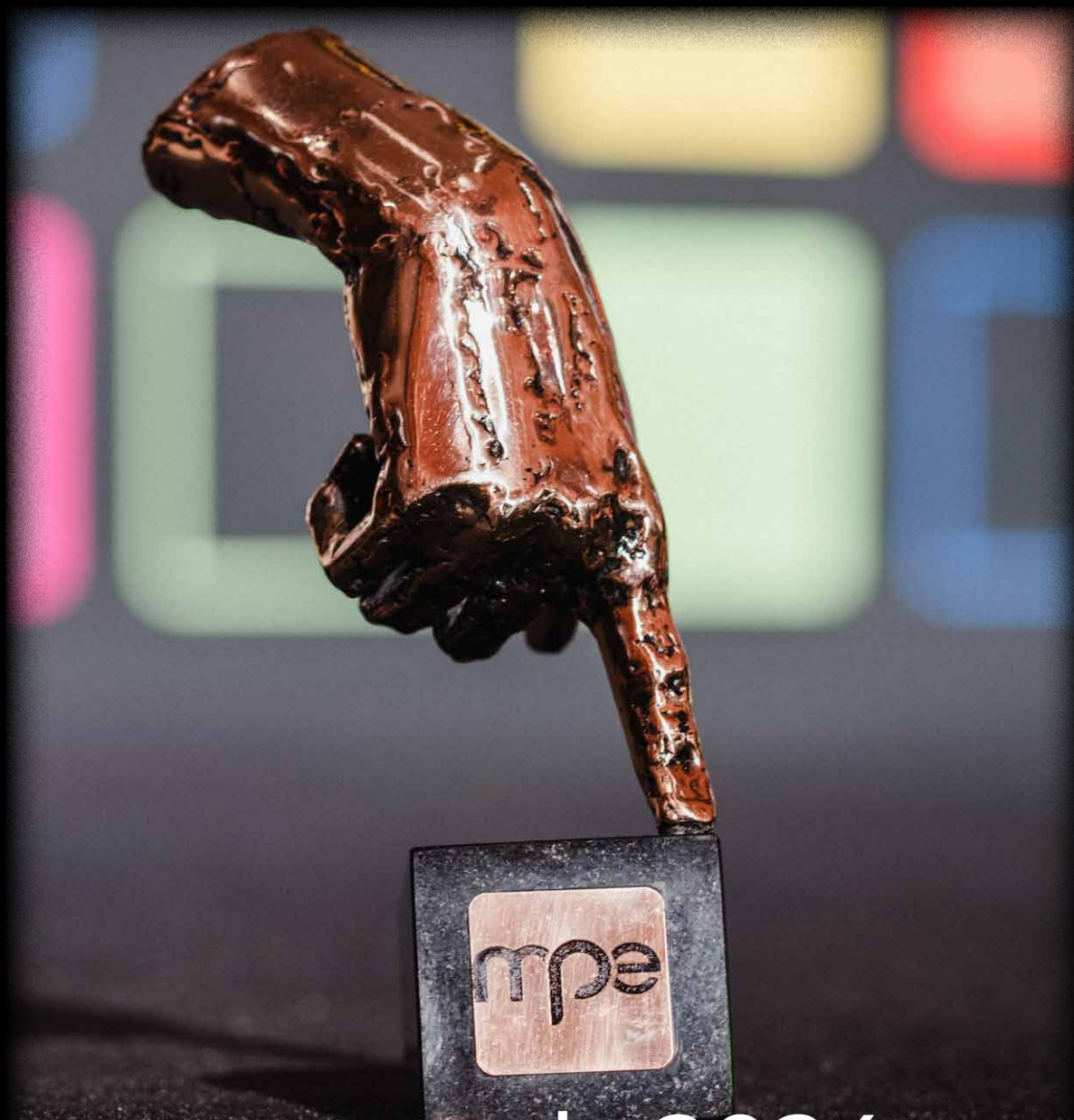


POSitivity)))



awards 2024

cbdcs, digital euro & stablecoins # ai in payments # new pos experience # new regions & cross - border payments

digital wallets # regulatory vigilance # the future of open banking & open data # b2b payments # innovation hub

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Dear POSitivity readers!

Welcome to the latest edition of POSitivity magazine, where we spotlight the pinnacle of innovation and excellence in the payments industry - the mpe 2024 awards.

At the mpe 2024 awards, we honoured the best of the best in the merchant payments ecosystem. Who are the winners recognized as the most innovative companies and individuals in 2024? We invite you to dive deep into the inspiring **success stories of the mpe 2024 awards winners** to learn about their journeys to innovation and tips for successful awards entry.

The excellence of the mpe awards & judging is significantly enhanced by the expertise of its judges. We interviewed **Neira Jones** and **Stanley Skoglund** about their experiences as judges for the awards. They unveiled why they believe the mpe awards are an outstanding platform for established market players, start-up companies, and investors worldwide. They also provided valuable advice for those considering entering the awards in 2025.

Behind every successful mpe conference, a dedicated team of professionals works tirelessly to make it happen. They often work behind the scenes with little recognition. We are delighted to introduce our colleague, **Ondrej Dorčík**, head of IT. Ondrej's journey and insights are truly inspiring, making him a prime example of a leader who fosters innovation and excellence within the mpe team.

The latest issue of POSitivity magazine also

features hot industry trends & compelling insights we captured behind the scenes of the mpe 2024 conference.

Let's take a look at a few of them:

- Catch the exclusive episodes of **the Voice of mpe** recorded in our podcast studio at mpe 2024 in Berlin. You can expect fresh insights and cutting-edge perspectives on marketing for merchant payments, the use of embedded finance, diversity & inclusion, and many more.
- Get ready to **debunk the most common myths in European merchant payments** with fabulous **Laura McCracken** & industry payment leaders in a new myth-busting video series.

Let's dive in...happy reading!

Warm regards,
Natalia Ivanis



P.S. We are looking forward to seeing you all at mpe 2025! Next March 18-20, we will be back as usual in Berlin. In the meantime, please save the dates; mpe 2025 will open the registration soon!

like our magazine? share it!

Follow us on social media for more updates & news about the mpe conference & community



spotlight on **Ondrej Dorčík:** leading IT innovation

Every successful mpe conference is powered by a dedicated yet often unnoticed team. Let us introduce Ondrej Dorčík, the head of IT, who plays a pivotal role in our accomplishments.

We are excited to turn the spotlight on Ondrej Dorčík, our accomplished head of IT. Ondrej has been a cornerstone of our technological progress, bringing his dedication and expertise to the forefront of our operations. His leadership has ensured the seamless functioning of mpe's IT infrastructure. Join us as we explore his remarkable journey and the insights that make Ondrej an inspiring person.

Could you please introduce yourself & your position at mpe?

At mpe, I'm responsible for everything IT-related. This includes designing architecture when developing or integrating new solutions, ensuring and deploying security measures, and automating as much work as possible. I'm a big fan of automation; machines are here to do the work for us, not the other way around.



What are the most useful skills for leading

the IT department at mpe, and how did you develop them?

It's problem-solving. I believe there's nothing that can't be done in some way. I get really stubborn when something seems impossible, and I just want to do it anyway to prove myself right one more time. :) I got this stubbornness from my childhood when I had to figure things out on my own. When I was in primary school and became interested in IT, there wasn't an easy way to find information like today, so persistence was the only thing that worked for me.



What is your favourite aspect of working at mpe?

We at mpe do a pretty big thing with a small but really flexible team, which means that each of us has a direct impact on the conference. That's why I love it here! I can try new technologies without the limitations of a big company or enterprise. In short, everything here is faster.

meet the team

And all of this is made even better by the fact that we work remotely so I can do what I love from anywhere. All I need is the internet :)



How do you maintain your work-life balance with all your responsibilities?

Even though I work a lot, I still make time for myself to be alone regularly, clear my mind, and, of course, exercise.

Why do you think having a work-life balance is important?

With all the information overload coming our way, it's not just important, it's absolutely necessary. Otherwise, we would go crazy. I believe humans simply can't handle this massive amount of information.

What are your hobbies and interests, and what motivated you to pursue them? Can you share your most significant achievement?

I love everything that involves heights, depths, speed, and physical fights. I started with Thai box when I was 15, and it has stayed with me to this day and I fight daily. Later, I added Brazilian Jiu-Jitsu to my training process to cover it more complexly. Besides the martial arts, I tried scuba diving many years ago, and it completely captivated me. When I dive under the surface, everything becomes quiet in a second, and when sharks start to appear, I feel alive.

Other than that I love to travel alone as well as with my wife. My next plan is to get the sailboat captain course, then a private pilot licence, and finish Free Fall parachute training.

When it comes to the most significant achievements, mine include diving with a Tiger shark (yes, the big one) outside the cage and seeing Everest :)



What advice would you give your younger self?

All in! You have just one shot here, so go hard or go home :)



meet the awards co-chairs

Discover the insights of **Neira Jones** and **Stanley Skoglund** on their pivotal roles as judges for the prestigious mpe awards, highlighting why this platform is essential for established market players, start-up companies, and investors worldwide, adding some advice for potential entrants in 2025.

In the fast-paced world of merchant payments, staying ahead of the curve is not just an advantage - **it's a necessity**. Amidst this constant drive for innovation and excellence, the Merchant Payment Ecosystem awards have emerged as the industry's most coveted accolade.

Each year, this prestigious program brings together the crème de la crème of the payments landscape, recognizing those pushing boundaries, setting new standards, and shaping the future of commerce.

As we delve into the significance of these awards, [Neira Jones](#) uncovers what makes mpe awards the pinnacle of recognition in the merchant payments industry.

mpe awards - a prestigious platform for innovation and recognition

Perspective by Neira Jones, chair of the judging panel, independent advisor & international speaker.

The Merchant Payment Ecosystem awards are a unique and highly regarded recognition programme within the payments industry, held annually alongside [the mpe Conference](#). Established in 2013, the mpe awards have become a symbol of excellence and achievement, celebrating the best and brightest players across the merchant payments landscape.

why are the mpe awards so prestigious?

