



A trusted benchmark

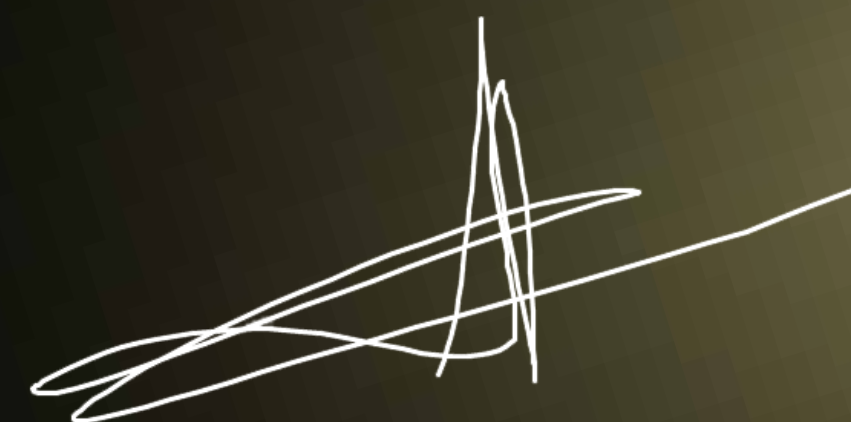
for excellence in merchant payments



foreword by Ms.

Neira Jones

Chair of the judging panel,
Independent Advisor &
International Speaker



welcome to the mpe 2025 awards!

As the mpe 2025 awards chair, it gives me great pleasure to welcome you to the prestigious merchant payment ecosystem awards for the 18th annual conference for the payments industry, organised by the Empiria group.

Last year, the conference was even bigger and better! We took over the whole of the Intercontinental Berlin! With 1400 attendees, we even had security guards at the entrance! With 160 speakers and 40 sessions, there was something for everyone. Our gala ceremony was gold-themed, and we had such fun with the choreography, music, 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 2025!

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 “Cooperate to Succeed” and the 2024 award winners certainly took the gold :-). As we continue to grow and innovate, we can’t ignore the economic and geo-political crises that continue to affect us. It is therefore fitting that our underlying theme for this year’s mpe awards should be “Growth through Accountability and Transparency”. 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 economic conditions can become overwhelming. The resulting, and increasing, regulatory pressures make transparency and accountability a necessity. All ecosystem players have a tough balancing act to perform, but I find it amazing that the payments industry never disappoints and continues to rise to the challenges thrown at it.

We also observe that socially conscious ecosystem players continue to develop and implement strategies 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’ve achieved balance between ladies and gents on our judging panel, and our judges come from six 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, those that were exemplary in serving their customers, and those that demonstrated that they did the right thing by being accountable and transparent.

The history of mpe awards began almost two decades ago when 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! Our continued commitment to innovation will see a brand new space dedicated to startups and investors at the conference, in addition to the usual start-up pitches.

mpe awards 2025 theme

**growth through
accountability &
transparency**

Constantly reflecting market changes, the mpe awards recognise the best payment companies & individuals in 13 categories divided into three groups:

- + **The judge's choice awards** featuring 11 categories. All shortlisted parties and winners will be selected by the panel of independent expert judges.
- + **The best startup innovation award:** at the mpe 2025 conference our judges will be busy drawing up a shortlist of start-ups who will compete in live semi-finals on Conference Day 1, dragon's den style in the 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, also on Day 2.
- + **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 and transparency in merchant payments. This year, we are also publishing our awards process for all to see. I wish the best of luck to all competitors!

The mpe 2025 glittering awards ceremony will take place on 19th March 2025 at the fabulous InterContinental Hotel Berlin, and we can't wait to see you all in person there!

why these awards?

The merchant payment ecosystem (mpe) awards, held annually with the mpe conference, have been a hallmark of innovation and recognition in the payments industry since 2013. They highlight top companies shaping the future of merchant payments.

The mpe awards are renowned for their credibility and integrity, built on a foundation of transparency, impartiality, and merit-based recognition. Winning an mpe award signifies true achievement, demonstrating a company's leadership and commitment to excellence within the merchant payments ecosystem.

