

OPEN
BANKING
EXPO

Awards²⁰²⁶

HEADLINE PARTNER

RAI DIAM

WINNERS' SUPPLEMENT

13 October 2026

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CATEGORY WINNERS

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WELCOME

What a night! **The Open Banking Expo Awards 2026** brought our community together to celebrate the people and organisations delivering progress across Open Banking, Open Finance and payments. Congratulations to all our winners and highly commended finalists, whose achievements we are delighted to share in this supplement.

Now in their sixth year, the Awards give us an opportunity to pause and recognise the work behind the headlines: the partnerships, persistence and ideas that are making a difference to financial services and the people who use them.

We were delighted to welcome back Raidiam as our headline partner. My thanks to Charlotte Crosswell, Barry O'Donohoe and the entire Raidiam team for their continued support and commitment to recognising excellence across the ecosystem.

This year saw a substantial increase in entries, giving our judges an even more competitive field to assess. The strongest submissions

showed how innovation is translating into practical benefits for customers, businesses and the wider industry. Thank you to our judging panel for the time, care and expertise they brought to the process, and for the thoughtful discussions behind every decision.

Our host Jimmy McGhie guided us through the evening, with a performance from CK Gospel Choir bringing an extra spark to the celebrations. It was a pleasure to see colleagues and peers come together to applaud one another's success.

We were also proud to support The Money Charity once again, with £15 from every Awards ticket going towards its work to improve financial wellbeing across the UK. Thank you to every guest who contributed and to everyone who chose to give a little extra.

A special recognition this year was the Open Banking Advocate of the Year award in honour of Tim Corke. It was an opportunity to remember Tim and recognise the commitment of those who continue to champion our community.

My thanks to all our category partners, judges, entrants and guests, and to the team who made the evening possible. These Awards depend on the support and participation of the industry they celebrate.

In the pages that follow, we take a closer look at this year's winners and what impressed the judges. I hope you enjoy reading about their achievements as much as we enjoyed celebrating them.

Congratulations once again to our 2026 winners and highly commended finalists. We look forward to seeing what you do next.

Until next year!



Kelly Stanley
Co-founder, Open Banking Expo

REFLECTING ON A YEAR OF DELIVERY

As returning headline sponsor of the Open Banking Expo Awards for a third consecutive year, I'm delighted to congratulate both the shortlisted entrants and this year's winners. These Awards honour the best in our sector – and this year more than most, they arrive at a genuinely pivotal moment.

A year ago, I wrote about a future we could see coming: the Data (Use and Access) Act had just passed, and we spoke of entering “a fully realised Smart Data era”. That future no longer sits on the horizon – it has a date attached to it. The Act is now law. Government has published its Smart Data Strategy, targeting five live schemes by 2030, backed by £36 million in investment. The Financial Conduct Authority (FCA) has published its own roadmap for Open Finance, extending Open Banking's principles to mortgages, SME lending and insurance by 2030. Behind that list sits a simple, practical problem: the small business waiting weeks

for a lending decision because a bank cannot see its full financial picture. Solving that is the actual point of everything else in this piece.

The timing of this year's ceremony is no accident of the calendar. HM Treasury's consultation on modernising payment services regulation – covering the long-term framework for Open Banking, tokenised and agentic payments – closed only a week before tonight. Within weeks, the FCA is expected to publish its discussion paper defining the UK's first formal Open Finance scheme, prioritising SME lending and mortgages. We are, quite literally, gathered at the point where the frameworks catch up with the market.

Open Banking now serves close to 17 million people in the UK, nearly one in three adults. This year's Awards reflect that same momentum: entries up 46% year on year,

and a record number of categories, including, for the first time, Best Use of AI in Open Banking or Open Finance. Nowhere is the pace of change clearer than in how quickly AI has moved from a talking point to a judging criterion. The judging panel has grown to match, now including senior figures from the Bank of England, the FCA and the Department for Business and Trade. Regulators are no longer just observing this ecosystem. They are inside the room, shaping it alongside us.

That collaboration is exactly what trust frameworks were built to enable – the invisible architecture that lets innovation scale safely, without every participant solving the same problems alone. We have watched that principle play out well beyond the UK: in Brazil, where the Open Finance ecosystem Raidiam has supported since its earliest days remains a global reference point, and in the UAE, where

REFLECTING ON A YEAR OF DELIVERY

a consortium we are part of delivered a national Open Finance API Hub supporting over 200 financial institutions. It is why this year's new Advocate of the Year category feels so timely – recognition that the people championing this work, in markets where adoption is still taking shape, are key to actually moving it forward.

