



PAY **2017** **AWARDS**

**Honoring achievement in the global
prepaid, retail & loyalty, and payments
technology industries**

2017 PAY AWARDS

11th Annual Competition

12 Judges

3 Winners in 21 Categories

2 Industry Achievement Winners

33,302 Online Votes



Thanks to Our Expert Judges & Online Voters

AWARDS CHAIR



Loraine DeBonis,
Paybefore

SPECIAL GUEST JUDGES: CONSUMER CHAMPION



Jennifer Tescher,
CFSI



Thea Garon,
CFSI

Prepaid Judges



Brad Fauss,
Wirecard North America



Craig James,
Neopay, PIF



PREPAID

Best Incentive Program



VIRTUAL INCENTIVES



MARQETA



mastercard.

Virtual Incentives Mastercard

From an advanced mobile interface to instant digital fulfillment, this solution wields the latest tech to encourage loyalty and engagement.

PAY₂₀₁₇
AWARDS

PREPAID

Best Incentive Program



The Friends & Family Rewards Program

Word-of-mouth marketing drives results. The referrer and new purchaser are awarded \$100 on Visa cards that increased car sales by as much as 40% for some dealers.



PREPAID

Best Incentive Program



Prize Savings

Each dollar saved rewards cardholders with an entry to win in a sweepstakes program that has driven MoneyCard Vault usage up 400%, with users saving 35% more and 3,500+ cardholders winning cash prizes.



commonwealth

PAY²⁰¹⁷
AWARDS

PREPAID

Best in Category
Best Incentive Program

Prize Savings

Walmart 
MoneyCard
Prepaid Debit Card

 GREEN DOT
CORPORATION

commonwealth

PAY 
2017
AWARDS

PREPAID

PAYROLL

Outstanding Pay Solution



Global Cash Card
Kroger
Mastercard

Payroll Card Program

Kroger has embraced its partnership with Global Cash Card and Mastercard, educating employees about the benefits of paperless pay and helping them keep more of their pay with a rollout centered on best practices.

PREPAID

PAYROLL

Outstanding Pay Solution



Money Network Service for Walmart

First EMV paycard with significant options for fee-free usage. Partners continue to invest in innovative features, including savings purses, split-pay option and a mobile app.



PREPAID

PAYROLL

Outstanding Pay Solution



UniRush,
a Green Dot Company
Mastercard

rapid! PayCard MasterCard

Free features, including interest-bearing savings purse, and Mastercard's fraud protection program set apart this program for Burger King National Franchise Association.

PAY₂₀₁₇
AWARDS

PREPAID

Best in Category Outstanding Pay Solution

Money Network Service for Walmart



PREPAID

Best Benefits Delivery



MONI MIGRI

Finnish Immigration Service delivers benefits through the card, which is the only European program providing refugees with a modern financial tool.

PREPAID

Best Benefits Delivery



American Express Serve

Free acquisition and direct deposit combined with features such as mobile check deposit and cash pickup entice customers to use Serve beyond tax season.

PREPAID

Best Benefits Delivery



CFMWS MasterCard Prepaid Card

Card can restrict spend as needed, supports multiple compensation programs and streamlines multilayered internal processes that previously delayed disbursements.



PREPAID

Best in Category Best Benefits Delivery

MONI MIGRI



PREPAID

Health Care Payments Innovation



Ameriflex Living Wage Card Program

One-of-a-kind program addresses a specific need across a population of home health care workers, who often struggle to obtain quality, affordable health care.

PREPAID

Health Care Payments Innovation

WEX Health Cloud



WEX Health
Cloud

PAY 2017
AWARDS

PREPAID

Health Care Payments Innovation



Alegeus Platform

Multipurpose debit card supports all types of health benefit accounts on a wholly owned platform that prevents data disparity and latency issues. Mobile app and online support drive usage.



PREPAID

Best in Category Health Care Payments Innovation

Alegeus Platform



PREPAID

Consumer Champion



Walmart MoneyCard by Green Dot

By delivering no- and low-fee services and introducing cost-saving options, cardholders get the best value and are actually paid to use the card for everyday spending.

Walmart 
MoneyCard
Prepaid Debit Card

 GREEN DOT
CORPORATION

PAY 
2017
AWARDS

PREPAID

Consumer Champion



American Express Serve

Understanding that underbanked consumers represent vast demographics with different financial needs, Amex introduced three innovative products: 1) Cash Back 2) Free Reloads and 3) Free Direct Deposit.

PREPAID

Consumer Champion



ChimpChange Prepaid MasterCard

Mobile app and prepaid card help customers get ahead by offering a virtually free checking account with easily accessible, in-app financial literacy tools.



PREPAID

Best in Category Consumer Champion

ChimpChange Prepaid MasterCard



PAY 2017
AWARDS

PREPAID

Best Design



JetPay[®]

 **cardplatforms**[®]
FINANCIAL TECHNOLOGY SERVICES

JetPay Money Access Card

Timeless and sophisticated with subtle touches, including a silver foil inlaid logo, the design raises the bar for payroll cards to appeal to younger consumers.

PAY²⁰¹⁷
AWARDS

PREPAID

Best Design



AURAE Solid Gold MasterCard

Internationally renowned designers commissioned on behalf of clients create one-of-a-kind financial instruments. Recipients are fascinated and astonished by the weight, design and individual story each card tells.



PREPAID

Best Design



Nike Gift Card + Earbuds Pack

To drive gift card sales in the third-party channel during back-to-school and the holidays, Nike partnered with InComm to create a value-added package that included a \$50 Nike gift card and Nike-branded sports earbuds, free with purchase.



PREPAID

Best in Category
Best Design

Nike Gift Card + Earbuds Pack



PAY₂₀₁₇
AWARDS

PREPAID

Best B2B Problem Solver



Cartimpronta Business Prepaid

First European prepaid card integrated with Mastercard's inControl for Business to customize spending profiles by individual employee. Good for SMEs and issuers, which earn more on interchange.

PAY₂₀₁₇
AWARDS

PREPAID

Best B2B Problem Solver



Marqeta

The only issuer processor platform to offer instantly issued, tokenized cards to technology innovators. The feature allows for eligible payment cards to be added directly into Apple Pay as well as in-app provisioning.