What sets mpe awards apart:

- + **Free to enter:** Open to all eligible participants, ensuring that every deserving company, regardless of financial resources, can compete on an equal footing.
- + **Relevant categories:** The awards evolve with industry trends, ensuring they celebrate the most impactful innovations.
- + **Rigorous, independent judging:** A distinguished panel of industry experts with a proven track record of impartiality assesses all entries based on published criteria. Sponsors have no influence over the judging process, ensuring that every decision is based purely on merit.
- + **Transparent feedback:** Entrants can request detailed feedback on their submissions, offering insights into their performance and how they ranked compared to others.
- + **Prestigious gala dinner:** A networking event that brings industry leaders together to celebrate excellence.



With a commitment to transparency and fairness, the mpe awards have become a trusted benchmark for recognising true innovation and excellence in the merchant payments sector.

Read the “Growth through transparency & accountability manifesto at p. 30.

Why enter the mpe awards?

- + **Industry recognition:** Winning showcases your company’s excellence, boosting reputation and credibility.
- + **Benchmarking:** Measure your performance against top industry leaders and stay ahead of trends.
- + **Increased visibility:** Gain valuable exposure through media coverage and industry promotion.
- + **Competitive edge:** Stand out in the market by highlighting your commitment to innovation.
- + **Attract talent:** Draw top professionals by demonstrating your leadership in the payments industry.
- + **Expand partnerships:** Winning the internationally recognized awards opens your doors to new collaborations.

The awards journey from nomination to ceremony

mpe awards call for entries launch:
November 6, 2024

Entry submissions close:
February 7, 2025

Judges & public voting:
February 11-25, 2025

Shortlist announced to the public:
March 4, 2025

mpe awards 2025 ceremony:
March 19, 2025

award categories:

Judges' choice awards: Expert judges evaluate entries across multiple categories, with strict scoring criteria and a focus on fairness. To ensure objectivity, scores are normalised where needed, and the final shortlist is determined collectively by the panel.

- + Merchant payment acceptance of the year
- + Most innovative fraud prevention solution
- + Best use of data analytics
- + Best cross-border merchant solution
- + Best use of open banking for payments
- + Best regtech solution
- + Best omni-channel payments solution
- + Best marketplace/ platform provider
- + Most innovative payment solution
- + Best payment orchestration solution
- + Best embedded finance/ baas solution
- + Chairman award - Best ESG initiative in payments

People's choice award: Recognizes the **mpe influencer of the year** through an open public voting process, with safeguards in place to ensure the integrity of the vote.

Best startup innovation award: Innovative startups present their solutions to both judges and the mpe audience. Winners are selected based on a combination of expert scores and live audience voting.

mpe awards 2024 winners



Merchant payment acceptance of the year



Best use of open banking for payments



Most innovative fraud prevention solution



Best regtech solution



Best use of data analytics



Best payments orchestration solution



Best cross-border merchant solution



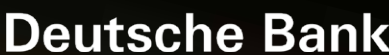
Most innovative payment solution.



Best in-store payments solution



Chairman award – best esg initiative in payments



Best platform / marketplace provider



Best start-up innovation



Jeremy King - influencer of the year

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.

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.

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 awards if you won them in the previous year/year?

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.

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.

When is the deadline for submitting entries?

You can submit your nominations from November 4 – February 7. 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 March 4. The mpe 2025 awards ceremony and gala dinner will be a part of the mpe 2025 conference and exhibition, March 18-20, Berlin. The winners will be announced at the gala dinner on March 19.

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 2025 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 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.
- + 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.

the guiding hand

Symbol of excellence

The mpe awards honor winners with the prestigious “Guiding hand” statuette, symbolizing leadership, innovation, and impact in the payments industry. Each handcrafted masterpiece reflects the winners’ contributions to shaping the future of payments and serves as a lasting reminder of their achievements. Just like the winners, the value of these unique art pieces grows over time.



award categories description & criteria

+

+

merchant payment acceptance of the year

Detailed definition

This award recognises excellence in direct merchant payment acceptance partnerships. The winner will have cultivated successful, sustainable, and mutually advantageous relationships with their merchant customers, demonstrating a proven track record of fostering strong connections, delivering value, and supporting the growth of their merchant partners in the payment acceptance ecosystem.

Tips from the judge

- + Demonstrate the values of the organisation that help to drive quality of service on a 7/24 basis.
- + Demonstrate why the strategy works.
- + Actual metrics and KPIs must be provided in the answers, including forecast/outlooks for subsequent years. The data analytics must be specific to the entry, and relevant to payment acceptance. Generic market statistics should not represent the bulk of the numbers presented.

- + A maximum of two concise case studies can support the entry. Each case study should have no more than 2,500 characters (approximately 500 words) and be in text format (no PowerPoint slides). Case studies outside of these guidelines will be rejected.

