Manchester-based fintech has ambitious plans to move from being just a single service provider to providing a whole suite of services.

“Customers use our technology to create a secure, fully digital connection between all of their banks and their ERP, HCM and Treasury systems.”

CEO Anish Kapoor said: “It’s a really exciting time at AccessPay as we continue to grow the business and invest in the best talent around.

“Getting data to and from a bank is at the heart of what finance teams do and yet the technology has not changed in 20 years. We are a trusted partner to global banks, and customers use our technology to create a secure, fully digital connection between all of their banks and their ERP, HCM and Treasury systems.”

A preferred software partner is not only a great asset to introduce to your corporate client base but also for internal financial transformation projects.

For example, Sainsbury’s Bank approached AccessPay in 2019 about reducing the burden of manual processing tasks within its own Treasury team.

Like many of its corporate clients, the high street bank was experiencing a pain point around processing payment data. Treasury staff were making high-value cross-border payments every day but found the current process too manual and therefore time-consuming.

Transformation operations manager at Sainsbury’s Bank, Warren Hyde, explains: “Formatting and uploading the payment data, then checking for accuracy, can take hours.”

Instead, Sainsbury’s Bank wanted to integrate its TMS with the payment network. AccessPay supported the bank in achieving this goal.

Warren praised the business’s SWIFT expertise as well as “excellent customer service”. He said: “Without AccessPay, we would have to revert to old manual processes and we wouldn’t have the oversight of our cash we enjoy now. The platform has transformed the way we work for the better.”

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The software business has an impressive roster of customers who they have helped to achieve the same efficiency goal, particularly financial institutions like ours.

“Were confident the team would be able to meet our needs and transform our operations.”

The growing firm already works with some of the biggest banks in the UK and beyond including Barclays, HSBC, NatWest and Santander.

James Stockton, head of partner and market development at AccessPay, said: “We are giving banks the edge in an ever-changing financial world.

“We already have relationships with numerous banks across the globe and understand the potential challenges they face. Innovative tech-driven solutions like ours are valuable added services for banks and their business customers. It also helps to decrease the amount of customer churn with no extra work.”
As the world looks to the future, environmental, social, and governance (ESG) is at the top of the agenda for all major global banks. The Russian financial industry is no exception to this, and it is showing a growing interest in taking action across various areas in order to adopt ESG principles. We are on an ESG journey and at the moment only 10% of Russian banks apply ESG methods (according to Deloitte), however the majority (67%) are preparing for the transition to ESG banking, according to the Association of Banks of Russia.

At VTB Bank we recognise the responsibility that comes with being a global financial institution in stepping up efforts around increasing the adoption of ESG standards in all front and back office processes. This is why we took the decision to bring our ESG strategy forward by a year, for delivery in 2021, and we are proud that this commitment has been recognised by the PayTech Awards, after being named Best Green Initiative for our Paper-free Office project.

Our renewed focus on ESG has already seen results of an 80% reduction in paper usage at our Settlement Centre, with an ambition to make that number 100%. We are taking this seriously and are determined that all of our 2.7 million operations daily will be carried out digitally. Whilst hard copies used to be essential to banking procedures, this is no longer the case and new technologies allow us to carry out those tasks without a reduction in quality or safety.

We went from printing 1,051,201 documents in 2019 to 218,493 documents in 2020, which has saved more than 50 trees in just one year. The Covid-19 pandemic allowed us to review all of our processes and procedures to dramatically reduce waste. We’ve reworked the regulatory documentation and have developed paperless storage methods. We have also implemented a number of related initiatives including “Give a forest to a friend”, aimed at restoring forests across nature reserves in Russia. The project has been running for 6 years, with more than 4 million trees planted.

To make a big difference you must start small, which is why even the smallest initiative contributes to broader sustainable goals and aspirations across the whole industry. That is why we collaborate with partners on green practices. For example, we provided a proposal to Russia’s financial regulator, the Central Bank of Russia, to eliminate the printed versions of all confirmations that could be provided online. It may take time to change age old practices, but we must innovate and deliver value.

Partnerships across the financial services can enable positive change and it is via close collaboration that we can contribute to a better future. For example, in June 2020, VTB partnered with Mastercard and the Foundation of the All-Russian Society for nature conservation to launch the “Mission: Clean Water” project, the purpose of which is to help clean up more than 146 reservoirs in eight federal districts of the country.

We have also started a trend of positive change within our own organisation with other VTB departments, such as lending for all credit processes, which are also now looking to follow the Settlement Centre’s lead on green initiatives, including the move to paperless.

