

PAY AWARDS

CALL FOR NOMINATIONS

Nominations Due Friday, March 10, 2017



PAY  **2017**
AWARDS

**RECOGNIZING
THE BEST IN**

- **PREPAID**
- **RETAIL AND LOYALTY**
- **PAYMENTS
TECHNOLOGY**

Industry Achievement & Best-in-Category Winners Featured in

Pay Magazine - Awards Issue

Put Your Company in the Spotlight



Showcase your latest innovations and brilliant people by winning a Pay Award.

It's our 11th year of honoring innovators in payments. Enter by March 10, 2017, and show your industry colleagues—and your prospective clients—what you've got! The judges are waiting

Who we are: Pay Awards is the oldest and most prestigious juried competition in the world of prepaid, mobile and emerging payments and are sponsored by Paybefore, the global source for industry news, information and analysis.

Who may nominate: Nominate your own program (product or service), organization, card, app, technology, solution or individual—or those of a partner. See Nomination Submission & Eligibility Requirements on page 11. Past winners welcome. Nominations welcome from any geography. Past winners were from U.S., Italy, U.K., Germany, India, Russia, South Africa, Mexico, Brazil, Thailand and more.

Winners: With the exception of Pay Awards Industry Achievement, three winners in each category will be announced in Paybefore publications and on Paybefore.com no later than April 28, 2017. Online voting for Best-in-Category will begin and be held through May 31, 2017. Final results and the Industry Achievement winner will be revealed in *Pay News* the week of June 12, 2017.

The Payoff: Bragging rights! Recognition from colleagues, clients and prospects of winning in a rigorous and highly competitive juried competition. Winning a Pay Award demonstrates your leadership, excellence and innovation to your industry colleagues and the rest of the world.

Brand building. All winners may publicize awards using a 2017 Pay Awards winner's logo (sample shown below, right) as a stamp of excellence. Winners who take to social media can boost their chances of being named Best-in-Category.

Paybefore coverage. As a Pay Awards winner, your accomplishments will be highlighted in our extensive media coverage in *Pay News* and on Paybefore.com. Best-in-Category and Industry Achievement winners will be profiled in *Pay News* and receive additional coverage in our digital *Pay Magazine - Awards Issue*—read by thousands of Paybefore.com subscribers and visitors.

... And, yes, a trophy. All winners will receive a trophy to commemorate their achievements.

Deadline: Submit your nomination(s) no later than Friday, March 10, 2017, by 5 p.m. EST. Parts I, II, III and IV of the Nomination Submission Form must be emailed to payawards@paybefore.com.

Questions? Contact Doris Kwok at dkwok@paybefore.com or +1 617.671.1157.

KEY DATES

MARCH 10, 2017
Nomination submission deadline

APRIL 2017
Category winners announced
Voting for Best in Category begins

JUNE 2017
Winners announced for:
• Best in Category
• Industry Achievement

SUMMER/FALL 2017
Industry Achievement and Best-in-Category Profiles published in *Pay News*

NOVEMBER 2017
Pay Magazine - Awards Issue

ENTRY FEE
PAYBEFORE SPONSORS
\$399 per nomination

GENERAL
\$699 PER NOMINATION

BEST IN CATEGORY*
\$1,500 per Best-in-Category win
Electronic Reprint and Ad Fee

Best-in-Category honorees receive an electronic reprint of their Best-in-Category win article and a full-page ad in **Pay Magazine - Awards Issue, with full distribution rights. This fee is charged ONLY for the Best-in-Category honoree in each category and Industry Achievement. If your nomination does not win Best in Category or Industry Achievement, this charge DOES NOT apply.*

Table of Contents

Overview.....	2	Nomination Submission Form Part II.....	8
Judges.....	3	Nomination Submission Form Part III.....	9
2017 Pay Awards Categories.....	4	Nomination Submission Form Part IV.....	10
Submitting Your Nomination.....	5	Nomination Submission & Eligibility Requirements.....	11
Nomination Submission Form Part I.....	6		