Several factors contribute to the prestige and established nature of the mpe awards:

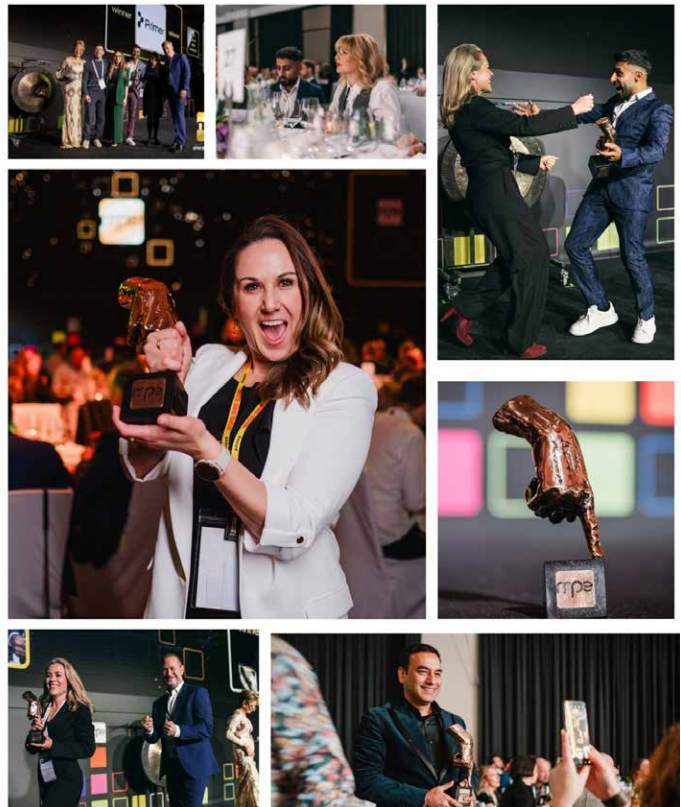
- **rigorous and transparent judging process:** The judging panel is comprised of experienced industry veterans known for their



expertise and impartiality. Transparency is emphasised, with details about the judging criteria and process readily available on the mpe website.

- **industry-driven award category selection:** The payments industry is a dynamic field, constantly evolving with new technologies and trends. The mpe awards recognise this by actively soliciting feedback from industry leaders, innovators, and stakeholders. This ongoing dialogue allows the judging panel to identify emerging trends and adjust the award categories accordingly. This ensures companies have the opportunity to be recognised for achievements that are truly shaping the future of payments.
- **diversity and experience in the judging panel:** The mpe awards take pride in a judging panel that boasts both gender diversity and geographic representation. This creates a well-rounded perspective and ensures a global outlook when evaluating nominees.
- **prestigious gala dinner:** The awards ceremony culminates in a prestigious gala dinner, providing a platform for networking and celebration amongst industry leaders.

This adds a touch of elegance and recognition to the entire experience.



promoting innovation through recognition:

The mpe awards go beyond simply recognising established players. They actively promote innovation in the industry through two key initiatives:

- **dedicated award categories:** Specific categories like “most innovative fraud prevention solution” and “most innovative payment solution” recognise established and incumbent industry players at the forefront of technological advancements. This encourages continued innovation and development across the industry.
- **the Innovation Hub:** This dedicated platform provides a launchpad for promising startups. Through a rigorous competition process, shortlisted startups get the opportunity to showcase their solutions before a panel of judges (think Dragon’s Den style)

and a live audience in a plenary session. This exposure is invaluable for attracting potential investors and users.



the guiding hand: recognizing excellence through art

The mpe awards take pride in presenting a unique and symbolic award statuette, the “Guiding Hand.” This beautifully crafted sculpture embodies the spirit of the awards program. The hand symbolises guidance, innovation, and leadership within the merchant payment ecosystem.

Winning a Guiding Hand statuette is not just receiving an award; it’s a recognition of a company’s contribution to shaping the future of payments. The statuette serves as a lasting reminder of the company’s achievements and a source of inspiration for continued excellence. Each winner receives a masterpiece created by an artist recognised for their excellence in their field, just like our awards winners. The value of these masterpieces only increases over time.

the mpe awards: get involved

The mpe awards serve as a luminous beacon within the merchant payment ecosystem, illuminating the path towards a future fuelled by innovation and excellence. For established players, it’s a platform to solidify leadership and showcase continued dedication to progress. For budding startups, it’s a launchpad to propel their visions onto the world stage and secure the resources needed to thrive. Potential investors gain invaluable access to cutting-edge solutions and promising ventures, ensuring their investment strategies remain ahead of the curve.

Ultimately, the mpe awards are a catalyst for collective growth. By fostering a spirit of recognition, collaboration, and innovation, they empower all participants to reach their full potential. Participating in the mpe awards, whether through nominations, the Innovation Hub, or

Simply attending the ceremony, is an investment in the future of payments. It's a chance to be a part of something bigger, a celebration of progress where everyone wins.

So, embrace the opportunity, shine a light on your achievements, and join the mpe awards in shaping the future of our fascinating industry! See you all at mpe 2025!

[Stanley Skoglund](#), the mpe awards co-chair, delves into key insights from the mpe awards 2024 and future trends shaping the sector. From the significance of the awards to trends observed and anticipated, Stanley provides valuable perspectives on what defines excellence in merchant payment solutions.

Why are the mpe awards so important to the merchant payments industry?

“The merchant side of the payment industry, and the complex ecosystem of service providers that serve retailers and consumers, is gaining more and more importance in terms of solutions and products that provide convenience for consumers and therefore help retailers provide better experiences for consumers in terms of payments and added value services. It is important to highlight innovation in this part of the payments ecosystem because it is closer to the retail experience, rather than a financial services product value proposition.”

How did you see the key trends at the mpe awards this year?

“Compare the quality of entries this year to previous years. Share your opinion on what made a standout entry in 2024 and outline the top three things you are looking for in an entry. The most striking change in the 2024 contribu-

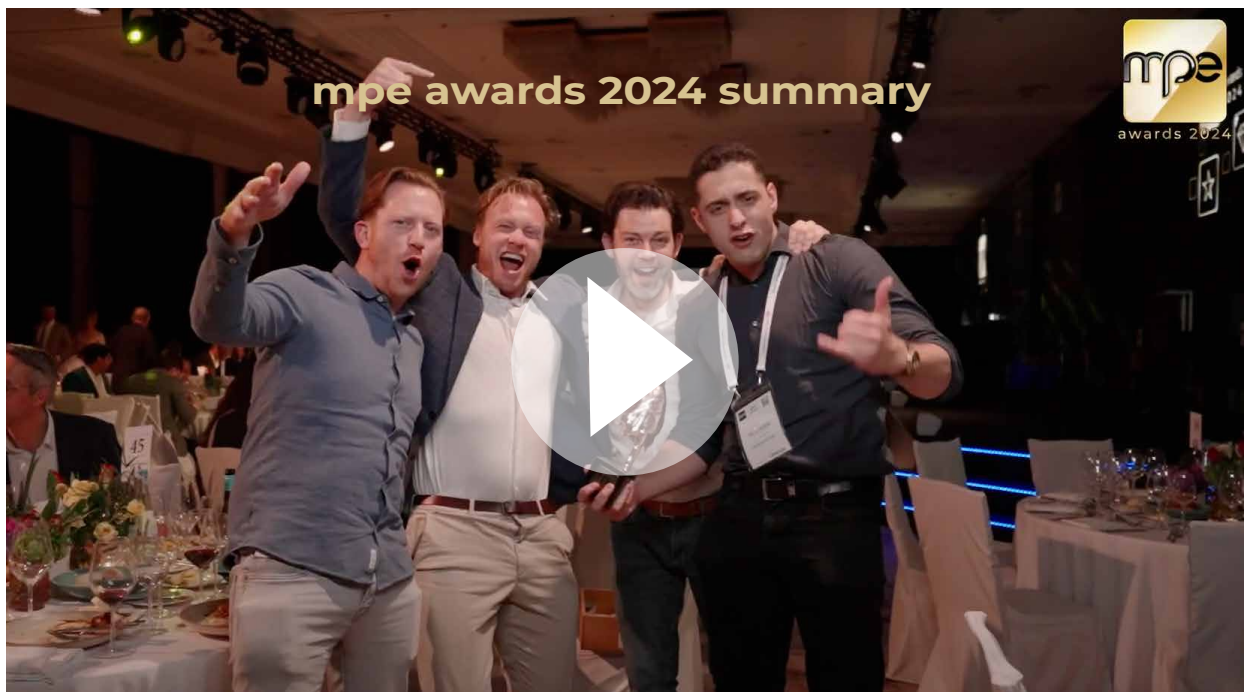


tions was the quality of the submissions, they were far better documented and focused on addressing the category criteria. The two key trends that stood for me was the commercial differentiation factor; the outstanding contributions had a very clear focus on their USP. The other trend was, very positively, we saw more contributions that focussed on services and products addressing ecosystem needs to enable service provider profitability, in addition to the merchant community. The three top things I look for in a submission: a) clear product value proposition statement; b) clear, easily accessible evidence to back up the product; and, c) clear metrics on profit, benefit to provider, direct customers and the ecosystem.”



At the mpe 2024 awards we honoured the best of the best in the field of the merchant payments ecosystem.

[Who were the winners recognized as the most innovative companies and individuals in 2024?](#)



for all award winners videos go to [mpe TV](#) 

success stories of the best companies and individuals in merchant payments

We invited these trailblazers to share their journeys, revealing the strategies behind their success and offering invaluable advice to fellow entrepreneurs.

Join us as we dive deep into their stories, each brimming with inspiration and the potential to drive positive change within the industry. Don't miss out on these powerful narratives that have the power to ignite your path to success!

best cross-border merchant solution award winner:

Rapyd



strengthened our existing relationships with partners and clients by reinforcing their confidence in our capabilities.

We use this prestigious accolade in our marketing efforts by highlighting it in our communications and promotional materials, showcasing our leadership and credibility in the global payments landscape. “

1. value of winning for your business

How has winning the mpe awards impacted your business or organisation? Have you noticed any tangible benefits or changes as a result? How do you market winning the mpe awards / use awards winning in marketing?

