



awards 2024

the best of the best in the merchant payments ecosystem!



the mpe 2024 awards ceremony is a part of the 17th annual mpe 2024 conference, march 12-14

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PAYMENTS INDUSTRY INTELLIGENCE

Payments
CARDS & MOBILE

foreword by ms. neira jones

chair of the judging panel, independent advisor & international speaker

welcome to the mpe 2024 awards!

As the MPE 2024 Awards Chair, it gives me great pleasure to welcome you to the prestigious Merchant Payment Ecosystem Awards for the 17th Annual Conference for the Payments Industry, organised by the Empiria Group.

Last year, the conference was even bigger and better! We had a new design, more floor space here at the Intercontinental Berlin, 1,300 attendees, 163 speakers and 40 sessions. We also had new and spectacular audio-visual technology, and MPE was the first event worldwide to use it! Our gala ceremony was James Bond-schemed, and Alex Rolfe, my co-host for the evening, and I had such fun with the choreography and puns, and of course the outfits... You can see it all [here](#).

You could definitely feel the energy and buzz in the air and I look forward to welcoming you all in person in Berlin in March 2024!

We remain committed to our “Guiding Hand” awards concept, and as various challenges will continue to keep us on our toes, the payments industry will continue to be right in the middle of it. Last year, the theme for our awards was “Sustaining Growth” and the 2023 award winners demonstrated that they had a licence to win ;-). As we continue to grow and innovate, it is fitting that our underlying theme for this year’s awards should be “Cooperate to Succeed” and our popular statuette will reflect this.

In the face of adversity and competition, merchants continue to focus on the customer experience and payments providers continue to be more and more innovative. As market consolidation continues and competition intensifies, fraud and financial crime challenges, technology advancements and regulatory pressures can become overwhelming. All ecosystem players have a tough balancing act to perform. It is amazing how the payments industry never disappoints and continues to rise to the challenges thrown at it.

We also observe that socially conscious ecosystem players are developing and implementing strategies trying to make a positive impact on all the Environmental, Social, and Governance (ESG) pillars. Of course, the MPE Awards continue to honour their commitment to diversification: we have a 50/50 balance between ladies and gents on our judging panel, and our judges come from 6 countries!





We continue to seek those that have been remarkable: those that have identified and capitalised on opportunities, those that have been outstanding in their markets, those that have made a substantial positive impact socially, those that have created successful partnerships making them much more than the sum of their parts, and for those that were exemplary in serving their customers.

The history of MPE Awards began more than a decade ago where we were first to recognise the outstanding role of card acquirers, processors, PSPs and other solutions and services providers, as well as to honour companies and individuals who made an impact on the evolution of this fascinating industry. The awards have now also become an important platform for innovation, and nowhere else will start-ups get the opportunity to gain so much exposure to the right individuals and companies as through the MPE Innovation Hub! They even get a special edition of the POSitivity magazine after the conference, read all about it [here](#). This year, we will also have an additional surprise...

Constantly reflecting market changes, the MPE Awards recognise the best payment companies & individuals in 14 categories divided into three groups:

The Judge's Choice Awards featuring 12 categories. All shortlisted parties and winners will be selected by the panel of independent expert judges.

The Best Startup Innovation Award: at the MPE 2024 conference our judges will be busy drawing up a shortlist of start-ups who will compete in live semi-finals, dragon's den style during the conference (Innovation Hub). The finals will take place on Day 2, where the audience will get the opportunity to vote for their favourite. The winner will be announced at the Awards Ceremony.

The People's Choice Award: MPE Influencer of the Year, where the winner will be determined via public online voting.

It is also my privilege to select the **Chairman's Award**, and this year, it will go to the

Best ESG Initiative in Payments.

A full list of categories and their descriptions is available in this brochure.

The MPE Awards remain an important benchmark of global excellence in merchant payments, and I wish the best of luck to all competitors! This year, the glittering evening ceremony will take place on 13th March 2024 at the fabulous InterContinental Hotel Berlin and we can't wait to see you all in person there!

why these awards?

mpe awards - are the only European awards recognizing best merchant payments acceptance companies and their achievements.

With a category for each player of the merchant payment ecosystem, the awards are all-inclusive. No other European awards program provides such industry-wide recognition in true reflection of the breadth and strength of our industry.

Your benefits: As a winner, you will benefit from Global promotion from the **mpe 2024 conference**.