2017 Pay Awards - Judges

INDUSTRY EXPERT JUDGES

PREPAID JUDGES



Craig James
CEO, Neopay;
PIF Chairman



Brad Fauss
President & CEO,
NBPCA



Tim Spenny
Senior Vice President,
GfK Research



Matt Davies
Founder, Gift Card
Network; CEO,
Powerhouse Brands



Kieran Hines
Practice Leader,
Financial Services
Technology, Ovum



Rick Oglesby
President
AZ Payments Group

RETAIL & LOYALTY JUDGES

PAYMENTS TECHNOLOGY JUDGES

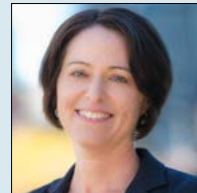
AWARDS CHAIR



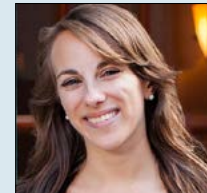
Loraine DeBonis
Editor-in-Chief
Paybefore

Paybefore's Editor-in-Chief will serve as a judge for all three subject areas, joined by expert judges in each field.

SPECIAL GUEST JUDGES: CONSUMER CHAMPION



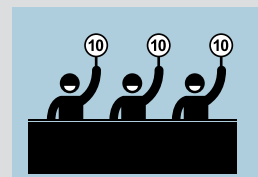
Jennifer Tescher
President and CEO, Center for
Financial Services Innovation



Thea Garon,
Manager, CFSI

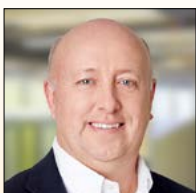
YOU BE THE JUDGE

After our expert judging panels select three winners in each category, all visitors to Paybefore.com will have the opportunity to cast their votes for Best in Category. In 2016, we received an overwhelming 116,454 online votes, which collectively swayed the final outcome in nine categories.



INDUSTRY ACHIEVEMENT JUDGES

Three past winners of our prestigious Industry Achievement Award will serve as judges to select the 2017 Pay Awards Industry Achievement Winner.



Jeremy Kuiper
Winner 2015
Managing Director,
The Bancorp



Judith Rinearson
Winner 2008
Partner, K&L Gates LLP



Stefan Happ
Winner 2016
EVP and GM, Global
Prepaid
and Alternative Payments,
American Express



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 be a physical or digital/virtual card or alternate form factor.

2017 Pay Awards - Nomination Submission Form

There are four parts to the Nomination Submission Form. You must complete and return all four parts electronically to Paybefore no later than 5 p.m. EST on Friday, March 10, 2017. Email Parts I, II, III and IV to payawards@paybefore.com. **Please send all four parts of your Nomination Submission Form in a single email; ONE email per Nomination, please.**

- **Part I provides us with general information, including the category you're entering and your contact person.**
- **Part II provides us with the payment information we need to process your Nomination.**
- **Part III is where you provide appropriate authorizations. To avoid confusion experienced in past years, we've consolidated all authorizations on a single page.**
- **Part IV is where you tell the Pay Awards judges about your Nominee.**

Please **download** and complete Part IV Nomination Form(s) for the specific categories (including Industry Achievement) in which you'd like to compete. Please make sure you are completing the correct form.

Hard-Copy Option

Some program category Nominations would be enhanced by hard copy examples or actual samples for the judges' consideration. NOTE: hard copies not required. If the category you're entering needs or would benefit from actual samples or illustrations, you have the opportunity to provide those via mail/post. Please mail four collated copies of your hard copy

examples/samples to Paybefore, c/o Doris Kwok, 1 Burning Tree Road, Natick, MA 01760 USA, to be received no later than 5 p.m. EST on Friday, March 10, 2017.

1. Identify your examples/samples clearly by including a copy of Part I of the Nomination Submission Form in the package. If you are sending examples/samples for multiple Nominations, please ensure that each group of examples/samples is clearly identified.
2. The four copies MUST be collated, and we appreciate your use of plastic/paper sleeves, clips or spiral binding (depending on what you are sending) to separate the copies. Please do not send three-ring binders.