It is a reminder of how many places this journey is being walked right now, at different paces. This year's Awards reflect that too – entries and winners spanning not just the UK but Portugal, Chile, Canada and beyond. Canada's strong presence is no coincidence: legislation expanding its Consumer-Driven Banking framework received Royal Assent in March. Wherever a market is on that path, the destination looks the same: real control over your own data.

What connects all of it is the conviction we started with in 2016: secure, standards-based data sharing is infrastructure, not a feature. It is the same shift this year's new AI category points to, and one HM Treasury's own consultation now reflects directly: agentic and tokenised payments have entered the regulatory conversation for the first time. The questions get harder as use cases multiply, but the answer stays the same: build the foundations properly and let innovation happen safely on top of them.

To every winner, every shortlisted entrant, and everyone who has contributed to this ecosystem over the past year: thank you. A year ago, the next chapter was something we could see coming. Tonight, we are living in it.



Barry O'Donohoe
Co-founder & Chief Executive Officer, Raidiam

Congratulations!

Here's to an Open Future...

Well done to all of this year's nominees and winners from everyone at Raidiam.

Connect every participant.
Govern every connection.

RAIDIAM

JUDGING PANEL

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



Adam Hubbard
Payment Strategy
Specialist
Nationwide



Agnieszka Scott
Head of Smart Data
Department for
Business Trade



Alexandra Bloomfield
Assistant Commercial
Director, Financial
Services
HM Revenue & Customs



Ana Climente
Head of Open
Banking, Spain
BBVA



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



Aswin Peter
Senior Product Lead,
CX & Open Banking
British Gas



Chris Miller
Open Banking &
New Industry
Developments
Tesco Bank



Clare Ambrosino
Co-Founder
Smart Data Group



Colin Payne
Head of Innovation
FCA



Conrad Ford
Chief Product &
Strategy Officer
Allica Bank



David Cox
Payments
Strategy Lead
Virgin Media



David Parker
Director
Polymath Consulting



Dr Ruth Wandhöfer
Global Fintech
50 Influencer



Ellie Hewitt
Director, Payments
Consulting
KPMG



Emma Thwaites
Strategic Advisor
ODI



Eyal Sivan
Mr Open Banking



Faith Reynolds
Director
Devon Fields
Consulting



George Miltiadous
Head of Open Banking
HSBC



Huw Davies
Co-Founder & Chief
Executive Officer
Ozone API



Jamie Kruspel
Chief Transformation
Officer
Mainstreet
Credit Union



Janine Hirt
Chief Executive
Officer
Innovate Finance



Joris Hensen
Open Finance Lead
Deutsche Bank



Lana Tahirly Abdullayeva
iNED @Fyorin & Indp.
Strategic Advisor
Fyorin



Melanie Lazarus
Ecosystem
Engagement Director
Open Banking
Limited



Michelle Stanley
Director Head of API
& Integrations, Global
Transaction Banking
Barclays



Nilixa Devlukia
Chair
Open Finance
Association



Robert Driver
Principal, Open
Banking, Digital
Technology &
Innovation
UK Finance



Russ Thornton
Chief Technology
Officer
Nottingham
Building Society



Stephen Wright
Head of
Open Banking
NatWest Group



Steve Boms
Executive
Director
FDATA



Victoria Cleland
Chief Cashier & Executive
Director for Payments
Bank of England



CATEGORY

Best Anti Fraud Solution

09

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FINALISTS

- Experian
- FacePOS
- Flagright
- Millennium bcp
- Symcor
- Tunic Pay

WINNER: FACEPOS

FacePOS brings together Open Banking payments and fraud prevention in a single proposition designed for both in-store and online transactions. Its approach combines facial liveness detection, Confirmation of Payee, funds confirmation and AI-led fraud detection, with the aim of stopping fraud before financial damage occurs, while keeping the payment journey simple for the customer. The proposition brings secure account-to-account payments into point-of-sale environments, rather than treating fraud prevention as a separate layer added after the payment journey. FacePOS's AI fraud model is trained on five million real transactions, aligned with Central Bank of Ireland sandbox data.

THE JUDGES SAID:



This is very innovative and addresses a gap in the market. While the proposition is still at an early stage, the combination of payments, identity and fraud prevention are relevant to a live industry challenge.