- All winners will be given a 2024 mpe awards logo and jury testimonials to be used in their PR & marketing activities in addition to special coverage from mpe awards & conference
- Live tweets during the awards gala dinner announcing you as a winner
- mpe will promote short video interviews via different mpe channels
- A winner banner to be used on your website/ social media
- Inclusion in mpe awards PR announcing the mpe awards winners
- Pictures from the awards ceremony with a winner accepting the trophy
- Listing of your company's logo on the awards website


your awards journey from nomination to ceremony

Entries OPEN:	October 12, 2023
Entries CLOSE:	February 11, 2024
Judges voting:	February 12 – February 28, 2024
Public voting:	February 12 – February 28, 2024
Shortlisted announced:	March 1, 2024
mpe awards ceremony:	March 13, 2024



awards categories 2024

categories for payment companies (voted by judges)

- merchant payment acceptance of the year 
- most innovative fraud prevention solution
- best use of data analytics (outside of fraud)
- best cross-border merchant solution
- best in-store payments solution
- best platform/ marketplace provider
- best use of open banking for payments
- best regtech solution
- best payments orchestration solution
- best crypto/ decentralised/ virtual payments initiative
- most innovative payment solution **new category in 2024**
- chairman award – best esg initiative in payments

category for start-ups (voted by judges & mpe delegates)

- best startup innovation

category for individuals/teams (voted by public)

- mpe influencer of the year



mpe awards 2023 winners

mpe influencer of the year



Oliver Rajic

merchant acquirer of the year



best orchestration solution



most innovative fraud / prevention solution



chairman's award- best esg initiative in payments



best merchant payment acceptance provider



best platform/ marketplace provider



best regtech solution



best cross-border merchant solution



best use of data analytics (outside of fraud)



best start-up innovation



best in-store payments solution



best use of open banking for payments



FAQ:

who can enter the contest and general conditions

there are 13 categories which can be entered by any merchant, acquiring bank, non-bank acquirer, network service provider, payment service provider, mno, scheme, processor, payment method or solution provider focused on payment industry.

how many categories can be entered?

you can enter a maximum of three categories in a particular year, however not with the same entry into 3 different categories.

are the awards open to payments solution in the test/pilot phase?

solutions must be live and out of the test phase at the time of submission. Pilot programmes will be accepted but must clearly be described as such, and the judges will be looking for evidence of success in the pilot.

is it possible to enter the same categories as in previous years?

yes, you can enter the same category/categories with the same or different product/service. you can also enter category/categories you have not entered before with a product/service you have submitted before. winners from the previous years should refer to the next rule.

is it possible to enter the awards if you won the previous year/years?

definitely, the only condition here is that you cannot enter neither the same nor the rest of the categories with the same product/service you won with previously. However, you can enter the same category you won previously with a different product/service.

when is the deadline for submitting entries?

you can submit your nominations from October 12 – February 5. Please note that no further extensions will be permitted unless by prior written agreement from the mpe awards organiser team.

when will the awards finalists & winners be announced?

the mpe team will contact the finalists on February 21. The mpe 2024 awards ceremony and gala dinner will be a part of the 17th annual mpe 2024 (Merchant Payments Ecosystem) conference and exhibition, March 12-14, Berlin. The winners will be announced at the gala dinner on March 13.

do we need to adhere to the award entry criteria?

companies sending the submissions must specifically address the key criteria set out in the relevant category. When preparing your submission, please review the criteria carefully, then ensure that it contains sufficient robust information for a specific category.

a step-by-step guide:

nomination, entry preparation & submission, selection & voting

how to submit your entry/nomination?

1. Choose the category or categories in which you wish to compete based on their individual description listed below in this brochure.
2. Provide name and contact information on you (the person submitting the entries) and your company's name and core competence in brief.
3. Explain your product/service or solution to our judges while mentioning its name, aims, achievements, benefits and measurable criteria. The measurable criteria are category-specific, should be strictly kept and represent the key selection factor when judged. The measurable criteria can be found within each specific category of your choice below in this brochure.
4. Gather any/all marketing materials related to your entry's subject and have them ready (preferably in PDF form).
5. Visit the mpe website at www.merchantpaymentsecosystem.com and click the "MPE AWARDS 2024 ENTRY SUBMISSION" button.
6. Select the category of your choice by clicking on the corresponding check box and copy/paste the information you prepared in STEP 1- 4 into the appropriate text fields. Attach the supporting materials described in STEP 4.
7. Hit the SUBMIT button.