We took this award-winning approach to our ESG initiatives, so whether it is creating new standards for global payments, or delivering for the planet, we are committed to a better future.
Excellence in Tech Awards

Best Open Banking Solution

Winner:
Plaid - Plaid Payment Initiation, Auth, Identity

Highly Commended:
Nordea - Nordea Open Banking and Premium API’s
Trustly Group AB - Trustly Open Banking Payments
VTB - VTB Open Banking Platform

Best Real-Time Payments Solution

Winner:
Volante Technologies - A paytech solution that delivers successful and high-impact business outcomes relating to real-time payments infrastructure

Highly Commended:
Fiserv - Payments Exchange: RTP

Best Cross-Border Payments Solution

Winner:
PPRO - PPRO’s service of building a local payments infrastructure for their partners & their merchants

Best Smart Payments Solution

Winner:
Fiserv - Deposit Line

Best Cloud Payments Solution

Winner:
Form3 Financial Cloud - Form3 Payments Platform

Highly Commended:
Century Business Solutions - EBizCharge Cloud
Volante Technologies - A payments solution that leverages cloud technologies to facilitate meaningful change to the way an organisation operates and delivers services.
Building a successful, modern-day payments processing business

By Maria Nottingham, EVP of Compass Plus

In today’s fast-paced payments world, building a processing business to meet the requirements of financial institutions (FIs) old and new, traditional and disruptive, is no mean feat.

Maria Nottingham, managing director of Compass Plus Great Britain and an executive vice president of the Compass Plus Group, has risen to the challenge with the support of her team and mentors, and has been rewarded with the Woman in PayTech award 2021 for her efforts.

All successful large-scale projects must be built on solid foundations, with clear vision and strategy in place. In this article, Maria shares the five fundamental building blocks that helped grow a successful business and overcome the complexities of the modern-day payments landscape.

Build a universal processing centre that meets the requirements of FIs today. It should be flexible to adapt to unknown future requirements, beyond increased volumes and new products, extending into new product lines and new geographies and even holistic changes in deployment models from Software-as-a-Service (SaaS), Platform-as-a-Service (PaaS) and hosted processing to hybrid licence options for FIs to build their own in-house systems.

A modern-day payments processor should be able to cater for changing business and industry requirements, and enable FIs to realise the breadth of their vision, rather than a static choice between option A or option B.

Build internal processes and procedures to both enable the efficient running of the business itself, but also to deal with the potential unknown issues of working with third parties.

While the opportunity is there to maintain a level of control, ensure continuity and plan for contingencies across internal technologies and procedures.

Working with sponsor banks, payment networks, cloud providers and any additional players each customer wants to work with brings its own set of complexities to manage. Being prepared and having your own house in order leaves you better equipped to deal with unforeseen events.

Build a balanced relationship with your customers. The master/slave relationship is an antiquated approach. On the one hand, processors should not call all the shots and create vendor lock-in whereby customers can’t explore new and lucrative avenues of business growth. On the other, your customers need to take advantage of your expertise to build comprehensive strategies that will increase both of your bottom lines, creating a symbiotic and sustainable partnership.

Feel like you have outgrown your payments processor?

Never feel crowded or constrained – be a fierce competitor with our universal technologically inclusive processing centre

Compass Plus is passionate about payments technology and striving to propel the needs of today and tomorrow. From start-ups and industry disruptors to recognised innovators and market leaders, our exceptional technology puts our customers in the driving seat and ultimately in control of their payment ecosystems. Together, we deliver ground-breaking and industry-leading products and services with uncontested ease and proven time-to-market.
Charitable giving at the heart of its values

Icon Solutions co-founder Darren Capehorn on why his company is intent on giving back to society

Since its establishment in 2009 as a result of a management buy-out, UK-based payment services and solutions specialist Icon Solutions has had charitable giving as part of its core values.

Co-founder Darren Capehorn explains that when the three founders and initial 13 staff started the new company, they asked themselves how they could be different. This was where Icon’s ethos to go above and beyond began and it has lived by those values ever since.

Darren comments: “At Icon, we are proud of our growth but success is about more than percentages. Our involvement with charities isn’t a tick-box exercise. It is at the heart of who we are. Put simply, we’re committed to giving back.”

Icon set out to donate 1% of its profits but in practice it has given significantly more every year.

Icon supports multiple charities and initiatives, building long-standing relationships with many of these, so they have become exceptionally close to Icon’s heart. This includes smaller initiatives where its donations make a real difference, local projects that allow it to give back to its community in Wimbledon, as well as projects that deliver long-term, sustainable change.

“We were delighted to win the PayTech for Good award,” says Darren. “A key reason for talking about the charitable work is to show what can be achieved, hopefully inspiring other companies to do the same.”

Worldwide support
Projects that Icon supports are diverse and wide-reaching. A prime example is the Guatemala Water Project which has built an eco-factory to provide purified drinking water to 750,000 families so far, bringing multiple health and well-being benefits, while reducing massive deforestation and CO2 emissions.

