EUROMONEY AWARDS FOR EXCELLENCE 2026

Technology Vendors

Category Definitions and Evaluation Criteria

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Domain overview

Euromoney's technology vendor awards celebrate the most innovative and impactful solutions transforming the global banking industry. These awards recognise technology providers that enable financial institutions to modernise operations, enhance customer experience and deliver measurable improvements in efficiency, resilience and growth.

The awards focus on solutions that demonstrate leadership in digital transformation, including core banking platforms, digital banking ecosystems and lending technologies. Winning entries will show evidence of strategic investment, product development and successful execution of initiatives that improve customer engagement, operational performance and long-term value creation.

Euromoney will look for solutions that incorporate emerging technologies such as cloud-native architecture, artificial intelligence, machine learning and advanced data analytics. Submissions should highlight capabilities in security, compliance, scalability and integration with open banking frameworks, as well as support for ESG and sustainable finance objectives.

Above all, these awards recognise technology providers that deliver measurable impact for clients and the wider financial system, combining innovation with reliability and responsible growth.

Categories

Banking

1. Best Core Banking Solution

- o Global
- o Regional

2. Best Digital Banking Solution

- o Global
- o Regional

3. Best Lending Solution

- o Global
- o Regional

Category definitions and evaluation criteria

1. Best Core Banking Solution

The award recognises the technology provider that has delivered an advanced, reliable and innovative core banking platform, enabling financial institutions to modernise operations and drive digital transformation. It honours solutions that demonstrate scalability, resilience and impact on efficiency, customer experience and long-term growth.

- o **Geographic Levels Awarded at:** Global and regional
- o **Eligible Entrants:** Technology vendors

- o **Assessment Criteria*:**

  *All examples, data and evidence should apply to calendar year 2025
  - Explanation of the provider's overall core banking strategy, including investment priorities, technology roadmap and measurable outcomes
  - Examples of investment and development in products and services within the solution, including support for deposits, lending, payments and real-time processing, evidencing the impact on clients and the provider
  - Examples of investment and development in customer experience within the solution, including onboarding, servicing and transaction processing, evidencing the impact on clients and the provider
  - Examples of investment and development in emerging technologies such as cloud-native architecture, artificial intelligence, machine learning and data analytics to optimise performance, personalise services and improve risk management, evidencing the impact on clients and the provider
  - Examples of investment and development in strategies to build long-term digital relationships through the core banking platform, including support for open banking, API integration and financial inclusion, evidencing the impact on clients and the provider
  - Examples of investment and development in advanced security features integrated into the core banking solution, including encryption, tokenisation, secure APIs, real-time threat detection and AI-driven monitoring, evidencing the impact on clients and the provider
  - Examples of investment and development in in compliance with global and regional regulatory standards such as GDPR, PSD2 and ISO 27001, and how these requirements are embedded within the platform architecture, evidencing the impact on clients and the provider
  - Examples of investment and development in of scalability and flexibility, showing how the solution supports rapid deployment of new products, adapts to regulatory changes and integrates with third-party ecosystems, evidencing the impact on clients and the provider

2. Best Digital Banking Solution

This award recognises the technology provider that has delivered the most innovative and effective digital banking platform, enabling financial institutions to offer seamless, secure and personalised services across all digital channels. It honours solutions that drive customer engagement, operational efficiency and impact on financial inclusion and long-term growth.

- o **Geographic Levels Awarded at:** Global and regional
- o **Eligible Entrants:** Technology vendors

- o **Assessment Criteria*:**

*All examples, data and evidence should apply to calendar year 2025
- Explanation of the provider's overall strategy for its digital banking solution, including investment priorities, technology roadmap and measurable outcomes
- Examples of investment and development in digital banking products and distribution capabilities, including mobile and online platforms, omnichannel integration, embedded finance and real-time payments, evidencing the impact on clients and the provider
- Examples of investment and development in digital customer experience, including onboarding, self-service tools, personalisation, AI-driven support and conversational interfaces, evidencing the impact on clients and the provider
- Examples of investment and development in strategies to build valuable long-term digital relationships, including innovations that strengthen access to financial services, support financial inclusion and deliver secure, seamless experiences across all channels, evidencing the impact on clients and the provider
- Examples of investment and development in security and compliance measures integrated into the solution, including encryption, fraud prevention, multi-factor authentication and adherence to global regulatory standards, evidencing the impact on clients and the provider
- Examples of investment and development in emerging technologies such as cloud-native architecture, artificial intelligence, machine learning and data analytics to optimise performance, personalise services and improve risk management, evidencing the impact on clients and the provider
- Examples of investment and development in scalability and flexibility, showing how the solution supports rapid deployment of new products, adapts to regulatory changes and integrates with third-party ecosystems through APIs and open banking frameworks, evidencing the impact on clients and the provider

3. Best Lending Solution

This award recognises the technology provider that has delivered the innovative and effective platform for lending, enabling financial institutions to streamline origination, credit decisioning and servicing across retail, SME and corporate segments. It honours solutions that demonstrate measurable impact through automation, advanced analytics, regulatory compliance and improved customer experience.

- o **Geographic Levels Awarded at:** Global and regional
- o **Eligible Entrants:** Technology vendors

- o **Assessment Criteria*:**

*All examples, data and evidence should apply to calendar year 2025

- Explanation of the provider's overall strategy for its lending solution, including investment priorities, technology roadmap and measurable outcomes
- Examples of investment and development in lending products and capabilities within the solution, including support for retail, SME and corporate lending, evidencing the impact on clients and the provider
- Examples of investment and development in digital distribution and origination channels, including mobile and online platforms, API-driven integrations and embedded finance partnerships, evidencing the impact on clients and the provider
- Examples of investment and development in customer experience within the lending process, including digital onboarding, automated credit decisioning and servicing, evidencing the impact on clients and the provider
- Evidence of advanced risk management and credit analytics capabilities, including AI-driven scoring, real-time monitoring and predictive modelling, evidencing the impact on clients and the provider
- Examples of investment and development in compliance and regulatory features, including adherence to global and regional standards and integration of responsible lending practices, evidencing the impact on clients and the provider
- Examples of investment and development in emerging technologies such as cloud-native architecture, machine learning and data analytics to optimise lending performance, personalise
- Examples of investment and development in scalability and flexibility, showing how the solution supports rapid deployment of new lending products, adapts to regulatory changes and integrates with third-party ecosystems, evidencing the impact on clients and the provider
- Examples of investment and development in ESG and sustainable finance, including tools that enable banks to offer green loans and track sustainability metrics, evidencing the impact on clients and the provider

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