“Winning the MPE Award further enhances Rapyd’s strong reputation in the payments industry. This recognition affirms our commitment to excellence and innovation in providing cross-border payment solutions. It has

2. tips for a successful award entry

What strategies or tactics do you attribute to your success in winning the mpe awards? Can you share any memorable moments or challenges you faced during the process? How did you overcome them?

“Our success in winning the MPE Award can be attributed to a clear and compelling narrative that highlighted our unique value proposition and real-world impact through detailed case studies.

We focused on demonstrating measurable outcomes, such as the expanded reach and reduced fees for SEAGAMER MALL and Kadmos. A memorable challenge was

condensing our extensive capabilities and achievements into a concise submission. We overcame this by prioritizing the most impactful metrics and client success stories, ensuring we communicated our key strengths effectively. “

3. awards winning project and future plans

Can you tell us about the work/project that won you the award? What do you think sets your work apart from others in your field? What are your following plans or goals for the future in this area?

“The project that won us the award is Rapyd’s comprehensive Global Payments Network, a solution that simplifies and accelerates cross-border transactions for businesses worldwide. What sets our work apart is the sheer breadth and depth of our offering—very few solutions globally can match our support for over 900 Alternative Payment Methods (APMs), payouts to 190+ countries, and seamless currency management through our embedded wallet infrastructure.

Our platform not only handles complex regulatory landscapes but also provides a one-stop solution for payments and payouts, which is rare in the industry. Our future plans include expanding our reach into new markets, enhancing our technology with cutting-edge innovations, and continuing to develop solutions that empower businesses to operate and grow globally with ease. “

4. advice for companies entering the mpe awards

What advice would you give to aspiring companies in your field?

“For companies entering the MPE Awards, focus on demonstrating clear, quantifiable outcomes and how your solution address-

es specific industry challenges. Use real client success stories to illustrate your impact. Ensure your submission is well-organized, concise, and highlights your unique selling points. Also, emphasize innovation and how your solution stands out from the competition. “

5. innovation and culture

What does innovation mean for your organisation, and how do you foster a culture of innovation and learning within your company?

“Innovation at Rapyd means continually evolving our platform to meet the dynamic needs of global commerce. We foster a culture of innovation by encouraging creative problem-solving, investing in research and development, and maintaining an open environment where ideas can be freely shared. Our teams are empowered to experiment with new technologies and approaches, ensuring we stay ahead of industry trends and deliver cutting-edge solutions to our clients. “

6. excellence & lessons learned

Reflecting on your journey, what lessons have you gained that could benefit other entrepreneurs or businesses striving for excellence?

“One key lesson is the importance of understanding and addressing customer pain points. By focusing on simplifying complex processes and delivering tangible benefits, you can create solutions that genuinely resonate with your clients.

Another lesson is the value of adaptability; being open to change and continuously improving your offerings based on feedback and market demands is crucial for sustained excellence. “

7. new opportunities & industry insights

As an accomplished mpe awards winner, what

do you see as the most significant opportunities facing our industry today?

“The most significant opportunities in the payments industry today include the expansion of digital payments into emerging markets, the integration of AI and machine learning for enhanced security and fraud prevention, and the growing demand for

seamless cross-border transactions.

There is also a rising interest in cryptocurrency and blockchain technologies, which can offer new avenues for innovation and efficiency in global payments. Rapyd aims to lead in these areas by continuously evolving our solutions to meet the ever-changing needs of the global market. “

best in-store payments solution award winner:



across Europe and Latin America.

The recognition has boosted even further our credibility in the industry. Being acknowledged by a prestigious body confirms that our technology meets high business standards, which enhances our reputation. We’ve also experienced increased visibility, attracting attention from potential clients, partners, and industry stakeholders. This higher exposure is crucial for expanding our market presence.

We actively market our award-winning status across various channels. We highlight the award on our website and social media. We inform our existing clients and prospects about the award through personalized communications, emphasizing how this recognition translates into innovative solutions for them. “

1. value of winning for your business

How has winning the mpe awards impacted your business or organisation? Have you noticed any tangible benefits or changes as a result? How do you market winning the mpe awards / use awards winning in marketing?

“Winning the MPE 2024 award in the best in-store payments category means a lot to us! Since we started attending MPE in 2020, we have been showcasing our SoftPOS technology and solutions. This award validates our efforts in developing and introducing the ReadyToTap SoftPOS solution for Android and iOS devices, catering to both small and micro-merchants as well as large retailers

2. tips for a successful award entry

What strategies or tactics do you attribute to your success in winning the mpe awards? Can you share any memorable moments or challenges you faced during the process?

How did you overcome them?

“Preparing for the MPE 2024 award submission was a detailed process, but with a market-tested product, a list of satisfied customers, and a great team of experts behind us at

dejamobile, it was not so difficult. The most important aspect was ensuring we provided the judges with measurable indicators of our product's success. We focused on demonstrating the specific value our solution brings to both merchants and consumers, highlighting the competitive advantage it offers to merchants.

We highlighted real-world case studies and testimonials from our satisfied customers, which illustrated the tangible benefits they experienced. We showed how our solution simplifies payment acceptance, reduces costs, and enhances the overall customer experience. Additionally, we emphasized the innovative aspects of our SoftPOS technology and our pioneering role in the industry, which sets us apart from competitors. “

3. awards winning project and future plans

Can you tell us about the work/project that won you the award?

“The project that won us the award is our ReadyToTap™ Payment for Merchants SoftPOS solution. This innovative software POS solution enables merchants to accept contactless payments directly on their mobile devices, such as smartphones and tablets, without the need for any additional hardware. This flexibility means that merchants, whether they are small micro-merchants or large retailers, can offer a seamless and efficient payment experience to their customers using devices they already own.

ReadyToTap™ Payment for Merchants was launched in 2020 and initially catered to Android devices, adhering to PCI CPOC requirements. However, we expanded our offering in 2023 to include iPhones through Apple's “Tap to Pay on iPhone” technology. This expansion has made our solution one of the first to be compliant and fully certified across both

major mobile operating systems.

The solution is also characterized by its high security standards, having been certified by PCI and all major payment schemes like Visa Tap to Phone and Mastercard Tap on Phone. It uses advanced contactless and PIN-on-glass technologies to ensure a secure payment process. Additionally, our white-label Merchant App is designed for a simplified and seamless user experience.

ReadyToTap™ Payment for Merchants is easy to launch and integrate, offering an SDK and a set of APIs for seamless integration with existing systems and applications. This makes it highly adaptable and scalable, allowing merchants to quickly implement and start using the solution with minimal disruption to their operations.

The success of our SoftPOS solution is evident from its deployment in over 20 countries across Europe and Latin America. In the last quarter of 2023 alone, we saw a growth rate of over 160% in transaction volumes, highlighting the solution's effectiveness and the trust our clients place in us. With ongoing projects and continuous improvements, we are excited to support our customers globally as they transition to more efficient and secure payment methods. ”

What do you think sets your work apart from others in your field?

“Several factors set our work apart. In 2020, we launched ReadyToTap™ Payment for Merchants, a software POS solution enabling merchants to accept contactless payments securely on any off-the-shelf mobile NFC device. Initially available only on Android devices, following PCI CPOC requirements, it became available for iPhones in 2023 through the “Tap to Pay on iPhone” technology.

Our solution was among the first worldwide to be fully certified against the highest secu-

urity standards from PCI and all major payment schemes. It's designed with the needs of merchants in mind, helping all types of businesses grow while providing a cost-effective, secure, and easy-to-use contactless payment acceptance solution. After three years of pilot runs and continuous innovation, we are ready to support global deployment.

Our SoftPOS solution is designed with the merchants' needs in mind. It addresses key pain points such as the demand for a simple, fast, and cost-effective payment acceptance method that doesn't compromise on security. ReadyToTap™ Payment for Merchants supports a wide range of use cases including mobile payment acceptance, queue busting, self-checkout, and various services aimed at increasing customer loyalty and sales volume, both in-store and on-the-go. This makes it ideal for diverse sectors, from delivery services to mobile sales and even health-care services provided at home.

Our pioneering role in industry certifications and compliance, along with successful pilot deployments, further highlights our leadership in the market.”

What are your following plans or goals for the future in this area?

“Our vision is for SoftPOS technology to become mainstream in the coming years. SoftPOS technology will play a crucial role in democratizing contactless payment acceptance due to its cost efficiency and ease of adoption without compromising security. We anticipate advancements in enhancing security, expanding device compatibility, and optimizing user experience.

Our product roadmap for ReadyToTap™ Payment for Merchants focuses on supporting more payment schemes and features, aiming to make the payment acceptance experience

seamless and perfectly secure. Now that our solution is available on both iOS and Android, we plan to develop identical features on both platforms in order to allow our customers to benefit from the exact same value proposition, whatever the choice of device and OS they make.

Additionally, we have ambitious plans to introduce new features like accepting installments, particularly in the LATAM region, and providing solutions for international operations with features like DCC. Through continuous innovation and collaboration with industry partners, we aim to shape the future of digital payments, making them more accessible, secure, and seamless for businesses and consumers alike. “

4. advice for companies entering the mpe awards

What advice would you give to aspiring companies in your field?

“Always be specific and provide measurable evidence of your product's success. Highlight the real value your solution offers to your clients and partners. Make sure to communicate your competitive advantage clearly and concisely.

Innovation is crucial. Our ReadyToTap SoftPOS solution is at the forefront of payment technology, offering features and functionalities that are ahead of the curve. Being a pioneer in the industry helps us stand out, as it shows that we are not just following trends but setting them. Having an innovative solution and being a pioneer in your field definitely helps, but what really makes a difference is backing up your claims with solid data and real-world examples, including feedback from clients. “

5. innovation and culture

What does innovation mean for your organisation?

tion, and how do you foster a culture of innovation and learning within your company?

“Innovation is at the core of Dejamobile’s identity. For us, it means continuously pushing the boundaries of what’s possible in the payments industry, developing cutting-edge solutions that address real-world challenges faced by merchants and consumers alike. Our commitment to innovation is reflected in our products, like the ReadyToTap™ Payment for Merchants SoftPOS solution, which has revolutionized the way merchants accept payments.