entry guidelines

1. Entry is free and must be submitted in English.
2. Please note that your entries should consist of a text with up to 2,500 characters (approximately 500 words) per online text, entry field and additional text explaining the entry in more depth (pdf only). Both must specifically address the criteria defined for the category of your choice. You can find these criteria in the awards brochure.
3. We also require a shorter version, a summary of your submission of at most 1,250 characters (approximately 250 words), to be published on the mpe website if your entry is shortlisted.

entry rules:

- *All entries must be submitted in English and submitted online.*
- *We must receive submissions before the final deadline to qualify.*
- *Only complete entries will be judged. .*
- *Judges reserve the right to reallocate entries into another category if deemed appropriate.*
- *Due to high demand, we are unable to guarantee feedback on entries.*
- *Entrants accept that information which is not marked 'Judges Eyes Only' has the right to be published before or after the ceremony.*
- *You must follow the criteria and fully answer each section. Please note that each category has its own criteria.*
- *The judges may decline to make any award in any category if in their opinion there are insufficient entries of a winning standard.*

judging process

- *The mpe 2024 awards will be judged by an independent international panel, who is carefully selected and vetted to ensure no conflict of interests.*
- *Similar to last year, our panel will be comprised of around 20 international judges. Judges will be allocated, on average, four to five categories.*
- *Using a set criteria for each entry scoring, after scores have been gathered, a judging day will take place.*

confirmation of your nomination

Once you submit the form, the mpe team will confirm receipt within 24 hours. Should there be any information missing, mpe awards team will notify you shortly after the submission of your materials to complete your entry. If you have questions, please write us at awards@merchantpaymentsecosystem.com.

judging / awards committee

The judges are hand-picked by the organiser each year. The jury comprises of independent payment consultants and journalists focused on payments. The awards committee has no commercial involvement in the mpe event whatsoever and is compensated for their time spent on the entries by having a free access to the event. The judging committee uses specialised voting software, each member judging independently on other jurors. Their individual outcomes are then put together by the organiser and announced respectively.

The judging process, voting and timings
12 categories voted by Judges. All shortlisted parties (3 in each category) and winners will be selected by the panel of independent expert judges.

1 category voted by the Public & the Jury: featuring category the Best Start-up innovation that goes to the winner of the Innovation Hub competition.

1 category voted by Public featuring category MPE Influencer of the Year, selected in voting process. The winner will be determined via public online voting.

rules for online voting (Category: Influencer of the Year)

1. Entries: people are allowed to nominate other people, and people can nominate themselves
2. Judges draw up shortlist
3. Public voting: February 12 – February 28, 2024
4. Judges decide the winner (final Word)

mpe 'guiding hand' statuette history



MPE Awards 2021 statuette



MPE Awards 2022 statuette



MPE Awards 2023 statuette

the awards history & concept

The mpe awards' history started in 2010 as the 1st European awards to recognise the outstanding role of card acquirers, processors, PSPs, POS and payment solution providers and to honour companies and individuals who helped move the industry forward.

The mpe awards trophy was uniquely designed and manufactured for the mpe awards by recognised young European artists at inception. The awards statuette design concept - "Guiding Hand" - represents how mpe sees the acquirers, POS and payment solution providers.

The awards trophy & artists

The MPE Awards do not reward its winners with laser-engraved glass or „wannabe Oscars“. Instead, mpe went the harder way of finding highly skilled artists and recognised artists whose task is to create unique Guiding Hand statuettes using valuable materials with designs changed from year to year, reflecting the current trends and important happenings in the payment industry.

From 2014, a Croatian artist, Gordana Turuk, created her organic glass and gold-plated statuettes to please the eye of winners.