PREPAID

Best B2B Problem Solver



Comdata Mastercard Corporate Prepaid Program

Supports the funding of grants to qualifying individuals for medical treatment payments, streamlining the process and ensuring funds are being used for the intended purpose.



PREPAID

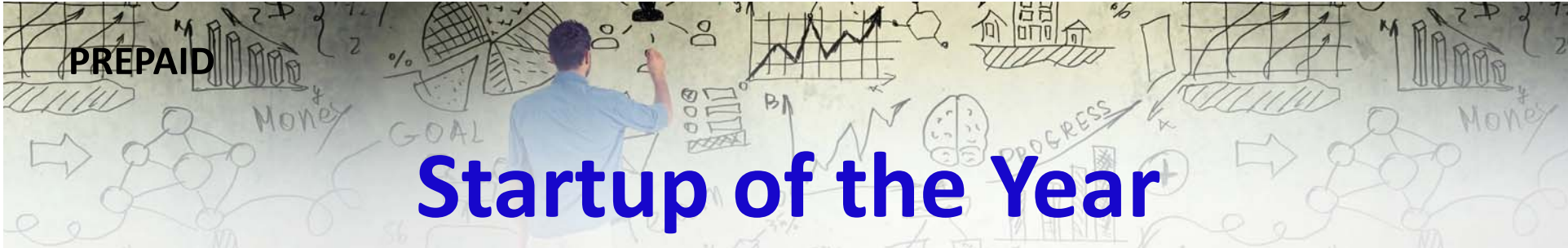
Best in Category Best B2B Problem Solver



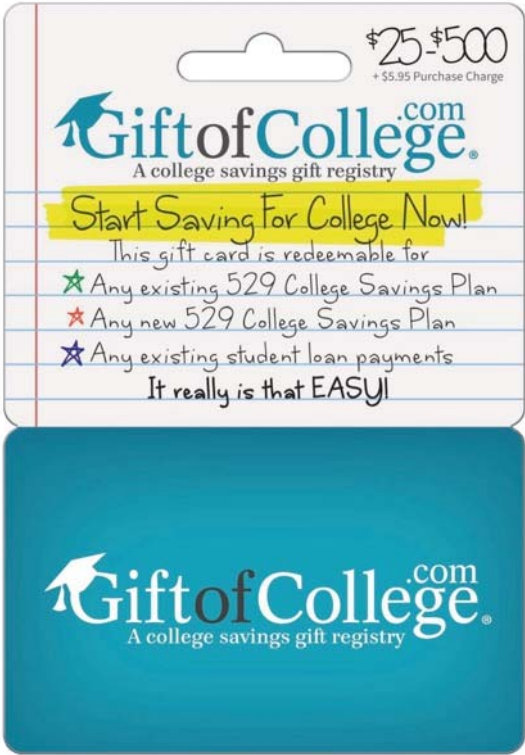
MARQETA



PAY₂₀₁₇
AWARDS



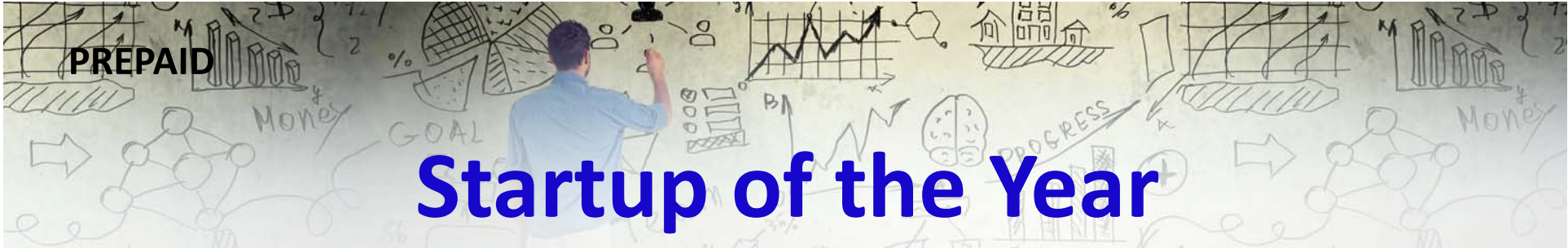
Startup of the Year



Gift of College

Launched one-of-a-kind gift card with InComm to help parents and others contribute to any 529 college savings plan. By opening an account, contributors increase the likelihood that a student will attend college by 75%.





ChimpChange

ChimpChange stands out because of a no- or low-fee structure, attention to aesthetic detail, focus on financially empowering consumers, \$15 million in capital investment and a Net Promoter Score of 33.





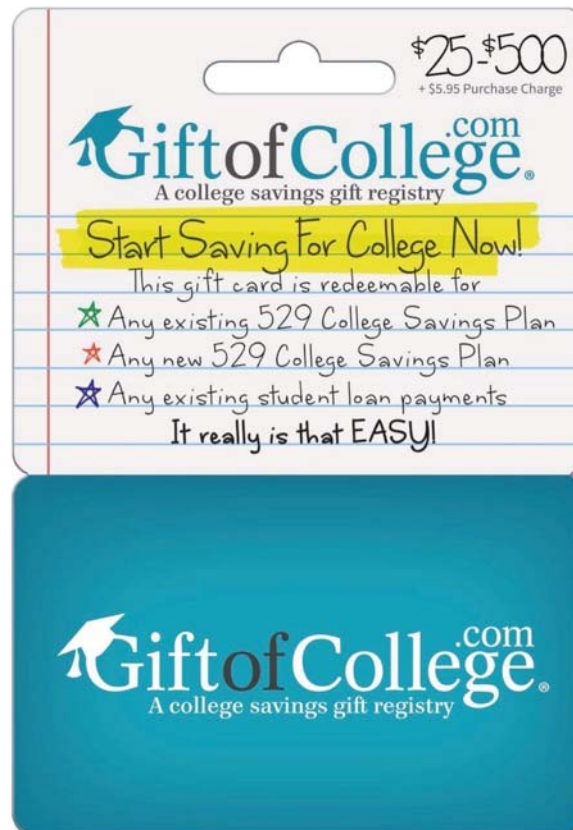
Bento

Offers instant approval and a best-of-breed platform with features like mobile receipt capture, service and communication designed with the small business owner in mind.