Innovation is at the core of Dejamobile’s identity. For us, it means continuously developing cutting-edge solutions that address real-world challenges in the payments industry. We foster a culture of innovation and learning. We support our team members in exploring new ideas and thinking creatively, allowing them to challenge the status quo. By maintaining close relationships with our clients and seeking their feedback, we tailor our innovations to meet their needs and solve real problems. Our flexible development processes enable us to respond quickly to changes and continuously improve our solutions based on customer and end-user feedback. By creating an environment that values curiosity, collaboration, continuous learning, and customer feedback, we ensure that innovation remains a sustained practice at dejamobile. “

6. excellence & lessons learned

Reflecting on your journey, what lessons have you gained that could benefit other entrepreneurs or businesses striving for excellence?

“One key lesson we’ve learned is the importance of versatility in technology. Our SoftPOS solution, ReadyToTap™ Payment for Merchants, has proven its adaptability

across diverse merchant segments and applications, from small businesses to tier-1 retail stores. This flexibility has been crucial in driving financial inclusion of micro-merchants and enhancing the in-store customer experience with features like queue busting and assisted sales. Being among the first to achieve full industry certification for both Android and iOS platforms has been a significant milestone for us. This early compliance has allowed us to deploy pilots and projects worldwide, proving the effectiveness of our solution in various market landscapes.

Real-world applications highlight this adaptability. For instance, Rabobank in the Netherlands uses our solution to empower merchants with a versatile payment acceptance service. In France, Tabesto integrates our SoftPOS in their all-in-one kiosks, and Famo-co uses it for events and entertainment segments.

The consistent growth in transaction volume and active users over the past three months—ranging from 6% to 37% weekly—demonstrates the strong adoption and success of SoftPOS technology. For other businesses, the takeaway is clear: focus on creating versatile, adaptable solutions that meet diverse customer needs and ensure robust, early compliance with industry standards to pave the way for widespread adoption and success. “

7. new opportunities & industry insights

As an accomplished mpe awards winner, what do you see as the most significant opportunities facing our industry today?

“The digital payment landscape is full of opportunities, especially with the emergence of innovative technologies like SoftPOS. One of the most significant opportunities lies in financial inclusion. SoftPOS technology allows small and micro-merchants to accept

secure, contactless payments using existing mobile devices, thereby expanding access to digital transactions and bringing more businesses into the digital economy.

Another major opportunity is the transformation of the in-store customer experience. With features like queue busting and assisted sales, SoftPOS solutions can significantly enhance the efficiency and convenience of the checkout process in retail environments. This not only improves customer satisfaction but also boosts sales and operational efficiency for merchants.

Moreover, the versatility and adaptability of SoftPOS technology open up new use cases across various industries. Whether it's for mobile services, events, or self-checkout kiosks, the ability to deploy a cost-effective and se-

cure payment solution without the need for dedicated hardware is a game-changer.

Finally, as the industry continues to move towards cashless transactions, there's a growing demand for secure, compliant solutions. Being at the forefront of achieving full certification for both Android and iOS platforms positions us well to meet this demand and drive widespread adoption of SoftPOS technology globally.

In summary, the key opportunities in our industry today are expanding financial inclusion, enhancing customer experiences, leveraging the versatility of SoftPOS across different sectors, and meeting the growing demand for secure, cashless payment solutions. “

best platform / marketplace provider award winner:



1. value of winning for your business

How has winning the mpe awards impacted your business or organisation?

“Receiving this prestigious award has not only further increased our brand and solution visibility in the market, but also reinforced our standing as a strategic innovative

thought leader partner for existing business clients. Most importantly, this recognition leads to new growth and business opportunities for us. “

Have you noticed any tangible benefits or changes as a result?

“Winning this award and being able to market it in various social media channels have attracted great traction and client interests of our platform and solutions. We have observed increasing client demands on ecosystem advisory, dialogues to tailor solutions for new use cases. “

How do you market winning the mpe awards / use awards winning in marketing?

“We have marketed the award leveraging our communication channels such as LinkedIn, db.com and internal channels. Additionally, the award banners have been added

in our solution sales collateral, which has served as an effective tool to market our industry leading position. “

2. tips for a successful award entry

What strategies or tactics do you attribute to your success in winning the mpe awards?

“Considering the importance of client centrality, we focused on showcasing detailed solution capability from various angles especially the value adds we can bring to our clients e.g. efficiency enhancement, uptick potentials of new business model and further growth opportunities across the globe. Furthermore, featuring our existing successful client partnerships and innovative solution standout features which are recognized by the industry have further contributed to the success in winning the mpe awards. “

Can you share any memorable moments or challenges you faced during the process? How did you overcome them?

“With Deutsche Bank’s full suite of payment solutions and evolving product footprint, our strategy was to proceed the application with solutions which we have the highest chance of winning. In order to identify, we had to run through several analysis on the application questions and ensured our experts have capacity to support on the application and content alignment. “

3. awards winning project and future plans

Can you tell us about the work/project that won you the award?

“Predominantly our externally communicated client partnerships e.g. Azena and smart have supported us in this award winning. We have demonstrated the bank’s ability to

provide tailor-made and innovative solutions via Meeting the needs of a fast-growing B2B marketplace with Azena & Making direct car sales convenient, simple and secure for smart. “

What do you think sets your work apart from others in your field?

“As a global Hausbank especially as No.1 in Cash Management in Western Europe and as No1 global FX provider, we differentiate our solutions from the competition through innovative and cutting edge offerings incl. demonstrated capabilities in handling multi-currency transactions, escrow services and implementation of seamless user friendly interfaces. In order to elevate user experience and operating efficiencies, our innovative solutions features further cover split payments and detailed financial reporting for our clients. “

What are your following plans or goals for the future in this area?

“With unique capabilities and continuous product development roadmap, we are set to continue serving our existing live marketplace clients along their evolving journey and business models. To reinforce our market positioning and serve our clients in more countries, we are currently expanding our marketplace payment solutions features and developing marketplace solutions in Asia along our Merchant Solutions APAC product roll-out. “

4. advice for companies entering the mpe awards

What advice would you give to aspiring companies in your field?

“It is essential to ask yourself questions pri-

or to application e.g. why do you want to enter the award, how do you want to leverage the positive outcome for your company, what other benefits you could get. Tactically, selecting strategic areas where you have the best chance of winning and allocating dedicated source incl. the best experts for the submission process have already laid the foundations for success. “

5. innovation and culture

What does innovation mean for your organisation, and how do you foster a culture of innovation and learning within your company?

“Innovation isn’t just a buzzword at Deutsche Bank. It defines our entire approach to technology. We give our people the freedom to explore new approaches because we aren’t reacting to digitalization and we are proactively designing our future. Striving for an aspirational culture, we encourage our people to take initiative to create solutions. “

6. excellence & lessons learned

Reflecting on your journey, what lessons have you gained that could benefit other entrepre-

neurs or businesses striving for excellence?

“Our clients are at the heart of all that we do and all that we aspire to be. Deutsche Bank is dedicated to their lasting success and financial security at home and abroad. It is in the service of our clients that we aim to be empowered and to excel together every day. “

7. new opportunities & industry insights

As an accomplished mpe awards winner, what do you see as the most significant opportunities facing our industry today?

“Against the backdrop of dynamic and challenging geopolitical and macroeconomic shifts and evolving trends towards new business models transformation, we need to partner with our clients to develop and deliver holistic solutions across the full breadth of our footprint that solve their core needs both today and tomorrow. Evolving business model such as emerging B2B marketplaces offers FIs Game-Changing Opportunity to drive payment innovations and create stickiness with our clients, move from a financial service provider to a strategic partner. “

best payments orchestration solution award winner:



1. value of winning for your business

How has winning the mpe Awards impacted your business or organisation?

“Our most significant reward is the appreciation we receive from our clients every day. However, winning an award after a thorough examination by industry experts is equally rewarding. This fosters even greater trust from current and potential customers and provides a sense of comfort to our many partners.

Additionally, this winning enhances our reputation, serving as a resounding endorsement from an impartial party and strengthening our standing for excellence. “

Have you noticed any tangible benefits or changes as a result?

“Our team, working day in and day out to improve and develop the premier Payment Orchestration platform appreciate the extra recognition. That is a big plus. It has driven a noticeable increase in customer inquiries. The award win has attracted new interest from companies drawn to our now-recognized excellence. “

How do you market winning the mpe Awards/ use awards winning in marketing?

“Winning the MPE Award has been a valuable marketing asset for Celeris. We announced our winning through press releases and gained extensive media coverage, significantly boosting our visibility.

The award is prominently displayed on our website and shared across social media channels to engage our audience and enhance our brand image. Additionally, we incorporate the award logo into our marketing materials and communicate our success directly to clients and partners through email signatures and newsletters.

We highlight the award at industry events and conferences to demonstrate our leadership and commitment to excellence, which has attracted new interest. “

2. tips for a successful award entry

What strategies or tactics do you attribute to your success in winning the mpe Awards?

“We understood that the jury would spend a lot of time evaluating and selecting the

entries. Therefore, we dedicated significant effort to crafting our entry. We fully comprehended the requirements and tailored our documents accordingly, providing the facts on many levels to substantiate our entry. We included links to relevant blogs and articles and created a video explaining our clients’ features and benefits.

Our strong focus on customer satisfaction demonstrated through excellent service and support, likely played a significant role. Our efforts to make a notable impact on the payment ecosystem, whether through market expansion, technological advancements, or industry partnerships, likely contributed to the approval of the award judges. “

Can you share any memorable moments or challenges you faced during the process? How did you overcome them?

“We had different people from different teams join in developing the documentation and setting up the story’s structure. There weren’t many challenges, or it must have been the fact that we were so excited about the solution that we wanted to include everything we had.

So, we had to limit the features and solutions to the ones that impact our clients most and hoped that they would resonate with the jury. “

3. awards winning project and future plans

Can you tell us about the work/project that won you the award? What do you think sets your work apart from others in your field? What are your following plans or goals for the future in this area?

“As online payments become increasingly important to businesses worldwide, having a reliable and efficient payment gateway

that can handle multiple payment methods, currencies, and jurisdictions is essential. This is where Payment Orchestration comes into play. Payment Orchestration is a solution that enables businesses to manage their on-line payments more effectively and efficiently.

