# MPE AWARDS 2023

THE BEST OF THE BEST IN MERCHANT PAYMENTS



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### MPE AWARDS 2023

### **CATEGORIES VOTED BY JUDGES:**

MERCHANT ACQUIRER 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 MERCHANT PAYMENT ACCEPTANCE PROVIDER

BEST PLATFORM/ MARKETPLACE PROVIDER

BEST USE OF OPEN BANKING FOR PAYMENTS

**BEST REGTECH SOLUTION** 

BEST PAYMENT ORCHESTRATION SOLUTION

CHAIRMAN AWARD - BEST ESG INITIATIVE IN PAYMENTS

### **CATEGORY VOTED BY JUDGES & MPE DELEGATES**

BEST STARTUP INNOVATION

### **CATEGORY VOTED BY PUBLIC**

MPE INFLUENCER OF THE YEAR

### MPE AWARDS 2023

### **MPE AWARDS 2023 STATUETTE**

#### **The Awards History & Concept**

The MPE Awards' history started in 2010 as the 1st European awards to recognize the outstanding role of card acquirers, processors, PSP's, POS and payment solution providers and to honor companies and individuals who helped move the industry forward.

The MPE Awards Trophy was uniquely designed and manufactured for the MPE Awards by recognized 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 design 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 new organic glass and gold plated statuette to please the eye of the winners.



### MERCHANT ACQUIRER OF THE YEAR AWARD GOES TO...



This award will go to the merchant acquirer who has demonstrated success in their merchant relationships through the provision of excellent products and services. Size doesn't matter. Geography doesn't matter. This category is open to all acquirers who strive to be best of breed.

"The winner showed a willingness to flex their strategy in Europe and beyond, the diversity of their customer base which encompasses SMEs and major cross border giants of industry, ensuring quality from the point of interaction through to the operational areas. The judges commended the major focus on chargeback management which added considerable value to the customer base."





"Putting customers first and doing the right thing is in our DNA, and being named Merchant Acquirer of the Year just reinforces our core beliefs and values in serving our customers. We're grateful for this industry recognition, and proud of each and every one of our team who made this possible," said Hemlata Narasimhan, President of Elavon Europe.

"As a service provider for acquiring banks, we work with a multitude of exceptional companies around the globe and therefore possess a keen understanding of what it takes to be a great acquirer. Elavon's dedication to innovation and customercentricity sets a standard, and this award is well-deserved." said Marc Bongers, CCO, Webshield.

### MOST INNOVATIVE FRAUD PREVENTION SOLUTION AWARD GOES TO...



This award will go to the provider who launched an innovative solution in the last 18 months that can demonstrate tangible benefits to merchants regarding fraud prevention, identity, or authentication (e.g., support of SCA migration). The entry must include quantifiable data to show the product's impact on its clients through use of technology (e.g., analytics, Al, biometrics, etc.). The data analytics must be relevant to the fraud area.

"The judges thought that strong metrics a vast database, predictive modelling, and machine learning, as well as receive real-time data has significantly increased approval rates while also materially reducing decline, chargebacks & penalties."





"Forter is thrilled to be named the Most Innovative Fraud Prevention Solution at the MPE Berlin Awards. Our mission has always been to help merchants build trust across the digital commerce journey. We're grateful to MPE for recognizing our team's commitment to furthering this mission, driving innovation and serving customers." said Aaron Begner, general manager of EMEA, Forter.

"BR-DGE were thrilled to support the Most Innovative Fraud Prevention Solution at MPE 2023, and huge congratulations to the winning team at Forter. Fraud prevention and security has been cited as one of the top concerns amongst consumers and therefore is of upmost importance for merchants, when managing their end-to-end payments workflow. It is great to see the innovation from Forter being recognised." said Thomas Gillan, CEO, BR-DGE.

### BEST USE OF DATA ANALYTICS (OUTSIDE OF FRAUD) AWARDS GOES TO...

# allegro

This Award goes to the company that uses Data Analytics or Al to support merchants in any way that is NOT involved in Fraud prevention. To stress, this is not about Fraud Prevention using Al/Data analytics but covers areas such as loyalty, customer engagement, customer & merchant support/service, etc. Either technology, platform, or merchants may enter the award.

"This company provides their merchants with instant financing services including working capital, BNPL, cash advances on listed offers, and promotion fee coverage. Also, their marketplace showcases how embedded Merchant Financing, based on marketplace UX and merchant lifecycle knowledge, can be more responsive to merchant needs and challenge traditional credit offerings."