Another example is the WeSeeHope classic rally, which Icon has supported since 2015, supporting vulnerable children in Southern and Eastern Africa. Icon’s founders have travelled to Malawi to see the benefits of its initiatives first-hand. The event has raised £1.4 million in five years.

To replace the 2020 and 2021 events, which were cancelled due to Covid, the ambassadors of WeSeeHope (which includes Icon’s three founders) devised an international challenge for supporters to collectively walk, run, cycle or swim the equivalent distance of traveling from the UK to Malawi – 10,000km. Once the Icon team heard about the challenge, it became Icon versus the rest of the world, and as a company Icon hit the 10,000km target two years in a row, raising more than £10,000.

Closer to home, Icon supports the Polka Theatre Freefalling, a free drama programme for Merton Borough children aged 9-11 years old experiencing difficulties at home or school.

In 2020, the company was also proud to start working with Future Frontiers. This award-winning education charity provides coaching and mentoring to 13-18 year olds from disadvantaged backgrounds, helping them achieve their potential at school and when transitioning to further education, employment or training. The programme combines face-to-face coaching with access to professional role models. In 2020, 16 Icon staff volunteered and became mentors.

“In a year like no other, we knew our support in 2020 would be more important than ever. We donated more than £1,500 per FTE and we actively supported 13 charities,” says Darren.

Environmental focus
One other dimension to Icon’s efforts is to ensure it is carbon neutral. Icon is certified as a CarbonNeutral company, with the process managed by Natural Capital Partners (NCP). However, the company set a higher target.

Icon started as a services company, delivering complex payments projects using its in-depth business and technology expertise. “The consequences of failure in this sector are huge,” points out Darren. “The bar for payments is so much higher, tech giants know about technology but not about the business requirements that sit behind.”

A common ethos
Starting a company with people who have deep payment expertise is one thing. But continuing to attract and retain these scarce individuals is another. To that end, one knock-on benefit of Icon’s charitable ethos is to aid its staff recruitment and retention. This is a clear differentiator and attracts people who want to do good as part of their day-to-day work.

Icon experienced 20% growth year-on-year in its first seven years. However, inspired by the legacy nature of the payment platforms on the market, it then set about building a modern, flexible and open solution, IPF. Even when profits were depressed due to the investment in developing the new offering, the company recalibrated its charitable donations, so that these were not impacted. IPF now has a roster of major banks as users.

“Back in 2009,” says Darren, “we could see the difference that could be made if everyone did something, even a small company like us in Wimbledon.”

While the small company is now a bigger company, it has made a big difference throughout to lives near and far, with this clearly ingrained within Icon’s DNA.
Leadership Awards

Woman in PayTech
Winner:
Maria Nottingham, Managing Director of Compass Plus Great Britain and an Executive Vice President of the Compass Plus Group

Highly Commended:
Aleksandra (Aleks) Gren, Executive Board Member, Fiserv Inc.
Louisa Murray, COO, Railsbank

PayTech Leadership
Winner:
Neil Harris, Group Chief Commercial Officer, Global Processing Services (GPS)

Highly Commended:
Abrar Ahmed Mir, Chief Innovation and Financial Inclusion Officer, HBL

PayTech Team of the Year
Winner:
AccessPay - The AccessPay Team

Highly Commended:
Sber - SberPay team

Editor’s Choice Award
Winner:
SurePay - SurePay - Confirmation of Payee
Partnerships for real-time payments

How Volante is delivering the means for financial institutions to create high-impact outcomes

Introducing real-time payments (RTP) is not solely a technology challenge; it is also a new way of working. Moreover, it is not only about meeting deadlines and regulatory requirements. It offers opportunities to transform client services.

As such, there is the need to bring together business, operations and payment experts, working in partnership. Volante has been a partner for RTP projects for banks since 2017, when it collaborated with BNY Mellon to provide the core technology to enable the first real-time payments in the US. Since then, it has worked with banks across the globe. As well as Volante’s microservices and cloud-native VolPay Real-time Payments, the company constitutes a true partner, with deep domain expertise. That combination was recognised with the PayTech Best Real-Time Payments Solution award.

Domenico Scaffidi, VP, global industry and regulatory affairs at Volante, says: “24x7 payments changes the way a financial institution works.” This includes adopting real-time reconciliations, liquidity management and position management.

Traditional batch processing allows for bulk payments and provides time to forecast liquidity and positions. “When there are one-to-one payments, there is no forecasting, and payments can be released at any time, so processes have to be automated,” he says.

It also unlocks opportunities in the form of value-added services. These include electronic real-time reconciliations, which can significantly reduce manual work; data aggregation services; and resources to better understand the business. In part, this stems from the ability to add information to the ISO 20022 messages.

Request to pay is the evolution of real-time payments and brings the potential to offer clients a secure and authenticated alternative to credit card payments and their associated multiple interchange fees. The relationship is between the bank and the merchant, removing the intermediaries, each of which takes a cut of the payment amount.