Tips to Win in 2017

1. Show, don't tell. Show the judges why your nomination deserves to be named a winner. That means including meaningful metrics and a compelling illustration of how the nominee is changing the industry.



2. Know your audience. You're not convincing consumers or clients, you're trying to convince industry experts that you're the best in the business.

3. Don't put all your eggs in one basket. Although it's important to spend time on each nomination and make the best case possible for your nominee to win, your chances of winning improve exponentially if you enter multiple categories.

2016 PAY AWARDS BEST-IN-CATEGORY WINNERS



2017 Pay Awards - Nomination Submission Form

CATEGORY NUMBER

PRIMARY CONTACT'S EMAIL ADDRESS

Part I

General Information

This is Part I of your Nomination Submission Form. You must complete Parts I, II, III and IV and return them electronically to Paybefore no later than 5 p.m. EST on Friday, March 10, 2017. Email Parts I, II, III and IV to payawards@paybefore.com. Please send all four parts of your Nomination Submission Form in a single email; one email per Nomination, please.

A. Select one category for this Nomination

PREPAID

1. Best Incentive Program
2. Outstanding Pay Solution
3. Best Benefits Delivery
4. Health Care Payments Innovation
5. Consumer Champion
6. Best Design
7. Best B2B Problem Solver
8. Startup of the Year
9. Product of the Year

RETAIL & LOYALTY

10. Gift Card Innovation
11. Outstanding Loyalty Program
12. Best M-POS Solution
13. Best Online or Mobile Checkout
14. Best Marketing Campaign
15. Outstanding Commerce Innovation

PAYMENTS TECHNOLOGY

16. Best Mobile App

17. M-Wallet of the Year
18. Best Blockchain Pilot
19. Most Innovative Technology
20. The Fraud Fighter
21. Outstanding White-Label Platform
22. Startup of the Year
23. Change Agent of the Year

INDIVIDUAL

24. Industry Achievement

B. Nominator (Your name and contact information)

NAME _____

JOB TITLE _____ ORGANIZATION _____

ADDRESS _____

CITY _____ STATE/PROVINCE _____ ZIP/POSTAL CODE _____ COUNTRY _____

PHONE _____ EMAIL _____

C. Nomination Specifics

1. Are you nominating your own program or employee: Yes No
a. If NO, what is your relationship to the Nominee: _____
2. Are you the primary contact for this Nomination: Yes No
a. If NO, please provide the contact information for the primary contact: _____

This is the person we'll contact if we have questions about your Nomination and who will be responsible for delivering the items detailed in section E on the next page.

NAME _____

JOB TITLE _____ ORGANIZATION _____

ADDRESS _____

CITY _____ STATE/PROVINCE _____ ZIP/POSTAL CODE _____ COUNTRY _____

PHONE _____ EMAIL _____

2017 Pay Awards - Nomination Submission Form

CATEGORY NUMBER	PRIMARY CONTACT'S EMAIL ADDRESS
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D. Additional Information

Part I continued

Will you provide samples (such as hard copy examples of relevant marketing materials as samples) by mail/post for the judges' consideration:

Yes No

E. Graphical Materials - Required

1. When you submit your Nomination form, you also **must** email the following to awardsart@paybefore.com:
 - a. 300-dpi, high resolution, print-quality EPS, TIFF, or JPG files of company logo, program logo and sample image(s) (such as card, screenshot of app or Web page, marketing collateral, etc.).
 - b. Other materials as requested.