"Allegro is proud of being recognized by the MPE jury for the Merchant financing solution (best used of data analytics). We keep working on introducing the most useful and efficient embedded finance for our business users. Merchant financing allows our Sellers to receive working capital or get cash advance without much effort. Such an award just confirms that not only our users but also market Experts do recognize our effort." said Ewa Kraińska, B2B Financial Services Senior Manager, Allegro

### **BEST CROSS-BORDER MERCHANT SOLUTION AWARD GOES TO...**

# ppro

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

"This company was the first to deploy dedicated support to PSPs and their merchants in unlocking non-card payments. PSPs can tap into their infrastructure to speed up target market entry without needing to establish a local presence. They are seen by the judges as the Number One enabler of cross-border payments."





"We're honoured to have won the 'Best Cross-Border Merchant Solution' award at this year's MPE Awards, a true testament to our industry-leading digital payments infrastructure that's helping merchants break into cross-border markets faster and increasing their revenue. Our Chief Growth Officer Oliver Rajic also received the MPE Influencer Of The Year award, for his significant contribution to the merchant payment ecosystem from an orchestration perspective. Thank you to the judges, our partners and all those that voted for us; we look forward to continuing to innovate in the payments space, helping to drive it forward for our customers." said Andrew Edem, Head of Innovation, PPRO.

### **BEST IN-STORE PAYMENTS SOLUTION AWARD GOES TO...**



This award will go to the organization that has developed the most innovative in-store payment acceptance solution that provides value and differentiation for merchants and a great payments experience for customers.

"The judges were impressed by how this company built a comprehensive in-store retail solution that encompasses EPOS capabilities, retail operations, customer engagement and integrated payments, with a clear focus on mobility. This was a tightly contested category!"





"We are committed to providing our customers with innovative payment solutions that are secure, reliable, and convenient. We also believe that our success should be shared with our communities and the environment, and we will continue to work towards creating a sustainable future. Trust Payments' recognition at the MPE awards is a testament to the company's commitment to providing exceptional payment services while promoting sustainability and social responsibility." said Daniel Holden, CEO of Trust Payments.

### BEST MERCHANT PAYMENT ACCEPTANCE PROVIDER AWARD GOES TO...

# outpayce

from amadeus

Open to PSPs, ISOs, Facilitators, Aggregators, PAAS Providers, Acquirers and Acquiring-as-a-Service providers, this award will go to the provider who can demonstrate real benefits to merchants either in terms of omnichannel or multi-rail payment acceptance service provision facilitation, embedded finance, customer experience, innovative commercial constructs, or other demonstrable and quantifiable merchant benefits (e.g. fraud reduction, chargebacks management, payments optimisation, value-added services, etc.).

"This year has seen a strong line up in this category and was closely contested. The winner this year demonstrated that their proposition continues to push the boundaries in advancing payment acceptance through use of innovation, ease of use and increasing value-add benefits for both merchants and customers."





"Outpayce is committed to simplifying travel payments, and our Xchange Payment Platform (XPP) is at the forefront of this mission. Travel players must contend with accepting a wide variety of complex international payments, and XPP makes it easy to visualise, understand and manage these flows, while also giving our customers easy access to payments innovation. We'd like to thank our many airline customers for their support and engagement in refining XPP, as well as our 100+ partners who add to the richness of our platform. Congratulations to all MPE Award winners!" said Angelina Babic, Payment Platform Product Manager, Outpayce from Amadeus.

"Winning the 2023 Best Merchant Payment Acceptance Provider Award for Outpayce is a fantastic achievement for our team. Outpayce from Amadeus is committed to deliver best in class global payment solutions. The 2023 MPE award highlights Outpayce's transformational role in the global travel industry. We are thankful to our partners for helping us cocreate to deliver rich functionality to global markets." said Beatrice Bouju, Head of Partnerships, Outpayce from Amadeus.

### **BEST PLATFORM / MARKETPLACE PROVIDER AWARD GOES TO...**

## mangopay

This award will go 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, consumers with solutions in any area of the ecosystem.

"This company ranked best in each of the assessed criteria. With the largest customer base in excess of 2,500 marketplaces with global coverage, it also offers the widest scope of core services and value-added services."