PREPAID

Best in Category Startup of the Year

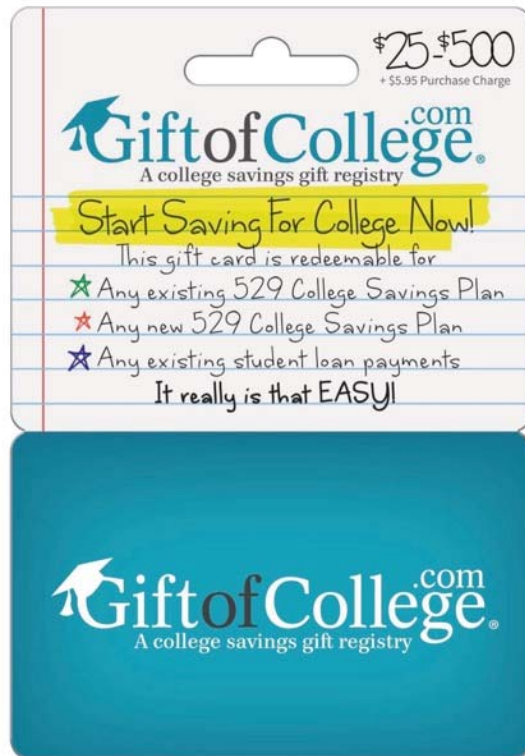
Gift of College



PREPAID



Product of the Year



Gift of College Gift Card

Creates a whole new way for families to afford their children's college education. By putting easily available and accessible gift cards in stores, it significantly simplifies the savings experience—and allows people, beyond the immediate family, to contribute. Drove triple-digit growth for online contributions.



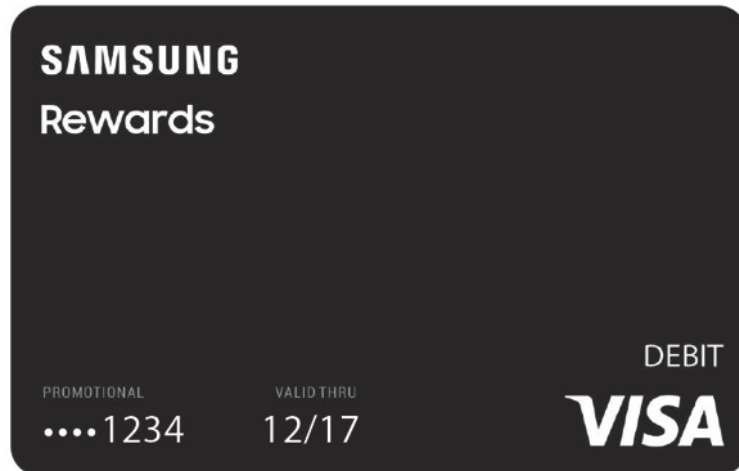
incomm®

PAY 2017
AWARDS

PREPAID



Product of the Year



wirecard

Wirecard Samsung Pay Rewards Card

Represents a fundamental shift in the digital payment experience by providing a frictionless loyalty program where rewards are automatically updated and immediately visible in the mobile wallet, reaching consumers in real-time and promoting a habit-forming action to drive desired behavior.

PAY²⁰¹⁷
AWARDS

PREPAID

Product of the Year



netSpend[®] A TSYS[®] Company

Netspend Small Business Mastercard

First commercial prepaid product designed to help freelancers and small businesses better manage their business finances, accept all forms of payment and save money on business purchases.

PAY²⁰¹⁷
AWARDS

PREPAID

Best in Category Product of the Year

Netspend Small Business Mastercard



netSpend® A TSYS® Company



PAY 2017
AWARDS



Retail & Loyalty Judges



Tim Spenny,
GfK Research



Matt Davies,
Gift Card Network
& Powerhouse
Brands

RETAIL & LOYALTY

Gift Card Innovation



ezGyft Virtual

Virtual card enables distributors in different countries to collect funds in local currency for Middle Eastern consumers who want to shop online, removing the burden of international transaction fees.



RETAIL & LOYALTY



Gift Card Innovation



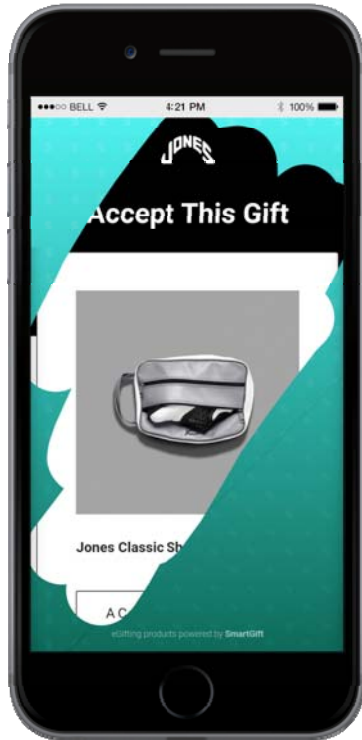
Kount Complete

Multiple interlocking, patented technologies—device ID, velocity checks, IP geo-location and proxy detection—stop fraud before it happens, while driving card-not-present gift card sales for merchants.



