



Press Release

Global Finance Names The Innovators 2020

NEW YORK, May 6, 2020 – Earlier today, on two digital events spanning the world's time zones, *Global Finance* magazine announced the top innovations in the following sectors: Cash Management, Corporate Finance, Islamic Finance, Payments and Trade Finance. *Global Finance* also named a group of innovations that did not neatly fit into any of the above categories, but still deserved to be recognized. They are shown as Special Honors on the list that follows.

These awards are part of The Innovators 2020, the publication's eighth annual program recognizing entities that regularly identify new paths and design new tools in finance. A full report on The Innovators 2020 will be published in the June issue of *Global Finance* and on GFMag.com. Also in the June issue, and covered in separate press releases, are the publication's choices for the Best Financial Innovation Labs and selections for the most innovative banks in Africa, Asia Pacific, Central & Eastern Europe, Latin America, the Middle East, North America and Western Europe and the most innovative fintech companies in Asia-Pacific, Central & Eastern Europe, North America and Western Europe

"The last six months have highlighted the importance of adaptability and given us a glimpse of a contactless future, and new thinking will be key to forging business models that succeed," said Joseph Giarraputo, publisher and editorial director of *Global Finance*. "By showcasing the world's most innovative financial players, *Global Finance* encourages the visioning and development of creative solutions to the financial challenges of corporate and retail clients."

All selections were made by the editorial board of *Global Finance* with the input of reporters who are experts on the functions being served by these innovators. Entries from banks and other organizations were required for consideration.



About Global Finance

Global Finance, founded in 1987, has a circulation of 50,000 and readers in 187 countries. Its circulation is audited by BPA. *Global Finance's* audience includes chairmen, presidents, CEOs, CFOs, treasurers and other senior financial officers responsible for making investment and strategic decisions at multinational companies and financial institutions. *Global Finance's* website — GFMag.com — offers analysis and articles that are the legacy of 33 years of experience in international financial markets, and provides a valuable source of data on 192 countries. *Global Finance* is headquartered in New York, with offices in London and Milan.

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CASH MANAGEMENT

<i>Company</i>	<i>Innovation</i>
Abu Dhabi Commercial Bank	Virtual Accounts Phase 2 API Integration
Bank of America	Enhanced FX Trade and Pay Apple Watch Token App
DBS	DBS MAX Business2Business DBS MAX Client Integration
First Abu Dhabi Bank	Global Cash Position Mobile App
ING	Zero Knowledge Proof Notary on Corda
Kotak Mahindra Bank	C2B Platform
Security Bank Philippines	Security Bank Salary Advance (SALAD)
Taishin Bank	Taishin Direct Link API - Smart Payment & Collection

CORPORATE FINANCE

<i>Company</i>	<i>Innovation</i>
Alfa Bank Belarus	Online FX in InSync Mobile App
Ascendant FX	Payee Intel
Asseco	Asseco Customer Intelligence
Banistmo	First Gender Social Bond in Latin America
Bank of America	Predictive Intelligence Analytics Machine
BBVA	Blockchain Green Bond
CaixaBank	CaixaBank Digital Onboarding
ING	CoorpID
Sygnum Bank	Digital Asset Banking Services and Products
TEB	CEPTETEB ISTE



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ISLAMIC FINANCE

<i>Company</i>	<i>Innovation</i>
Abu Dhabi Islamic Bank	Express Finance, Smart Banking and Moneysmartr.ae
Al-Amal Microfinance Bank	Electronic Loan Service (E-loan)
Gulf International Bank	Digitizing Umrah Payments
Qatar Islamic Bank	Digital Onboarding

PAYMENTS

<i>Company</i>	<i>Innovation</i>
Abu Dhabi Commercial Bank	ADCB Mobile Token
Citibanamex	QR Digital Payments Project
Fiserv	Connected Commerce from Fiserv: "Alexa, Pay for Gas" PIN on Mobile Payment from Fiserv
ImagineBC	Closed loop ecosystem undergirded by leading technology (BC/AI/ML) which allows consumers to monetize their personal data.
ING	Finn Banking of Things
Intesa Sanpaolo	Integrated B2P solution
Kyriba	Kyriba Payments Network
Taishin Bank	pay+
Telenor Microfinance Bank	Easypaisa App



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TRADE FINANCE

<i>Company</i>	<i>Innovation</i>
Anglo Gulf Trade Bank	The world's first fully digital trade bank using APIs and Microsoft azure cloud.
Asian Development Bank	Trade Finance Knowledge Solutions
Bank of America	Supplier Enablement Tool
DBS	Digi-Onboarding
Gulf International Bank	Electronic Supply Chain Finance
Kotak Mahindra Bank	Digital Vendor Financing Solution with Dynamic Discounting
Standard Bank	OneFarm
Tradeteq	Tradeteq (Credit scoring and electronic trading platform)
Triterras	Kratos Platform
UniCredit	Trade Finance OCR (TFO)

SPECIAL HONORS

<i>Category</i>	<i>Company</i>	<i>Innovation</i>
FX/Cash Management/Payments	Standard Bank	Shyft
Life Insurance	EFU Life Assurance Limited	BLISS – Biometric Life Insurance Smart System
Personal Banking	Banco de Bogotá	Shortcuts
Personal Banking	Belgazprombank	Banking App Game Cashalot Catch
Personal Banking	CaixaBank	My Activity – New PMF Approach VoiceBanking
Personal Banking	HBL Pakistan	Gamification: Invite and Earn Lifestyle Partnerships
Personal Banking	Sberbank	Sberbank Personal ATM's Interface
SME Loans	Fubon	SME App for Business Loans