Measurable criteria

1. Illustrate the specific role in the payments value chain and rationale; highlight the strategic focus
2. Specify the target market, e.g. specialist, SMEs, geographical, online, etc.
3. Include details of evidence of innovation or differentiation which provide a competitive advantage.
4. Demonstrate value-add through a concise case study, showing the benefits to merchants, customers and all stakeholders (references and/or testimonials required). Give specific examples of the quality of merchant relationships, including testimonials
5. Provide detailed and relevant metrics that illustrate commercial success, viability, flexibility, growth and scalability (include details of attrition rates).
6. Demonstrate how accountability and transparency are embedded within the products/ operations/ services to support customer growth.

most innovative payment solution

Detailed definition

This award recognises the most forward-thinking payment solution that showcases groundbreaking payment technology or business flow, and delivers actual benefits, value, and differentiation to merchants while enhancing the payment experience for customers. Open to PSPs, ISOs, PayFacs, Aggregators, Orchestrators, Acquirers, Embedded Finance providers, crypto merchant solutions, instant payment providers, and other payment service companies.

Tips from the judge

- + Entries must present innovative solutions that enhance customer payment experiences and offer tangible merchant benefits. Solutions should be unique, address real-world issues or improve existing systems, and demonstrate clear innovation with the potential to revolutionise and significantly impact the future of the payments industry.
- + Entries must detail the solution's innovative and unique aspects, supported by specific, quantifiable data demonstrating its technological impact on the payments sector. Include relevant metrics and KPIs to showcase the solution's effectiveness, commercial success, viability, and ease of adoption, avoiding generic market statistics.
- + A maximum of two concise case studies are welcome to support the entry. Each case study should have no more than 2,500 characters (approximately 500 words) and be in text format (no PowerPoint slides). Case studies outside of these guidelines will be rejected.

- + Include plans for the further development of the solution, as well as strategies for expanding its adoption among more merchants.
- + This category is for companies operating over five years, with solutions launched within the last 18 months. Solutions unreleased or in-development may struggle to provide required results and metrics. Startups should apply for the Best Startup Innovation Award instead.

Measurable criteria

1. Include details of evidence of innovation or differentiation which provide a competitive advantage. Tell us about the problem you're solving through your innovation, and how are you transforming the payment industry?
2. Provide detailed and relevant metrics that illustrate client benefits, commercial success, impact, adoption, and viability. Where possible, provide learnings in the development of the product, including comparing metrics pre-product launch and after implementation.
3. Demonstrate value-add through concise case studies, showing the benefits to merchants, customers, and all stakeholders (references and/or testimonials required).
4. Demonstrate learnings from the pilot or implementation that improved the proposition. Include plans for the solution's further development and how it can be easily adopted and implemented on a large scale.
5. Demonstrate how the solution streamlined the client's business while supporting customer growth. Highlight tangible benefits for users, merchants, or payment providers, such as improved convenience, security, acceptance, or cost-efficiency. Emphasise the solution's user-friendliness and intuitive design for both merchants and customers.
6. Demonstrate how accountability and transparency are embedded within the products/ operations/ services to support both your own and your customers' growth.

best use of data analytics

Detailed definition

This award goes to the company that consistently demonstrates excellence through advanced technologies to enhance merchant operations, excluding fraud prevention. The winner exhibits the use of innovative solutions in areas like customer loyalty, engagement, support, or optimisation, empowering merchants to improve decision-making and customer experiences.

Tips from the judge

- + This award excludes solutions using data analytics and AI for fraud prevention (those solutions should seek to enter the Most Innovative Fraud Prevention Solution or Best Regtech Solution awards instead).
- + Actual metrics and KPIs must be provided in the answers, including forecast/outlooks for subsequent years. The data analytics must be specific to the entry, and relevant to payment acceptance. Generic market statistics should not represent the bulk of the numbers presented.
- + A maximum of two concise case studies can support the entry. Each case study should have no more than 2,500 characters (approximately 500 words) and be in text format (no PowerPoint slides). Case studies outside of these guidelines will be rejected.

Measurable criteria

The judges will assess each entry according to the following criteria:

1. Illustrate how the company uses data analytics and AI to improve merchant operations.
2. Demonstrate ease of use for merchants and end users.
3. Demonstrate value-add through a concise case study, showing the benefits to merchants, customers and all stakeholders (references and/or testimonials required).
4. Illustrate the impact on the market and merchants.
5. Provide detailed and relevant metrics that illustrate commercial success, viability, flexibility, growth and scalability.
6. Demonstrate how accountability and transparency are embedded within the products/ operations/ services to support customer growth.

best cross-border merchant solution

Detailed definition

This award goes to the solution provider that excels in empowering merchants to expand their global reach and increase revenue. The winner demonstrates outstanding commitment to accountability and transparency, while effectively minimising risks and complexities associated with cross-border sales.

