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EXPO

Awards<sup>2023</sup>

# WINNERS' SUPPLEMENT

19 October 2023 |  
Business Design Centre | London

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## CATEGORY WINNERS

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## WELCOME

From helping key workers to access £16 billion of benefits that remain unclaimed, to powering apps that enable customers to manage their pensions and get onto the housing ladder, Open Banking is beginning to positively impact consumers' lives in the way we hoped it would when it was mandated here in the UK in January 2018, and in other global regions before and since.

There may still be a long way to go to fully realise its potential, but it was evident among the 100 or so entries we received during summer 2023 that the Open Banking community is innovating with the customer at its heart.

Fast forward to the award ceremony on 19 October – which for the first time this year followed the UK and Europe Expo – to a room full of innovators, disruptors and visionaries celebrating the best of the best in the industry. The judges sure had a tough time of it to decide on the winners, and as shortlisting judge David Beardmore said in his welcome speech, “some of the categories required some rigorous discussion, voting and even recounts!”.

Thank you to everyone who entered the Awards, in doing so you are an important cog in driving the Open Banking and Open Finance revolution. We were thrilled not only with the quality of entries, but also with the variety of them. We had multiple entries from many countries, from Portugal to the USA, Colombia to Sweden and Canada to Greece.

This year we introduced new categories to recognise the achievements of members of the Women in Open Banking initiative, which is in association with American Express. You can find out who won the International and UK Woman of the Year categories, and the Rising Star Award later in this programme.

As with every year, the audience held their breath a little bit more on the announcement of the Pioneer categories and we would like to extend heartfelt congratulations to Mike Mann of Williams Trade Supplies (p09) and Konsentus (p15) for taking home the trophies.

It was a pleasure to meet so many of the industry at the ceremony and to watch the trophies being awarded; it meant so much to the winners.



Thank you to everyone who entered, attended, and supported us, especially our partners Aro, Ecommpay, Obconnect and Open Banking Limited. And, of course, thank you to our panel of international judges; we do not underestimate the time and effort involved in the judging process.

We hope you'll all be back again in 2024.

**Kelly Stanley**  
Co-founder, Open Banking Expo

## JUDGING PANEL

The Open Banking Expo Awards have been judged by a stellar panel of experts across the global Open Banking ecosystem.