Every merchant has specific demands, wishes, challenges, accents, and priorities. Just like an orchestra needs to understand the symphony and how it should be played, the payment orchestration platform needs to get to know the merchant to ensure that all the features are finely tuned to get the best results. We also try to differentiate ourselves in the field of payment solutions through our emphasis on simplicity, security, and versatility.

Regarding our future plans or goals in this area, CelerisPay aims to continue enhancing its payment platform by incorporating cutting-edge technology to improve user experiences, increase transaction security, and expand the range of supported payment methods. We try to stay ahead of emerging trends in the payment industry to maintain our competitive edge. “

4. advice for companies entering the mpe awards

What advice would you give to aspiring companies in your field?

“To succeed in the competitive field of payment solutions, aspiring companies should focus on innovation. This means constantly looking for new ways to streamline processes and improve user experiences.

Security should be a top priority, with strong measures in place to safeguard sensitive financial data and establish trust with customers. Providing customisable solutions tailored to the specific needs of different industries and businesses can help companies

stand out.

Additionally, forming strategic partnerships can aid in expanding into new markets and accessing new technologies. It's crucial to stay compliant with regulatory standards and offer exceptional customer support to address inquiries and concerns promptly.

Lastly, adaptability and agility are essential for responding to changing market dynamics and technological advancements, ensuring that companies remain leaders in the industry. “

5. innovation and culture

What does innovation mean for your organisation, and how do you foster a culture of innovation and learning within your company?

“Innovation for our organisation means continually advancing natural language processing and artificial intelligence to meet the evolving needs of our users.

We foster a culture of innovation and learning by encouraging curiosity, experimentation, and collaboration among our team members and, most importantly, our clients. “

6. excellence & lessons learned

Reflecting on your journey, what lessons have you gained that could benefit other entrepreneurs or businesses striving for excellence?

“First off, staying innovative is key! Keep brainstorming new ideas and solutions to meet the changing needs of your customers. Next, always put your customers first! Make sure they're happy and satisfied with what you're offering. Of course, don't forget about security – keeping your customers' data safe and secure is super important.

Another big one is fostering a culture of creativity and learning within your team. Encourage everyone to share their ideas and keep

growing together. And remember, the market is always changing, so stay flexible and adapt to whatever comes your way.

Lastly, partnerships can be a game-changer – team up with others to reach new heights together! These lessons can pave the way for success in your business journey. “

7. new opportunities & industry insights

As an accomplished mpe awards winner, what do you see as the most significant opportunities facing our industry today?

“As a payment orchestration industry leader, we are committed to staying at the forefront of technological advancements. This allows us to innovate payment processes and en-

hance user experiences.

Our strong focus on security and data protection provides us with opportunities to set ourselves apart by offering robust security measures and building trust with our customers.

With the increasing demand for seamless and convenient payment solutions, especially with the rise of digital transactions, we have the chance to expand our market reach and provide tailored solutions to meet the diverse needs of our customers.

By seizing these opportunities and leveraging our expertise, we at CelerisPay can maintain our industry leadership and continue to drive innovation in the payment solutions space. “

best use of open banking for payments award winner:

TOKEN



1. value of winning for your business

How has winning the mpe awards impacted your business or organisation? Have you noticed any tangible benefits or changes as a result? How do you market winning the mpe awards / use awards winning in marketing?

“Winning “Best use of Open Banking for Pay-

ments” at the esteemed Merchant Payment Ecosystem Awards underscores Token.io’s commitment to innovation and leadership in payments. This recognition reaffirms our position as the leading account-to-account payment infrastructure provider in Europe. We’re grateful to the judges for acknowledging the dedication, passion, and expertise of our entire team in delivering the cutting-edge technology and exceptional service that powers our partners’ success.

Our team is proud of this accomplishment, and remains passionately committed to our mission of making account-to-account payments a mainstream payment method in Europe and beyond. “

2. awards winning project and future plans

Can you tell us about the work/project that won you the award?

“Powered by open banking, Token.io is an

A2A payment infrastructure provider that offers the simplest and fastest way for payment providers to launch their own custom branded A2A payment (often called 'Pay by Bank') solution, which maximises acceptance while delivering lower payment processing costs and better payment experiences to merchants and end users.

A2A payments instantly move funds directly from a consumer's bank account to a merchant's bank account, eliminating intermediaries to reduce processing costs and friction. Token.io's infrastructure plays a crucial role in this process by leveraging open banking to provide secure, unified access to Europe's fragmented banking and instant payment rails via a single API, alongside a differentiated platform and service that addresses the unique needs of PSPs, gateways, acquirers and banks. "

What do you think sets your work apart from others in your field?

"Token.io's market-leading open banking connectivity enables payment initiation to over 567 million bank accounts (at least 80% of bank accounts) in each of our 20 supported markets across Europe. Distinctively, Token.io builds and maintains each bank connection in-house to drive the ultimate performance and control, while continuously testing and upgrading connections to deliver success rates in excess of 95% in top markets.

A crucial and innovative aspect of Token.io's solution is its comprehensive white-label capabilities, providing banks and PSPs with a ready-to-market A2A payment solution. Consequently, Token.io's infrastructure underpins some of the world's most successful 'Pay by Bank' deployments by renowned organisations like HSBC, Mastercard, BNP Paribas,

Global Payments and ACI Worldwide.

Most merchants don't control their checkout page, so Token.io's unique focus on supporting payment "suppliers" paves the way for widespread adoption of Pay by Bank. Leveraging the powerful combination of Token.io's Hosted Pages, PISP licence (UK/EU) and Virtual Accounts, payment companies can launch their own Pay by Bank offering with minimal effort and maximum speed.

In addition to providing industry-leading connectivity and infrastructure, Token.io's white glove service methodology helps its partners' to grow their solution. Token.io engages in go-to-market consultation with payment providers to ensure the success of their open banking payment projects, with advisory on minimum viable product and support to identify high opportunity markets, verticals and use cases. This is complemented by the delivery of sales training and collateral to help PSPs grow merchant adoption, curated programmes to grow volumes and success rates, as well as the continuous sharing of best practices and knowledge assets to support end user adoption of Pay by Bank. "

What are your following plans or goals for the future in this area?

"Through collaboration with our partners and a continuous drive for innovation, Token.io will continue to actively shape the future of payments.

While we remained focused on supporting the unique needs of payment service providers, we continue to enhance end user experiences to maximise Pay by Bank conversions. To that end, this June, we are excited to officially launch Token.io Hosted Pages.

Hosted payment pages (Hosted Pages) are secure web pages that provide payment service providers, banks and merchants with plug-and-play checkout or payment capabilities. These pre-built payment flows enhance the user experience to boost conversion, for example, by leveraging QR codes to seamlessly handover from desktop-initiated payments to mobile banking apps for faster authentication. Other conversion-driving enhancements include one-click bank selection journeys, the ability to predict and save users' preferences for frictionless return journeys, as well as more options to customise and brand Pay by Bank user experiences with optional onboarding, payment success, and feedback screens.

Looking further ahead, all eyes are on commercial Variable Recurring Payments (cVRP) in the United Kingdom, and Europe's analogous functionality, Dynamic Recurring Payments (DRP), which will be enabled by the SEPA Payment Account Access/SPAA scheme.

VRP and DRP poised to significantly challenge traditional payment methods by unlocking the full potential of Account-to-Account (A2A) payments. cV/DRP offers a superior solution for one-click e-commerce and recurring payments, being faster, more secure, more convenient, and more cost-effective. By enhancing the consumer experience and generating significant cost savings for merchants across a wider array of use cases, cV/DRP are set to revolutionise the payments landscape.

As a new A2A payment capability, cV/DRP will transition consumers from relying on a 'card on file' to using an 'account on file.' This shift towards making payments as seamless as possible will accelerate consumer

adoption of A2A payments for various applications, including one-click e-commerce payments, subscription services, investment account transfers, utility bill payments, and in-person transactions like ride-hailing apps, public transport, parking, or even in cashier-less stores.

Commercial VRP and DRP represent the future of payments. At Token.io, ensuring our partners have access to this cutting-edge functionality as swiftly as possible is a top priority. We are dedicatedly working towards this goal, driven by a passion to lead the charge in advancing the payments industry.

As we continue to anticipate the future of payments, and push A2A payments to compete across a wider set of use cases, we believe collaboration is key to accelerating progress. To that end, Token.io was one of the first TPPs to join the SEPA Payment Account Access (SPAA) scheme, and is actively involved in key industry associations such as UK Finance (for which Token.io co-chairs its Open Banking Working Group) and the Open Finance Association (of which Token.io is a founding member). “

3. innovation and culture

What does innovation mean for your organisation, and how do you foster a culture of innovation and learning within your company?

“Key to fostering a culture of innovation and learning is not just accepting different points of view, lived experiences and new ways of thinking — but actively searching them out. With their different backgrounds, identities and abilities, our team helps us to create better products, better decisions, and a better place for everyone to work.

To foster a culture of innovation and learning, we also promote open communication, col-

laboration, and a culture in which we freely ask for and give clarity, help and feedback. Our team members are encouraged to share ideas, learn from one another, and challenge the status quo. By doing so, we build a workforce that is adaptable and ready to drive change in the industry. “

4. new opportunities & industry insights

As an accomplished mpe awards winner, what do you see as the most significant opportunities facing our industry today?

“For payments service providers, banks and

merchants, the most significant opportunity lies in leveraging the powerful combination of open banking and real-time payments. Innovation from real-time interbank clearing systems — and the open banking APIs that facilitate easy access to those systems — represents the greatest potential disruption to financial services in a generation. The convergence of these technologies will propel Account-to-Account (A2A) payments to mainstream global adoption, fundamentally changing the global payments landscape in a permanent and profound way. “

best regtech solution award winner:

iDPal



1. value of winning for your business

How has winning the mpe awards impacted your business or organisation? Have you noticed any tangible benefits or changes as a result? How do you market winning the mpe awards / use awards winning in marketing?

“Winning the Best RegTech Solution at the 2024 MPE Awards has brilliantly highlighted

just how seamlessly the ID-Pal solution integrates into the heart of the Payments ecosystem. Our ability to serve a diverse range of companies, providing real-time verification, and blending 100% AI-Powered technology with robust compliance, ensures seamless customer onboarding.