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.)
- + Actual metrics and KPIs must be provided in the answers, including forecast/outlooks for subsequent years. The data analytics must be specific to the entry, and relevant to the fraud area. Generic market statistics should not represent the bulk of the numbers presented.
- + A maximum of two concise case studies can support the entry. Each case study should have no more than 2,500 characters (approximately 500 words) and be in text format (no PowerPoint slides). Case studies outside of these guidelines will be rejected.
- + The solution must have been launched in the last 18 months.

Measurable criteria

The judges will assess each entry according to the following criteria:

1. Provide detailed and relevant metrics including the number of countries/ regions supported (including emerging markets, if applicable)
2. Include details of evidence of innovation or differentiation which provide a competitive advantage
3. Demonstrate value-add through a concise case study, showing the benefits to merchants, customers and all stakeholders (references and/or testimonials required).
4. Illustrate how the solution's deployment improves the user experience (e.g. ease of use, integration flexibility for merchants, etc.)
5. Demonstrate how accountability and transparency are embedded within the products/ operations/ services to support customer growth, including cost efficiency re: transaction rates, currency exchange rates, etc.

best use of open banking for payments

Detailed definition

This award goes to the company that most effectively leverages open banking data for payment initiation, facilitating seamless transactions between end-users and merchants. The winner demonstrated how their solution enhances the customer experience throughout the payment process, streamlining transactions and adding value for both consumers and businesses.

Tips from the judge

- + This award excludes solutions outside of payment initiation, and includes all account-to-account payments, as well as point of sale credit enablement.
- + Actual metrics and KPIs must be provided in the answers, including forecast/outlooks for subsequent years. The data analytics must be specific to the entry, and relevant to payment acceptance. Generic market statistics should not represent the bulk of the numbers presented.
- + A maximum of two concise case studies can support the entry. Each case study should have no more than 2,500 characters (approximately 500 words) and be in text format (no PowerPoint slides). Case studies outside of these guidelines will be rejected.

Measurable criteria

The judges will assess each entry according to the following criteria:

1. Illustrate how effectively the solution uses open banking to drive payments to or from a merchant. This may include the use of instant payments.
2. Demonstrate ease of use for merchants and end users.
3. Demonstrate value-add through a concise case study, showing the benefits to merchants, customers and all stakeholders (references and/or testimonials required). This may include services that foster the implementation of open banking in the national/European ecosystem, or how the solution contributes to the development of open banking in the whole ecosystem.
4. Illustrate the impact on the market and merchants, including how any security issues, disputes, and exceptions are managed.
5. Provide detailed and relevant metrics that illustrate commercial success, viability, flexibility, growth and scalability.
6. Demonstrate how accountability and transparency are embedded within the products/ operations/ services to support customer growth.

best regtech solution

Detailed definition

This award goes to a technology provider solution that significantly enhances regulatory compliance and/or operations for merchants, issuers, or acquirers. The winner demonstrates innovative solutions that streamline adherence to regulations and industry standards, including areas such as regulatory reporting, risk management, identity control, compliance monitoring, fraud prevention, or security measures.

Tips from the judge

- + The regulations may include PSD2, AML/KYC, VATEBA, IPR, MiCA, etc. Industry standards may include 3DS, PCI DSS, ISO20022 etc.
- + Actual metrics and KPIs must be provided in the answers, including forecast/outlooks for subsequent future years. The data analytics must be specific to the entry, and relevant to payment acceptance. Generic market statistics should not represent the bulk of the numbers presented.
- + A maximum of two concise case studies can support the entry. Each case study should have no more than 2,500 characters (approximately 500 words) and be in text format (no PowerPoint slides). Case studies outside of these guidelines will be rejected.
- + The solution must have been commercially live for at least two years.

