

OPEN
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EXPO

Awards²⁰²⁵

HEADLINE PARTNER

RAIDIAM

WINNERS' SUPPLEMENT

21 October 2025

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CATEGORY WINNERS

02

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WELCOME

What an incredible night! **The Open Banking Expo Awards 2025** once again brought the industry together to celebrate the brightest ideas, boldest innovation, and biggest impact across Open Banking, Open Finance, and payments.

Now in its **fifth year**, the Awards have truly cemented their place as a highlight of the industry calendar – an evening dedicated to recognising the people and organisations shaping the future of financial services. We were delighted to welcome back Raidiam as our headline partner. My thanks to Barry O'Donohoe, co-founder and chief executive officer, and the entire Raidiam team for their continued commitment and support, helping us celebrate excellence across the ecosystem.

This year's Awards saw over **100 entries** across **16 categories**, with more than

60 companies and 16 individuals making the final shortlist. Once again, the calibre of submissions was exceptional, showcasing how rapidly the sector continues to evolve and innovate. Our esteemed judging panel faced the difficult task of selecting winners from such a competitive field, a testament to the strength and creativity within our community.

The evening was a true celebration – of collaboration, progress, and impact. Guests raised a glass to this year's winners and highly commended finalists, with laughter provided by our brilliant host **Ian Moore**, and an unforgettable performance from **musical impressionist Jess Robinson** that kept the energy high throughout the night.

We were also proud to support **The Money Charity** once again. Thanks to every guest who contributed through their ticket,

donating **£15** each to help improve financial wellbeing across the UK – and to those who went further on the night by scanning the QR code and giving a little extra.

A huge thank you to our judges, partners, and supporters, and to everyone who joined us to make the 2025 Awards such a success. Congratulations to all of this year's winners – you continue to drive the Open Banking and Open Finance community forward. Until next year!



Kelly Stanley
Co-founder, Open Banking Expo

REFLECTING ON AN EVENING OF INNOVATION AND ACHIEVEMENT

As returning headline sponsor of the Open Banking Expo Awards 2025, I'm delighted to continue our support and congratulate both the shortlisted entrants and the winners. These awards honour the best in our sector, recognising individuals and organisations whose creativity and ambition are reshaping finance. Every nominee here has helped build a future where financial empowerment, inclusion, and ingenuity go hand-in-hand.

Open Banking has transformed how millions in the UK manage and move their money. Today, a record 13.3 million people and small businesses – about one in five with online access to a current account – are active users, up 40% in a year. Adoption continues to scale, as e-commerce and government payments lead real-world impact from tax self-assessment to travel and retail.

For UK SMEs, the direct benefits are clear. From managing late payments to reducing

internal costs, Open Banking brings efficiencies that help small businesses streamline their operations and thrive in an ever-changing digital world.

As pioneers of this movement, the UK remains a trailblazer, having transformed a bold regulatory framework into a thriving global phenomenon. Worldwide, 470 million Open Banking users across 78 countries now benefit as markets like Europe, Brazil, India, and North America embrace Open Data. Global adoption could surpass 600 million by 2027 as payment use cases and consent-driven finance expand further.

This year's Awards spotlight pioneers from all backgrounds – demonstrating not just technological achievement, but the power of inclusivity and collaboration within the sector. Standout winners and nominees show that diversity fuels invention. New categories like 'Champion for Change'

underscore our sector's commitment to inclusion and innovation.

Events like the Open Banking Expo Awards, and the Expo itself, create vital opportunities for knowledge-sharing and inspiration across our ecosystem. They remind us that progress stems not just from frameworks or legislation, but from the ingenuity and energy of the people and teams that came together to celebrate these achievements. The UK's fintech community continues to prove that with collaboration and creativity, financial innovation can thrive – at home and around the world.

At Raidiam, we are humbled to play our part in this journey. From developing the world's first trust framework for Open Banking in the UK to powering the largest Open Banking rollout in Brazil, our mission remains constant: enabling secure growth, collaboration, and innovation. >

REFLECTING ON AN EVENING OF INNOVATION AND ACHIEVEMENT

› Trust frameworks, the “invisible architecture” of secure data-sharing, empower innovators to scale new markets while protecting all participants. Seeing the principles established here at home influence international policy and adoption is deeply rewarding.