RETAIL & LOYALTY

Gift Card Innovation



SmartGift

Patent-pending Gift Now, Pay Later technology offers a mobile experience that taps into social and conversational commerce, improving the gifting experience while boosting retailers' conversions.

smartgift

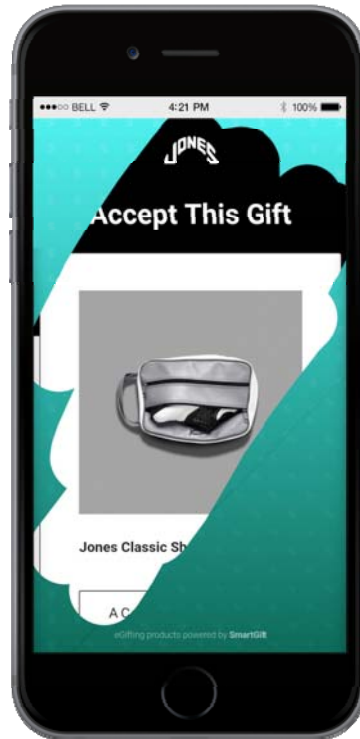
PAY₂₀₁₇
AWARDS

RETAIL & LOYALTY

Best in Category Gift Card Innovation

SmartGift

smartgift



PAY₂₀₁₇
AWARDS

RETAIL & LOYALTY

Best M-POS Solution

iSMP4 Companion

Groundbreaking enterprise-class m-POS device that is easy to implement in nearly any environment. Much more than just a payment terminal, it supports product lookup and consultation.



ingenico
GROUP

PAY 2017
AWARDS

RETAIL & LOYALTY

Best M-POS Solution

Clover Mini

Faster EMV checkout, along with omnichannel POS, online, mobile and now connected commerce capability, enables retailers to engage with their customers wherever they want.

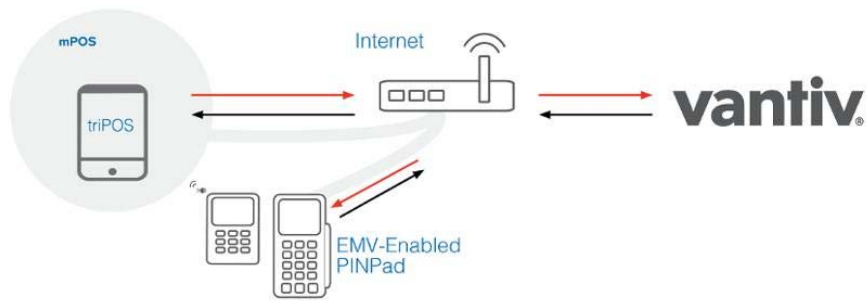


First Data®

PAY₂₀₁₇
AWARDS

RETAIL & LOYALTY

Best M-POS Solution



vantiv[®]

triPOS Mobile

One of the first payment applications that gives developers the ability to customize and market as their own. Designed to eliminate the headaches and cost associated with integrating payments or validating your POS.

PAY₂₀₁₇
AWARDS

RETAIL & LOYALTY

Best in Category Best M-POS Solution



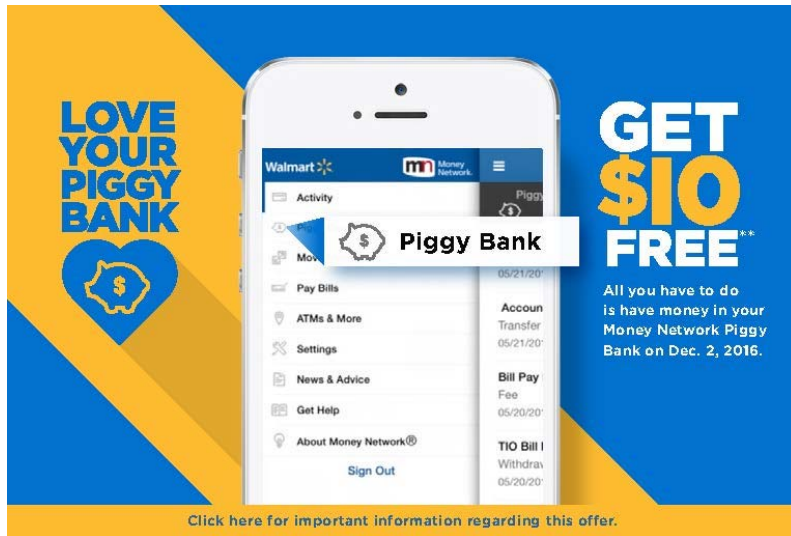
**iSMP4
Companion**

ingenico
GROUP

PAY 2017
AWARDS

RETAIL & LOYALTY

Best Marketing Campaign



Money Network,
A First Data Company
Walmart

Money Network 'Love Your Piggy Bank' Campaign for Walmart

A \$10 incentive for payroll cardholders to set up and move money to Piggy Bank, a new savings feature with 3 purses for special purchases or rainy-day funds, drove savings, engagement and new card activations.



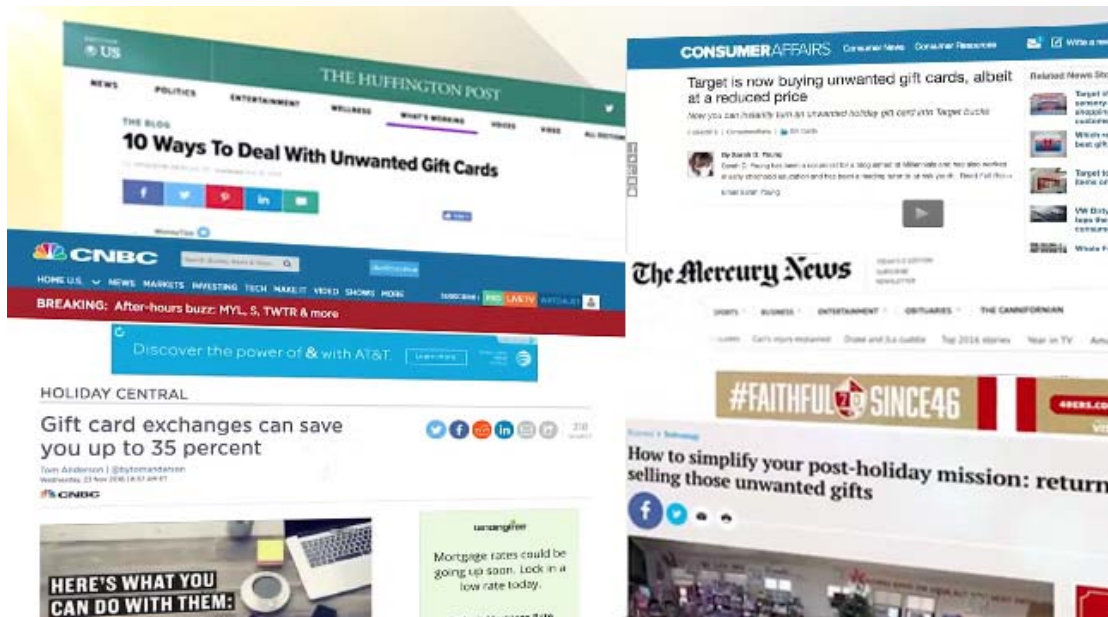
FanCard Faceoff

Tapped into collegiate sports rivalry and engaged University of Tennessee and Alabama fans through sweepstakes, tailgate and more. Gift card sales led to expansion to other teams.