Measurable criteria

The judges will assess each entry according to the following criteria:

1. Illustrate the scope of the RegTech solution, the problems it solves, and the challenges it addresses.
2. Demonstrate how the solution has delivered process improvement and operational efficiency (e.g. process enhancement & acceleration, quality improvements, time & cost savings, revenue enhancement).
3. Illustrate the ease of integration (e.g. APIs, 3rd party integrations, etc.) and technology infrastructure (e.g. cloud, on-premise, customisation options, underlying technology, etc.).
4. Demonstrate value-add through a concise case study (maximum 2), showing the benefits to merchants, customers and all stakeholders (references and/or testimonials required).
5. Provide details on the impact and reach of the solution (e.g. funding, customer base, industries, countries supported, data sources, etc.). Include goals and future plans (e.g. markets, innovation, technology, etc.).
6. Demonstrate how accountability and transparency are embedded within the products/ operations/ services to support customer growth.

best omni-channel payments solution

Detailed definition

This award goes to the organisation that has developed/deployed the best omni-channel payments acceptance solution, providing value and differentiation for merchants and a great payments experience for users.

Tips from the judge

- + The solution must address multiple sales channels, and the judges would like to hear how the solution addresses new digital, social and voice channels.
- + Actual metrics and KPIs must be provided in the answers, including forecast/outlooks for subsequent years. The data analytics must be specific to the entry, and relevant to omni-channel payment acceptance. Generic market statistics should not represent the bulk of the numbers presented.
- + A maximum of two concise case studies can support the entry. Each case study should have no more than 2,500 characters (approximately 500 words) and be in text format (no PowerPoint slides). Case studies outside of these guidelines will be rejected.
- + The solution must be live with at least one merchant and out of beta/pilot.

Measurable criteria

The judges will assess each entry according to the following criteria:

1. Completeness of the omni-channel solution, support for new sales channels, uniqueness and degree of innovation
2. Provide detailed and relevant metrics including adoption rate, performance, backed by quantitative evidence from a reliable source.
3. Include details of evidence of value and competitive differentiation delivered.
4. Demonstrate value-add, showing merchant and end customer feedback / testimonials.
5. Illustrate how the solution's deployment improves customer experience, revenue generation and cost savings.
6. Demonstrate how accountability and transparency are embedded within the products/ operations/ services to support merchants and end-users.

best marketplace /platform provider

Detailed definition

This award goes to the organisation offering the best, most comprehensive, and most beneficial platform or marketplace that supports 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

- + The submission should demonstrate the benefits ranging from ease of onboarding to transaction transparency, and availability in the choice of payout options.
- + Entries should consider detail including security, scalability, and integration.
- + A maximum of two concise case studies can support the entry. Each case study should have no more than 2,500 characters (approximately 500 words) and be in text format (no PowerPoint slides). Case studies outside of these guidelines will be rejected.
- + 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.)
- + Actual metrics and KPIs must be provided in the answers, including forecast/outlooks for subsequent years. The data analytics must be specific to the entry, and relevant to the fraud area. Generic market statistics should not represent the bulk of the numbers presented.

Measurable criteria

The judges will assess each entry according to the following criteria:

1. Include details of innovation which provides a competitive advantage and makes this provider stand out amongst their competitors.
2. Demonstrate value add and differentiation through case studies with supporting testimonials or references.
3. Illustrate how the integration and operation with the platform improves the merchant (or bank, PSP, consumer) experience by simplifying the onboarding.
4. The submission should detail chargeback and refund processes and SLAs.
5. The entry must consider how the platform/marketplace supports growth through accountability and transparency in the operation of the platform and the interactions with all parties in the ecosystem.

most innovative fraud prevention solution

Detailed definition

This award goes to the most innovative solution that demonstrates exceptional benefits in fraud prevention, identity verification, or authentication management, significantly enhancing digital transaction security, delivering tangible protection for merchants and customers.

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 entry must demonstrate user accountability in fraud operations or products.
- + The data analytics must be specific to the entry, and relevant to the fraud area. Generic market statistics should not represent the bulk of the numbers presented.

- + A maximum of two concise case studies can support the entry. Each case study should have no more than 2,500 characters (approximately 500 words) and be in text format (no PowerPoint slides). Case studies outside of these guidelines will be rejected.
- + The solution must have been launched in the last 18 months.

Measurable criteria

The judges will assess each entry according to the following criteria:

1. Provide detailed and relevant metrics that illustrate client protection, commercial success, impact, and viability. Where possible, provide learnings in the development of the product, including comparing metrics pre-product launch and after implementation
2. Include details of evidence of innovation or differentiation which provide a competitive advantage
3. Demonstrate value-add through a concise case study, showing the benefits to merchants, customers and all stakeholders (references and/or testimonials required)
4. Demonstrate learnings from the pilot or implementation that improved the proposition
5. Illustrate how the solution's deployment simplified the client's existing business while making it more secure
6. Demonstrate how accountability and transparency are embedded within the products/ operations/ services to support customer growth.

best payment orchestration solution

Detailed definition

This award goes to the most effective Payments Orchestration Solution that seamlessly integrates and optimises multiple payment providers and methods, ultimately empowering businesses to streamline their payment processes and enhance overall financial operations.