**Alexandra Bloomfield**  
Assistant Commercial  
Director  
HM Revenue &  
Customs



**Andrew Batty**  
Bank of APIs Operations  
& Engagement  
NatWest



**Andrew Moor**  
President & Chief  
Executive Officer  
Equitable Bank



**Carlos Figueredo**  
Chief Executive Officer  
Open Vector



**Chris Higham**  
Head of  
Payments & Cards  
Secure Trust Bank



**David Beardmore**  
Ecosystems  
Development Director  
Raidiam



**David Parker**  
Founder & Chief  
Executive Officer  
Polymath  
Consulting



**David Fagleman**  
Co-founder  
& Director  
Enryo



**Dr Ruth Wandhöfer**  
Global Fintech 50  
Influencer



**Emma Lindley**  
Managing Director  
International Expansion  
CAF



**Eyal Sivan**  
VP, Open Banking  
& Smart Data  
Raidiam



**Faith Reynolds**  
Director  
Devon Fields Consulting



**Georgios Kolovos**  
Director, Payments &  
Artificial Intelligence  
Explore AI



**Harcus Copper**  
Head of Integration  
& Information Services  
Barclays Corporate  
Banking



**Hetal Popat**  
Director,  
Open Banking  
HSBC



**Holly Coventry**  
Vice President  
International Open  
Banking Payments  
American Express



**Joris Hensen**  
Founder and Co-Lead of  
Deutsche Bank API Program  
Deutsche Bank



**Kate Frankish**  
Chief Business  
Development Officer  
PAY.UK



**Katrin Herrling**  
Chief Executive Officer  
Funding Xchange



**Lana Abdullayeva**  
Founding Director  
Chez FinTech



**Lauren Jones**  
Director, Market  
Development  
Open Banking Exchange



**Louisa Murray**  
Chief Sales Officer  
Railisr



**Mark Akerman**  
Chief Digital &  
Technology Officer  
Tandem Bank



**Nida Sattar**  
Head of Product –  
Payments  
Allica Bank



**Phillip Mind**  
Director, Digital  
Technology & Innovation  
UK Finance



**Robert White**  
Head of Payments  
Santander



**Shekher Puri**  
VP Digital Components  
& Platforms  
RBC



**Tania Ziegler**  
Senior Partnerships  
Manager – Payments  
Booking.com



**Winston Pearson**  
Digital Product  
Manager & Head of  
Open Banking  
Goldman Sachs

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## EVENING HIGHLIGHTS





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## CATEGORY

Open Banking Pioneer Award  
Organisation

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## WINNER: Konsentus

Konsentus has been at the forefront of the Open Banking movement since 2016, championing the adoption of Open Banking and Open Finance. Since then, the company has played an instrumental role in establishing and driving Open Banking standards across the globe, including in the Philippines and Colombia. In Europe, many of its guiding principles have been adopted by the European Commission in their framework for financial data access. In the Philippines, Konsentus was chosen by the International Finance Corporation as a partner to support the development of the industry framework for Open Finance. And, in Colombia, the organisation's work has been with the community, to help them understand how the proposed regulation can be turned into an operational framework and standards. Through Konsentus' work with regulators, self-regulated organisations and national communities, as well as lobbying governments, it enables customers to navigate the issues and challenges facing open ecosystems today.

## THE JUDGES SAID:



***Konsentus has been instrumental in establishing global Open Banking standards and this award recognises its role championing the adoption of Open Finance, through engaging with regulatory bodies and governments.***



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## CATEGORY

Best Open Banking Data Project

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## FINALISTS

- Abound
- Bud Financial
- D•One, The ClearScore Group
- Moneyhub
- Salad Money

## WINNER: Abound

Credit technology company Abound was founded in 2020 by Michelle He and Gerald Chappell, who worked at EY and McKinsey, respectively. They wanted to build a more inclusive and efficient way to offer borrowers better interest rates by using Open Banking data and AI to view an individual's complete financial picture, rather than relying solely on credit scores. Since its launch in March 2021, Abound has seen 75% fewer missed repayments than credit scores would have predicted. More than half of Abound's customers seek a loan for debt consolidation, because Abound offers them a cheaper rate than they can access via other lenders. Abound recently raised £500 million to bring its affordable lending approach to the masses.

## THE JUDGES SAID:



***This was a very impressive entry that demonstrated innovation and a good use case of Open Banking. Abound's ability to offer solutions to those with a thin credit file is particularly impressive.***



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## CATEGORY

Best Use of Open Banking  
by a Non-Financial Services Company

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## FINALISTS

- Ecommpay & FotoAngels
- JS Group & NatWest Group
- Tink & Goodlord
- Williams Trade Supplies

## WINNER: JS Group & NatWest Group

JS Group has been serving both universities and students since 1751. In 2002, it began partnering with universities to find innovative ways to manage and distribute scholarships, bursaries and other financial awards to students, initially developing a solution – Aspire Credit – to deliver those awards as a credit that students could use to purchase goods and services. In 2021, JS Group had the opportunity to work with two universities on a new payment solution for the distribution of awards to students. It partnered with NatWest Group to develop Aspire Cash, which is built on Payit by NatWest's Open Banking APIs. Using Aspire Cash, students can access their cash 24/7 in near real-time, from the account of their choice.

## THE JUDGES SAID:



***A truly magnificent example of large organisations partnering to power access to cash in a secure and modern way. A great use of Open Banking in a socially valuable setting!***



JS GROUP AspireCash  
POWERED BY Payit

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## HIGHLY COMMENDED:

### Williams Trade Supplies

Williams is the UK's largest independent plumbing and heating merchant, serving self-employed and small business customers through its 51 branches and ecommerce website. Its target market typically uses business debit cards, both for one-off purchases and for settling monthly credit accounts, resulting in extremely high payment processing fees. In March 2021, Williams launched its Open Banking payment service with its chosen partners, Payit by Natwest and PayByLink BV, a Netherlands-based integrator.