Driving Brand Awareness and Consumer Choice for Gift Card eCommerce



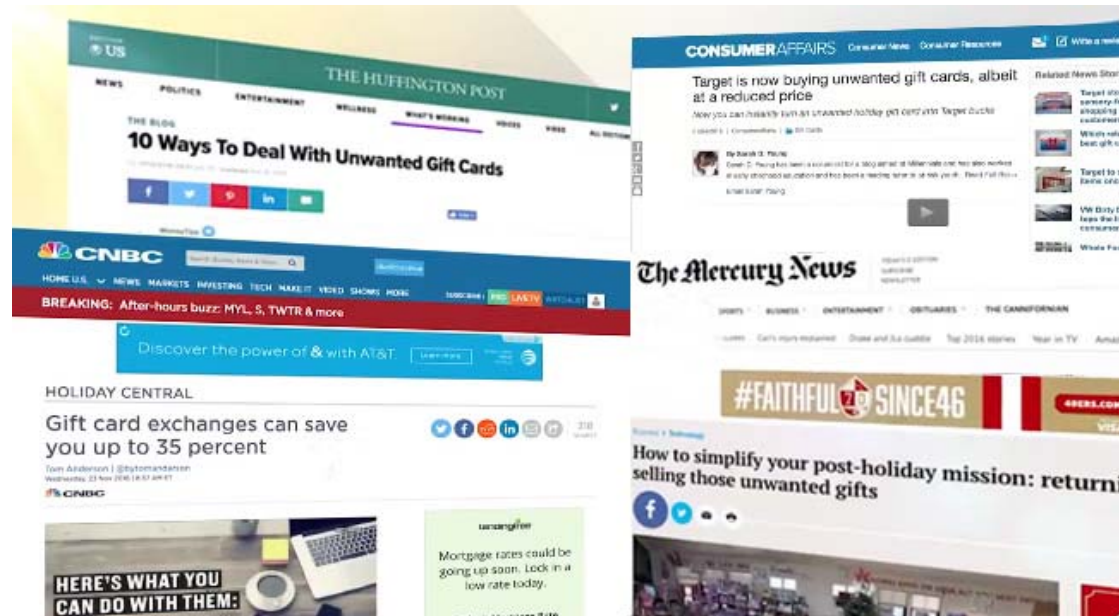
1.3 billion earned impressions across media, including *TODAY Show*, *New York Times*, *Huffington Post*, *Dr. Oz*, *The Talk* and more.



RETAIL & LOYALTY

Best in Category Best Marketing Campaign

Driving Brand Awareness and Consumer Choice for Gift Card eCommerce





Outstanding Commerce Innovation



FIS

Premium Payback

Loyalty coalition program connects financial institution payment card rewards to merchants for real-time POS redemption, delivering the most robust redemption options for FIs to engage, attract and retain customers.

PAY₂₀₁₇
AWARDS



Epipoli Omnichannel Marketplace

First European retail gift card marketplace for a major banking institution's customers. Physical products and services are promoted and fulfilled through gift cards, similar to e-gifting.




www.mygiftcard.it

PAY 2017
AWARDS



Outstanding Commerce Innovation



First Data.

Universal Commerce Solutions

Personalized experience that enables consumers to conduct commerce wherever, whenever and on whatever device they prefer. Enables order-ahead, pay at the pump, loyalty and gift card transactions and value-added services, including third-party wallet integrations and secure fraud management services.

PAY₂₀₁₇
AWARDS

RETAIL & LOYALTY

Best in Category Outstanding Commerce Innovation

Universal Commerce Solutions



First Data.[®]

PAY²⁰¹⁷
AWARDS

KILLER Payments Technology Judges



Rick Oglesby,
AZ Payments Group



Kieran Hines,
Ovum

PAYMENTS TECHNOLOGY

KILLER APPS

Best Mobile App



gift.
SOLUTIONS

First Data.

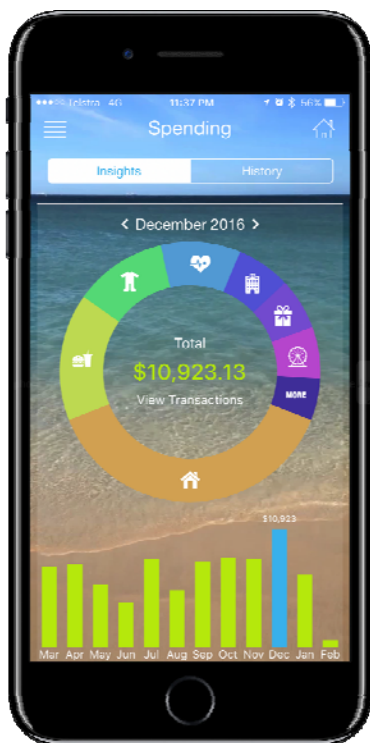
Gyft

Simple, but powerful, mobile app, where users can buy, send, redeem, upload and manage gift cards from their mobile device. It overcomes the challenge of forgotten plastic and encourages the redemption of funds that often go dormant otherwise.