Tips from the judge

- + The solution must provide businesses with a centralised platform that efficiently manages various aspects of payments, including routing, settlements, and security measures. It should also demonstrate superior capabilities in handling fraud prevention and rules-based scenarios.
- + Actual metrics and KPIs must be provided in the answers, including forecast/outlooks for subsequent years. The data analytics must be specific to the entry, and relevant to payments orchestration. Generic market statistics should not represent the bulk of the numbers presented.

- + A maximum of two concise case studies can support the entry. Each case study should have no more than 2,500 characters (approximately 500 words) and be in text format (no PowerPoint slides). Case studies outside of these guidelines will be rejected.
- + The solution must have a minimum of 18 months of live operational cycle.

Measurable criteria

The judges will assess each entry according to the following criteria:

1. Provide the details about the number of payment methods and gateways, including global and regional.
2. Provide detailed and relevant metrics including how the solution optimises transaction flows and routing, reduced transaction costs, improved payment approval rates, or enhanced user experience.
3. Provide specific evidence of delivered value and competitive advantage, emphasising innovative technological approaches that set the company apart from its competitors.
4. Highlight innovative advantages, such as dynamic routing, integrated AI/machine learning systems, or fraud prevention modules with real-time monitoring capabilities. Also, emphasis the breadth of third-party integrations and vendor partnerships that enhance ease of integration and user experience for businesses.

best embedded finance/ BaaS solution

Detailed definition

This award goes to the most innovative or successful new B2B or B2C embedded finance project, recognising excellence in integrating financial services into non-financial brands, companies, or platforms. The winning entry should showcase a specific implementation that seamlessly incorporates financial products such as lending, payments, cards, accounts, or insurance into a customer journey.

Tips from the judge

- + Submissions may come from either the brand or the financial services provider, demonstrating how the embedded solution enhances user experience and adds value to the core offering.
- + This award is open to retailers, marketplaces, or platforms, as well financial services partners (Banks, EMIs, PIs, PSPs, BNPL, etc.) or technology providers.

- + Actual metrics and KPIs must be provided in the answers, including forecast/outlooks for subsequent years. The data analytics must be specific to the entry, and relevant to payment acceptance. Generic market statistics should not represent the bulk of the numbers presented.
- + A maximum of two concise case studies can support the entry. Each case study should have no more than 2,500 characters (approximately 500 words) and be in text format (no PowerPoint slides). Case studies outside of these guidelines will be rejected.

Measurable criteria

The judges will assess each entry according to the following criteria:

1. Illustrate how effectively the solution delivered a genuine embedded finance offering (as defined above).
2. Demonstrate how the solution has transformed the user experience. This may include evidence of take-up rate of the solution by end-users.
3. Demonstrate value-add through a concise case study, showing the benefits to merchants, customers and all stakeholders (references and/or testimonials required).
4. Illustrate how the solution stands out from the competition, if competitors offer a similar type of offering. If not, what are the key aspects that make the solution unique.
5. Provide detailed and relevant metrics that illustrate performance, commercial success, viability, flexibility, growth and scalability and how this was achieved. This may include evidence of benefit to customers (e.g. improved customer satisfaction, increased traffic/ conversion, reduced shopping cart abandonment, reduced cost, increased efficiency, etc.)
6. Demonstrate how accountability and transparency are embedded within the products/ operations/ services to support customer growth.

chairman award

Best ESG initiative in payments

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 2,500 characters (approximately 500 words) . The winner will be the organization able to demonstrate the most tangible impact through payments technology and processes.

best start-up innovation award

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.

The mpe awards, particularly through the Innovation hub competition, offer a unique and powerful platform for startups within the merchant payment ecosystem. The Innovation hub presents a unique opportunity for startups to gain industry recognition, secure funding, build valuable connections, and establish themselves as key players within the merchant payment ecosystem. It's a platform that can propel your startup towards significant growth and success.

Please find more information & entry submission process [HERE](#).