CATEGORY

Best App

11

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FINALISTS

- Know Your Dosh
- MoneySuite
- PocketSmith



WINNER: PocketSmith

PocketSmith is an Open Banking-powered personal financial management app built around the needs of the household 'CFO'. It replaces manual downloads and spreadsheets with connected financial data, helping users understand where their money is coming from and going to, plan ahead and explore how different decisions could affect their future finances. Its features include customisable categorisation, forecasting and 'what-if' analysis, while users can also share access with partners, financial advisers and tax professionals. PocketSmith serves 381,000 customers in 190 countries by syncing bank feeds from more than 14,000 institutions.

THE JUDGES SAID:



A mature and thoughtfully developed app with excellent reach, strong customer satisfaction and genuinely useful forecasting tools. The scale and depth of the proposition made this the most convincing all-round entry in the category.



HIGHLY COMMENDED:

Know Your Dosh

Know Your Dosh is a family wealth management app that has a distinctive 'household-first' approach to financial management. Built on Open Banking and Open Finance, the app gives families a single, secure dashboard where every asset is visible and every authorised family member has access. The household budgeting feature consolidates income, spending, and cashflow across all household members in real time, with transaction analysis, spending analysis, and cashflow analysis sitting alongside.

THE JUDGES SAID:



A genuinely fresh take on family finances. The shared household view and strong organic growth are impressive, although the product is still at an early stage commercially.





CATEGORY

Best Customer Experience

13

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FINALISTS

- Flagright
- JS Group
- Know Your Dosh
- MX

WINNER: JS Group

JS Group's Aspire Cash solution uses Payit by NatWest's Open Banking technology to improve how the higher education sector delivers financial support, such as hardship payments, bursaries and emergency funding, to students and other beneficiaries. Through Aspire Cash, funds are delivered almost instantly and without beneficiaries being required to share or store bank details, reducing the administrative burden and operational risk. With its real-time insights, Aspire enables institutions to track how and when funding is used which, in turn, helps them to make informed decisions around financial support and wellbeing. Aspire Cash has been adopted by 44 UK universities and alongside charities, funders and local authorities, supported more than 145,000 beneficiaries in 2024/25 alone.

THE JUDGES SAID:



This was a compelling entry and a clear winner. It solves a specific problem, and we loved the purpose behind it. JS Group's metrics substantiated the adoption, the efficiency, and the experience they are providing.



NG

Awards 2020



CATEGORY

Innovation of the Year

15

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FINALISTS

- Fumopay
- Know Your Dosh
- Onteric
- Serene
- UK Payments Initiative

WINNER: Onteric

Onteric has developed Open Finance data infrastructure using neuro-symbolic AI, combining neural perception to read financial documents with logic-based reasoning that verifies outputs before they are used. The approach is intended to address information that still sits outside Open Banking APIs, including documents relating to areas such as mortgages and pensions, while providing the consistency, traceability and auditability required in regulated financial services. Rather than applying a general-purpose AI model to an existing process, Onteric has built its proposition around a different technical architecture designed specifically for trusted financial data. Onteric was selected by the Financial Conduct Authority as one of 10 firms to participate in its Mortgages and Open Finance Policy Sprint.

THE JUDGES SAID:



A great submission, and a solution that plugs a gap. Onteric is unlocking and streamlining a traditionally super complex process in a specific industry sector, thereby addressing a deep need.





CATEGORY

Most Impactful Open Banking Initiative

17

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FINALISTS

- D•One by ClearScore
- Millennium bcp
- Tink-A Visa Solution & Lloyds Banking Group
- UK Payments Initiative
- Volt

WINNER: D•One by ClearScore

In 2025, D•One launched the D•One Score, which uses consumer transaction data, accessed via Open Banking, to generate a predictive risk score, thereby enabling lenders to assess creditworthiness independently of traditional credit bureau data. In doing so, they helped to deliver more accurate lending decisions for individuals typically underserved by conventional credit scoring models because they have either weak, or no, credit history. The D•One Score is trained on a transaction dataset comprising more than 750,000 consented UK borrowers and does not require any repayment history data as an input. In turn, lenders can expand access to credit while more effectively identifying higher risk applicants, improving both lending performance and customer outcomes. Since then, the score has been adopted by 14 consumer lenders, including NewDay, Capital One and Admiral, and has directly supported the underwriting of approximately £700 million in consumer lending.

THE JUDGES SAID:



This is an innovative use of Open Banking data. The statistics are formidable in terms of the sheer volume of people who have been able to get credit through the D•One Score. The evidence of impact made it a clear winner.