*Please identify your graphical materials by including a copy of part I of the Nomination Submission Form in the email. If you are emailing art for multiple nominations, please send art for each nomination as a **separate** email or emails. Email size may not exceed 10MB. If sending multiple emails, please indicate how many we should expect to receive, i.e., 1 of 2, 2 of 2. Failure to submit requested items may disqualify your Nomination as a winner.*

F. If You Win

Award Trophy Engraving Specifics. Enter all information exactly, including capitalization, punctuation and order, as you would like it to appear on a winner's trophy. You may enter the names of up to three organizations, e.g., your company (or the company you nominated) and up to two additional organizations involved in creating the program. *Please complete this information carefully, as your trophy will be engraved exactly as you indicate below.*

Program Name

Organization 1 (or Individual for Industry Achievement)

Organization 2 (if applicable)

Organization 3 (if applicable)

Go to Part II.

2017 Pay Awards - Nomination Submission Form

CATEGORY NUMBER

PRIMARY CONTACT'S EMAIL ADDRESS

Part II

Payment Information

This is Part II of your Nomination Submission Form. You must complete Parts I, II, III and IV and return them electronically to Paybefore no later than 5 p.m. EST on Friday, March 10, 2017. Email Parts I, II, III and IV to payawards@paybefore.com. **Please send all four parts of your Nomination Submission Form in a single email; ONE email per Nomination, please. (Graphical materials should be sent separately and may require multiple emails per page 7. Email size may not exceed 10MB.)**

Entry Fee

Paybefore sponsors \$399 per nomination
 General \$699 per nomination

Best in Category* \$1,500 per Best-in-Category win

Fee for electronic reprint and full-page ad in the digital [Pay Magazine - Awards Issue](#)

*Best-in-Category honorees receive an electronic reprint of their Best-in-Category win article, with full distribution rights, and a full-page ad in the digital Pay Magazine - Awards Issue. This fee is charged ONLY for the Best-in-Category honoree in each category, including Industry Achievement. If your nomination does not win Best in Category or Industry Achievement, this charge DOES NOT apply.

- A. Is your organization a Paybefore sponsor?:** YES NO
- B. Your payment for this Nomination is:** \$399 \$699
- C. Do you require an invoice for this Nomination?** YES NO

If yes, please provide name and email address to whom the invoice should be sent:

Name: _____ Email: _____

D. Payment Type (please check one):

CHECK: PLEASE MAKE CHECK PAYABLE TO PAYBEFORE AND MAIL TO: PAYBEFORE, P.O. BOX 3685, BOSTON MA 02241-3685.

Payment Card: American Express Discover Mastercard Visa

Wire Transfer: Contact Doris Kwok at dkwok@paybefore.com or +1 617.671.1157 for wire transfer details.

Please add \$25 to your entry fee for each wire transfer.

2016 PAY AWARDS BEST-IN-CATEGORY WINNERS



Go to Part III.

2017 Pay Awards - Nomination Submission Form

Part III

Authorizations

A. REQUIRED: Agreement with Pay Awards 2017 Terms and Conditions

I have read and agree to the terms and conditions set forth in the Nomination Submission & Eligibility Requirements (see page 11):

Signature: _____ Date: _____

Email: _____

B. REQUIRED: Purchase of Reprint and Ad for Best-in-Category/Industry Achievement Winner

I agree to purchase a Paybefore Reprint of the digital *Pay Magazine - Awards Issue* article, including full distribution rights, and a full-page ad in the digital *Pay Magazine - Awards Issue* for each Nomination submitted by me that is named a 2017 Pay Awards Best-in-Category or Industry Achievement Winner. (See #17, page 11.) I understand that I will be invoiced for \$1,500 per reprint, and I agree to promptly pay such invoice.

Signature: _____ Date: _____

Email: _____

C. PAYMENT CARD PAYMENT ONLY: Credit Card Information

Cardholder Name: _____

Billing Address: _____

Signature: _____ Date: _____

* A Paybefore representative will call you for your card number. To comply with PCI requirements, Paybefore requests that you do not send your card information via email.