Measurable criteria, format & judging panel

- + **Who can enter?** Entry is open to firms that have not been in operation for more than 5 years and have less than €5M in funding.
- + **Format:** on Day 1, the 12 selected startups will pitch to the judges for 7 minutes. At the end of Day 1, the judges will select a ranked shortlist of 3 (each startup will have one judges' score). These 3 startups will pitch again to the judges and the audience on the morning of Day 2. At the end of the 3 pitches, the audience votes interactively to rank the 3 startups, where each startup is allocated a public vote score. The judges scores and public scores are then combined to determine the winner of the best startup innovation award, which is announced at the awards gala dinner on Day 2.
- + **The judging panel:** The judging panel is comprised of three experienced industry veterans known for their expertise and impartiality. Their responsibilities include drawing up a longlist of 12 startups, drawn from the submissions.

mpe influencer of the year

Voted online

Detailed definition

This award goes to the mpe influencer of the year, and the winner is determined by online public voting through the mpe website.

Nominations & voting

- + **Nominations:** Anyone can nominate individuals who have contributed significantly to the development of the merchant payments ecosystem on a domestic or international basis and nominations are submitted online at www.merchantpaymentsecosystem.com/awards.
- + **Online voting:** Voting usually starts in mid-February and is open for about two weeks. Nominees and employees of nominee's company are not permitted to vote. Only merchants and payment industry professionals are allowed to vote from corporate email addresses, and votes from non-corporate or disposable email addresses will be rejected, Only one vote per person is allowed. The Empiria team reserves the right to cancel votes that that are deemed fraudulent.
- + **Visibility:** Votes are visible online through the mpe website as they happen, and the nominee receiving the highest number of valid votes will be declared the winner at the end of the voting period.
- + **Award giving:** The winner will be officially recognised live at the mpe awards 2025 gala dinner & ceremony on Day 2 of the mpe conference.

Special thanks

go to awards jury members

1. **Neira Jones,**
(mpe awards chair) Independent Advisor, International Speaker, Author
2. **Stanley Skoglund,**
Co-Founder & Director (mpe awards co-chair), Minerva
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. **Teresa Connors,**
MD, Payments Matters
13. **Jannis Riesz**
Founding Partner, Flipmode.io
14. **Michael Chambers,**
CEO and Founder, Northey Point Limited
15. **Tony Moroney,**
Founder and Managing Director, Saburai Consulting
16. **Ghela Boskovich,**
Regional Director/Head of Europe, Financial & Data Technology Association
17. **Laura McCracken,**
Independent Non-Executive Director, Guavapay
18. **Simon Burrows,**
Payments Director, Semper Advisory
19. **Pavel Kaminsky,**
Founder & CEO, 7Security
20. **Keren Aviasaf Migdal,**
Co-Founder & CEO, PaymentOp
21. **Rupert Jaeschke,**
Managing Director, Blocksyn
22. **Koba Kurdadze,**
Founder & CEO, UniPAY

the mpe awards manifesto

Transparency and accountability

By prioritising transparency and a meritocratic judging process, the mpe awards maintain a high level of credibility and prestige. Winning an mpe award signifies a genuine accomplishment, demonstrating a company's commitment to excellence and its standing as a leader within the merchant payment ecosystem.

Here's what sets them apart:

- + **Free to enter:** Participation in the mpe awards, including the Innovation Hub competition, is completely free of charge. This ensures equal opportunity for all deserving players within the merchant payment ecosystem, regardless of financial resources.
- + **Rigorous and impartial judging:** A distinguished panel of industry veterans, with proven expertise and a reputation for impartiality, evaluates all award submissions. The mpe website provides clear details on the judging criteria and process, ensuring transparency for all participants.
- + **No sponsorship influence:** Sponsors of the mpe awards or conference have absolutely no influence over the judging process. Award winners are solely determined by the merit of their submissions as evaluated by the independent panel of judges. This commitment to fairness ensures that the mpe awards truly recognise excellence and innovation within the industry.
- + **Transparent feedback:** any entrant may, at any point after the winners' announcements, request feedback on their entry.