**D•One**



CATEGORY

Open Banking for Good

19

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FINALISTS

- ALLinALL
- D•One by ClearScore
- JS Group
- Know Your Dosh
- PayPoint
- Powens
- Togglit powered by Qualco

WINNER: JS Group

Aspire, developed by JS Group and incorporating Payit by NatWest Open Banking technology, helps organisations deliver financial support to vulnerable and underserved beneficiaries. The platform combines rapid Open Banking-enabled cash payments with other forms of support, including vouchers, educational resources, utility assistance and financial literacy support. This allows universities, charities, local authorities and philanthropic organisations to tailor help to the circumstances of the individual, rather than treating financial inclusion simply as the movement of money. The platform supports a wide range of beneficiaries, including care leavers, estranged students, Armed Forces families and individuals facing financial hardship. Aspire has delivered more than £300 million in support to over one million beneficiaries.

THE JUDGES SAID:

“

This was the strongest all-round entry in the category. A very interesting proposition, which is clearly delivering real impact to vulnerable people at scale. Immediate and flexible support delivery and a sustainable business model.

”

JS GROUP
Transforming the Delivery and
Impact of Financial Support

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Awards 2024



CATEGORY

Best Use of AI in Open Banking & Open Finance

Customer Experience & Decisioning

21

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SALTEDGE

FINALISTS

- Abound
- Know Your Dosh
- Millennium bcp
- MoneySuite
- Onteric
- Serene

WINNER: Onteric

Important information about a customer's wider financial circumstances can still sit outside APIs, across documents such as payslips, bank statements, bills and pension summaries. Onteric is addressing this gap in the Open Banking ecosystem. Its approach uses neuro-symbolic AI to read documents, emails and screen content, verifying information before combining it with Open Banking feeds, company registries and other data sources to create a more complete picture of the customer. The technology is designed around consistency, explainability and auditability, addressing some of the challenges of applying AI within regulated financial services. It has served 95,880 users and processed 12,732 documents across more than 220 document types.

THE JUDGES SAID:



A very impressive innovation with clear success KPIs. Onteric demonstrates fresh use of AI to add to Open Banking data and create a deeper customer view.





CATEGORY

Best Use of AI in Open Banking & Open Finance

Operations, Risk & Compliance

23

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 **SALTEDGE**

FINALISTS

- Powens
- Provenir
- Yaspa

powens

WINNER: Powens

Powens' Connector Agentic Factory is an internal agentic AI system created to build, diagnose and repair Open Banking and Open Finance connectors. Connectivity infrastructure must continually adapt as banks and other data sources change their systems, often without notice. Powens applies generative AI to the maintenance workflow, allowing an agent to gather context, analyse logs and technical information, reproduce issues and propose deterministic code fixes for testing and review. The proposition applies AI to a highly operational problem that sits behind the reliability of Open Banking services used by banks, fintechs, lenders and software providers.

THE JUDGES SAID:

“

A novel entry, highlighting the use of AI to ensure Open Banking journeys continue to be delivered seamlessly in the background. Powens solves for a real ecosystem problem and the submission clearly articulated the way AI has been applied and the improvements it has made.

”

HIGHLY COMMENDED:

Yaspa

Yaspa's Intelligent Payments proposition uses machine learning to turn raw transaction data into a real-time view of financial health within the payment journey itself. Categorisation and insight generation give businesses an evidence-based view of not only whether a customer can pay, but whether they should. Yaspa's model identifies affordability risk and vulnerability signals, such as overdraft spending and deposit binging, from a customer's very first transaction, making it highly effective in the igaming sector.

THE JUDGES SAID:

“

A great example of how AI and Open Banking can be used in the decision-making journey as part of the customer life cycle in the igaming space.

”

EXPO

WOMEN
IN OPEN
BANKING



CATEGORY

Rising Star

25

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FINALISTS

- Liliia Liehkova: SSV SmartPay
- Sanya Juneja:
Financial Innovation for Impact
- Sophia Zhang: HSBC

WINNER: Sanya Juneja:

Financial Innovation for Impact

Sanya Juneja has built an international profile in Open Banking and Open Finance research in a remarkably short period. Her work has focused on translating complex regulatory and market developments into evidence that policymakers and regulators can use, including research spanning global, Asia-Pacific and emerging-market Open Finance. Alongside research, she has contributed to practical tools, technical assistance and education for regulators across multiple jurisdictions. Sanya has co-developed two digital tools now being extended with the UK Department for Business and Trade, and has delivered technical assistance to regulators in Canada, Indonesia, Uganda, Iraq, Pakistan and South Africa. Her work reflects the increasingly international nature of Open Finance and the importance of making complex policy questions accessible to those responsible for shaping new frameworks.

