

OPEN
BANKING
EXPO

Awards²⁰²⁴

Headline Partner

RAIOLAM

WINNERS' SUPPLEMENT

15 October 2024 |
Business Design Centre | London

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OPEN BANKING EXPO Awards 2024



CATEGORY WINNERS

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WELCOME

This year has witnessed exceptional progress across Open Banking, Open Finance, and payments, with innovators redefining the financial services landscape. The Open Banking Expo Awards, now in their fourth year, celebrate the visionaries leading this transformation and making a tangible impact.

We were particularly inspired by the diversity and global reach of this year's entries. From supporting couples on their IVF journeys and helping students access finances faster to enabling tenants to secure properties more quickly and providing financially vulnerable customers with access to social tariffs from utility providers, Open Banking continues to create meaningful change. The entries showcased remarkable representation from regions such as Brazil, the Nordics, Canada, Mainland Europe, and beyond, alongside us here in the UK. With over 100 entries across 13 categories, the 64 companies and 16 individuals on the final shortlist reflect the impressive breadth of innovation within this community.

This year, we are thrilled to introduce the Unsung Hero Award, created by our judging panel to recognise someone who works tirelessly behind the scenes to ensure the success of Open Banking. These individuals may not always be in the spotlight, but their dedication and expertise are vital to driving progress and building essential industry connections.

We also extend our heartfelt congratulations to Chris Michael, winner of the Ted Sidgwick Pioneer Award. Chris has been at the forefront of Open Banking and Open Finance standards since their inception and you can read more on him on p36.

A huge thank you to our headline partner, Raidiam, for their incredible support in making the Awards possible. We're honoured to have them with us this year. I would also like to express my gratitude to the esteemed judging panel, who faced the challenge of selecting winners from such an outstanding field of entrants.

As you explore this winners' supplement, you'll meet the trailblazers pushing the boundaries of Open Banking globally. Their ingenuity, determination, and collaborative spirit are reshaping financial services for the better.

Here's to the winners, highly commended, and all those working to advance Open Banking. Thank you for reading, and I look forward to welcoming you back in 2025!



Kelly Stanley
Co-founder, Open Banking Expo

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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:
Financial Services
HM Revenue & Customs



Ana Climente
Head of Open Banking
BBVA Spain



Andrew Moor
Chief Executive Officer
& President
EQ Bank



Archi Shrimpton
Senior Manager,
Open Banking
& Open Finance
Lloyds Banking Group



Chris Higham
Head of
Payments & Cards
Secure Trust Bank



Conrad Ford
Chief Product
& Strategy Officer
Allica Bank



Daniel Szmukler
Director & Head of
Innovation
Euro Banking
Association



David Beardmore
Ecosystems
development director
Raidiam



David Parker
Director
Polymath Consulting



Dr Ruth Wandhöfer
Global Fintech
50 Influencer



Ellie Hewitt
Director, Payments
Consulting
KPMG



Emma Lindley
Managing Director
CAF



Euan Ballantyne
Product Director
Pay.UK



Eyal Sivan
Mr Open Banking



Fiona Fenn Smith
Head of Ecosystem
Communications
Open Banking Limited



Georgios Kolovos
Managing Director
BEX



Georgios Mitiadous
Head of Open
Banking Channel
Management
HSBC



Ghela Boskovich
Head of Europe
FDATA Global



**Gonzalo
Escribano Tamayo**
Head of Public Policy
for Open Banking
BBVA Mexico



Harcus Copper
Head of Integration &
Information Services
Barclays



Holly Coventry
Vice President
International Open
Banking Payments
American Express



