





**BAI-FINACLE**  
**GLOBAL BANKING**  
**INNOVATION**  
**AWARDS<sup>SM</sup> 2014**

- Over **220** nominations
- **170** participating financial institutions
- Representing **30** countries worldwide

# **AWARDS CATEGORIES**

- **Product and Service Innovation**
- **Channel Innovation**
- **Innovation in Internal Process Improvement**
- **Innovation in Societal and Community Impact**
- **Disruptive Innovation in Banking**
- **Most Innovative Bank of the Year**



# **TRENDS IN GLOBAL INNOVATION:** **A PANEL DISCUSSION**

**Moderator:**

**Debbie Bianucci**  
**President & CEO, BAI**

**Panelists:**

**Representative from**  
**Infosys Finacle**

**David Passavant**  
**SVP, Banking Innovation Center Dir., PNC**

**Jan Hendrik Klaus**  
**Former GM, Group Strategy, Emirates NBD**





# **PRODUCT & SERVICE** **INNOVATION AWARD**

- 88 nominations
- Created a new or improved an existing product or service
- Generated new revenue opportunities
- Increased speed-to-market
- Enhanced customer experience

## PRODUCT & SERVICE INNOVATION AWARD

highlight reel placeholder

## PRODUCT & SERVICE INNOVATION AWARD



## PRODUCT & SERVICE INNOVATION AWARD



**ReciBox: Online and Multi-device Service for Bill Payment**



# CHANNEL INNOVATION AWARD

- 69 nominations
- Introduced new channels and distribution strategies
- Increased accessibility and convenience
- Extended consistency and efficiency across channels

## CHANNEL INNOVATION AWARD

highlight reel placeholder

## CHANNEL INNOVATION AWARD



**TATRA BANKA**  
Member of Raiffeisen Bank International



## CHANNEL INNOVATION AWARD



(Poland)



Project New mBank: The Next Generation Digital Bank



# INNOVATION IN INTERNAL PROCESS IMPROVEMENT AWARD

- 44 nominations
- Created a new or improved an existing process
- Cultivate innovation culture
- Invest in technology
- Recalibrate back-end systems

## INNOVATION IN INTERNAL PROCESS IMPROVEMENT AWARD

highlight reel placeholder

## INNOVATION IN INTERNAL PROCESS IMPROVEMENT AWARD



## INNOVATION IN INTERNAL PROCESS IMPROVEMENT AWARD



(Turkey)



“inter-Collect” Collection Software



# INNOVATION IN SOCIETAL AND COMMUNITY IMPACT AWARD

- 24 nominations
- Shifted the boundaries of financial access
- Reduced barriers to interaction
- Widened accessibility for customers with special needs
- Improved emotional well-being



# INNOVATION IN SOCIETAL AND COMMUNITY IMPACT AWARD

highlight reel placeholder

## INNOVATION IN SOCIETAL AND COMMUNITY IMPACT AWARD



## INNOVATION IN SOCIETAL AND COMMUNITY IMPACT AWARD



## Homeowner Reemployment

# **HONORABLE MENTION** **INNOVATIVE SPIRIT IN** **BANKING AWARD**

- Consistent in innovating products, services and process that provide value for customers
- 24 substantive nominations for 2014
- Strong culture of innovation across the enterprise

# INNOVATIVE SPIRIT IN BANKING AWARD

HONORABLE  
MENTION



CaixaBank

Spain



# DISRUPTIVE INNOVATION IN BANKING AWARD

- Finalists for Disruptive Innovation in Banking are chosen by consensus of the Innovation Circle Judging Panel from all institutions nominating innovations across the four main categories
- Redefined business-as-usual
- Changed the game
- Radical in nature

## DISRUPTIVE INNOVATION IN BANKING AWARD





## DISRUPTIVE INNOVATION IN BANKING AWARD

 **Idea Bank**<sup>®</sup>

(Poland)



Idea Cloud – Secure Banking Cloud



# MOST INNOVATIVE BANK OF THE YEAR AWARD

- The Award for Most Innovative Bank of the Year is chosen by consensus of the Innovation Circle Judging Panel from all institutions nominating innovations across the main four categories.
- Consistently innovating in terms of internal process and customer facing innovation
- Role model for banking in their quest for more efficient and convenient ways to bank

**MOST INNOVATIVE  
BANK OF THE YEAR AWARD**



**(Turkey)**



# Reimagine Discussion Forum: Banker Only Peer Group on Innovation in Banking

Thursday, November 13, 3:45 p.m. – 5:00 p.m.



# CONGRATULATIONS TO ALL AWARD FINALISTS AND WINNERS!

Submit your nomination for the  
2015 BAI-Finacle Global Banking Innovation Awards.  
Nominations will be open mid-January, 2015

[www.BAIGlobalInnovations.com](http://www.BAIGlobalInnovations.com)