THE JUDGES SAID:



A clear winner. The global reach and practical adoption of her work show not only remarkable early-career achievement, but the ability to create public goods that strengthen the wider Open Finance ecosystem. Particularly strong evidence of wider ecosystem influence and future leadership potential.





CATEGORY

Woman of the Year

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FINALISTS

- Elaine Smith: Volt
- Heather Xiao: Horizon Zero
- Jess Gerrow: Token.io
- Dr Patricia Ramirez: Blautech
- Rabiya Khan: Ozone API
- Saba Shariff: Symcor

WINNER: Elaine Smith: Volt

Elaine Smith has played a significant role in the commercial development of real-time account-to-account payments at Volt. Having moved from card acquiring into Open Banking and Open Finance, she initially joined to build and scale Volt's partner ecosystem before taking on wider commercial leadership. Her work has centred on making Open Banking payments commercially usable through partnerships, market development and customer-focused execution, while also contributing to the wider industry conversation around the growth of account-to-account payments. She led Volt's expansion into Australia, connecting global merchants to local real-time payment rails. Elaine is an active member of Women in Open Banking, mentors internally via the Women at Volt initiative, and supports young women from underrepresented backgrounds through The Girls' Network.

THE JUDGES SAID:

“

A worthy winner – Elaine is a phenomenal example of a leader who leads from the front, driving Open Banking forward, and not being afraid to roll her sleeves up and get the job done, while bringing her team along with her.

”

BANKING EXPO

Awa



CATEGORY

Industry Technology Leader of the Year

29

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FINALISTS

- Baran Özkan: Flagright
- Barry O'Donohoe: Raidiam
- Charles Damen: Token.io
- Huw Davies: Ozone API
- Serhii Zakharov: PayDo
- Steffen Vollert: Volt

WINNER: Huw Davies: Ozone API

Huw Davies has been closely involved in the development of Open Banking from its formative years through to its international expansion. He co-founded Ozone API with fellow architects of the UK Open Banking Standard, translating that experience into infrastructure used by banks and Open Finance ecosystems internationally. Under his leadership, Ozone API now operates across 43 countries and powers over 100 banks globally to become critical national infrastructure across multiple countries, including Open Banking Limited's Model Bank in the UK. Alongside commercial delivery, Huw continues to contribute to policy discussions, industry initiatives and the wider debate around how Open Banking and Open Finance can develop sustainably.

THE JUDGES SAID:



Huw is an Open Banking evangelist and has been instrumental in championing standards around the world. He combines genuine pioneering experience with an impressive record of commercial delivery.



HIGHLY COMMENDED:

Barry O'Donohoe: Raidiam

Barry O'Donohoe's work spans the original UK Open Banking Trust Framework and Directory through to the development of trusted data-sharing infrastructure in international markets. Raidiam's technology enables Open Finance Brasil, one of the world's largest financial data-sharing ecosystems, and underpins the Central Bank of the UAE's national Open Finance hub. Barry is a recognised global advocate for Open Banking, Open Finance and Smart Data.

THE JUDGES SAID:



Barry's contribution is genuinely foundational. His work has had exceptional reach and lasting influence.



BANKING EXPO

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CATEGORY

Industry Ecosystem Leader of the Year

31

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FINALISTS

- David Cox: Virgin Media O2
- George Miltiadous: HSBC UK
- Hakan Eroglu: Bank for International Settlements (BIS)
- Henk Van Hulle: Open Banking Limited
- Joris Hensen: Deutsche Bank
- Richard Koch: UK Payments Initiative
- Søren Rode Jain Andreassen: Nordea

WINNER: Henk Van Hulle:

Open Banking Limited

As chief executive officer of Open Banking Limited, Henk Van Hulle has led the UK ecosystem through a period of significant growth and transition. His role has included working with government, regulators, banks, fintechs and other stakeholders on the next phase of Open Banking, while supporting major initiatives, including the development of the UK Payments Initiative and work around the Future Entity. His leadership sits at the intersection of policy, ecosystem coordination and practical delivery, with the UK model continuing to influence Open Banking developments internationally.

THE JUDGES SAID:

“

Henk's influence on UK Open Banking is difficult to overstate. A clear winner as a dedicated champion of Open Banking in the UK and a focussed ecosystem builder.