Huw Davies
Co-Founder & Chief
Executive Officer
Ozone API



Joris Hensen
Co-Founder, Deutsche
Bank API Program
Deutsche Bank



**Lana Tahirly
Abdullayeva**
Board Member
@TFPA and iNED
at Fyorin



Louisa Murray
Chief Sales Officer
Railstr



Phillip Mind
Director for Digital
Technology &
Innovation
UK Finance



Robert White
Head of
Payments
Santander



Shekher Puri
Vice President
Digital Components
& Platforms
RBC



Simon Lyons
Chief Strategy
Officer
Obconnect



Stephen Wright
Head of Regulation
& Standards,
Bank of APIs
NatWest Group



Steve Boms
Executive
Director
FDATA
North America

WINNER



CATEGORY

Best Use of Data

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FINALISTS

- AperiData
- Atto
- Equifax
- Konfir
- Moneyhub & Loqbox
- Nasdaq & Snoop
- Ozone API & Tide
- Snoop

WINNER: Snoop

Snoop is a UK-based data-driven fintech that uses Open Banking and AI to help users manage their finances. The consumer-facing app targets annual savings of up to £1,500 per customer. Snoop also helps businesses understand emerging consumer spending trends by analysing customer spending and transactions on its platform. In 2023, Snoop launched 'SpendMapper', a self-service business intelligence dashboard. SpendMapper analyses more than £200 billion of real-time spending data to illustrate how and where consumers spend, and how this is changing. Snoop's freemium model ensures that core features are accessible to everyone, regardless of budget. In July 2023, Snoop was acquired by specialist bank Vanquis Banking Group, giving it access to the bank's 1.7 million customers.

THE JUDGES SAID:



A truly innovative use of Open Banking data to provide easy-to-access, timely, and actionable business intelligence, while at the same time helping consumers achieve better financial outcomes.



WINNER



CATEGORY

Best Industry Partnership

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FINALISTS

- B4B Payments & Nordics Fis
- D.One & Plend
- Ecommpay & Neo Finance
- Equifax & OneID
- Moneyhub & Scottish Widows
- Tink & Splitwise

WINNER: Equifax and OneID

Equifax and OneID® have partnered to address the issue of customer onboarding in the financial sector. By integrating Equifax’s Apply+ and OneID’s digital identity verification, the two companies have created a seamless, secure, and efficient application process for financial products. With OneID, digital banking customers can verify their identities without downloading an app or scanning government ID documents. The partnership enables customers to verify their identities without the need for traditional ID documents, instead using Open Banking and existing bank account data for authentication. By leveraging real-time access to verified data, the process pre-fills application forms with accurate information, resulting in a 90% conversion rate in some cases and reducing on-boarding time from over three minutes to just 30 seconds.

THE JUDGES SAID:



This partnership offers a very innovative solution to onboarding challenges in the financial sector. The initiative meets a critical market need, fostering both consumer trust and financial inclusion.



WINNER



CATEGORY

Best Sector Initiative

11

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FINALISTS

- Atto & Legal For Landlords
- Crown Commercial Service
- Equifax
- GoCardless & Tembo
- JS Group & Payit by NatWest
- Konfir
- Raidiam
- Yaspa

WINNER: Equifax

Equifax's solution 'Tariff Connect' uses Open Banking to streamline the application process for social tariffs, enabling companies to offer reduced price bills to financially vulnerable customers. By directly accessing bank transaction data, Tariff Connect can verify income and benefit payments in real-time. Tariff Connect offers a digital application process which significantly reduces the burden on customers who previously had to submit income and benefits evidence manually. According to Equifax, Tariff Connect can save eligible households £202 annually on telecoms and £151 on water bills. A live trial with telecoms company KCOM found that it reduced the customer application journey from up to six weeks, to fewer than 10 minutes.

THE JUDGES SAID:



A highly impactful solution that addresses a critical need in the utilities and telecoms sectors. It is a good example of using Open Banking standards to build a service focused on helping benefit those in need.