Name of Person to Contact for Payment Card Information _____ Phone _____

D. Direct Shipping

2017 Pay Awards Winner trophies will be shipped to you directly.

Ship-to Contact: _____ Phone: _____

Company/Shipping Address: _____

I understand the cost for direct shipping is \$25 per trophy for a U.S. delivery location. The cost of non-U.S. delivery locations will be determined individually. I understand that I will be invoiced for the amount due, and I agree to promptly pay such invoice.

Signature: _____ Date: _____

Email: _____

If you don't have a digital signature, print out form, sign, scan and return to payawards@paybefore.com.

Go to Part IV.

2017 Pay Awards - Nomination Submission Form

Part IV

Program Information

This is Part IV of your Nomination Submission Form. You must complete Parts I, II, III and IV and return them electronically to Paybefore no later than 5 p.m. EST on Friday, March 10, 2017. Email Parts I, II, III and IV to payawards@paybefore.com. Please send all four parts of your Nomination Submission Form in a single email; ONE email per Nomination, please. (Graphical materials must be sent separately. See page 7.)

Please download and complete the category questionnaire for your Nomination and email it to Paybefore as part of your four-part Nomination Submission Form. To give your Nomination the best chance of winning in Pay Awards, it's important to (1) select the most appropriate category for your entry and (2) complete all requested information, including metrics. Keep your answers short and concise, but focus on WHY your program deserves to win in its category. You're trying to convince industry experts that your nomination is THE BEST!

Some of the requests for information may not apply to your program or you may not be able to respond. We understand. If a question doesn't apply to your program or you're unable to answer, please indicate "N/A" for your response. Please do not delete or alter any of the questions, change the numbering or create your own form. Experience shows that nominations that include strong metrics are well regarded by the judges. **If you share confidential information in Part IV, please mark it as such, so it's not made public during Best-in-Category voting.**

Click on <http://paybefore.com/uncategorized/2017-pay-awards-call-for-nominations-open/> and select the appropriate category to download the specific information sheet for the category in which you're nominating a program or a Pay Awards Industry Achievement winner.

PREPAID

1. Best Incentive Program
2. Outstanding Pay Solution
3. Best Benefits Delivery
4. Health Care Payments Innovation
5. Consumer Champion
6. Best Design
7. Best B2B Problem Solver
8. Startup of the Year
9. Product of the Year

RETAIL & LOYALTY

10. Gift Card Innovation
 11. Outstanding Loyalty Program
 12. Best M-POS Solution
 13. Best Online or Mobile Checkout
 14. Best Marketing Campaign
 15. Outstanding Commerce Innovation
- ### PAYMENTS TECHNOLOGY
16. Best Mobile App
 17. M-Wallet of the Year

18. Best Blockchain Pilot

19. Most Innovative Technology
20. The Fraud Fighter
21. Outstanding White-Label Platform
22. Startup of the Year
23. Change Agent of the Year

INDIVIDUAL

24. Industry Achievement

Graphical Materials - REQUIRED

When you submit your Nomination form, you also **MUST** email awardsart@paybefore.com with your logos and sample images (such as card, onscreen app, Web page, advertisement, etc.). Please include part I of your Nomination Form to identify your files.

Optional - Hard Copy

Some program category Nominations would be enhanced by hard copy examples or actual samples for the judges' consideration. If the category you're entering needs or would benefit from actual samples or illustration of what you do, you have the opportunity to provide those via mail/post. Please mail FOUR COLLATED COPIES of your hard copy examples/samples to Paybefore, c/o Doris Kwok, 1 Burning Tree Road, Natick, MA 01760 USA, to be received no later than 5 p.m. EST on Friday, March 10, 2017.

1. Identify your examples/samples clearly by including a copy of Part I of the Nomination Submission Form in the package. If you are sending examples/samples for multiple Nominations, please ensure that each group of examples/samples is clearly identified.
2. The four copies MUST be collated, and we appreciate your use of plastic/paper sleeves, clips or spiral binding (depending on what you are sending) to separate the copies. Please **do not** send three-ring binders.