For the 2024 edition, we have partnered with another renowned artist and shall see a completely new statuette!

merchant payment acceptance of the year - description

category sponsored by  WEB SHIELD®

detailed definition

Open to any provider who has a direct relationship with merchants for Payment Acceptance. The award will go to the provider who can demonstrate a successful, sustainable and mutually beneficial relationship with their merchant customers.

tips from the judge

- Need to demonstrate the values of the organisation that help to drive quality of service on a 7/24 basis
- Why does your strategy work?
- Case studies (limit to 2) are welcome to illustrate the level of merchant relationships
- Ensure you answer the key points of the assessment criteria in an objective manner

measurable criteria

- Specific role in the Payments Value Chain and rationale; highlight the strategic focus
- Target market, e.g. specialist, SMEs, geographical, online, etc.
- Areas of differentiation and/or innovation (references acceptable)
- Provide detailed and relevant metrics that illustrate commercial success, viability, flexibility, growth and scalability (include details of attrition rates)
- Specific examples of the quality of merchant relationships, including testimonials

most innovative fraud prevention solution - description

category sponsored by **BR—DGE**

detailed definition

This award goes to the provider of an innovative solution that demonstrates tangible merchant and customer benefits regarding fraud prevention, identity, or authentication.

tips from the judge

- The entry must include quantifiable data to show the product's impact on its clients through use of technology (e.g., analytics, AI, biometrics, etc.)
- The data analytics must be relevant to the fraud area.
- Concise case studies (max 2) are welcome to support the entry
- Solution must have been launched in the last 18 months

measurable criteria

- Provide detailed and relevant metrics that illustrate commercial success, impact, and viability, ideally comparing metrics pre-product launch and after implementation
- Include details of evidence of innovation or differentiation which provide a competitive advantage
- Demonstrate value add and illustrate through a concise case study the benefits to merchants, customers and all stakeholders (references and/or testimonials required)
- Demonstrate learnings from the pilot or implementation that improved the proposition
- Illustrate how the solution's deployment simplified the client's existing business while making it more secure

best use of data analytics (outside of fraud) - description

category sponsored by **Fexco** 

detailed definition

This award goes to the company that uses Data Analytics or AI to support merchants in any way that is NOT involved in Fraud prevention and may cover areas such as loyalty, customer engagement, customer & merchant support/service, optimisation, etc.

tips from the judge

- Technology or platform providers and merchants may enter the award
- To stress, this is not about Fraud Prevention using AI/Data analytics
- Actual metrics and KPIs must be provided in the answers. Case studies (max 2) are welcome to support the entry

measurable criteria

- How effectively it uses Data Analytics or AI
- Ease of use for the end-user
- Value add for end-users and merchants
- Impact on the market and the merchants
- Provide detailed and relevant metrics that illustrate the commercial viability of the initiative

best cross-border merchant solution - description

category sponsored by  **Optimus Fintech**

detailed definition

This award goes to solution providers that support merchants to grow revenue by opening up and expanding sales across borders while reducing risks and complexities.

tips from the judge

- Actual metrics and KPIs must be provided in the answers
- Case studies (max 2) are welcome to support the entry

measurable criteria

- The number of countries/regions supported
- Competitive edge, include details of evidence of innovation or differentiation which provide a competitive advantage
- Demonstrate value add and illustrate benefits to merchants and provide relevant metrics
- Ease of use for end user, level of localisation and optimization of the shopping experience
- Time to market, ease of deployment, interface with merchants existing systems and reporting

best in-store payments solution - description

category sponsored by 

detailed definition

This award goes to the organisation that has developed/deployed the most innovative in-store payment acceptance solution, providing value and differentiation for merchants and a great payments experience for customers in a face-to-face environment.

tips from the judge

- Open to traditional payment solutions as well as new payment methods and models (e.g. SoftPOS, etc.)
- Actual metrics and KPIs must be provided in the answers.
- Case studies (max 2) are welcome to support the entry

measurable criteria

- Uniqueness of the solution & level of innovation
- The amount of value and competitive differentiation delivered
- Improvements in Customer Experience, revenue generation and cost savings
- Rate of adoption, Usage
- Merchant & end customer feedback / testimonial

best platform/ marketplace provider - description

category sponsored by **mondu**

detailed definition

This award goes to the organization offering the best, most comprehensive, most useful platform or marketplace supporting merchants or other players in the merchant payments ecosystem, such as banks, PSP, service providers, and consumers, with solutions in any area of the ecosystem.

tips from the judge

- Actual metrics and KPIs must be provided in the answers
- Case studies (max 2) are welcome to support the entry

measurable criteria

- Uniqueness and/or differentiation from other providers (e.g. free or advantageous membership plans, various sales model options - fixed sales, auction, mixed sales, social media selling integration.)
- Demonstrable value add for users of the platform or marketplace (include testimonials, case studies, etc., to prove your statements)
- The scope of services provided, the scope of users of the platform or marketplace
- Demonstrate commercial viability through the use of appropriate metrics
- Inclusion of seller and buyer protection program

best use of open banking for payments - description

category sponsored by  INCOGNIA

detailed definition

This award goes to the company that best uses open banking data or provides a payment initiation solution that drives end-user payments to or from merchants or creates a better customer experience as part of the payment process.