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plend

CATEGORY

Open Banking for Good

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FINALISTS

- Equifax
- Experian
- JS Group & Payit by NatWest
- PayPoint & AperiData
- Plend
- Render

WINNER: Plend

Plend is a B Corp Certified consumer lender, with a mission to democratise access to affordable credit in the UK. Its proprietary technology, The PLEND Score®, uses Open Banking to assess a wider, up-to-date range of customer data and to measure affordability. Plend provides affordable lending to people who have invisible or inaccurate credit histories, including those individuals who are young, or new to the country, and more financially vulnerable consumers. Open Banking technology enables Plend to provide loans with rates as low as 4% APR, with an average of 18.31% APR. According to Plend, this translates to substantial savings for its customers, with the average 'near-prime' borrower saving more than £2,009 compared to traditional solutions.

THE JUDGES SAID:



Plend's alternative lending model has significant and wide-reaching impact. It stood out for addressing financial exclusion while maintaining responsible lending practices.



plend

WINNER



CATEGORY

Best Open Banking Payments Project

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FINALISTS

- B4B Payments
- Capital One UK, HSBC Open Payments & Token.io
- Moneyhub & Tabbx
- NewDay Cards & Payit by NatWest
- Nordea
- Payit by NatWest
- Prommt
- Vyne
- Yapily

WINNER: Prommt

Established in Ireland in 2017, Prommt is a payment orchestration platform specialising in remote payments for enterprises and their clients. Prommt's Pay by Bank offering aims to shake-up the high-value payments space, by making transactions faster, easier, and more cost-effective. Initially rolled out for remote payments, Pay by Bank now supports web and in-store transactions, including car showrooms. More than 60% of Prommt's clients have adopted Pay by Bank, which now accounts for 25% of its total payment volume. Prommt's advanced orchestration tools have driven this adoption, enabling clients to set automated thresholds for preferred payment methods based on criteria such as value, location, or transaction type.

THE JUDGES SAID:



Its model gives real payment choice to merchants and their customers, with new methods like Pay by Bank co-existing alongside more conventional methods, like cards. Prommt has seen particular traction with Open Banking in sectors with high-value transactions, and was able to demonstrate real savings for merchants.



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HIGHLY COMMENDED:

Vyne

Vyne has partnered with several automotive companies, including Automotive Transformation Group, Tjekvik, and Keyloop to make Open Banking-powered payments accessible across the automotive industry. The relationships established by Vyne are helping dealerships to save up to 73% on card fees, boost cash flow with instant settlement, and reduce fraud and chargebacks with bank-level security.

THE JUDGES SAID:



The judges decided to give Vyne a Highly Commended in this category – with good traction, like the eventual winner, it was a close call between the two.



Experience

Your innovation, realised

WINNER



CATEGORY

Best Customer Experience

17

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QUALCO

Your innovation, realised

Headline Partner

RAIDIAM

FINALISTS

- DNA Payments
- Global Payments & Virgin Money
- GoCardless & Bike Club
- GoCardless & Yonder
- PayPoint

WINNER: Global Payments & Virgin Money

Virgin Money identified the need for a gateway that would reduce customer complaints and could store card credentials to help customers make their monthly credit card repayments. It partnered with Global Payments, adding its Open Banking solution 'Bank Payment' to the Virgin Money checkout in early February 2024. One month after launch, Virgin Money's 'Smile Score' had doubled, with bank payments contributing to that improvement. Six weeks post-launch, 92% of customers were choosing Bank Payment over traditional debit card payment options. According to Virgin Money, its data also indicated that, because Bank Payments were so easy to use, customers were making smaller, more frequent payments, enabling them to better control their credit card balance.

