

The PAY360 Awards shortlist is out and it's never been this hard to get on.

The PAY360 Awards has today revealed the shortlist for 2026, and it is the strongest the awards have seen in nearly two decades. Record entries. Household names alongside fast-moving challengers. A field that reflects exactly what the payments industry looks like right now: competitive, innovative and showing no signs of slowing down.

This is what nearly 20 years of industry recognition looks like when the industry itself keeps raising the bar.

Emma Banymandhub, CEO of The Payments Association, said: "The PAY360 Awards have been recognising excellence in payments for nearly two decades, and this year's record entry numbers are a real statement of intent from the industry. The shortlist is the most competitive we've ever seen and that speaks to just how much genuine innovation is happening across the ecosystem right now. We can't wait to celebrate it in October."

Judged entirely by independent industry practitioners with no commercial stake in the outcome, getting onto this shortlist means something. Across 21 categories, the companies below represent the best of what payments and fintech has produced in the past year.

The 2026 Shortlist

Best Payments Initiative in Open Banking

Yaspa, Lloyds Banking Group, Truelayer, Ozone API, Worldpay, Genome

Best Consumer Payments Product

Float Technologies, Mastercard, Paysafe, Wirex, Paynetics, Copecto GmbH

Best Credit or Lending Product

Payjoy, Nexo, multifi, 365 Finance, Digital Treasury Loan

Best Initiative in Financial Inclusion and ESG

Ripple, Paymentology, Thunes, Money Carer, Nationwide Building Society, Al-Amal Microfinance Bank

Best Loyalty or Customer Engagement Product

eToro, Paynetics, Engage People, Lloyds Banking Group, Cardlytics, Moorwand

Best Data Initiative in Open Banking or Open Finance

TSB, Yapily, Yaspa, Notabene, 9Spokes

Disability Inclusion Award (in association with Purple Tuesday)

Nationwide, HSBC, Adyen, Money Carer

Best Innovation in Mobile

Paynetics, eSIM Travel, Burbank, Deutsche Bank AG, Mastercard, MiFinity

Best Innovation in Retail and Merchant Payments

Hands In, Token.io, Akurateko, Tigapo by Nayax, G4S Cash Solutions (UK), Dojo Intelligence

Best Initiative in Embedded Finance

Viber & Paynetics, Unipaas, ClubRight, Sync Savings, Lenderwize, Gemba, TEG (Transport Exchange Group)

Best Business Payments Product

Thunes, Tribe Payments, SAP Pioneer, Finastra, G4S Cash Solutions (UK) Limited, OpenPayd, WEX Inc.

Best Partnership Initiative

Crassula and ClearBank, Fair for You and EML Payments, NatWest Group and Serene, OpenWay Europe SA, BORICA AD, Griffin and Yonder, Attenda, Lloyds Banking Group and PayPoint

Best FX Initiative

Corpay Cross-Border Solutions, Thunes, Euro Exim Bank, Lumon, Neo, HAI

Best Financial Crime Prevention Solution or Initiative

Lloyds Banking Group and Visa, Metro Bank, Ask Silver, Santander UK, Tunic Pay, AVIEL Intelligence, FNA

Best Initiative with Digital Currencies or Assets

Thunes, MoonPay, Fireblocks, Ctrl Alt, Polygon Labs, OpenPayd

Best Use of AI in Payments

IBanFirst, Mastercard, Elavon, the payments division of U.S. Bank, AVIEL Intelligence, Checkout.com

Best Risk or Compliance Initiative

NOTO - 360 Fraud and Compliance, norbloc (Norbloc AB), Lloyds Banking Group & Visa, Tribe Payments, Quavo Fraud & Disputes, Wirex Limited

Best Customer Experience in Payments

GoCardless and Octopus Energy, Paynetics & Swiipr, Paynetics & Trading212, Millennium bcp, Ecrypt, Hands In

Payments Industry Impact Award

Paymentology, PAYSTRAX, BORICA AD, OpenWay Europe SA, 3S Money, Cauridor, OpenPayd

Leading Industry Start-up

HY10 Global Ltd, tapaya, AVIEL Intelligence, eyeDP, Paysecure

Join the industry at Grosvenor House on 7 October

Winners are announced at the PAY360 Awards ceremony on 7 October 2026 at Grosvenor House, London. Over 950 senior leaders attend each year, with more than half at C-suite level. It is one of the most commercially significant evenings in the payments calendar.

Tables are available now. For sponsorship and table enquiries, visit www.thepay360awards.com or contact the team directly.

About The Payments Association

The Payments Association is the leading membership body for the payments ecosystem, representing 250+ organisations across payments, fintech, banking and financial services. It connects and champions the people and businesses shaping the future of payments. www.thepaymentsassociation.org

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