tips from the judge

- This may include enabling loans at the point of sale and all account-to-account payments
- Actual metrics and KPIs must be provided in the answers. Case studies (max 2) are welcome to support the entry

measurable criteria

- How effectively the solution uses open banking to drive payments to or from a merchant
- Ease of use for the end-user
- Value-add for end-users and merchants
- Impact on the market and on the merchants, including how any security issues are managed
- Provide appropriate metrics to demonstrate commercial viability

best regtech solution - description

detailed definition

This award goes to any technology provider helping merchants, issuers or acquirers to streamline their regulatory compliance operations, covering either (or both) regulations and industry standards. This may include regulatory reporting, risk management, identity management & control, compliance and transaction monitoring, fraud, security, etc.

tips from the judge

- Regulations may include PSD2, AML, VAT, MiCA, etc. and industry standards may include 3DS, PCI DSS, etc.
- Actual metrics and KPIs must be provided in the answers. Case studies (max 2) are welcome to support the entry
- The solution must have been commercially live for at least two years

measurable criteria

- Scope, problems solved and challenges addressed
- Process Improvement and operational efficiency (e.g. process enhancement & acceleration, quality improvements, time & cost savings, revenue enhancement)
- Ease of integration (e.g. APIs, 3rd party integrations, etc.) & technology infrastructure (e.g. cloud, on-premise, customisation options, underlying technology, etc.)
- Impact & reach (e.g. funding, customer base, industries, countries supported, data sources, etc.)
- Present goals and future plans (e.g. markets, innovation, technology, etc.)

best payments orchestration solution - description

category sponsored by  **Fraudio**

detailed definition

This award goes to the provider that unifies the various aspects of payments processing and enables merchants to optimise their payment processes and simplify ongoing payments acceptance management.

tips from the judge

- The judges will be looking for ease of integration, connectivity choice, acceptance & conversion rates, fraud protection improvements, reconciliation & settlement simplification, enhanced analytics and reporting as well as security and compliance
- Actual metrics and KPIs must be provided in the answers. Case studies (max 2) are welcome to support the entry
- The solution must have been commercially live for at least one year

measurable criteria

- Ease of integration (e.g. API, iFrame, Hosted Payment Page, mobile SDK, 3rd party APIs, etc.) & reach (e.g. customer base, industries, connectors, countries, currencies)
- Acceptance (e.g. support for a range of payment methods, channels, smart routing, value-added services & cost optimisation)
- Improved customer experience & conversion rates (e.g. checkout experience, cascading, retries, fallback, decline reason management, authentication, refunds, etc.)
- Back-office optimisation (e.g. reconciliation, settlement, chargebacks, KPI, dashboards, analytics & reporting)
- Security and compliance optimisation (e.g. fraud prevention, tokenisation, risk management, security, AML, PSD2, PCI, etc.)

best crypto/ decentralised/ virtual payments initiative - description

detailed definition

This award goes to the provider able to demonstrate benefits to payments ecosystem players through decentralised, crypto or other virtual payment solutions. This may include but is not limited to, on-ramp and off-ramp products, DeFi services, infrastructure provision, compliance, private stablecoin issuance or CBDC initiatives.

tips from the judge

- Category open to any payments ecosystem player, including merchants
- Actual metrics and KPIs must be provided in the answers. Case studies (max 2) are welcome to support the entry
- Depending on the context, the initiatives/products do not have to be blockchain-based, and the solution/ initiative must have been commercially live for at least one year

measurable criteria

- Evidence of innovation and/or differentiation
- Robustness and security of the overall solution, data storage and transmission management
- Merchant integration and/or onboarding process - integration with third-party validation systems
- Availability of merchant transaction reports (e.g. balance and transaction history overview) and timely provision of data distribution to all involved parties
- Demonstrate the commercial viability of the initiative

most innovative payment solution - description

detailed definition

Open to PSPs, ISOs, PayFacs, Aggregators, Orchestrators, Acquirers, and other payment services providers that do not qualify as startups (i.e., the company has operated for more than 5 years at the time of application), the award will go to the provider who offers a payment solution that demonstrates true payment innovation that brings real benefits, value, and differentiation to merchants and a great payments experience for customers.