## THE JUDGES SAID:



***This is the perfect example of where Open Banking has the potential to transform the payments landscape, in an omni-channel way. A truly outstanding use case!***



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## CATEGORY

Best Open Banking Partnership  
Commercial

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## FINALISTS

- CRIF & Iwoca
- Ezbob & Intesa Sanpaolo
- Fumopay & Accounting Platform Client
- Ozone API & TecBan
- Token.io & Ecommpay
- Weavr & Comma

## WINNER: Weavr & Comma

The partnership between UK-based embedded finance provider Weavr and B2B Open Banking platform Comma enabled the first-of-its-kind combination of Banking-as-a-Service and Open Banking into an embeddable payment solution. The partnership generated hundreds of millions of pounds in transaction volume, tripled user numbers, and saw more than 1,500 corporates signing up. Weavr aims to disrupt the Banking-as-a-Service model. In March 2023, Weavr acquired Comma.

## THE JUDGES SAID:



*B2B bulk payments have been a gap in this market, so it is nice to see an entry that moves away from traditional A2A payments in the consumer space. It will be interesting to see how the pair continue to disrupt the market following Weavr's acquisition of Comma.*



**weavr comma**

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## CATEGORY

Best Open Banking Partnership  
Consumer

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## FINALISTS

- Experian & Virgin Money
- GoCardless & Plend
- Moneyhub & Standard Life
- Nuapay & Their Perfect Gift
- PayPoint & Obconnect
- Tink & Ecolytiq

## WINNER: PayPoint & Obconnect

Obconnect's partnership with PayPoint started life at the end of 2021. Obconnect provides payment initiation (PISP), account information (AISP), Confirmation of Payee (CoP) and Confirmation of Payer in one turnkey solution. While PayPoint has a range of business, corporate clients and government frameworks that require Open Banking services or CoP processing under PayPoint's participant status. The partnership is live across multiple use cases and clients, including government-backed utility and council tax rebates, consumer prepaid utility key top-ups, and Confirmation Of Payee services to large corporates. As a result of this partnership, PayPoint processed more than 850,000 account validations in the first half of 2023 and is processing 30,000 PISP transactions a month.

## THE JUDGES SAID:



*PayPoint and Obconnect demonstrated a really impressive partnership, backed up by good supporting numerical data and are, therefore, the clear winners.*



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## HIGHLY COMMENDED:

### Experian & Virgin Money

Experian developed 'Experian Boost', which uses Open Banking to identify subscriptions and regular direct debit payments, such as Netflix or council tax, to illustrate positive financial behaviours. Virgin Money's 'Slyce' product uses Experian 'Boost' data to help identify consumers presenting a lower risk and offer access to credit to individuals who may be ineligible under traditional scoring methods. Slyce helps customers build their credit scores when they demonstrate on-time repayments to their card.

## THE JUDGES SAID:



*A great example of two large organisations using Open Banking to create a niche product for customers who, otherwise, wouldn't be able to access their mainstream products.*

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## CATEGORY

Best App

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## FINALISTS

- Cardeo
- Moneyhub
- MoneySuite
- Snoop

## WINNER: Moneyhub

A partnership between Open Banking, Open Finance and Open Data fintech Moneyhub and Standard Life resulted in the launch, in April 2023, of Standard Life's Open Finance app and online dashboard 'Money Mindset'. The app and dashboard provide Standard Life's members with instant insights and greater control over their finances, by allowing them to connect their bank accounts, loans, pensions, mortgages, credit cards, ISAs and other financial products in one place. Among the tools offered by the app are a 'Pension Finder' which helps members locate lost or dormant pension savings from previous employers by linking to members' LinkedIn profiles and searching the government's pension tracing service.

## THE JUDGES SAID:



*The Moneyhub app has a comprehensive user interface, with features beyond Open Banking, and with a clear move to Open Finance.*



moneyhub 

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## CATEGORY

Open Banking for Good

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## FINALISTS

- Aryza
- Good With
- JS Group & NatWest Group
- Obconnect & PayPoint
- Plend
- Salad Money
- Yapily, Volt & Token.io

## WINNER: Salad Money

Salad Money was established in 2018 to solve the lack of affordable credit for individuals with an impaired credit score. To date, it has lent more than £20 million to public sector workers. On the basis that £16 billion in benefit entitlement goes unclaimed each year in the UK, Salad Money created an in-app benefit checking service. The service uses Open Banking data to give applicants an insight into the benefits they could be entitled to and tells them how to claim as well. This free financial tool helps key workers gain more financial control and, in some cases, to break the cycle of debt.