This is not just a celebration of achievements, but of the remarkable community behind them. Special thanks go to the organisers of the Open Banking Expo Awards 2025, everyone who brought the Expo to life, and our fellow sponsors – your commitment underpins the continued ambition and execution of Open Finance across our sector.

As we look ahead, optimism abounds. With the passage of the Data Use and Access Act, we enter the next phase: a fully realised

Smart Data era. Open Finance and Smart Data present unprecedented opportunities for consumers, businesses, and wider society – putting control in the hands of individuals, while unlocking innovation across industries.

Innovation is about more than technology – it’s about daring to imagine a better financial future for every consumer and pursuing that vision together. The projects and people recognised prove how bold thinking, real-world impact, and a focus on inclusivity can change the game.

To all shortlisted, to our winners, and to everyone who has contributed to this journey: thank you. The future of Open Finance is bright, and collaboration, trust, and creativity are the keys to unlocking it for everyone.

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As the awards drew to a close and the final glass was raised, let’s remember: innovation doesn’t always make for an early finish, but it always makes for a memorable journey. Open Banking is a serious business, but as this community has proven, it’s a lot of fun too.

Here’s to all the innovators – may tomorrow’s headlines be inspired by the achievements celebrated at the Awards.



Barry O'Donohoe
Founder and Chief Executive Officer, Raidiam

Bravo!

Here's to an Open Future...

Congratulations to all of this year's winners
from everyone at Raidiam.

RAIDIAM

Trust Infrastructure for an **Open World.**

JUDGING PANEL

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



Abraham Tachjian
SVP, Office of the CEO
& Chief Regulatory
Affairs Officer
Brim Financial



Alexandra Bloomfield
Assistant Commercial
Director: Financial Ser-
vices
HM Revenue & Customs



Ana Climente
Head of Open
Banking
BBVA Spain



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



Ellie Hewitt
Director, Payments
Consulting
KPMG



Emma Lindley
Managing Director
Em Lindley Limited



Euan Ballantyne
Product Director
Pay.UK



Eyal Sivan
Mr Open Banking



Conrad Ford
Chief Product &
Strategy Officer
Allica Bank



Dan Wilson
Head of Payments
Strategy, Industry
& Roadmap
Nationwide



David Parker
Director
Polymath Consulting



Dr Ruth Wandhöfer
Global Fintech
50 Influencer



Faith Reynolds
Director
Devon Fields
Consulting



George Miltiadous
Head of Open
Banking Delivery, UK
HSBC



Huw Davies
Co-Founder & Chief
Executive Officer
Ozone API



Janine Hirt
Chief Executive
Officer
Innovate Finance



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



Lana Abdullayeva
Chair, INED & Advisor
Serene



Louisa Murray
Chief Sales Officer
Railsr



Melanie Lazarus
Ecosystem
Engagement Director
Open Banking
Limited



Simon Lyons
Chief Strategy
Officer
Obconnect



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



Michelle Stanley
Director Digital
Banking
Barclays



Phillip Mind
Director for Digital
Technology &
Innovation
UK Finance



Priyanka Naik
Fintech Industry
Expert



Robert White
General Manager
PagoNxt



Steve Boms
Executive Director
FDATA
North America

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CATEGORY

Best Team

09

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FINALISTS

- Bank of Montreal (BMO)
- Contiant
- D•One by ClearScore
- Ozone API

WINNER: D•One by ClearScore

In 2022, ClearScore launched an independent subsidiary called D•One, following its acquisition of Money Dashboard. Since then, D•One's "mission" has been to accelerate adoption of Open Banking within the lending industry in two ways: by removing barriers to entry, and through offering solutions that deliver tangible value to lenders and consumers, alike. To achieve this, D•One took Money Dashboard's pre-existing Open Banking rails and advanced transaction categorisation technology, re-purposing it into a set of B2B services. This required combining the long-term Open Banking expertise of the legacy Money Dashboard team in Edinburgh, with the London-based ClearScore team's lending industry and credit marketplace expertise, resulting in a "laser-focused super-team". Now, lenders have integrated with D•One, leveraging its dataset to make responsible credit offers to consumers that might otherwise be excluded from mainstream lending.