Fairness is our focus

Celebrating the best and brightest players across the merchant payments landscape is a responsibility. Whether the entrants are established players or startups, we establish a level playing field where everyone can be confident that nothing is hidden. We achieve this in several ways

Judges' choice award

- + **The judging panel:** The judging panel is comprised of experienced industry veterans known for their expertise and impartiality. Every year, each judge scores a minimum of four categories, out of eleven categories in total. The number of judges on the panel each year ensures that each category is scored by eight judges on average, ensuring a balanced approach.
- + **The Judges' choice award categories:** The awards have an average of 10 to 11 categories each year, chosen for their relevance to the industry. These are scored by our panel. Each category is allocated an owner and a co-owner who are in charge of making sure the category definition and scoring criteria are fit for purpose
- + **Judges' choice awards scoring criteria:** The scoring criteria is published on the mpe awards brochure with the category descriptions here. Each judge allocates a score from 1 (lowest) to 5 (highest) for each category entry, in order of preference, with a free-text comment field.
- + **Eliminating skew:** Whilst the judges' scores determine the shortlist for each category, we are aware that some judges may consistently either give high scores or low scores. To this effect, we also provide normalised scores to the average. This is only used when all judges meet to finalise all scores and when the shortlist is not clear-cut (e.g. scores too close, 4th and 5th position too close). The final short list is determined after all judges meet, and this is also when the judging panel decides if commendations are to be given, which happens on rare occasions. The shortlist is announced publicly after this meeting.

- + **Feedback:** Each entrant may request feedback on their entry from the Empiria team up to six months after the awards have taken place. They will be given their overall rank, where they were given a top score by any judge, how they performed against the average entry score, compared with the top and bottom performers for that category. They will also be given the criteria where they scored best, and where they scored worst.

People's choice award

This award goes to the mpe Influencer of the year, and the winner is determined by online public voting through the mpe website.

- + **Nominations:** Anyone can nominate individuals who have contributed significantly to the development of the merchant payments ecosystem on a domestic or international basis and nominations are submitted online at www.merchantpaymentsecosystem.com/awards.
- + **Online voting:** Voting usually starts in mid-February and is open for about two weeks. Nominees and employees of nominee's company are not permitted to vote. Only merchants and payment industry professionals are allowed to vote from corporate email addresses, and votes from non-corporate or disposable email addresses will be rejected, Only one vote per person is allowed. The Empiria team reserves the right to cancel votes that are deemed fraudulent.
- + **Visibility:** Votes are visible online through the mpe website as they happen, and the nominee receiving the highest number of valid votes will be declared the winner at the end of the voting period.
- + **Award giving:** The winner will be officially recognised live at the mpe awards 2025 gala dinner & ceremony on Day 2 of the mpe conference.

Best startup innovation award

This award is given to the best startup innovation following the Innovation hub competition on Day 1 of the conference ([see mpe website for details](#)).

- + **The judging panel:** The judging panel is comprised of three experienced industry veterans known for their expertise and impartiality. Their responsibilities include drawing up a longlist of 12 startups, drawn from the submissions.
- + **Who can enter?** Entry is open to firms that have not been in operation for more than 5 years and have less than €5M in funding.
- + **Format:** on Day 1, the 12 selected startups will pitch to the judges for 7 minutes. At the end of Day 1, the judges will select a ranked shortlist of 3 (each startup will have one judges' score). These 3 startups will pitch again to the judges and the audience on the morning of Day 2. At the end of the 3 pitches, the audience votes interactively to rank the 3 startups, where each startup is allocated a public vote score. The judges scores and public scores are then combined to determine the winner of the best startup innovation award, which is announced at the awards gala dinner on Day 2.
- + **Feedback:** Each startup may request feedback on their entry from the Empiria team up to six months after the awards have taken place.

Recognising the best of the best in merchant payments

The mpe awards are committed to recognising excellence and innovation in the merchant payment ecosystem through a transparent and fair process. Participation is free, ensuring equal opportunity for all entrants, regardless of their

financial status. A distinguished panel of industry veterans evaluates submissions based on clear criteria published on the mpe website, guaranteeing impartiality and transparency. Notably, sponsors have no influence over the judging process, which is solely based on the merit of the entries.

The awards feature several categories, including the judges' choice awards, which are assessed by a panel that scores entries across an average of ten to eleven categories each year. Additionally, entrants can request feedback on their submissions for up to six months after the awards.

The people's choice award recognises the mpe influencer of the Year through public voting, with nominations open to anyone who has significantly contributed to the industry. Voting is conducted transparently, with results visible online in real-time.

The best startup innovation award is given to startups with less than five years of operation and under €5 million in funding. Selected startups pitch their ideas, and the winner is determined by combining judges' scores with audience votes during the mpe conference.

Through these structured processes, the mpe awards effectively honour outstanding contributions in the merchant payments sector.



stay in touch with us

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www.merchantpaymentsecosystem.com

Organized by:  **EMPIRIA** GROUP