"We are very proud to be recognised as Best Platform and Marketplace Provider by MPE. This recognition rewards our vision and the energy we put into building the most comprehensive payment environment to suit each marketplace and platform's needs. This is a shared, company-wide award. It represents the daily hard work we do in every aspect of the business and how we devote ourselves to designing, building, marketing, selling and operating the most effective payment platform for global marketplaces and platforms." said Guido Kuhring, Head of Sales Central and Northern Europe, Mangopay.

### **BEST USE OF OPEN BANKING FOR PAYMENTS AWARD GOES TO...**

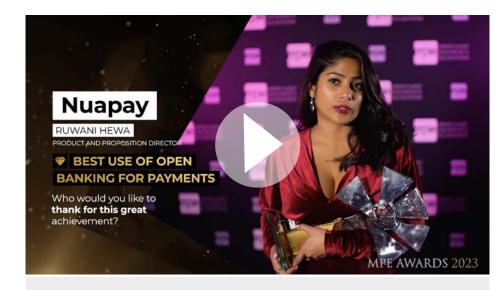
EMI.

# NUAPAY

It is awarded to the company that best uses open banking data or a payment initiation solution that drives end-userpayments to or from merchants or to create a better customer experience as part of the payment process. Includes enabling loans at the point of sale and all account-to-account payments.

"Facilitating payments of more than 42 billion euros per year for financial entities, this company brings innovative and complete technologies integrating instant payment, SEPA direct debits and open banking solutions, helping merchants to embrace modern payments based on open banking."





"This is a significant win for us, as the Merchant Payment Ecosystem conference and awards ceremony is a major event in the European fintech industry. I want to acknowledge the team's dedication to providing innovative Open Banking solutions that save businesses time, money, and resources. This award is a testament to our progress and reinforces our commitment to driving the future of payments." said Brian Hanrahan, CEO, Nuapay.

"Enabling businesses to receive funds fast, easy and reliably is essential for the future development of our economy. And we believe that Open Banking is an essential element of this future. And this is the reason, we have chosen to sponsor this awar category." said Andrejs Vinakovs, Senior Product Manager, Tietoevry.

### **BEST REGTECH SOLUTION AWARD GOES TO...**

### uetceteta

Open to any technology provider helping merchants, issuers or acquirers to streamline their regulatory compliance operations in the areas of regulatory reporting, risk management, identity management & control, compliance and transaction monitoring. This may include compliance with regulations such as PSD2, AML, VAT, etc. as well as industry compliance requirements such as 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.

"As long as there are criminals performing fraud it is reassuring to know that there are companies like this trying to prevent it - They demonstrated in-depth knowledge, applied expertise, the pursuit of perfection and continuous improvement - reducing fraud and improving payment experiences."





"The MPE Best Regtech award for the Netcetera 3DS Server and SDK is a recognition of our dedication to creating authentic and reliable solutions that absorb the needs of our customers. It's a confirmation of the professionalism of Netcetera's highly qualified teams. That is why we dedicate this prestigious award to all great minds working on the solutions and to our customers and payment partners whose work aligns with our mission to secure the digital payment world. Thank you for trusting us. We promise to keep delivering excellence in all we do for you." said Peter Frick, Managing Director of Secure Digital Payment at Netcetera

### **BEST PAYMENTS ORCHESTRATION SOLUTION AWARD GOES TO...**



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

"The winner was the company that demonstrated its ability to give: greater control over data, improve transactional flows and create new business rules, create new revenue opportunities through business intelligence and take advantage of ISO 20022 and APIs."





"We are honored to receive this recognition from Merchants Payments Ecosystem (MPE) as the Best Payments Orchestration Solution, acknowledging the investment we have made in creating a unified, sophisticated, customer-centric Payments Orchestration Platform that optimizes conversion, enables growth, and reduces the cost of ownership in payments," said Debbie Guerra, ACI Worldwide's Chief Product Officer. "I would be remiss if I did not thank the amazing team of professionals across the entire ACI Worldwide organization who were involved in the development of this solution and who continue to innovate and enhance our payments orchestration to support our customers as they evolve their payment flows and expand to capitalize on new trends." she added.

### BEST ESG INITIATIVE IN PAYMENTS "CHAIRMAN'S" AWARD GOES TO...



For 2023, the Chairman's Award goes to the organization with a clear and well-developed ESG strategy and the winner demonstrated how they made a substantial positive impact in any of the E,S,G pillars, particularly when supported by technology.