THE JUDGES SAID:

“

An excellent example of different teams working together and employing creativity to solve a complex problem, with good evidence on measurable impact.

”

D•One

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CATEGORY

Open Banking for Good

11

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FINALISTS

- ALLinALL
- B4B Payments
- D•One by ClearScore
- Fumopay & Big Issue
- Horizon Zero
- JS Group
- North One

WINNER: Fumopay & Big Issue

Fumopay and Big Issue have launched an initiative enabling vendors selling the Big Issue magazine to accept digital payments seamlessly and affordably using fumopay's Open Banking-driven app. This Pay by Bank initiative addresses the decline of cash, as well as other barriers vendors face, such as access to technology. Fumopay's solution means that Big Issue vendors simply display a QR code on their lanyard, which customers scan to make instant, secure payments. OPEN BANKING enables funds to land in the vendor's account immediately, with immediate access to earnings "a critical priority" for Big Issue vendors. Research by Big Issue has suggested that vendors who are able to take cashless payments will, on average, earn an additional £250 per year. By offering vendors an accessible way to accept cashless payments, the initiative removes barriers to participation in the digital economy.

THE JUDGES SAID:

“

A simple but effective use of Open Banking to enable an offline and cash-free payment solution. It has received great feedback from Big Issue vendors making use of it, delivering real inclusion to this group.

”

fumopay®

BIG
ISSUE

HIGHLY COMMENDED:

JS Group

JS Group and NatWest Group have forged a partnership that delivers an innovative high-speed secure payment process, which is able to track measurable impact on both payer and payee. The service, called Aspire Cash, is an Open Banking one-to-many payment solution built on NatWest's Payit service that is being adopted by universities, local authorities, charities, and a range of other organisations whose mission is to drive genuine social change and personal advancement.

THE JUDGES SAID:

“

A very strong entry that demonstrates flexibility of how it is used across various different charities and sectors, such as university funding.

”

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CATEGORY

Best Anti-Fraud Solution

13

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FINALISTS

- B4B Payments
- Eastnets
- Equifax
- Proof of ID
- Raidiam & obconnect

WINNER: Raidiam & obconnect

This cross-industry collaboration between Raidiam and obconnect helped New Zealand deliver a truly national, API-first Confirmation of Payee (CoP) service for the entire banking sector. The centralised Open Banking ecosystem was delivered in just over six months, and now protects more than 95% of New Zealanders' bank accounts from misdirected and fraudulent payments. The CoP platform has been rolled out to 13 banks through a single, standards-based API framework, allowing banks to act collectively to reduce risk while retaining full control over customer data. Not only has the CoP platform improved payment security and public trust in New Zealand, it has also established a new blueprint for scalable financial crime prevention.

THE JUDGES SAID:



An excellent example of Open Banking infrastructure used directly for fraud prevention. It balances security with UX impressively and on a national scale, demonstrating innovation in both execution and governance.



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CATEGORY

Best App

15

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FINALISTS

- BoroBit
- Cheddar
- MoneySuite

WINNER: Cheddar

Cheddar is a personal finance app that fuses Open Banking technology with instant cash rewards, reloadable gift cards, and personalised savings insights. The app combines real-time spending insights, frictionless peer-to-peer payments, and instant financial rewards in a single interface and, to date, has awarded more than £1 million in cashback to users. Users can download Cheddar for free, at which point they are prompted to link their banking apps, and can then view relevant offers. Rather than just displaying historic spend, Cheddar shows users what they have already saved to date at partnered brands – as well as their projected annual savings, based on real transaction data. Large touchpoints and animations, as well as a “clutter-free” layout helps demystify finance and remove anxiety around money habits.

