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BAI Announces 2019 Global Innovation Award Finalists

CHICAGO, August 19, 2019 - BAI announced the finalists for the 2019 BAI Global Innovation Awards, the industry's most prestigious awards program that celebrates transformative solutions in the financial services industry worldwide.

Now in its ninth year, the BAI Global Innovation Awards recognizes leading financial services organizations on a global scale. Through hundreds of applications, the [Innovation Circle](#), a panel of global financial services innovation leaders who thoroughly review each application, determined the top submissions.

The judges weigh each innovation on originality and impact on consumers and the industry. This year's finalists showcase what leading financial services innovators in all regions of the world are doing to deliver new value to customers and employees, as well as improve efficiencies and profitability for their organizations.

The 2019 BAI Global Innovation Awards finalists are:

Best Application of Advanced Technology in a Product or Service

- Emirates NBD, Dubai, United Arab Emirates: Emirates NBD Blockchain Center of Excellence for Payments
- ISBANK, Istanbul, Turkey: AI Personal Assistant "Maxi"
- Shenzhen OneConnect Smart Technology Co., Ltd, Shanghai, China: FiMAX Trade Finance Blockchain Network
- Yapı Kredi, Istanbul, Turkey: Financial Document Corrective Analysis

Business Model Innovation

- CaixaBank S.A., Barcelona, Spain: Travel Marketplace
- DenizBank, Istanbul, Turkey: DenizBank Banking as a Platform Initiative
- KASIKORNBANK PCL, Bangkok, Thailand: K PLUS Loyalty Card Platform
- Royal Bank of Canada (RBC), Toronto, Canada: RBC Ventures

Human Capital Innovation

- Alior Bank S.A., Warsaw, Poland: Smartphonisation

- DenizBank, Istanbul, Turkey: Crowdfunding Platform, Fonosentez
- HDFC Bank, Mumbai, India: Recruitment Hackathon
- ISBANK, Istanbul, Turkey: Isbank Agile Atelier
- Ping An Insurance, Shenzhen, China: AI Interview System

Innovation in Customer Experience

- CaixaBank S.A., Barcelona, Spain: ATM Facial Recognition
- Commonwealth Bank of Australia, Sydney, Australia: Customer Experience Transformation via AI
- Emirates NBD, Dubai, United Arab Emirates: Customer Experience Month
- FNB Insurance, Johannesburg, South Africa: Claims Excellence
- The Bank of East Asia, Limited, Hong Kong: i-Planner

Innovation in Marketing

- CaixaBank S.A., Barcelona, Spain: imaginBank Agile Digital Marketing Room
- Elevate Credit, Fort Worth, Texas, U.S.: Elevate Credit Campaign 2019
- Fifth Third Bancorp, Cincinnati, Ohio, U.S.: Momentum Campaign
- ISBANK, Istanbul, Turkey: Maximum Gaming Esports Platform
- Pelican State Credit Union, Baton Rouge, Louisiana, U.S.: Pelican State of Mind

Innovation in Societal and Community Impact

- Absa Group Limited, Johannesburg, South Africa: Kongola
- BMO Harris Bank and Springfour, Chicago, Illinois, U.S.: BMO Harris - SpringFour Partnership
- JUMO.WORLD, Cape Town, South Africa: JUMO.WORLD
- Union Bank of the Philippines, Pasig, Philippines: Project i2i

Innovative Accelerator or Incubator

- Alior Bank S.A., Warsaw, Poland: RBL_START
- Citi Ventures, D10X, San Francisco, California, U.S.: D10X
- ISBANK, Istanbul, Turkey: Workup Entrepreneurship Program
- Royal Bank of Canada (RBC), Toronto, Canada: RBC Reach
- Woodforest National Bank, The Woodlands, Texas, U.S.: Woodforest Foundry

Innovative Touchpoints and Connected Experiences

- Aviva, Warsaw, Poland: Automated Claims Resolution Platform
- mBank S.A., Warsaw, Poland: Omni-channeling Asynchronous Chat
- Royal Bank of Canada (RBC), Toronto, Canada: DRIVE by RBC Ventures

Internal Process Innovation

- Alior Bank S.A., Warsaw, Poland: Smart Operations
- CommunityAmerica Financial Solutions, LLC, Lenexa, Kansas, U.S.: Dash360
- D10X, Citi, London, United Kingdom: Proximity
- HDFC Bank, Mumbai, India: AI as a Service
- PKO Bank Polski, Warsaw, Poland: x-Platform

RegTech Innovation

- Hummingbird Regtech Inc, Walnut, California, U.S.: Regtech Solution
- Moody's Analytics, San Francisco, California, U.S.: RiskFoundation™ Suite Hosted and Banking Cloud Solution
- Shenzhen OneConnect Smart Technology Co., Ltd, Shanghai, China: GAMMA Voiceprint Anti-fraud
- TSYS, Columbus, Georgia, U.S.: Foresight Score
- Yapı Kredi, Istanbul, Turkey: Digital Onboarding via Video Assistants

Congratulations to all the finalists of the BAI Global Innovation Awards. To learn more please visit [BAIGlobalInnovations.com](https://www.bai.org).

About BAI

As a nonprofit, independent organization, BAI delivers the financial services industry's most actionable insights, enabling leaders to make smart business decisions every day. BAI is passionate about the trusted information and powerful tools that provide leaders with the clarity and confidence needed to drive positive change and move the financial services industry forward. For more information, visit www.bai.org.