PAY 2017
AWARDS

KILLER APPS

Best Mobile App

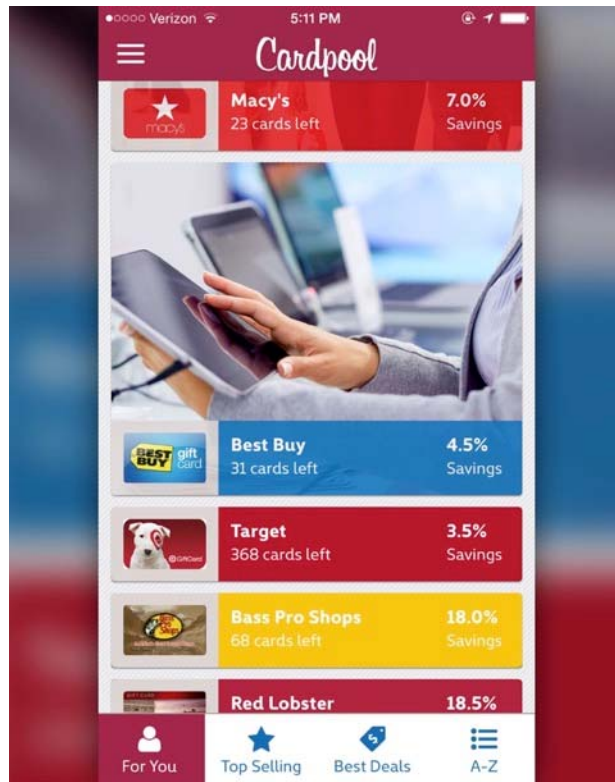


ChimpChange Mobile Banking

Fintech tools help customers better understand where they're spending their money. Predictive modeling auto-categorizes expenditures based on MCCs that are translated into easy-to-understand bar charts and wheel graphs.



KILLER Best Mobile App



Cardpool Mobile App

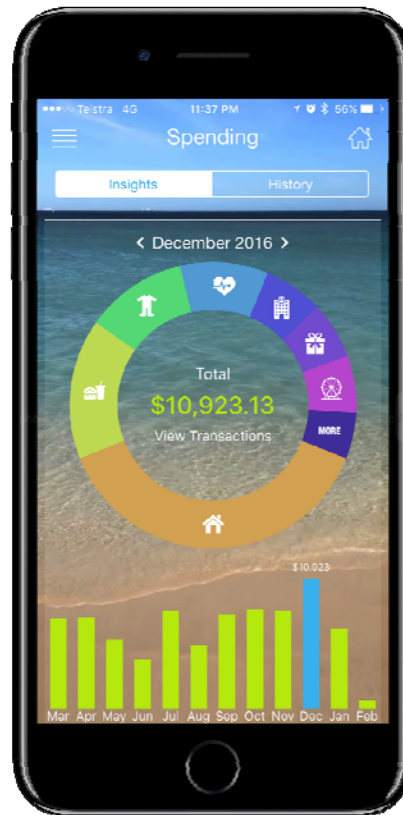
Consumers use the app to buy, spend and sell pre-owned gift cards. Users can find their favorite retailer, buy a discounted card and then redeem at the retailer.

Cardpool

PAYMENTS
TECHNOLOGY

Best in Category Best Mobile App

ChimpChange Mobile Banking



PAY₂₀₁₇
AWARDS

PAYMENTS TECHNOLOGY

Most Innovative Technology



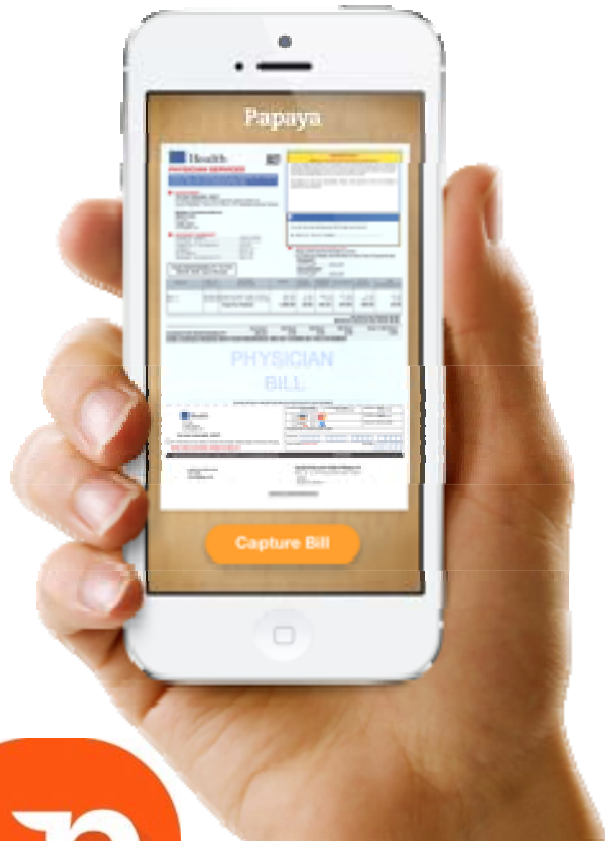
SimplyPaid

Licensed technology combines Green Dot's prepaid card, payroll card, checking account, ACH, reload network and cash disbursement capabilities with Mastercard Send's ability to reach nearly every U.S. debit card—empowering businesses with one platform to meet all their payout needs.

PAY₂₀₁₇
AWARDS

PAYMENTS TECHNOLOGY

Most Innovative Technology



Papaya Payments

Leveraging computer vision, artificial intelligence and self-learning algorithms, Papaya Payments has created a universal mobile bill payment solution that's simple for consumers and dramatically reducing late payments.



Silicon Valley Bank



PAY 2017
AWARDS

PAYMENTS TECHNOLOGY

Most Innovative Technology



MyChoice
PREPAID CARD



MyChoice Corporate – Remote Host Authentication

For the first time ever, remote balance hosts, such as digital currency wallet providers, bullion traders and loyalty point managers, can give customers the means to use their digital holdings for making direct payments.

PAY₂₀₁₇
AWARDS

PAYMENTS
TECHNOLOGY

Best in Category Most Innovative Technology



Papaya Payments



Silicon Valley Bank



PAY₂₀₁₇
AWARDS



Similarity

Provides powerful tools to collect any data, create powerful models assisted by advanced machine learning and a rich workbench to analyze results, without having to write a single line of code.



Payment Laundering Detection

Layered solution contains 11+ years of data on merchants and fraudsters from the largest global community of acquirers, giving G2 Web Services the most complete view in the payments industry.