THE JUDGES SAID:

“

One of the most interesting consumer apps seen in fintech for a while. It demonstrates a clear benefit to consumers, both enabling savings on spend and highlighting where there is more to be saved, powered by AIS data from linked accounts.”

cheddar

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CATEGORY

Best Customer Experience

17

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FINALISTS

- Acquired.com
- Millennium bcp
- Payit by NatWest

WINNER: Acquired.com

Hosted Checkout by Acquired.com is a fully managed payment solution that combines Open Banking (Pay by Bank), card payments, and digital wallets, and aims to reduce friction for both merchants and their customers. The solution allows Pay by Bank to be activated instantly via a no-code toggle, which removes technical and operational barriers. Customers benefit from a faster, more intuitive journey – with Hosted Checkout they can opt to Pay by Bank, authenticate through their banking app and can complete the payment in as little as 37 seconds, significantly faster than the 54 seconds typically required for a card transaction. Since launch, Hosted Checkout has processed more than 250,000 Pay by Bank transactions.

THE JUDGES SAID:

“

A really strong entry with some impressive corresponding data points around adoption, success rates, and speed of integration for merchants. That ability to integrate it into your existing journey by toggling it on or off is powerful.

”

ACQUIRED.COM



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CATEGORY

Rising Star

19

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LLOYDS

FINALISTS

- Abbie Wright, KPMG
- Anaïs Gill, TrueLayer
- Caitlin Pitblado, TrueLayer
- Dra. Patricia Ramírez, Novacomp
- Susannah Robinson, Token.io
- Tigana Sari, Allica Bank

WINNER: Tigana Sari, Allica Bank

Tigana joined Allica Bank in 2022 as a product analyst and, since then, has been promoted twice. She now serves as product owner, leading the Open Banking roadmap at Allica. Tigana has delivered major AIS and PIS features, including a QuickBooks integration and the 'Add Money' top-up flow, which has driven more than £22 million in SME deposits within its first three months. Tigana is committed to building inclusive financial products and creating space for more diverse voices in fintech. She sees Open Banking not just as a technological innovation, but as "a powerful vehicle for advancing access, equity, and opportunity across the financial services industry". Externally, Tigana works with Open Banking Ltd and Pay.UK to shape industry infrastructure, support future migrations, and advocate for SME-focused use cases.

THE JUDGES SAID:

“

Tigana has rapidly emerged as a leader in SME-focused Open Banking, delivering impactful features. She drives adoption internally and contributes externally through Pay.UK and OBL, while championing representation and inclusion.

”



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CATEGORY

Woman of the Year

21

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FINALISTS

- Andreea Daly, Money Squirrel
- Jane Barratt, MX
- Lisa Scott, TrueLayer
- Nihal Abughattas, Ozone API
- Rosheen Fischer, TrueLayer
- Saba Shariff, Symcor
- Shweta Shetty, Deloitte

WINNER: Rosheen Fischer, TrueLayer

Rosheen is general counsel at TrueLayer and a key architect of the company's legal and regulatory strategy in Open Banking. She has guided the business through high-stakes initiatives, including funding rounds and landmark ecommerce partnerships. At TrueLayer, Rosheen has led the development of a legal function that is proactive, commercially engaged, and fully embedded into product and growth strategy. She is also known for bridging the gap between legal, commercial, product, and risk teams, ensuring that legal insight is baked into decision-making early and often. Rosheen mentors junior lawyers and champions a team culture rooted in trust, learning, and autonomy.

THE JUDGES SAID:

“

A clear display of leadership in an area of Open Banking that isn't as seen and recognised as other areas. Rosheen demonstrates a passion for Open Banking and Open Finance, and for TrueLayer's customers.”

HIGHLY COMMENDED:

Jane Barratt, MX

At MX, where she is chief advocacy officer and head of global public policy, Jane spearheads the company's efforts to advance an Open Banking ecosystem. Jane has also represented MX, data aggregators, and the general fintech industry at the highest levels on Capitol Hill in conversations between government, regulatory bodies, financial institutions, and industry groups surrounding data rights and data privacy. Jane has developed a strong reputation in thought leadership through her work. She is a financial educator through LinkedIn Learning, having helped hundreds of thousands of people around the world improve their financial skills through online video courses.

THE JUDGES SAID:

“

Jane has made an outstanding contribution to ecosystem development and the promotion of Open Banking across the entire US landscape, which is evident in her thought leadership and contribution to public policy.”