”

BANKING EXPO

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CATEGORY

Advocate of the Year

Presented in memory of Tim Corke

33

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FINALISTS

- **Bhuvan Anand:** GFT Technologies Canada
- **Gavin Littlejohn:** Potion
- **Heather Xiao:** Horizon Zero
- **Jennifer Harrison:** Open Finance ANZ
- **Michelle Beyo:** Finavator/
Open Finance Network of Canada
- **Steve Boms:** Financial Data &
Technology Association (FDATA)

WINNER: Michelle Beyo: Finavator/Open Finance Network of Canada

Michelle Beyo has become a prominent advocate for Open Finance, Open Data and consumer data rights in Canada and internationally. As President of the Open Finance Network of Canada and founder of Finavator, she combines industry advocacy with practical work aimed at moving the Canadian ecosystem forward. Her activity includes work on data portability, thought leadership, industry education and convening conversations across policy, technology and financial services. She has also used speaking, mentoring and educational platforms to broaden understanding of the changes reshaping financial services, including as host of the 'Step into the Future of Finance' podcast and via her 'Future of Finance' masterclass.

THE JUDGES SAID:



Michelle's sustained and highly visible advocacy, particularly her ability to connect policy, industry and community, is impressive. She is particularly strong on convening stakeholders and advancing discussion in a still-developing market. It was clear how passionate she is about Open Banking in Canada.



HIGHLY COMMENDED:

Steve Boms: Financial Data
& Technology Association (FDATA)

Steve Boms has worked to advance consumer-permissioned financial data rights across North America and the UK. Boms has testified before the US Senate, US House Financial Services Committee, and Canada's Standing Senate Committee on Banking, Commerce and the Economy, playing a leading role in advancing Section 1033 implementation in the US and Canada's Consumer-Driven Banking Framework.

THE JUDGES SAID:



A very strong and well evidenced submission. Steve is an outstanding current-market advocate with direct influence on Open Banking policy and implementation in both the US and Canada.





BANKING
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CATEGORY

Best Team

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Payit 

FINALISTS

- Centre for Finance, Innovation & Technology (CFIT)
- Financial Data & Technology Association (FDATA)
- HSBC
- Togglit, powered by QUALCO

**WINNER: Centre for Finance, Innovation & Technology (CFIT)**

CFIT's Coalition Programme brings together organisations and specialists from across financial services, technology, government and other sectors to solve complex problems through time-limited, delivery-focused collaboration. The programme is designed to move beyond discussion, using research, shared expertise and practical experimentation to produce roadmaps, frameworks, pilots and other tangible outcomes. Its work has increasingly extended the principles of Open Finance and Smart Data beyond financial services, demonstrating how coalition-led delivery can help translate policy ambition into real-world implementation.

THE JUDGES SAID:



Really impressive cross-industry collaboration on some very complex topics. The progress the team has made and the subsequent impact on the industry makes CFIT a key player in the market.



HIGHLY COMMENDED:

HSBC

Teams across HSBC Commercial Banking and Global Payments Solutions businesses joined forces with strategic partner Token.io to deliver the Top-up from an External Account and Connected Accounts features across HSBC Business Internet Banking and the Business Banking Mobile app. Delivering these Open Banking capabilities within its digital channels for commercial banking customers required close collaboration across product, engineering, technology, design, operations, legal, compliance and risk functions.

THE JUDGES SAID:



A good example of the complexity of delivering change within a large organisation. Exceptional cross-functional collaboration and clear evidence of execution under significant operational and regulatory complexity suggests this is a strong and focused team.



The Monzo logo, consisting of the word "monzo" in a bold, red, lowercase sans-serif font, is centered within a white circle. This circle is surrounded by a thick, gold-colored border. The background of the slide is a dark blue with abstract, glowing white lines and dots, suggesting a digital or network theme. A thick gold line runs vertically and then horizontally across the middle of the slide, framing the logo and the category text.

monzo

CATEGORY

Best Use of Data

37

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atto

FINALISTS

- Millennium bcp:
Digital Money
Management (DMM)
- Millennium bcp:
NextGen Conversion Engine
- Monzo
- Sikoia
- Tapix
- Yodlee

monzo

WINNER: Monzo

Monzo's Open Data-enabled mortgage management Homeownership tool uses a combination of open and proprietary data to turn mortgage management into a more active part of everyday financial life. Customers can view and understand their mortgage alongside the rest of their finances, regardless of lender, with personalised information designed to help them make more informed decisions. By bringing together mortgage, property and other relevant data, the proposition seeks to make a traditionally static financial product more understandable and actionable. Since its launch, the Homeownership tool has become one of Monzo's most successful data-powered products, and now serves over half a million people.

THE JUDGES SAID:

“

An impressive application with good supporting material, including customer feedback. A hugely innovative proposition – the use of data genuinely upgrades the product experience with improved outcomes for consumers.

