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### **BAI Announces the Winners of the 2017 Global Innovation Awards**

**CHICAGO, October 5, 2017-** BAI announced the winners of the 2017 BAI Global Innovation Awards, a prestigious awards program that serves as a catalyst for positive change through innovation in the financial services industry worldwide. Winners were announced and celebrated at the BAI Global Innovation Awards Celebration during BAI Beacon in Atlanta on October 4.

Finalists and winners in 10 categories were selected by the Innovation Circle judges, a distinguished panel of financial services leaders and innovators from around the world. The judges carefully weighed each nomination to uncover the brightest in innovative offerings based on originality and the impact to consumers, small businesses and the industry.

“Each year, the BAI Global Innovation Awards recognizes industry pioneers who are visibly changing the future direction of the industry and positively impacting customer experience, efficiency and profitability,” said Debbie Bianucci, president and CEO of BAI. “We find it inspiring to honor and celebrate these innovators as they develop solutions that truly stand out and make a real difference for consumers, businesses and communities. In the seven years we have been recognizing excellence in financial services innovation, this was one of the best.”

The 2017 BAI Global Innovation Awards winners for each category are:

#### **Product and Service Innovation**

- Metromile - Pay-per-mile car insurance

#### **Channel Innovation**

- HDFC Bank Limited - HDFC Bank OnChat

#### **Innovation in Payments and Wallets**

- B2B Pay - virtual bank accounts with unique IBAN numbers in Europe

#### **Innovation in Societal and Community Impact**

- Taqanu - a blockchain-based digital ID to enable financial inclusion and create equal opportunities

#### **Innovation in Marketing**

- Yapi Kredi - Self Service World

#### **Innovation in Human Capital**

- Intesa Sanpaolo - Leveraged sharing economy and alternative currency

#### **Innovation in User Experience**

- Yapi Kredi –Touch One Screen Experience

#### **Internal Process Innovation**

- DenizBank - Intelligent Workforce Management

#### **Innovative Accelerator or Incubator**

- Finnovating - FinTech Unconference

#### **Breakthrough Collaboration in Financial Services**

- Bank Millennium S.A. and PKO Bank Polski - E-administration in digital banking

Additionally, all nominees are considered for BAI's Outstanding Achievement Awards. The winners of the three honors are:

#### **Disruptive Innovation in Financial Services**

- Taqanu - a blockchain-based digital ID to enable financial inclusion and create equal opportunities

#### **Disruptive Business Banking Solution**

- B2B Pay - virtual bank accounts with unique IBAN numbers in the EU

#### **Most Innovative Financial Services Organization of the Year**

- Emirates NBD (United Arab Emirates)

Congratulations to all the recipients of the BAI Global Innovation Awards. To read about the innovations in greater detail and see the finalists and winners, please visit [BAIGlobalInnovations.com](http://BAIGlobalInnovations.com).

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#### **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](http://www.bai.org).