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CATEGORY

Champion for Change

23

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FINALISTS

- Megan Coulson, TrueLayer
- Nicole Green, Yapily
- Wasim Mushtaq, ICG

WINNER: Wasim Mushtaq, ICG

Through his consultancy, ICG, Wasim has supported female founders to refine strategies, launch ventures, and scale their impact, enabling women not only to enter the sector, but to build sustainable businesses shaping its future. In his former role as chief operating officer at the Centre for Finance, Innovation and Technology (CFIT), he worked to embed fairness and accountability into core processes, such as hiring and HR practices. Externally, Wasim ensured diversity was written into policy. At CFIT, he co-delivered the UK's national Open Finance blueprint, embedding financial inclusion into its core recommendations. Wasim has championed change through direct mentorship and sponsorship. For more than 20 years, he has mentored women across banking, fintech, and Open Finance, with his support ranging from early-career coaching to senior leadership transitions.

THE JUDGES SAID:

“

Wasim has mentored and created space for women, putting in place organisational change in support of improved outcomes for women and embedding positive change across the industry. His submission demonstrated structural, cultural, and personal impact over two decades, with abundant testimonials.

”



atto

CATEGORY

Best Use of Data: Commercial-Focused

25

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FINALISTS

- Atto
- Millennium bcp
- MyPulse
- SmartBear
- Trading Central

WINNER: Atto

Atto takes raw Open Banking data and turns it into precision insights that help lenders make decisions in real time. Atto's platform processes more than 13,000 bank connections with 97% categorisation accuracy, turning complex spending patterns into clear affordability assessments. Additionally, it identifies and verifies 47 different income types, including traditional salaries, gig economy earnings, benefits, and irregular contract work. Then it calculates "income confidence scores" based on consistency, timing, and source reliability, which is particularly helpful in serving underbanked populations. The modular design allows for rapid integration of new data sources, while the API-first approach enables smooth partner integrations. Credit unions using Atto reported increased approval rates from 39% to 50%, while boosting lending volumes by £2 million.

THE JUDGES SAID:

“

Atto's use of categorisation, predictive analytics, and monitoring creates measurable improvements in loan approval, efficiency, and inclusion. Very strong analytics that make lending fairer and smarter – and making Atto a worthy winner.

”

atto

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CATEGORY

Best Use of Data: Consumer-Focused

27

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 **SALTEDGE**

FINALISTS

- Cheddar
- D•One by Clearscore
- Equifax
- Snoop
- Yaspa

WINNER: Yaspa

Yaspa's Intelligent Payments solution combines Open Banking and proprietary AI to provide real-time customer intelligence, with a view to delivering better outcomes for consumers and regulated businesses. It uses permissioned transaction data to generate financial health scores at the point of payment. In turn, this enables gambling operators and retailers to verify identity, assess affordability, detect fraud, and protect vulnerable customers in real time. Intelligent Payments has been piloted with tier one gambling operators, and was found to demonstrate user trust, operational efficiency, and powerful new use cases for data. Yaspa reports that 80% of users surveyed understood the value of the data-driven journey.

THE JUDGES SAID:

“

Yaspa delivers a pioneering, ethical, and practical use of consumer data by embedding real-time AI intelligence into payments, reshaping risk, affordability, and credit worthiness at the point of transaction.

”

yaspa



CATEGORY

Best Open Finance Application

29

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FINALISTS

- Banco Bci
- North One
- Salt Edge

WINNER: North One

North One is an API-enabled business banking platform for US small businesses and tradespeople. Among its offerings is a business checking account – an online business banking account that offers cashback rewards – as well as lines of credit of up to \$250,000 and term loans of up to \$250,000. North One automates financial management tasks with secure integrations, built-in budgeting and automated bill payment features. Its secure integrations automate the manual work of moving information and setting up payment flows between a business's bank account and its daily tools. North One's educational resources help small business owners to better manage their banking, accounting and operations, including free online business calculators and tools.

THE JUDGES SAID:



North One has built a focused, high-performance Open Finance platform that delivers considerable value for small businesses, with outstanding loyalty and usage metrics, and an integrated product portfolio that simplifies SMB finance.