## THE JUDGES SAID:



*Salad Money demonstrated an impressive blending of a benefits checker and Open Banking to help key workers manage their finances more effectively, with more than 28,000 people assisted. The customer is always right, so 5,000 customers awarding an excellent score on Trustpilot must be even righter!*



**SALAD**

**MONEY**

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## CATEGORY

Best Anti-Fraud Solution

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## FINALISTS

- GoCardless
- Quantexa

## WINNER: GoCardless

Direct bank payment provider GoCardless launched GoCardless Protect+, an end-to-end fraud solution, in October 2022. The solution combines payment intelligence with Open Banking to detect, verify and prevent risky payers, and integrates directly into GoCardless payments, with no manual input required from the merchant. Once a risky payer has been identified, the solution adds verification steps to their checkout journey, while genuine payers experience minimal-to-no change or friction to their payment journey. GoCardless has made Protect+ available to merchants collecting bank payments from the US, France, Germany and the UK.

## THE JUDGES SAID:



*GoCardless showed a great use of Open Banking to help ensure correct payment details, without inconveniencing the customer.*



**GoCardless**

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## CATEGORY

Best Open Banking Payments Project

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## FINALISTS

- Crezco
- HSBC UK & Token.io
- Millennium BCP
- Moneyhub
- Prommt
- Vyne

## WINNER: Vyne

Vyne is a full-stack account-to-account payment solution that enables customers to pay with their bank account. Through Vyne's partnership with Pinewood, an automotive dealership management system, in April 2022, Vyne and Pendragon announced the first ever use of in-dealership Open Banking payments. Pendragon's customers were able to make direct account-to-account deposits, full payments and after-sales payments instantly via Open Banking-powered payment links. Vyne also launched a consumer education and conversion project with Pendragon to boost awareness and understanding of Open Banking payments.

## THE JUDGES SAID:



*Vyne's submission was really impressive, having only launched in 2022. We loved the use cases and think they're ripe for innovation.*



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## CATEGORY

Best Open Finance Application

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## FINALISTS

- Abound
- Bud Financial
- CRIF
- Eurobank S.A.
- Moneyhub
- Raidiam
- Tink & Bank Norwegian

## WINNER: Moneyhub

Moneyhub is an Open Banking, Open Finance and Open Data platform providing data aggregation, insights and payments systems to enable clients to create personalised offers, products and services. Partners include Standard Life, Aon and SEI Investments, which have white-labelled Moneyhub's Open Finance platform to improve the financial wellbeing of their customers. Standard Life's Money Mindset tool, powered by Moneyhub, encourages customers to engage with their finances and set money aside for later life. Aon's Well One Money app helps users cut back on spending and increase their savings, while SEI Investments has worked with Moneyhub to form a solution that helps increase their employees' pension engagement through personalised nudges.

## THE JUDGES SAID:



***Their submission demonstrated true innovation from a UK perspective, given that Moneyhub are building the pathway towards Open Finance when it's not yet regulated.***



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## HIGHLY COMMENDED:

### Bud Financial

Bud Financial's money management solution, 'Engage', enables financial institutions to harness insights from transaction data to develop highly-personalised products and services, helping customers track their spending, build financial resilience and improve their financial wellbeing. In January 2023, Bud partnered with subscription management app Little Birdie. Through the partnership, Little Birdie users can link their bank accounts using Open Banking to identify, manage and cancel unused or unwanted subscriptions.

## THE JUDGES SAID:



***We particularly liked the subscription-finding capability to help people manage their finances in the current climate. It is a true innovation – taking a consumer problem and solving it.***



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**CATEGORY**  
Best Start-Up

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## FINALISTS

- BetterCents
- Cardeo
- Fumopay
- MoneySuite

## WINNER: MoneySuite

Fintech start-up MoneySuite was founded in 2021 and is on a mission to democratise digital billing and payment services, with a particular focus on the underserved small- and medium-sized business market. Its Open Banking-based accounts receivable platform provides embedded payments, billing services, automated reconciliation and credit control, and financial management. According to MoneySuite, 80% of businesses using its platform are digitising their operations for the first time.