THE JUDGES SAID:



With a reduction in customer complaints relating to the checkout for accepting credit card repayments and estimated savings of over 70% on processing fees associated with traditional debit card repayments, everyone's a winner.



globalpayments



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WINNER



CATEGORY

Best Team

19

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FINALISTS

- Banco Bci
- GoCardless & Yonder
- GoCardless Tiger Team

WINNER: Banco Bci

The work of the Open Banking team at Banco Bci has positioned Bci as a leader in Open Finance in the Chilean financial sector. Banco Bci's Open Banking team has reformed the bank's response to fintech competition, enhancing performance and driving business success. By creating innovative products, like Banking as a Service (BaaS) and Banking as a Platform (BaaP), the team has improved development times, dedication per business, and knowledge sharing. By working across the bank, the team has developed the first API market in Chile, thereby setting a new industry standard, and has also created a system for centralising and managing consents, credentials, and captured information, resulting in streamlined processes and enhanced security. The team has enabled the exposure of bank services to third parties, expanding Bci's reach and partnerships.

THE JUDGES SAID:



With impressive statistics and a sustainable approach, they have set a new standard for innovation in the financial sector, making them an exemplary team deserving of recognition.



WINNER



CATEGORY

Best App

21

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FINALISTS

- BankiFi
- Fumopay
- Moneyhub & Mercer
- MoneySuite
- Snoop

WINNER: BankiFi

BankiFi has partnered with five UK banks to produce different iterations of its app, which enables businesses to manage their finances from one place. Businesses are able to link any financial product accessible via Open Banking. The app offers businesses a range of workflows, from invoicing and payments, to accounting, cashflow forecasting and access to working capital finance. The app intends to help UK businesses get paid quickly by their customers. In turn, the BankiFi app is designed to help banks create a stickier, more engaging banking relationship with businesses. It also enables banks to commercialise Open Banking in the business banking segment, with Open Banking use cases ranging from deposit acquisition to payments and lending. Between January and July 2024, the number of businesses using the app increased by more than 600%.

THE JUDGES SAID:



A really useful SME product that uses Open Banking in the way it was intended – to help SMEs get paid.



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HIGHLY COMMENDED:

Moneyhub & Mercer

Moneyhub partnered with Mercer, an investment advisory firm, to create Mercer Money, a white-labelled personal financial management (PFM) platform that utilises Moneyhub's Open Banking and Open Finance technology to provide their clients' employees with a holistic view of their finances. Mercer Money provides details of each member's Mercer Master Trust retirement savings and investments, pension modelling capabilities and also has an

in-app pension transfer request service. Users can track their retirement savings they hold elsewhere by linking them to Mercer Money using Open Finance.

THE JUDGES SAID:



Very well executed – the app uses Open Banking to transform an otherwise very traditional sector.



WINNER



CATEGORY

Best Regulatory Open Banking Initiative

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FINALISTS

- Armalytix
- Bank of Lithuania
- Salt Edge

WINNER: Armalytix

Armalytix enables firms across professional and financial services sectors, like legal and accounting, to gain an understanding of their clients' genuine financial position and fulfil regulatory compliance obligations on their clients across areas such as financial AML checks, insolvency investigation, account preparation and potential financial litigation. This includes source of funds, source of wealth, proof of funds, and account verification. Using Open Banking to connect directly to customers' bank account data sources, Armalytix can instantly retrieve verified financial information and documentation directly from the source bank. Armalytix's solution has seen widespread adoption across its client base and, for example, is now used by law firms responsible for one in eight residential purchases in England and Wales.

THE JUDGES SAID:



Great product – addressing a pain point for customers outside of banking using the power of Open Banking. This is exactly the premise of Open Banking that we all talk about!



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WINNER



CATEGORY

Best Open Finance Application

25

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Headline Partner

RAI DIAM

FINALISTS

- Banco Bci
- GoCardless & Tembo
- Moneyhub & Mercer
- Raidiam
- Sikoia

WINNER: Raidiam

Raidiam's technology has been used to power Brazil's Open Finance ecosystem initiative, which is the largest data sharing and finance services ecosystem in the world, with over 27 million customers, 940 participating institutions, and 42 million active consents. Raidiam Connect sits at the heart of the ecosystem, providing the directory and trust framework technology. Raidiam Assure conformance testing services provide the processes and tools to verify and enforce that participants are correctly implementing the ecosystem standard. Raidiam also developed and deployed the Open Finance 'Production Validation Tools', which enable comprehensive testing and assurance of API standardisation in the live production environment.