”



CATEGORY

Best Open Finance Application

39

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powens

FINALISTS

- Banco de Crédito e Inversiones (Bci)
- Know Your Dosh
- Nagarro
- Teal

**WINNER: Banco de Crédito e Inversiones (Bci)**

Banco de Crédito e Inversiones' Cash Flow – CFO Dashboard is an Open Finance application designed to reduce fragmentation in corporate treasury. Integrated into the Bci 360 Connect platform, it brings together transactional positions and multi-currency balances from multiple banks while also connecting other business information, including electronic invoice data. Predictive and simulation tools then help finance teams understand liquidity and working capital through a single interface. The proposition demonstrates how Open Finance can extend beyond consumer account aggregation into a practical business-management tool.

THE JUDGES SAID:



This is a great proposition serving a real corporate treasury need, supported by clear corporate deployment and adoption evidence. A strong enterprise use case with measurable customer value.



HIGHLY COMMENDED:

Know Your Dosh

Know Your Dosh applies Open Finance to the household rather than the individual. Its proposition brings together banking and wider financial assets, including investments, pensions and property, into a shared view designed to help families understand and manage their finances collectively. In 15 months, the platform has grown to users across 100-plus countries, tracking over £200 million in assets.

THE JUDGES SAID:



A differentiated, live consumer Open Finance application. It combines a clear household-resilience proposition with strong early engagement and adoption momentum. Really innovative proposition tackling a genuine gap in the market.



OPEN BANKING EXPO Awards

CATEGORY

Best Open Banking Payments Project

41

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FINALISTS

- FacePOS
- PayDo
- Token.io & Santander
- Volt

WINNER: Token.io & Santander

Santander and Token.io have embedded Pay by Bank across a range of everyday retail-banking journeys rather than treating Open Banking payments as a standalone experiment. Over a period of 18 months, the partnership has extended the capability across areas including credit card repayments, account funding, financial support and peer-to-peer payment requests. By using a common Open Banking payments capability across multiple customer journeys, Santander has sought to reduce friction and give millions of customers greater control over how money moves into and around the bank.

THE JUDGES SAID:



Excellent multi-use-case deployment of Pay by Bank with clear customer benefit. Strong conversion, payment success, customer satisfaction and sustained adoption demonstrate a solution that is both useful to customers and capable of scaling.



TOKEN  Santander



CATEGORY

Best Regulatory Open Banking Initiative

43

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FINALISTS

- Open Banking Limited
- Salt Edge
- SBS Software

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The Standard for Open Innovation™

WINNER: Open Banking Limited

Open Banking Limited was tasked by the Financial Conduct Authority with leading industry work to establish a commercial Variable Recurring Payments operator for the UK. Acting as a neutral convenor, OBL brought together banks, fintechs, regulators and other industry participants in just 11 months to agree a shared approach, supporting the design, governance and launch of what became the UK Payments Initiative. OBL secured 31 founding organisations as funders, representing system-wide collaboration and strong market commitment to a shared, future-facing payments infrastructure. The work demonstrates the role that regulatory and ecosystem coordination can play in moving a new Open Banking payment capability from policy ambition towards an operating market structure.

THE JUDGES SAID:

“

A clear winner and a strong submission, with substantive evidence of collaboration. This is an impressive piece of industry leadership delivered at real pace and with impact across the UK economy.

”

HIGHLY COMMENDED:

Salt Edge

Salt Edge's Open Finance Suite turns regulatory Open Banking compliance from a passive legal burden into an active engine for public utility and enterprise innovation. Salt Edge enables regulated financial institutions to securely extend their regulatory API infrastructure to non-licensed public and private partners. With connectivity across more than 5,000 financial institutions in over 50 countries, Salt Edge bridges public-private collaboration while future-proofing banks for PSD3, PSR, and FIDA frameworks.

THE JUDGES SAID:

“

A technically strong and well-explained solution that turns regulatory infrastructure into something genuinely useful for banks, businesses and public services. Impressive international reach and engagement.

”



CATEGORY

Best Open Banking Sector Transformation

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FINALISTS

- Abound
- PayPoint

WINNER: PayPoint

PayPoint and Thirteen have applied Open Banking to the challenge of rent collection in social housing. The proposition is designed to modernise a process that can be costly, administratively intensive and slow to reconcile, while recognising that housing providers also need to support tenants who may be financially vulnerable or use a mix of payment methods. It enables residents to make secure, real-time account-to-account payments directly from their banking app. Working with PayPoint, Thirteen became one of the first housing associations in England to deploy Pay by Bank at scale, creating a practical blueprint for wider sector adoption.