Trust Payments demonstrated positive Environmental impact though migrating from in-house to cloud-based, procuring the bulk of electricity from fully renewable sources, preventing electronic waste through refurbishment, reuse and recycling of IT equipment, and establishing a "Green Team" to identify opportunities for sustainability improvements deployed through various employee engagement initiatives. Social responsibility was evidenced through their "Kickstart" programme, supporting young people with limited opportunities, as well as achieving a female gender balance ratio between 35-42% of the workforce. Governance was achieved through incorporating climate & social risk as new categories within their Enterprise Risk Management framework and a clear set of KPIs.





We are committed to providing our customers with innovative payment solutions that are secure, reliable, and convenient. We also believe that our success should be shared with our communities and the environment, and we will continue to work towards creating a sustainable future. Trust Payments' recognition at the MPE awards is a testament to the company's commitment to providing exceptional payment services while promoting sustainability and social responsibility."said Daniel Holden, CEO of Trust Payments.

"Trust Payments have a well-articulated and robust approach to their ESG strategy. They did a fantastic job of showcasing the positive impacts that ESG can have in the payments space, when underpinned by strong technology. Heartfelt congratulations to their team on this win" said Hubert Hubert O'Donoghue, CEO, AIB Merchant Services.

### **BEST START-UP INNOVATION AWARD GOES TO...**

### Hands In

The "Best Start-Up Innovation" Award goes to the winner of the Innovation Corner competition for the most innovative start-up company in Merchant Payments Ecosystem.

The quality of entries was so impressive that our job was tough this year! The judges and I first whittled down 25 entrants to 12 for the semi-finals start-up pitches on Day 1, finally shortlisting only three to enter the finals in plenary on Day 2. Hands In emerged as the public vote winner and after incorporating the judges scores, this was confirmed at the glittering MPE 2023 Awards Ceremony. With a clear pitch, they demonstrated not only simplicity and convenience for end-users wanting to split payments, but also how merchants benefit from simple-to-use, plug-and-play, split payment solutions that can work with existing acquirers and payment orchestration solutions.





"Winning the start up innovation award at the MPE means everything to myself as CEO and the team at Hands In, I remember when we just started out the company hoping we'd one day be able to have enough money to afford to go to the MPE let alone actually end up winning an award there! It was a huge honour and I believe a huge stamp of approval from our industry peers that was at first once a cool idea is now a real business. I am confident we will start to reap the rewards of winning this award over the next few months in our conversations with many of PSP aggregators and large enterprises that were actually in attendance at the MPE. I now very much look forward to attending again in 12 months time" said Samuel Flynn, Chief Executive Officer, Hands In.

### **INFLUENCER OF THE YEAR AWARD GOES TO...**

### **OLIVER RAJIC**

#### **Chief Growth Officer & GM APAC @ PPRO**

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.

Neira Jones, the Chairman of MPE 2023 Awards Judging Panel, commented in her welcome speech: "Committed to our Guiding Hand concept, and acknowledging that various challenges continue to keep us on our toes, our theme for this year was "Sustaining Growth". Our 13 award categories reflected market changes and the Innovation Hub has become an important platform for innovation."

Oliver led the pioneering technology company Alpha Fintech for 10 years as its CEO. Following PPRO's acquisition of Alpha Fintech, he joined PPRO's leadership team. Prior to founding Alpha Fintech, Oliver spent 5 years as Director of Global Payments at FiServ & four years as European Regional Manager at Ibbotson Associates. Oliver Rajic currently resides in Singapore. His extensive experience in the technology industry has convinced him the future of banking is cooperative, not just competitive.



What differentiates him as the Leader / Influencer in merchant payments?

Oliver is a passionate believer in the democratisation of payments technology. He has an extensive understanding of global payments and is truly an industry leader armed with business and product expertise. He is one of the few in the industry that can help navigate through the complexities of establishing or conducting business internationally, including the impact on the bottom line for PPRO and its customers. Oliver has a unique consultative approach & speaks several languages.

### **Special thanks goes to MPE 2023 Awards Jury Members:**

- 1. Neira Jones, (MPE 2023 Awards Chair) Independent Advisor & International Speaker
- 2. Roger Alexander, Expert (MPE 2023 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, Chief Marketing Officer, Consult Hyperion
- 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 & Managing Partner, Beta Digital
- 19. Ghela Boskovich, Regional Director/Head of Europe, Financial & Data Technology Association
- 20. Laura McCraken, Global MD, eCommerce & Payments, Software & Platforms, Accenture
- 21. Simon Burrows, Partner, FS Technology, Payments & Value Creation, EY





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