Providers facing complex regulatory requirements and sophisticated fraud attacks, while aiming to offer a convenient customer experience, can easily integrate with ID-Pal to streamline the entire process. Reflecting on our journey from our first nomination in 2017 to celebrating our eighth anniversary with this win, it's clear that our relentless focus on customer experience while upholding the highest security standards forms a great combination.

Winning the MPE Awards has been a pivotal moment for ID-Pal. It's a powerful endorsement of the quality and impact of our solution. The recognition has substantially bolstered our brand credibility. When potential clients see our achievements, it greatly boosts their confidence in our capabilities, which in turn makes discussions about adop-

tion and integration much smoother.

This recognition has sparked an increased interest from potential partners and clients, eager to align with a recognised leader in the RegTech field, further boosting our already significant global expansion. Moreover, this accolade has had a positive effect on our recruitment efforts. The best talents in the industry are often drawn to organisations that are not just leaders but are also recognised by their industry peers. This award has been instrumental in both attracting and retaining such high-calibre talent.

In terms of promoting our MPE Awards win, we prominently featured the award shortlisting and subsequent win in our monthly marketing newsletter, on our website, and across our social media channels. Once we won the RegTech category, we added the MPE winner's logo to our email signatures and our marketing materials. We also include details about the award win in our sales proposals to underline our proven track record. "

2. tips for a successful award entry

What strategies or tactics do you attribute to your success in winning the mpe awards? Can you share any memorable moments or challenges you faced during the process? How did you overcome them?

"When applying for awards it's important to focus on the 'so what?' factor. Meaning, approach the application from the perspective of a client asking, 'so what? how does this help me?'. This helps to focus on what your clients' pain points are and how your solution solves them. From our standpoint, we focused on how our solution addresses critical pain points within the payments industry, particularly around Anti-Money Laundering (AML) and Know Your Customer (KYC) processes. By articulating how ID-Pal streamlines identity verification, enhances oper-

ational efficiency, and expedites customer onboarding, we demonstrated not just innovation but also real-world impact.

One main challenge was distilling the complexity of our technology and ease of integration into a simple narrative that could be easily understood. It was crucial to communicate not just the technical capabilities but also the tangible benefits.

To overcome this, we involved team members from multiple departments, including tech, product, CX, and commercial, to contribute their insights with marketing leading on the award entry submission. This ensured our submission was robust, covering all angles with clear messaging and clarity.

Overall, the key to our successful award entry was effectively showcasing how ID-Pal addresses specific industry challenges with a solution that delivers measurable results. By focusing on the benefits and outcomes of our technology, not just its features, we were able to clearly demonstrate our value proposition to the judges. This, combined with a well-orchestrated entry process that involved thorough preparation and teamwork, was essential in securing our win at the MPE Awards. "

3. awards winning project and future plans

Can you tell us about the work/project that won you the award? What do you think sets your work apart from others in your field? What are your following plans or goals for the future in this area?

"Our award application successfully showcased ID-Pal's ability to solve problems for the payments industry with the challenges they face clearly communicated in the award entry.

ID-Pal is one of the only identity verification vendors that is 100% technology-driven which

enables real-time verification with zero access to client data and fights AI-fraud with AI-powered technology. Unlike other providers that may incorporate human intervention in their verification processes, we eliminate this variable. This approach not only reduces the potential for human error but also mitigates the hidden risks and inefficiencies that can arise from manual involvement, ensuring a more secure and streamlined operation for your business.

Looking to the future, ID-Pal has laid out a strategic plan for growth and innovation that aims to extend our leadership in the identity verification space. Here are some of the key goals and initiatives we are focusing on:

ID-Pal's US launch in March 2023 has gone very well. Entering the American market, ID-Pal has brought its unique blend of technology and service to a whole new clientele, demonstrating our commitment to simplifying and securing identity verification processes across borders. We will continue to focus our efforts there.

A major part of our innovation efforts is geared towards the development of reusable profiles and the implementation of self-sovereign identity (SSI). This approach not only enhances privacy and convenience but also empowers users to have greater control over their identity data.

Our new product feature enhancement, ID-Detect, is designed to combat today's new level of sophisticated AI-fraud. This feature focuses on robustly detecting and catching up to 99% of document fraud, including deepfakes!

With the ever-evolving landscape of cybersecurity threats and regulatory requirements, we are dedicated to regularly updating our security protocols and maintaining compliance with global standards. This commitment ensures that we not only protect our clients but also stay ahead of potential vul-

nerabilities. "

4. advice for companies entering the mpe awards

What advice would you give to aspiring companies in your field?

"To start with it's crucial to understand the criteria and the ethos of the MPE Awards. Ensuring your entry aligns with these will give your submission a solid foundation. Focus on how your solution addresses a genuine need in the market and be clear about the specific challenges it solves.

Don't forget the value of providing compelling evidence. This could be in the form of case studies, client testimonials, or measurable improvements in compliance or operational efficiency. Solid, quantifiable data will always strengthen your award entry, demonstrating the effectiveness of your solution in tangible terms.

On a practical note, entering the MPE Awards requires careful planning and attention to detail. It's crucial to allocate sufficient time for putting together a great entry. This means gathering all necessary information, crafting a clear and engaging narrative, and then thoroughly proofreading the submission to ensure it's free of errors and accurately reflects your company's achievements and capabilities. The time and effort invested in preparing your entry can significantly impact your chances of success, making it an essential part of the process.

The best advice I can offer to others in our field is to surround yourself with good people when in business. I am lucky to be surrounded by a tremendous team at ID-Pal and it doesn't have to be all about ensuring productivity. It's also about fostering a workplace culture that is enjoyable, honest, and genuinely fulfilling. "

5. innovation and culture

What does innovation mean for your organisation, and how do you foster a culture of innovation and learning within your company?

“For us, innovation isn’t about quotes and inspirational messages. It’s about taking action. In many large businesses, there’s a disconnect between the ideals on the wall and the actual operations. It’s not just about using the latest technologies, but about making meaningful improvements to how we and our clients operate.

To foster a culture of innovation, we encourage a mindset of continuous improvement and curiosity across the organisation. At ID-Pal we have a flat culture and allow anyone to voice their ideas at any time. Innovation isn’t just about massive, groundbreaking ideas. It’s about lots of small, incremental ideas generated by the entire team. We prioritise hiring people who want to be heard and want to have a voice.

We invest in the learning and development of our employees. Our employees are given access to training and resources and are fully supported throughout. One of the proud facts about ID-Pal is that we’ve only lost two staff members in the past seven years, which is down to the business culture.

Finally, we actively seek feedback from all stakeholders, including employees, customers, and partners. This feedback is invaluable for continuous improvement and helps us stay aligned with the needs of the market and our clients. “

6. excellence & lessons learned

Reflecting on your journey, what lessons have you gained that could benefit other entrepreneurs or businesses striving for excellence?

“Reflecting on my journey, several lessons stand out that could benefit other entrepre-

neurs or businesses striving for excellence. One pivotal realisation comes from my own experience with community support. I discovered that individuals were incredibly willing to offer their time, advice, and guidance, which was crucial during the early stages of our business. This willingness to help wasn’t about expecting something in return; it was genuine support for our vision.

This taught me the importance of leveraging community support. As an entrepreneur, don’t hesitate to tap into your network. Reach out, be open about your challenges, and you’ll find that many are eager to help. Building genuine relationships based on trust and mutual respect rather than transactional benefits is vital. These connections can provide long-term support and valuable collaboration opportunities.

Another lesson is to be receptive to guidance. Being open to advice and able to discern which pieces of advice to act on can significantly affect your business’s growth and direction. It’s also crucial to explore every opportunity. Recommendations to attend specific events or explore particular opportunities can lead to substantial growth and unexpected avenues for your business.

Lastly, maintaining a clear and authentic vision for your business is essential. If people believe in what you’re doing, they’re more likely to provide meaningful support. Keeping your vision clear not only helps in communicating your goals but also aligns your team and attracts the right partnerships. “

7. new opportunities & industry insights

As an accomplished mpe awards winner, what do you see as the most significant opportunities facing our industry today?

“There’s a big push for digital transformation across the payments industry and integrating technologies such as AI will make regula-

tory processes more efficient and a lot safer from threats like fraud and cybercrime. With strict laws like GDPR, there's a clear need for solutions that handle data protection while keeping the customer experience smooth. It's a delicate balance but a critical one. As compliance demands get more complicated and fraud tactics get more sophis-

icated, having flexible solutions like ID-Pal that can quickly adapt is essential. Identity verification is a cornerstone for payment providers and merchants in safeguarding transactions and enhancing customer trust. It mitigates the risk of fraudulent transactions by ensuring that customers are who they claim to be. "

most innovative payment solution award winner:



1. value of winning for your business

How has winning the mpe awards impacted your business or organisation? Have you noticed any tangible benefits or changes as a result? How do you market winning the mpe awards / use awards winning in marketing?

"Winning the MPE awards has refocused our business on payments. This is significant since Guestline is not primarily a payments company. Payments have become a key part of our hospitality platform solution, and the recognition from MPE adds substantial credibility to our payments proposition.

Our marketing team has created several social media posts to highlight that our payments solution has been recognised by a

panel of payment experts as truly innovative. Additionally, the team launched a GuestPay campaign with the 'award-winning' theme, significantly increasing inquiries about both our payments solution and our overall platform, as payments are an integral part of our complete solution. "

2. tips for a successful award entry

What strategies or tactics do you attribute to your success in winning the mpe awards? Can you share any memorable moments or challenges you faced during the process? How did you overcome them?

"We focused on facts, a comparative matrix, and customer references. We also detailed the commercial success of the project. The judging panel recognized this approach, stating, "The judges have been impressed not only by how well this company has articulated its value proposition but also by how it has demonstrated its commercial viability and success through relevant metrics and testimonials."

We had an abundance of data and material on GuestPay, making it challenging to fit everything into the allocated sections of the award application! To address this, we formed a small team of three to review each section, focusing on key points without excessive marketing language. It took several

iterations and discussions to distil the content.