Web Services

g2webservices.com

PAY₂₀₁₇
AWARDS



fis

SecurLOCK Communicate

Provides near real-time interaction between consumers and fraud-mitigation groups via SMS/text, email and voice in a fully automated process that reduces overhead and minimizes losses.

PAYMENTS
TECHNOLOGY

Best in Category The Fraud Fighter

**SecurLOCK
Communicate**

FIS

PAY₂₀₁₇
AWARDS



Alegeus Platform

Single-source solution that's wholly owned across all capabilities to prevent data disparity and latency issues, maximizing business operations, product flexibility and user experience for health care payments.





DIGILITI
MONEY



Select Mobile Money

Prepaid card issuance platform designed to offer custom branded, cutting-edge mobile app technology and cardholder acquisition websites for diverse audiences and at a reasonable cost—including a configurable feature set for multiple clients and products.

PAY₂₀₁₇
AWARDS



NovoPayment Platform as a Service

Solves payment bottlenecks and technical challenges common to the Americas, providing interconnectivity and interoperability under a multi-country, multicurrency, multi-tenant, multi-language, multi-program and bank-agnostic model, enabling rapid deployment and immediate local relevance and orchestration.



PAYMENTS
TECHNOLOGY

Best in Category
Outstanding White-Label Platform

NovoPayment
Platform as a Service



Startup of the Year



FitPay

The only platform application that supports any device; offers a completely frictionless transaction experience; does not require a device to be tethered to a smartphone; is extensible as a white-label, full-function digital wallet; supports tokenized credential services and can deliver value-added services for merchants.

PAYMENTS TECHNOLOGY

Startup of the Year



Qwil PBC

Delivers on a vision to leverage cutting-edge payments technology and data to both simultaneously pay and underwrite freelancers, helping them access earnings up to 90 days in advance.



PAYMENTS TECHNOLOGY

Startup of the Year

urban | ft™

Urban FT

Provides managed portal for deploying digital banking apps, including issuing relationship, prepaid card, program management, compliance, fulfillment and customer service.

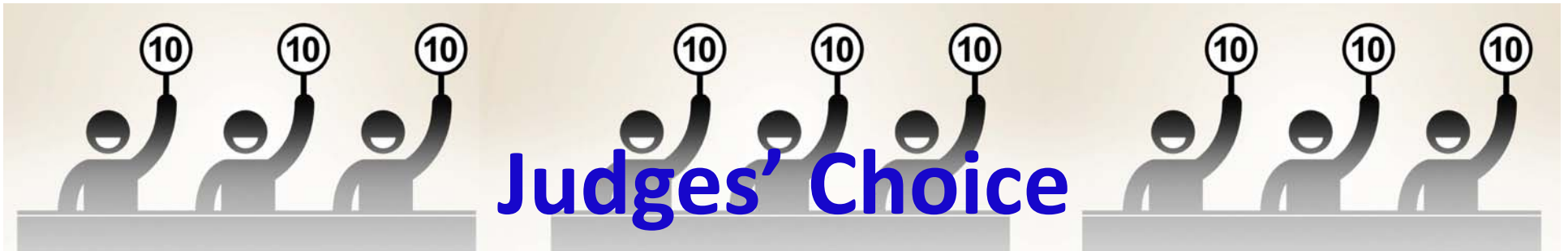
PAY 2017
AWARDS

PAYMENTS
TECHNOLOGY

Best in Category Startup of the Year

Qwil PBC



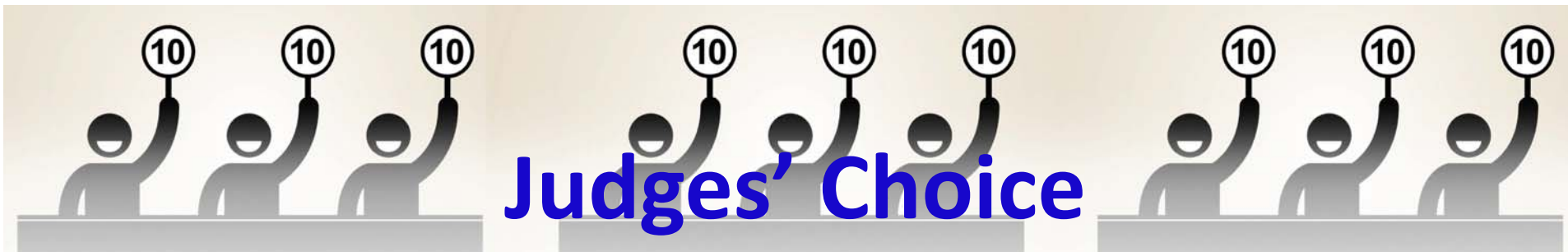


wirecard

Grameen America Disbursement Card

Instant-issue card helps nonprofit distribute microloan proceeds to low-income women entrepreneurs across 12 U.S. cities to build small businesses.