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CATEGORY

Best Open Banking Payments Project: Commercial

31

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FINALISTS

- Allica Bank & Yapily
- APPsolute & InfoVision
- DigitalAPI
- MoneySuite

WINNER: MoneySuite

MoneySuite is an Open Banking-driven end-to-end payment service for micro and small businesses. It aims to tackle some of the challenges that small businesses face, including high costs, time lost on manual follow-ups, and cash flow issues. MoneySuite offers payment acceptance using its Bank Payment technology, and automated processing for reconciliation, credit control, and bookkeeping. In turn, this helps businesses save as much as 75% on commission fees, reduce the number of missed payments, and improve cash flow visibility and revenue. MoneySuite Bank Pay enables businesses to accept instant Open Banking payments. By leveraging both Open Banking payment and data services, MoneySuite is able to deliver “seamless” payment acceptance and end-to-end financial automation.

THE JUDGES SAID:



The value proposition is very strong and backed by data, which meant MoneySuite stood out. With a focus on speed and security, and innovative use of technology, the cost savings they deliver for SMEs is impressive.



HIGHLY COMMENDED:

Allica Bank & Yapily

Allica Bank's Add Money feature is driven by Open Banking payment initiation services (PIS) and aims to change how new Business Rewards Account (BRA) customers fund their accounts, which has previously required manual transfers and repeated follow-ups. Using Add Money, Allica Bank's customers can transfer funds directly from their existing bank in under one minute via Allica's app or online banking. Allica teamed up with Yapily to boost security and to set a new benchmark in API protection.

THE JUDGES SAID:



Brilliant use of Open Banking to streamline, modernise and accelerate the payments experience, with a clear impact on customers.



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CATEGORY

Best Open Banking Payments Project: Consumer

33

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FINALISTS

- B4B Payments & Nordic partners
- Ecommpay & The Money Platform
- Lloyds Bank
- Prommt
- Token.io

WINNER: Token.io

Token.io's solution combines its Open Banking connectivity, which reaches more than 90% of bank accounts in most of its 21 supported markets, with its white-label infrastructure, features designed to boost conversion, consultancy, and partner enablement services, to accelerate adoption. Token.io's partners include three of Europe's five largest financial institutions, and it also boasts a network of PSP and fintech partners to deliver Pay by Bank solutions to merchants "at scale" across the UK and Europe. It builds and maintains all of its bank API connections in house, to deliver optimum coverage. Meanwhile, its white-label infrastructure allows Pay by Bank to be embedded into nearly any channel, while maintaining consistency of brand and user experience to support consumer trust and confidence.

THE JUDGES SAID:

“

Token.io demonstrated great metrics on lowering cost, automation efficiency and security. The merchant savings are astonishing, and the scale and impact is very impressive.

”

TOKEN

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CATEGORY

Best Regulatory Open Banking Initiative

35

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FINALISTS

- Armalytix
- DashDevs
- DigitalAPI
- Flagright
- Ozone API
- Yaspa

WINNER: Ozone API

In 2024, the Central Bank of the UAE (CBUAE) launched an Open Finance Framework — within just six months, it had developed the most comprehensive regulatory framework and technical standard in the world. In the following six months, the API Hub went live. Ozone API, as part of a delivery consortium led by Core42 and including Raidiam and Strategy&, was selected to design, build, and operate this infrastructure. The national API Hub, powered by Ozone API, is a core pillar of the CBUAE's Financial Infrastructure Transformation (FIT) Programme and has been designed to support over 200 financial institutions, allowing FIs to deliver their Open Finance APIs in a reduced timeframe. The central API Hub infrastructure significantly reduced compliance burdens across the ecosystem.

THE JUDGES SAID:



This is a benchmark for regulatory-led Open Finance: a centralised API hub delivered nationally in 12 months, which cuts compliance costs, accelerates delivery, and demonstrates tight regulator-industry collaboration.



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CATEGORY

Best Sector Initiative

37

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FINALISTS

- B4B Payments
- NayaOne, UK Department for Business & Trade
- PayPoint
- Yaspa

WINNER: PayPoint

PayPoint, working in partnership with Ovo, developed a new secure, real-time refund disbursement solution, called PayIn, that uses Open Banking to improve how refunds are issued in the energy sector. By using AIS, Confirmation of Payee, and Faster Payments, Ovo's customers receive refunds within seconds, thereby reducing delays and the inefficiencies associated with traditional cheque-based systems. The platform is also designed to be inclusive, by enabling either Open Banking transfers, or giving customers the option to collect cash at more than 28,000 retail outlets, for those without access to digital banking, and supporting individuals in financial difficulty. The solution has delivered significant cost savings for Ovo, and has also advanced ESG goals by reducing paper waste. By using CoP, Ovo does not need to store sensitive bank details, helping to lower fraud risk.