In summary, it was a team effort involving key people working on payments at Guestline. “

3. awards winning project and future plans

Can you tell us about the work/project that won you the award? What do you think sets your work apart from others in your field? What are your following plans or goals for the future in this area?

“Guestline provides software solutions to the hospitality industry, aiming to integrate payments into our platform to automate and simplify payment processing for our users and ensure seamless, frictionless transactions for cardholders. Beyond this, Guestline manages the sales process, oversees the on-boarding (excluding underwriting), installs the solution, and provides first-line support. Our goal is to make payments an integral part of our hospitality platform, striving to integrate and automate as many payment operations as possible. This includes embedding payment processes throughout the platform and managing tasks such as monitoring suspended payments, handling chargebacks, and producing reconciliation reports.

GuestPay is a comprehensive payment solution integrated into a cohesive hospitality platform. The extensive payment integrations and Guestline’s renowned customer service set us apart from our competitors. “

4. advice for companies entering the mpe awards

What advice would you give to aspiring companies in your field?

“Ensure the vision and objectives are clearly defined. Build a proposition around this vision and secure everyone’s commitment. Engage with your users or prospective users to understand their pain points and frustrations. “

5. innovation and culture

What does innovation mean for your organisation, and how do you foster a culture of innovation and learning within your company?

“The hospitality software sector is highly competitive, much like the hospitality industry as a whole. Innovation is crucial because our customers are continually adjusting their businesses to meet evolving consumer preferences. At Guestline, we consistently review feature usage within our platform to enhance the user journey. A/B testing offers valuable feedback on any changes made. Additionally, platform usage data, in collaboration with user input, guides the development of new product flows and features. “

6. excellence & lessons learned

Reflecting on your journey, what lessons have you gained that could benefit other entrepreneurs or businesses striving for excellence?

“Organisations like MPE have been instrumental for us, as they bring together like-minded individuals from various industries with extensive knowledge. The value of conversations at these events and forums cannot be overstated. Invest in your partnerships and focus on mutual value rather than viewing them merely as vendors or suppliers. Never be afraid to ask questions and always seek input from your customers. “

7. new opportunities & industry insights

As an accomplished mpe awards winner, what do you see as the most significant opportuni-

ties facing our industry today?

“Fraud is a major issue in the hospitality industry, presenting a significant opportunity to utilise data and advanced tools to combat it. Additionally, there is substantial potential to enhance payment data with other data streams through open banking initiatives or

retail and billing systems. This is especially pertinent in hospitality, where many ad-hoc purchases occur. Understanding the true value and behaviours of your merchants customers is a powerful tool that will ultimately help the merchants optimise the operations and revenue streams.”

best start-up innovation award goes to...



1. value of winning for your business

How has winning the mpe awards impacted your business or organisation? Have you noticed any tangible benefits or changes as a result? How do you market winning the mpe awards / use awards winning in marketing?

“Oh, we got a lot of extra attention within our target markets. We already received a few leads from it and also got exposed to some of the segments we have been not talking to proactively before, like Tier 1 acquirers, payments orchestration platforms and merchants. And those interactions pushed to start developing a new product for merchants pricing, which we will roll out soon. We aim to take the most from this mpe

Award in terms of leveraging it in marketing: right after the event and some time after it. And this interview is one of the examples. “

2. tips for a successful award entry

What strategies or tactics do you attribute to your success in winning the mpe awards? Can you share any memorable moments or challenges you faced during the process? How did you overcome them?

“I’d say that the key tactics was to listen to the jury’s feedback. Both the memorable moment and the challenge was that I had to completely rebuild the pitch after the semi-finals, as I faced some technical difficulties in using both slides, video and the live demo. So for the sake of stability it was decided to re-pack all pitch into slides only and I spent a few hour at night before the final day updating the slide deck. :) “

3. awards winning project and future plans

Can you tell us about the work/project that won you the award? What do you think sets your work apart from others in your field? What are your following plans or goals for the future in this area?

“Sure! Torus is the SaaS intelligence platform for banks and fintechs to enhance their profits on card transactions.

We enable card issuers and merchant acquirers to optimize card schemes fees by 5-15% and to improve their transactional earnings by up to 50% through card-/ merchant-level profitability analysis and optimising product pricing.

Typically the in-depth costs and profitability analysis like Torus platform provides to the market used to be available to the largest players only, leaving the others behind in the competition. The main reasons for that are: (1) lack of expertise; (2) technical difficulty to build this type of analytical platform and (3) operational difficulty to keep the model up-to-date and in-line with all the changes from the card schemes side. We bring this solution to the lower part of the market to make them more competitive and the whole card payments market more transparent.

Now with 10 customers onboarded we keep pushing to grow the company: we are adding more customers to the current product both in the European and the Asian regions, starting a strategic partnership in the Middle East and plan to expand to Americas. We also are launching soon a new product for acquirers' sales teams, PSPs and potentially merchants as well. Keep your eye on us! "

4. advice for companies entering the mpe awards

What advice would you give to aspiring companies in your field?

"It's more than worth the efforts! Be prepared, keep the pitch concise and simple, focus on the benefits instead of the product features, get the most out of being part of mpe event. "

5. innovation and culture

What does innovation mean for your organisation, and how do you foster a culture of innovation and learning within your company?

"As an early stage startup we breathe innovations. So I cannot say we do anything specific to foster innovation culture, we rather take actions to keep it at a high level. And we do it by keeping high tolerance towards mistakes, regular team meetings and openly circulating improvement ideas. "

6. excellence & lessons learned

Reflecting on your journey, what lessons have you gained that could benefit other entrepreneurs or businesses striving for excellence?

"First, our message for any start-up is to have faith in what you do and stick to it. There will be challenges to be overcome, but the struggle will be worthwhile. Success and recognition often do not come as fast as you would like them to appear, so you should be persistent pushing towards the results.

But at the same time do not forget to monitor some key metrics to verify that you are pushing in the right direction. For us it was and it is the feedback we get from prospect customers within our demo calls: even we know that it will take time to get the contract, we see that we are addressing their painpoints in the right way. "

7. new opportunities & industry insights

As an accomplished mpe awards winner, what do you see as the most significant opportunities facing our industry today?

"I would name the following challenges / opportunities:

1. Succeeding in a fast-growing highly crowded payments market. In order to succeed players should be competitive yet profitable and this in return will require data-driven decisions and in-depth data analytics.

2. Managing the data. Nowadays we hear a lot that data is the new oil and in many cases people assume that the more data you have

mpe awards 2024

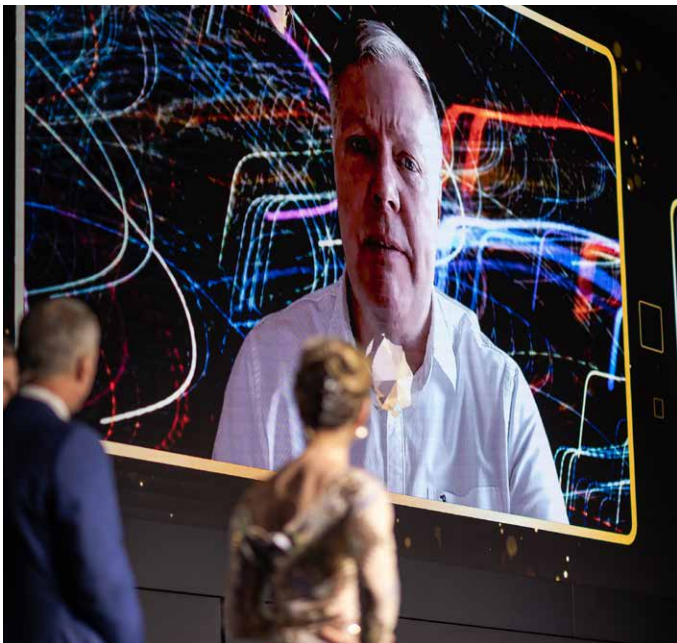
the better. But is it always the case? Data analysis is less about getting more data, but rather about getting more value out of the data.

3. Growth and consolidation of alternative payment methods. We see discrete cases of

development of various APMs, but we believe that they would have to consolidate at some point of time to get the power to compete with the existing payment rails. This might even happen under one or more of the existing big payment brands. “

influencer of the year award winner:

Jeremy King, Regional Head for Europe at PCI Security Standards Council



1. value of winning for your business

How has winning the mpe awards impacted your business or organisation? Have you noticed any tangible benefits or changes as a result? How do you market winning the mpe awards / use awards winning in marketing?

“As I was nominated and fortunately won the award for MPE Influencer of the year then the impact has been less on the company and more on myself. It is amazing how many people I interact with are aware of the MPE awards and that I was the winner.

It has certainly helped break the ice with conversations that start with “You Jeremy King, you won MPE influencer of the year.” Which clearly shows the value of both MPE and the MPE awards. “

2. tips for a successful award entry

What strategies or tactics do you attribute to your success in winning the mpe awards? Can you share any memorable moments or challenges you faced during the process? How did you overcome them?

“Well for Influencer of the year the first challenge is that this is not an award you can self-nominate for. It needs you to be recognized by the Payments Community.

Once you have been fortunate to be recognized then the hard work really begins. This is a vote and so you do have to campaign. LinkedIn is the quickest and easiest. Time to reach out to all your contacts and seek their support.

What was amazing for me was the number of wonderful warm and supportive messages I received when reaching out to people. It is funny something we never do is ask about how we are doing? Those comments meant the world to me, and honestly had I not won the award, I had already won from just receiving so many kind and supportive comments. “

3. awards winning project and future plans

Can you tell us about the work/project that won you the award? What do you think sets your work apart from others in your field? What are your following plans or goals for the future in this area?

“I have worked for the PCI Security Standards Council for the last 14 years, and my role throughout that time has been engagement. Working with every organization involved in

the payments lifecycle to help improve payment security.

It started with simply trying to get organizations not to store credit card data. And has been the most incredible journey over the years being actively involved in the technological revolution that has occurred in payments during that time.

What has been key for me and my main focus over those years, listening, supporting, encouraging, badgering but essentially trying to get organizations focussed on Security in everything they are engaged in. The challenge is that it never ends, it just keeps changing, and so do payments which is why MPE is such a fantastic event as this is the epicentre of showcasing new payment techniques and developments.