2017 Pay Awards - Nomination Submission Form

Nomination Submission & Eligibility Requirements

1. Pay Awards is open to payments industry participants internationally.
 2. To be eligible for a Pay Award, a program (product or service), technology, organization, card, app or solution ("Nominee") or individual must be nominated in accordance with the procedure set forth in the 2017 Pay Awards Call for Nominations document and comply with Nomination Submission & Eligibility Requirements. To qualify for nomination, a Nominee must have been live in a production environment **for at least three months at the time of nomination**. Nominees in live operation for fewer than three months and pilot programs may not be entered unless a waiver is provided by Paybefore or the entry is for a pilot-specific category.
 3. A separate Nomination Submission Form (Parts I, II, III and IV) must be submitted for each Nomination.
 4. Nominees and individuals that have won past Pay Awards are eligible.
 5. Nominations submitted by third parties are subject to notice to the Nominee or individual and consent from the Nominee or individual for further consideration. In addition, Paybefore may share Nomination Submission Forms with Nominees and others as part of the selection process without further notice.
 6. Nominations must be submitted in English.
 7. Email completed Parts I, II, III and IV of the Nomination Submission Form to be received no later than 5 p.m. EST on Friday, March 10, 2017, to payawards@paybefore.com. If you are providing hard copies or physical samples for consideration by the judges, mail four collated copies to Pay Awards, c/o Doris Kwok, 1 Burning Tree Road, Natick, MA 01760 USA, to be received no later than Friday, March 10, 2017.
 8. Nominations that contain pornographic materials, make defamatory statements or are otherwise offensive are not eligible for awards. Determination of the inappropriateness of entries is made at the sole discretion of Paybefore. Any entry may be deemed ineligible during any phase of the competition without notification. The entry fee is not refundable.
 9. Failure for winners to submit additional information, as requested and within the required time frame, may result in disqualification of the Nomination and forfeiture of the award.
 10. No more than three trophies will be issued per winner. If you would like to purchase additional trophies, please contact Doris Kwok at dkwok@paybefore.com for details.
 11. Paybefore assumes all entries are original and the Nominator either owns the work or has permission to enter the work, with all rights granted therein. In the event a Nomination is submitted without such rights, the Nominee will not be eligible for the competition. Paybefore and Pay Awards are not liable for copyright infringement on the part of the Nominee, or the individual or organization that submitted the Nomination.
 12. Submission of any Nomination acknowledges the right of Paybefore to use it for exhibition, promotion and publication purposes in any medium without further consultation with the Nominator or Nominee.
 13. Timely submission of a Nomination that meets the eligibility requirements and payment of the entry fee ensure that such Nomination will be reviewed and considered for recognition by a panel of judges selected by Paybefore. No other representation or warranty is made by Paybefore or Pay Awards concerning Nominations, and all implied warranties are hereby expressly dis-
- claimed. The decisions of the judges are final. In the event of a tie, Paybefore makes the final determination of the winner.
14. Only Nominations that are completed in full, including full payment, will be considered. At its sole discretion and without recourse by the Nominator or Nominee, Paybefore may reject any Nomination that is not completed in full, and Paybefore is not obligated to return the entry fee.
 15. Nominators will receive an email acknowledgement when an entry has been received. This acknowledgement serves to confirm receipt of the Nomination, but it does not confirm or guarantee Pay Awards eligibility.
 16. Nominations may be recategorized without consultation with the Nominator or Nominee. Nominations will be recategorized only if it improves a Nomination's opportunity to win.
 17. The Nominator named in the Nomination Submission Form Part I agrees to purchase from Paybefore a Paybefore Reprint of the *Pay Magazine - Awards Issue* article on each of the Nominator's Nominees selected Best-in-Category or Industry Achievement winner. The Nominator agrees to pay a fee of \$1,500 for the reprint and full-page ad. Full-page ads must feature the winning program, organization or technology. No duplicate creative for multiple wins. A reprint includes unlimited distribution rights for the Best-in-Category write-up that appears in the digital *Pay Magazine - Awards Issue*.