







BAI-FINACLE GLOBAL BANKING I N O V A T I O N AWARDSSM 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



INNOVATION CIRCLE JUDGING PANEL





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



FINALISTS

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



FINALISTS

CHANNEL INNOVATION AWARD













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



FINALISTS

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



FINALISTS

INNOVATION IN SOCIETAL AND COMMUNITY IMPACT AWARD







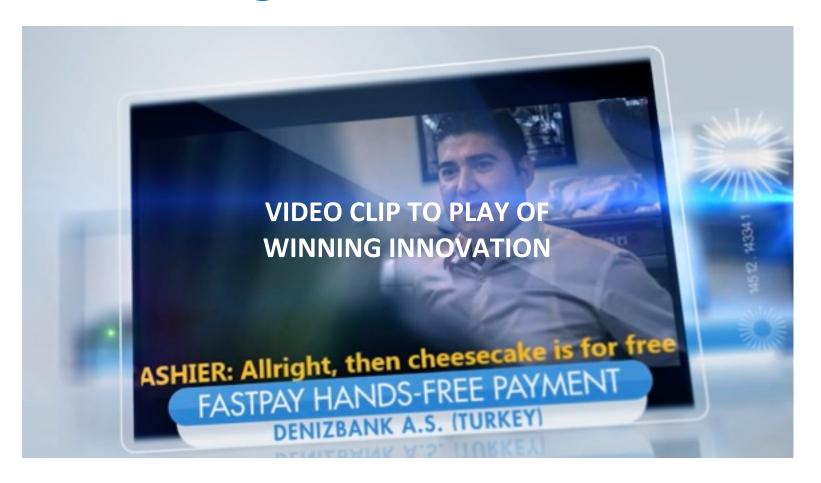




INNOVATION IN SOCIETAL AND COMMUNITY IMPACT AWARD



(United States)



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



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



FINALISTS

DISRUPTIVE INNOVATION IN BANKING AWARD











DISRUPTIVE INNOVATION IN BANKING AWARD



(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