THE JUDGES SAID:



Raidiam's work on Brazil's Open Finance ecosystem is a global benchmark for Open Finance initiatives. The scale and depth of implementation make it, not just a financial innovation, but a fully-fledged infrastructure transformation in a large economy.



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CATEGORY

Women in Open Banking: Rising Star

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FINALISTS

- Alfiya Khan, Ozone API
- Ingrid Sierra, Finfare
- Karina Celis, TrueLayer
- Michaela Lähn, Tink

WINNER: Alfiya Khan

Software engineer, Ozone API

In her position as software engineer, Alfiya has played a pivotal role in developing and enhancing Open Banking API sets that adhere to rigorous global standards, including the Berlin Group PSD2, the Australian Consumer Data Right (CDR) standards, the Open Banking Limited standards in the UK, and the Open Banking frameworks in Brazil and Saudi Arabia, respectively. Alfiya has leveraged her experience to contribute to the Global Open Data Tracker, which now provides transparency into Open Banking adoption worldwide. Alfiya has taken on responsibility for training employees that join Ozone API's engineering team. Alfiya's initiatives have led to a substantial 10% reduction in bugs reported by users, demonstrating a tangible improvement in the quality of software.

THE JUDGES SAID:



A deserving winner – Alfiya has had a major impact across the organisation, and puts up her hand for many internal initiatives. Clearly, she is an incredible asset to Ozone API and has a great career ahead of her.



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HIGHLY COMMENDED:

Michaela Lähn

Senior delivery manager, Tink

Michaela joined Tink in January 2023 – her first role in Open Banking. As delivery manager, she immediately proved her merit and was given responsibility for integrations with Tink's most important global clients. She's played a pivotal role in Tink's progression from a product perspective, driving major changes to Tink's UI, contributing to enhancement

features and analytics. Michaela has also been instrumental in setting up and acting as the UK ambassador for Women in Tink.

THE JUDGES SAID:



Clearly, a valuable member of the Tink team and a Rising Star. Fantastic to see her going above and beyond to support women.





CATEGORY

Woman of the Year: UK & Europe

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FINALISTS

- Charlotte Wise, American Express
- Karen Wall, JP Morgan
- Kim Jenkins, Moneyhub
- Liliana Fratini Passi, CBI Benefit Corporation
- Lynsey Hunt, Payit by NatWest
- Valeria Raducan, Volt

WINNER: Charlotte Wise Commercial director, American Express

As commercial director for Pay with Bank transfer, American Express' Open Banking payments solution, Charlotte plays a fundamental role in defining American Express' Open Banking strategy within the UK market. Under Charlotte's leadership, the total number of Pay with Bank transfer transactions increased by 18% in 2023 versus 2022, and now powers more than 15% of all Open Banking payments in the UK. Charlotte has spearheaded industry-first Open Banking partnerships within the utilities sector and first-time strategic partnerships for American Express with acquiring and payment orchestration partners. Charlotte is also a committed mentor, ambassador and speaker at prominent Open Banking and payment industry events.

THE JUDGES SAID:



Charlotte clearly demonstrates a passion for Open Banking and people in the payments space. Delivering Open Banking into the utilities sector is no mean feat!



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WINNERS
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HIGHLY COMMENDED:

Lynsey Hunt Head of Payit product, NatWest

Lynsey has been at the forefront of the formation and subsequent development of NatWest's Open Banking brand, Payit. She has worked to bring the products to market, and to scale and develop the use cases further. After three years, Payit has become one of the largest PISPs in the UK and collects more than £3 billion per annum over tens of millions of transactions. As well as having ownership of the Payit product suite, Lynsey is a leader,

mentor and manager to the individuals within her large and varied team, delivering coaching and performance management in line with NatWest's leadership principles.