tips from the judge

- Actual metrics and KPIs must be provided in the answers
- Case studies (max 2) are welcome to support the entry
- The judges will be looking for innovation that truly improves the payment experience for customers and brings actual benefits to merchants

measurable criteria

- Include details & evidence of innovation, differentiation, and uniqueness of the solution
- Provide detailed and relevant metrics that illustrate commercial success, viability, and adoption of the solution
- Demonstrate the value for the merchants and the end customers and the competitive advantage delivered to the merchants through case studies, references, and/or testimonials
- Demonstrate ease of adoption, performance, and other appropriate metrics
- Include plans for the further development of the solution and further plans for its adoption by more merchants

chairman award – best esg initiative in payments - description

category sponsored by  **ecommpay**

detailed definition

Open to any payments businesses with a clear and well-developed ESG strategy who can demonstrate how their strategy is making a substantial positive impact in any of the E,S,G pillars, particularly when supported by technology. This will show evidence of how progress is being made against specific near and long-term objectives such as net-zero, carbon offsetting, UN Sustainable Development Goals, social purpose and supply chain transparency goals. Entries should include a case study of a live initiative or programme as well as up-to-date supporting data/evidence of its impact against the set objectives and a clear definition of KPIs.

measurable criteria

- Entrants will submit free text entries no longer than 300 words. The winner will be the organization able to demonstrate the most tangible impact through payments technology and processes.

best start-up innovation award - description

category sponsored by **Triple-A**

detailed definition

This award will go to the winner of the Innovation hub competition for the most innovative start-up company in Merchant Payments Ecosystem.

Please find more information about Innovation hub & entry submission process

[here](#)

“start-up company” competing in Innovation Hub must fit the following criteria:

- Is new to the market company, in the stage of a start-up
- Is a part of the next generation of merchant payment and POS service providers
- Stands behind a breakthrough idea or product that might disrupt established practices
- Represents a new breed of payment providers with big ambitions and a powerful proposition
- Acts as a catalyst for the next generation of merchant payments
- Its solutions and services have already been launched at least in trial and are, in their essence, either game-changing, breakthrough, innovative or unique
- The solution/service the company offers provides a value proposition with a measurable ROI

mpe influencer of the year - description

category sponsored by  TRUELAYER

detailed definition

Voted online!

To be awarded to the individual (or team) who has provided a significant contribution to the development of the Merchant Payments Ecosystem either on a domestic or international basis.

measurable criteria

- Describe the services (current role) the individual or team provides within the merchant payments ecosystem
- Provide a brief biography of the nominee
- What really differentiates the nominee in his/her marketplace?

special thanks go to awards jury members

1. Neira Jones, (mpe 2024 awards chair) Independent Advisor & International Speaker
2. Roger Alexander, Expert (mpe 2024 Awards co-chair), VALITOR hf
3. Gary Munro, CTO, Consult Hyperion
4. Alex Rolfe, Managing Director, Payments Cards and Mobile Magazine
5. David Parker, CEO, Polymath Consulting
6. Melisande Mual, MD, The Paypers
7. Volker Schlönvoigt, Director, Edgar, Dunn & Company
8. Andrea Toucinho, Director of Studies, Prospective and Training, PARTELYA CONSULTING
9. Mark McMurtrie, Director, Payments Consultancy Ltd
10. Claire Maslen, Independent Advisor
11. Janusz Diemko, Payments Consultant, Angel Investor and Mentor
12. Stanley Skoglund, Co-Founder & Director, Minerva
13. Dorota Zimnoch, Global Industry Strategist, Microsoft
14. John Schratz, Founder and Managing Director, Eclipse Enterprise Consulting Limited
15. Teresa Connors, MD, Payments Matters
16. Jannis Riesz, Founding Partner, Flipmode.io
17. Michael Chambers, Chairman, Answer Pay
18. Tony Moroney, Founder and Managing Director, Saburai Consulting
19. Ghela Boskovich, Regional Director/Head of Europe, Financial & Data Technology Association
20. Laura McCracken, Global MD, eCommerce & Payments, Software & Platforms, Accenture
21. Simon Burrows, Partner, FS Technology, Payments & Value Creation, EY
22. Keren Aviasaf Migdal, Co-Founder & CEO, PaymentOp
23. Pavel Kaminsky, Founder & CEO, 7Security





berlin
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