## THE JUDGES SAID:



*MoneySuite's app is a well-rounded offering with an impressive set of tools for the underserved small- and medium-sized business community.*





## CATEGORY

Women in Open Banking  
Rising Star

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## FINALISTS

- Amie Kadhim, Yaspa
- Andrea Varga, Aryza
- Geetika Tiwari, CIBC
- Georgia Musson, TrueLayer
- Katie Hayes, Ozone API
- Lucy Moss, Vyne
- Ruwani Hewa, Nuapay
- Tasha Chouhan, Tink

## WINNER: Amie Kadhim, head of commercial, Yaspa

Amie Kadhim has made significant contributions to the development of the payment solutions offered by Yaspa, formerly known as Citizen, since joining the Open Banking payment provider in September 2020. At the time, she was the only female employee. Since then, her accomplishments include hiring more inclusively, with Yaspa's workforce now comprised of 50% women across all seniorities; growing sales revenue by more than 80%; and increasing the number of customers by 15 times. In 2022, she collected the Open Banking Expo Award for the Best Open Banking Payments Project, in celebration of her role in Yaspa's partnership with charity platform Wonderful.

## THE JUDGES SAID:



*Amie demonstrated a collection of stellar business and leadership results in her submission, both internally and externally, and has a bright future ahead of her. Amie stands out as an executive who will have a huge impact, not only on the success of Yaspa, but also the wider Open Banking sector.*



yaspa

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## CATEGORY

Women in Open Banking

Woman of the Year - UK

32

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## FINALISTS

- Eline Blomme, TrueLayer
- Fliss Berridge, Ordo
- Jana Reid, TrueLayer
- Jess Gerrow, Token.io
- Michelle He, Abound
- Stephanie Lopes, Volt
- Emma Steeley, Aro

### **WINNER:** Emma Steeley, chief executive officer, Aro

Since joining Aro – formerly Freedom Finance – in July 2022, Emma has spearheaded the integration of Open Banking data into the fintech’s digital ecosystem, empowering customers to gain access to previously unattainable finance options. She has demonstrated true leadership by masterminding a restructure of Aro into a product-led growth model. Her revitalised B2B growth strategy has helped the business build a more diverse B2B partner portfolio and record a 20% increase in revenue growth. Emma has also implemented a range of inclusive policies at Aro, including transforming its policies on pregnancy loss, menopause, and domestic abuse, encouraging a more empathetic and inclusive culture.

## THE JUDGES SAID:



*Emma has delivered very strong results at Aro and is a standout example of a well-rounded leader, leveraging Open Banking to disrupt a sector, while driving tangible business outcomes. She is a true leader at the top of the Open Banking industry who is using her success and experience to help other women.*





## CATEGORY

Women in Open Banking  
Woman of the Year - International

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## FINALISTS

- Emma Kisby, Cogo
- Keren Moynihan, Boss Insights
- Lena Hackelöer, Brite Payments
- Nicola Breyer, Qwist
- Olga Karablina, Ecommpay
- Sumee Seetharaman, TD Bank
- Surbhi Dhir, Publicis Sapient

### **WINNER:** Lena Hackelöer, chief executive officer and founder, Brite Payments

Lena founded Brite Payments in 2019, having started her career at Klarna, where she rose through the ranks to take on key leadership positions, before being appointed chief executive officer of Qliro Financial Services. She is described as empowering her employees, alongside running the third fastest-growing fintech in Sweden. Lena has recruited a diverse senior leadership team, bringing in a number of women to lead key functions, including compliance, legal, anti-money laundering, and HR. Her strength of vision comes through, alongside careful management of funding to ensure the company is sustainable.

## THE JUDGES SAID:



*Driving A2A payments and challenging the dominance of card payments is a difficult role to play and Lena has definitely made this a success. She is a shining example of a female founder in the sector, with a strong commitment to driving diversity and leadership in action.*



**Brite\***

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