THE JUDGES SAID:



Her passion, determination and commitment to evolving Open Banking is evident. She has made a clear contribution, both internally at NatWest and externally, in driving the industry forward.





CATEGORY

Woman of the Year: International

31

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FINALISTS

- Ashna Gupta, Wennovate
- Carrie Forbes, League Data
- Michelle Beyo, Finavator
- Mirna Sleiman, Fintech Galaxy
- Shantala Sadananda, Innova Solutions
- Swati Dublish, Innova Solutions

WINNER: Carrie Forbes Chief executive officer, League Data

Carrie has been a prominent advocate for Open Banking and consumer-directed banking initiatives in Canada, notably through her role as chief executive officer of League Data, a Halifax-based cooperative owned by 36 credit unions in Atlantic Canada. Carrie has shown unwavering commitment to technological advancement and collaboration, including Open Banking, in the credit union system, enhancing the economic wellbeing of members and their communities. Her leadership at League Data has been marked by significant achievements, including guiding the organisation through critical digital transformation projects, such as migrating the Atlantic Credit Union System to the cloud-based banking platform Mambu. She has been involved with various national committees, underscoring her dedication to driving innovation.

THE JUDGES SAID:



Carrie shows outstanding leadership and dedication to advancing technological innovation within the credit union system, particularly in the realm of Open Banking. Her contributions to national committees and boards make her a truly deserving candidate for this recognition.



HIGHLY COMMENDED:

Michelle Beyo

Chief executive officer, Finavator

Michelle is the chief executive officer and founder of Finavator, a payments and future of finance consultancy. She is recognised as a global thought leader, with a passion to ignite discussions on the future of finance and Open Data. As the president of Open Finance Network Canada, she has successfully built and managed a diverse team of experts, fostering a collaborative and innovative environment that has driven the OFNC's Open Finance initiatives.

THE JUDGES SAID:



Michelle is a vocal and well-respected advocate of Open Banking. She is one of Canada's leading voices, consistently bringing regulators and industry together.



WINNER



CATEGORY

Unsung Hero

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WINNER: Beccy Earwaker
Ecosystem engagement,
Open Banking Limited

Beccy is a client relationship manager with more than 20 years of extensive industry experience. She has worked at Open Banking Limited for six years and played a vital role when it came to onboarding banks and TPPs onto the directory. Anecdotally, most of those listed in the directory have spoken to her, and she has solved a problem for approximately 50% of them. She has a proven track record of building deep and mutually valuable relationships based on a commitment to delivering exceptional outcomes for clients.

THE JUDGES SAID:



Beccy doesn't see her job as one function, she sees it as the face of Open Banking. She has helped many people in the UK Open Banking ecosystem to join, engage and deliver. She takes ownership of problems, even if they are not her area, and provides helpful advice. Beccy is the 'glue' that keeps Open Banking running smoothly.



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WINNER



CATEGORY

Pioneer Award: Individual

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WINNER: Chris Michael
Co-founder and chief
executive officer, Ozone API

Chris has been at the forefront of Open Banking and Open Finance standards from the very beginning. He led the development of the UK Open Banking standard as chief technology officer of the then UK Open Banking Implementation Entity (OBIE), coordinating a huge industry effort to create what became a blueprint used around the world. Since then, Chris has continued to deliver Open API technology solutions and advisory services to banks, third parties and regulators in the UK, Europe and globally. He continues to shape the development of standards around the world, and, most recently, led the design and delivery of Open Banking standards in Saudi Arabia and the United Arab Emirates, where a next generation of Open Finance standards are taking shape.

THE JUDGES SAID:



Chris is considered a leading standards expert globally and is a pioneer in the truest sense of the word. His work has made a huge impact worldwide and his work is why standards around payment initiation and enabling embedded finance have improved massively.



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