RTP and the associated value-added services are a key area of competitive advantage. Banks are faced with an uncertain landscape of regulations, technologies and business processes. They are also competing to better serve a new breed of digital-native companies that place increased importance on providing cross-border payment solutions to unlock speed and efficiency.

Digital native companies, including e-commerce businesses and fintechs, have strikingly different business models from the large corporations of the past and therefore require tailored treasury services. To quickly expand into new markets, these digital native companies handle payments and receivables in local currencies and domestic schemes. These are processed using both traditional bulk schemes (ACH and RTGS), and domestic instant payment schemes of which there are now more than 40 around the world.

While RTP is a key enabler for unlocking digital payments for banks and their customers, this is all against the backdrop of complexity and rapid change. The current reality is fragmented, with banks having to choose between multiple infrastructure providers while also dealing with regulatory issues such as the second Payment Services Directive (PSD2). More generally, many banks are struggling to balance the need for innovation with the need to continue running a profitable business.

The broad nature of the challenge is reflected in how Volante approaches RTP projects. One workstream will focus on deadlines and tactical short-term wins. VolPay Real-Time Payments can be implemented without the need to replace legacy systems or completely redesign a bank on real-time principles, which means accelerated time to market and lower project costs.

In parallel, Volante seeks to create a global team within the financial institution to design and implement the new operational models, and involve all stakeholders, starting with the business, so that everyone is on board. It facilitates quicker implementation cycles, adoption of proven best practice approaches, easier development of value-added services, and API-based innovation on top of real-time processing rails.

“This approach is essentially to help the bank maximise its investment and benefit from innovation,” says Scaffidi. In this way, Volante delivers a clear roadmap to a real-time payments infrastructure that overlays the existing legacy systems and creates successful and high-impact business outcomes.”
SurePay is a specialist in and founder of the IBAN-Name Check/Confirmation of Payee (CoP). Founded in 2016 as a brand of Rabobank and incorporated in February 2020 as SurePay B.V., all the major Dutch banks are implemented and now SurePay is also a trusted CoP provider in the UK where it provides its solution to eight banks already.

CoP in the UK
SurePay started an informal discussion about CoP in 2017 and this solution was already live in the Netherlands when the company commenced the design and implementation of CoP in the UK. CoP has been implemented from Tier 1 UK bank to Tier 2 bank and challenger to start-up banks. SurePay has extended its UK team due to the continued growth for its services.

CoP is the key service and focus that SurePay provides. It is delighted that more than 150 million successful checks have been performed already.

More data, less fraudsters
SurePay’s CoP service is an innovative, real-time name checking solution that gives UK payers greater assurance that their payments are going to the intended recipient. With the main purpose of making payments personal, easier and more secure, SurePay has more than 150 organisations implemented already. In the Netherlands, 99.5% of all payments are checked, which has helped reduce fraud by 81% and misdirected payments by 67%.

In the UK, eight banks use SurePay’s CoP solution. This results in 30% of all payments being checked by SurePay. When checking a payment, one of the following responses are provided:

1. It’s a match – all of the details match.
2. It’s a close match – the name or the account type doesn’t exactly match what you have provided; contact the intended recipient to check the details.
3. It’s not a match – contact the payee to confirm the correct details.
4. Unavailable/unable to check – this may occur if the account holder’s bank doesn’t support CoP. Contact the payee to confirm the correct details.

Currently SurePay has a 5% “no match”, which means its unique algorithm leads to the lowest amount of false warnings, due to its accuracy. This means payments are flowing more easily, there are less fraud attempts, less reputational damage and therefore happier customers.

“Due to the Covid-19 induced rise in fraud, it’s more important than ever that organisations implement CoP as soon as possible.”

In 2020 there was a total APP fraud loss of £479 million, according to UK.finance. Fraudsters are targeting non-CoP banks, and so CoP has never been more critical. The more data SurePay has, the greater the capability to block fraudsters, all while staying GDPR compliant.

CoP for all banks and building societies
CoP is in its second phase, which means it is available for all UK banks and building societies. SurePay can help these banks and building societies become a CoP participant. It is also able to offer this as a full service even if the bank is not part of the UK’s open banking scheme.

CoP for organisations
Financial institutions and organisations throughout the UK should be able to integrate CoP. Due to the Covid-19 induced rise in fraud, it’s more important than ever that organisations implement CoP as soon as possible. With different data end-points, SurePay can reduce fraud faster and make payments more secure.

CoP crossing borders
The next step for SurePay will be to facilitate cross-border checks meaning safer international payments. This is an addition to the domestic CoP we already provide, allowing for banks to be connected with the cross-border CoP router. Cross-border checks are highly necessary because fraudsters are already moving to foreign banks. With this extra addition to the CoP service, this kind of fraud can also be reduced.
24th November 2021
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