THE JUDGES SAID:



A well-executed and highly practical use of Open Banking in social housing. The cost savings and growth in adoption are encouraging, while the submission evidenced substantial sectoral impact and end user benefit.





CATEGORY

Best Industry Partnership

47

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FINALISTS

- Experian & Volkswagen Financial Services UK
- Fumopay & Cashflows
- Lloyds Banking Group & Tink: a Visa Solution
- Raidiam, Council for Licensed Conveyancers & Open Property Data Association
- Token.io & HSBC
- Tunic Pay & Lloyds Banking Group

WINNER: Fumopay & Cashflows

Fumopay and Cashflows have built a two-way partnership that connects card acquiring and Open Banking, instead of treating them as competing payment worlds. Fumopay initially selected Cashflows as its acquiring partner, before Cashflows in turn adopted Fumopay's Open Banking rails to support real-time merchant payouts. The resulting proposition replaces slower manual disbursement processes with account-to-account payouts supported by account and identity verification, configurable controls and auditability. The two businesses solve a shared customer problem, with Fumopay contributing proprietary Open Banking infrastructure and payout logic, while Cashflows contributes acquiring scale and merchant reach.

THE JUDGES SAID:



A truly two-way partnership where the value flows in both directions. The customer problem was well defined, with specific operational examples and good performance metrics.



fumopay[®] Cashflows

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CATEGORY

Best Open Banking Infrastructure

Ecosystem enablers

49

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FINALISTS

- Open Banking Limited
- Ozone API
- Raidiam, Council for Licensed Conveyancers & Open Property Data Association
- Symcor

WINNER: Ozone API

Ozone API is an Open Banking infrastructure platform that supports all major global standards. Ozone API powers both sovereign national infrastructure for central banks and regulators, and runs live production APIs for banks and financial institutions across four continents. Its work spans testing, conformance, standards implementation and the infrastructure needed for organisations to participate in Open Banking ecosystems. Its infrastructure underpins Open Finance ecosystems across three jurisdictions, including the UK OBL Model Bank, which is the official testing environment for every UK ecosystem participant; the Saudi Arabia Open Banking Lab, powering its developer portal, model bank, conformance suite, and participant support; and the UAE's Nebras Open Finance Platform, the centralised hub through which every bank and financial institution in the country delivers compliant Open Finance APIs.

THE JUDGES SAID:



This was a well evidenced entry with solid proof points. Ozone API has a strong infrastructure proposition and is working in multiple countries. It scored highly for its interoperability, integration and for enabling other organisations to deliver valuable APIs.





CATEGORY

Best Open Banking Infrastructure

Platform providers

51

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FINALISTS

- Proof of ID
- Salt Edge
- SBS Software
- Token.io
- Volt
- Wealthreader

WINNER: Token.io

Token.io combines Open Banking connectivity with white-label infrastructure, conversion-focused features and partner enablement to help banks, fintechs and payment service providers deliver Pay by Bank. Its proposition is built around the challenges faced by organisations that control merchant payment journeys, including acceptance, conversion, coverage and operational efficiency. By providing the infrastructure beneath those services, Token.io enables partners to take account-to-account payments to merchants without each organisation having to build and maintain the underlying connectivity itself. With network coverage of 567 million bank accounts, its infrastructure delivers widespread Pay by Bank reach and adoption, and it holds the second-largest share of Pay by Bank volumes in the UK. Token.io serves three of Europe's five largest banks, as well as a PSP and fintech network that includes Global Payments, ACI Worldwide and Antom.

THE JUDGES SAID:



Token.io's entry demonstrated reach, scale and clear outcomes across the Open Banking infrastructure they support, connecting much of Europe and the UK, and powering many of the Open Banking payments capabilities we see provided by major banks and PISPs. This was a strong submission.



TOKEN

HIGHLY COMMENDED:

Volt

Volt's Power Grid is a continent-wide bank connectivity network designed as foundational infrastructure for Open Banking payments across the UK and Europe. It was initially founded in 2019 as an orchestration platform relying on third-party aggregators, until Volt recognised that true enterprise scaling required building direct, self-owned connectivity. Power Grid provides a single, harmonised gateway that connects merchants, PSPs, and financial applications directly to banks across 30-plus markets.

THE JUDGES SAID:



Volt played on the strengths that already existed in the market. Rather than reinventing the wheel, they reused an existing concept, which we thought was interesting.



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