

## 11th Annual Pay Awards

### PREPAID

**1. Best Incentive Program:** Best use of a corporate-funded prepaid card/program that delivers incentives, rewards, rebates, discounts or cashback deals to employees, affiliates or consumers.

**2. Outstanding Pay Solution:** Best use of a prepaid card by an employer for payroll distribution. (Network branded only.)

**3. Best Benefits Delivery:** Best use of a government-, business- or corporate-funded prepaid card to deliver employee or government benefits/refunds or disaster relief/humanitarian aid (excludes health care).

**NEW! 4. Health Care Payments Innovation:** Program or technology moving health care payments forward by making it easier for patients to pay/manage health expenses and/or providers to accept payments. (Includes wellness, FSA, HSA and HRA programs, etc.)

**5. Consumer Champion:** The card or program that delivers the best consumer value proposition for features, functionality, service and price. Judged based on [CFSI's Compass Principles](#), aspirational guidelines for the financial services industry, offering standards of excellence for designing and delivering basic tools people use to manage their daily financial lives and improve their financial health.



**6. Best Design:** Most impactful design of a prepaid form factor, such as a card, fob, etc., and/or packaging.

**7. Best B2B Problem Solver:** Best use of a business- or corporate-funded prepaid card in a B2B application, such as T&E cards, payouts and other check replacements.

**NEW! 8. Startup of the Year:** The organization that's new to prepaid and offering the program, technology, product or service with the potential to move the industry forward.

**9. Product of the Year:** The product launched in 2016 that pushed the boundaries of prepaid innovation by creating an out-of-the-box or elegant solution to penetrate new geographies, address new markets or otherwise expand the industry.

### RETAIL & LOYALTY

**NEW! 10. Gift Card Innovation:** New or innovative approach to gift cards (technology, marketing, value-add) that helps retailers increase sales and/or loyalty.

**11. Outstanding Loyalty Program:** Loyalty or rewards program that delivers results for a retailer or marketer by providing rich, easy-to-use benefits to customers.

**12. Best M-POS Solution:** Best use of a mobile POS to provide flexibility to retailers/small businesses for accepting payments, along with value-added services.

**13. Best Online or Mobile Checkout:** Most effective solution at driving online/mobile checkout conversions. Simple, secure and easy for merchants/consumers to adopt.

**14. Best Marketing Campaign:** Most effective and enticing consumer marketing campaign—which may include media advertising, social media, events, direct sales and/or Web sales—to generate awareness, education or sales for prepaid, digital payments products or loyalty program.

**NEW! 15. Outstanding Commerce Innovation:** Best new technology or solution for helping retailers embrace omnichannel commerce and drive customer engagement/visits/sales.

### PAYMENTS TECHNOLOGY

**16. Best Mobile App:** Most enticing mobile app for engaging users and enabling payments/transactions, managing finances or providing financial-related information. (Includes apps that service/support gift, prepaid, debit and credit, and/or loyalty programs.)

**17. M-Wallet of the Year:** The in-market mobile wallet that provides end users with value-added features and/or enhances payment capabilities, user decision-making or loyalty.

**NEW! 18. Best Blockchain Pilot:** Most promising test of implementing blockchain technology to solve a payments problem.

**NEW! 19. Most Innovative Technology:** The payments technology that pushes the boundaries of the industry, solves a problem and/or enables electronic payments to become more accessible/usable for value chain participants or end users.

**20. The Fraud Fighter:** The organization, platform or technology offering the most effective solution for payment fraud detection and prevention.

**21. Outstanding White-Label Platform:** The white-label platform that creates outstanding opportunities to share solutions, benefiting developers/clients by expanding their market and users by avoiding redundant R&D and other costs.

**NEW! 22. Startup of the Year:** The young company that's burst onto the scene with the potential to disrupt or advance the payments industry in a significant way.

**23. Change Agent of the Year:** The payments technology company that contributed most to the advancement or evolution of the industry in the past 12 months.

### INDIVIDUAL

**24. Industry Achievement:** The individual who made the most significant contribution to the success of prepaid or emerging payments this year or throughout his or her career.



\*For Paybefore's purposes, card may mean a physical card or alternate form factor, including a digital card.