THE JUDGES SAID:

“

A best-in-class sector-specific application of Open Banking, solving real pain points at scale. PayPoint demonstrated proven large-scale adoption, clear customer benefits, and measurable ESG and cost savings.

”

HIGHLY COMMENDED:

Yaspa

Yaspa's Intelligent Payments solution uses Open Banking to enable real-time and regulatory-compliant deposit journeys in the gaming sector. At the point of payment, and with the user's consent, the system verifies identity, assesses financial vulnerability, detects fraud signals, and returns a financial health score. Gaming operators have benefitted from reduced compliance costs, lower fraud exposure, and increased player trust and retention.

THE JUDGES SAID:

“

Another standout sector-specific application of Open Banking that is addressing regulatory, compliance, and customer experience pain points.

”

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CATEGORY

Best Industry Partnership

39

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FINALISTS

- B4B Payments & OneMoneyWay
- Equifax & Render
- Experian & Leeds Building Society
- Raidiam & obconnect
- SmartBear & BIAN
- Symcor & Konrad

WINNER: Experian

& Leeds Building Society

Experian and Leeds Building Society have formed a partnership that integrates Experian's Affordability Passport into Leeds Building Society's mortgage process, to take what had been a traditionally manual, paper-heavy journey, and transform it into a secure and efficient digital experience. Experian's Affordability Passport, which has Open Banking capabilities, enables customers to link their bank accounts digitally, providing Leeds Building Society with verified, categorised data. The pilot has accelerated the decision-making process, reducing stress for first-time buyers, and improving broker and underwriter productivity. According to Experian, 80% of consumers that completed consent shared their data within 24 hours, reducing the average time to receive bank statements into Leeds and speeding up the entire mortgage process.

THE JUDGES SAID:



A very strong use case and tangible example of how Open Banking technology can revolutionise the business practices of a building society. The partnership between Experian and Leeds has delivered a good customer proposition.



HIGHLY COMMENDED:

Raidiam & obconnect

Raidiam and obconnect formed a partnership in response to a 2023 directive from New Zealand's Minister for Commerce and Consumer Affairs, to deliver a nationwide Confirmation of Payee (CoP) service. Together, the two companies designed and rolled out a centralised, API-driven CoP ecosystem that went live in just over six months and is now operational across 13 banks, covering over 95% of consumer and SME accounts.

THE JUDGES SAID:



Great use case with a nationwide impact, demonstrating the potential for Open Banking capabilities to enhance societal objectives.





CATEGORY

Ted Sidgwick Pioneer Award

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RAIDIAM

WINNER: Ralph Bragg
Co-founder and Chief
Technology Officer, Raidiam

Ralph Bragg is the co-founder of Raidiam, which delivers data-sharing ecosystems globally, providing the critical infrastructure that enables national financial ecosystems to scale, including Open Finance and Open Insurance in Brazil. He founded Raidiam alongside Barry O'Donohoe, in 2016, when they were tasked with designing and delivering the world's first trust framework for Open Banking in the UK. In an interview back in 2022, Bragg told Open Banking Expo: "We could see the massive potential of using our expertise to create ecosystems that enable the value of data to be unlocked – not just in the regulatory space for the likes of Open X, but also for purely commercial reasons, helping businesses join and excel in the API economy." Bragg and the team developed Raidiam Connect, a technology suite that enables businesses, consortiums, governments, regulators and central banks to create and control their own ecosystems using the highest financial-grade security – an "ecosystem-in-a-box", according to Bragg.

THE JUDGES SAID:

“

Ralph's technical leadership has underpinned the success of Open Banking and Open Finance ecosystems worldwide. From co-creating the UK's first Open Banking Trust Framework to delivering the infrastructure powering Brazil's Open Finance and Open Insurance, his work has set global benchmarks for security, scalability, and interoperability. The judges agreed that his influence, vision, and continued innovation embody the spirit of a true pioneer.”

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