PCI SSC is now focussed on the future and looking to change and modernize to meet the changes in payments and technology. As always we can only achieve this with the support and collaboration of our payments community. I will have lots more to say on this at MPE 2025. “

4. advice for companies entering the mpe awards

What advice would you give to aspiring companies in your field?

“Make it clear what your product brings to the payments space, or you as an individual. Show how this is going to improve payments, make life easier, or just make things work better or more securely. “

5. innovation and culture

What does innovation mean for your organisation, and how do you foster a culture of innovation and learning within your company?

“Innovation is the most exciting and equally most challenging part of PCI SSC. As a standards body new technology can challenge how we have secured payment data, or even how payments are undertaken. These changes and improvements are what makes it exciting, but as always new opportunities for the payments sector brings new opportunities for the criminals. And that is the challenge.

PCI SSC has recognised that it needs to adapt

to the changing pace of payments and technology. Therefore, needs to adapt how we develop and release standards to meet these changes in order to remain relevant and appropriate. We are working closely with the payments community to help drive these changes to continue our focus of helping secure payment data.

Attending and speaking at MPE has over the years provided a fantastic platform to discuss the key issues surrounding security in payments, and has also provided much insight into the future direction of payments. This interaction is valuable in helping our focus and standards development. “

6. excellence & lessons learned

Reflecting on your journey, what lessons have you gained that could benefit other entrepreneurs or businesses striving for excellence?

“Change is inevitable and constant. Change brings massive opportunities but also massive challenges. Security in payments is also essential. So train your staff, and engage security as a positive and not a hindrance. Designing security into your product from the start is much easier and cheaper than trying to shoehorn it in at the end of the development.

Strive not only for business excellence but for security excellence and your customers will appreciate you even more. “

7. new opportunities & industry insights

As an accomplished mpe awards winner, what do you see as the most significant opportunities facing our industry today?

“Mobile Payment Acceptance. Having worked on this technology for the last 4+ years it is fantastic to see it rolling out into the marketplace. This truly has the potential to change how we pay for goods in the face-to-face environment.

The next technology that I see fast coming over the horizon is Artificial Intelligence. This is something as a sector we need to get engaged with so we can use it as a positive for preventing fraud and cyber-attacks, because to be sure the criminals will be using it against us.



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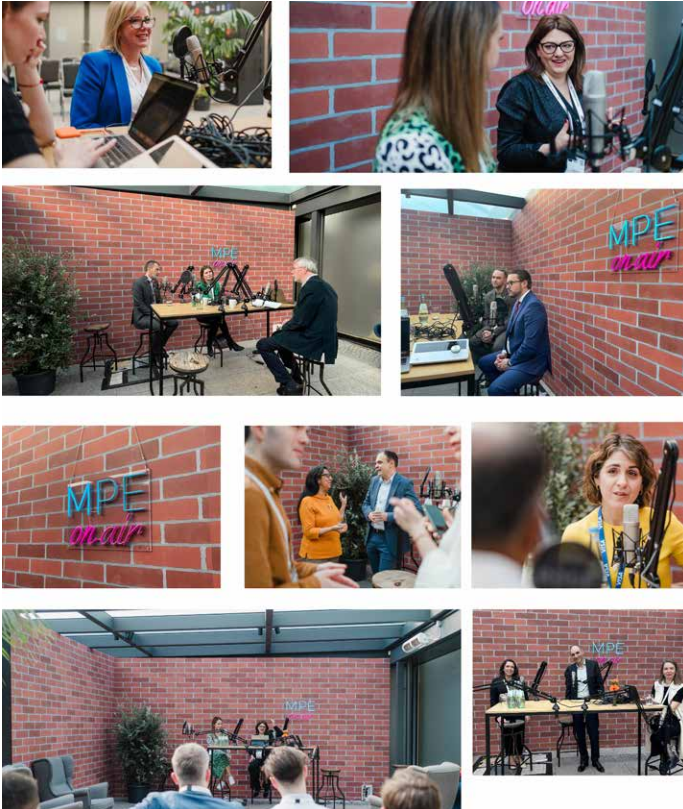


special thanks go to awards jury members

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Diversity & inclusion with amazing Claire Maslen (Lines), Melanie Ockerse, Birgit Kaiser, and Andréa Toucinho. If you are curious to learn more about inclusivity in the workplace, how people want to be themselves and feel safe to speak, then you need to tune in now!

The use of embedded finance ft. Daniel Kornitzer, Alisa Applebaum from Guesty and Andero Tonissoo from LHV Bank examining use cases of embedded finance across many verticals with financial services (e.g. payments, insurance, and investments, etc.).

Marketing for merchant payments – live
How to attract Investors with the right marketing strategy?

- What payment companies should keep in mind when marketing to investors?
- How do you know when the right time for investment is, and how do you prepare for it?

Join Angela Yore from SkyParlour and Lynda Strutton from Tribe Payments and explore the marketing strategy for merchant payments.

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Dive into the dynamic world of payments and fintech with our latest podcasts recorded live at the mpe 2024 conference in Berlin. This year's event was a hub of innovation, bringing together industry leaders and experts to discuss the latest trends, technologies, and strategies shaping the future of payments.

tune in and hear from the experts

Our podcast, "Voice of mpe," features engaging conversations with thought leaders at the forefront of the payments industry. From groundbreaking fintech innovations to the evolving regulatory landscape, our experts delve into the critical topics that matter most. Whether you're looking to stay ahead in the field or simply curious about the future of payments, our podcast offers a wealth of knowledge and inspiration.

dispelling myths in merchant payments

Buckle up, folks! In this POSitivity issue, we're tackling common misconceptions in the merchant payments industry. ! Watch the mpe 2024 new video series with fabulous [Laura McCracken](#) and industry payment leaders [debunking the most common myth in European merchant payments.](#)



“payments are boring” ft. Laura McCracken / industry expert

“social commerce will never take off in Europe”
ft. Scott Frisby / Elavon Europe



“European consumers will never embrace super apps as they have in the East”
ft. David Parker / Polymath Consulting Ltd.

“the Metaverse is all hype”

ft. David Birch / Consult
Hyperion



**“no use case for digital
currencies exists in Europe”**
ft. Evelien Witlox / European
Central Bank

**“open banking will never be
adopted by merchants”**

ft. Kilian Thalhammer /
Deutsche Bank

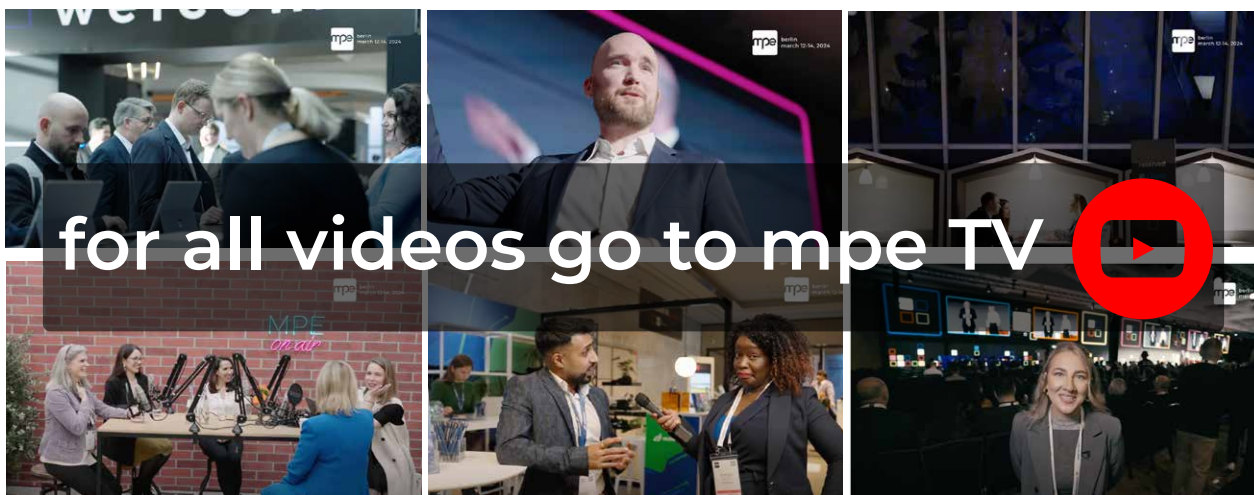


**“Germans consumers prefer to
use cash over cards”**
ft. Robert Kraal / Silverflow



“marketplaces are killing individual online stores”
ft. Pinar Koygun / Worldpay

“marketplaces are only for B2C businesses”
ft. Gregg Aamoht / POPcodes



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N. NILSON REPORT

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- p10 Private Label Cards to Operate on VisaNet
- p10 Usio Payment Facilitation
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- p12 US Card Network Results First Quarter 2024
- p13 Hoox Embedded Offers Platform
- p14 Third 50 Largest US Credit Card Issuers—2023

VISA AND MASTERCARD TRANSACTIONS (BIL.) IN 2023

Europe's Largest Merchant Acquirers

The top 45 processed 130.15 billion Visa and Mastercard transactions in 2023, up 8.9% year over year. Purchase volume on Visa and Mastercard cards of \$4.906 trillion grew 12.4% year over year.

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Acquirer	2023	2022
WORLDPAY	12.27	11.15
NEXI	10.50	8.89
BARCLAYS	9.07	9.07
FISERV	8.95	8.39
ADYEN	8.91	8.05
WORLDLINE	7.50	8.00
GLOBAL PAYMENTS	6.07	7.81
J.P. MORGAN	5.86	-
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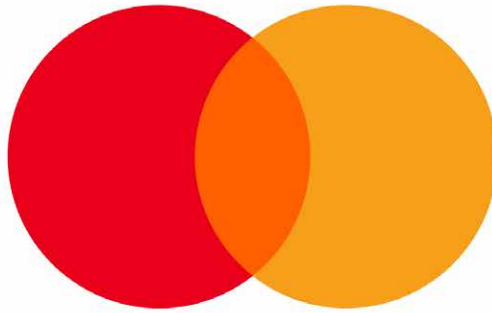
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