PAY₂₀₁₇
AWARDS



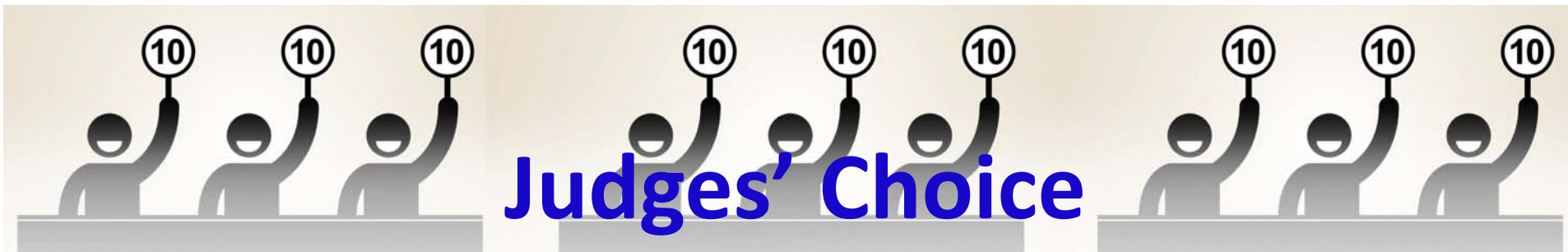
Judges' Choice



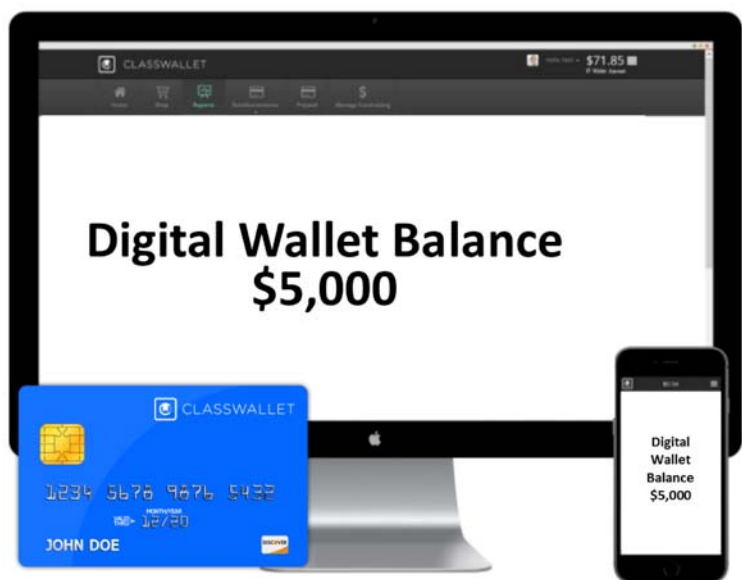
BitPay Visa

Can be loaded with dollar value via any bitcoin wallet and used at merchants and ATMs that accept Visa. Delivers one of the fastest methods available in the market today for converting bitcoins to dollars.





Judges' Choice



ClassWallet

A virtual prepaid wallet with reloadable Discover card enables teachers to access school funds and spend them through an integrated e-commerce marketplace with procurement and SKU-level purchase tracking.



PAYMENTS
TECHNOLOGY

Best in Category
Judges' Choice

Grameen America Disbursement Card

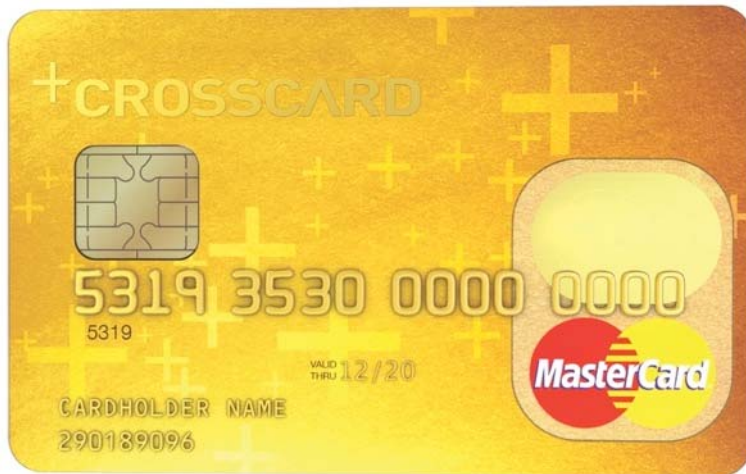
wirecard



PAY₂₀₁₇
AWARDS



Best International Program



+CROSSCARD

PPRO

CrossCard

Multicurrency employee expense program offers convenience, transparency and efficiency to businesses and employees in most countries. Real-time monitoring, control and customization set it apart.

PAY₂₀₁₇
AWARDS



Best International Program



N Kolay Credit

New platform delivers significant benefits to the lending market—anyone can apply for a loan, paperwork is originated digitally, pricing is transparent and rejected applicants are offered credit counseling and/or alternative terms.



Best International Program



InComm – Currys PC World Trade In Program

Supports smartphone, tablet and laptop device recycling through real-time payments on the store's gift cards, driving loyalty and satisfaction. Facilitated via an API connection to InComm's platform.

Best in Category Best International Program

CrossCard



+ CROSSCARD



PAYMENTS TECHNOLOGY

Change Agent of the Year

Wirecard Card Solutions

Mastercard's largest European prepaid issuer is igniting change with new product launches and partners, supporting innovation with faster payments and direct debit; mobile payment solutions via HCE technology for barcode, NFC, BLE, contactless and virtual card real-time top-up, terminal and app capabilities; Apple Pay acceptance; wearable access control and ticketing for stadiums and venues.

wirecard

PAY₂₀₁₇
AWARDS

PAYMENTS TECHNOLOGY

Change Agent of the Year



InstaMed

Full stack health care payments network that connects consumers, providers and payers on a single, integrated platform to simplify the end-to-end payments process.

PAYMENTS TECHNOLOGY

Change Agent of the Year



Walmart
MoneyCard
Prepaid Debit Card

GREEN DOT
CORPORATION
reimventing personal banking for the masses

Walmart MoneyCard by Green Dot

Launched cashback rewards and the Prize Savings program, which are nationwide savings endeavors accessible to all and helping cardholders get ahead.

PAY 2017
AWARDS

PAYMENTS
TECHNOLOGY

Best in Category
Change Agent of the Year

Wirecard Card Solutions

wirecard

PAY₂₀₁₇
AWARDS

Industry Achievement Judges



Jeremy Kuiper,
The Bancorp



Judith Rinearson,
K&L Gates LLP



Stefan Happ,
American Express

Industry Achievement



Cathy Beyda,
Paul Hastings LLP

Passionate advocate for employees, employers and payroll cards, Cathy has led efforts in 28 separate states—including high-profile victories in California and New York—to support, amend or defeat legislation or regulation of payroll cards.

Industry Achievement

Innovator with a track record of supporting the industry as a board member of the Emerging Payments Association and who regularly engages with regulators and policy-makers, recently leading a fintech mission to Mexico on behalf of the U.K. government.



Suresh Vaghjiani,
Global Processing Services

PAY₂₀₁₇
AWARDS

2017 PAY AWARDS

Congratulations!

Look for more details

in the

2017 Pay Magazine

Awards Issue

