



EUROMONEY

TRANSACTION BANKING AWARDS 2026

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Bank Categories

Category Definitions and Evaluation Criteria

Ana Voicila, Head of Corporate Banking

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Programme Overview

Launched as a standalone programme in 2025, Euromoney's Transaction Banking Awards recognise the institutions shaping the future of cash management, payments and trade finance. This programme celebrates not only global banks, but also the growing ecosystem of neobanks, NextGen banks, fintechs and software providers redefining how transaction banking is delivered.

At their core, **these awards are about impact**. Winning institutions are those that go beyond product excellence to deliver measurable outcomes for their clients – enabling corporates and financial institutions to operate more efficiently, manage risk more effectively and unlock growth in an increasingly complex financial environment. Best-in-class capabilities must be matched by best-in-class service, execution and client partnership.

The awards assess **how strategy translates into results**.

Submissions are evaluated on how 2025 initiatives and investments have driven both commercial performance and client success. Entrants are expected to evidence growth, whether through revenue expansion, increased market share or deeper client penetration. These data points will also contribute to Euromoney's broader analysis of the largest transaction banks.

The strongest entries demonstrate a clear link between strategy and outcome. They show how a business has delivered tangible impact – on its own performance, on its clients' operations or on the wider market – through differentiated products, intelligent solutions and trusted advisory. Crucially, these claims must be substantiated with evidence and examples.

Innovation remains a defining theme. Euromoney looks for institutions that have fully embedded advanced technologies into their propositions, delivering industry-first solutions developed in close collaboration with clients, rather than in isolation. Adoption is critical: innovation only matters if it is used, scaled and valued by clients.

The awards also recognise deals that demonstrate a strong partnership between banking providers and the client. These are not necessarily the largest transactions, but those that showcase collaboration across teams, tailored structuring and a transformative impact on the client's business. Submissions may be anonymised, although client approval is required for publication.

Euromoney recognises individuals whose leadership has had a meaningful impact on their institutions and the wider industry. These are leaders who set the standard internally, inspire those around them and contribute to advancing the transaction banking ecosystem – as innovators, mentors and advocates for change.

Other Euromoney Corporate Banking Research

Conducted separately as Euromoney's flagship banking awards programme covering retail banking, investment banking, and corporate banking segments, including an assessment on corporate and SME banking strategies and coverage models.

- [Euromoney Awards for Excellence](#)

Client satisfaction in this domain is measured via Euromoney's transaction banking surveys, which collectively receive more than 40,000 responses:

- [Cash Management](#)
- [Trade Finance](#)
- [Financial institutions](#)

Benchmarking analysis products include:

- [Corporate Payments](#)

Categories

Transaction Banking

1. Best Transaction Bank

- *Global*
- *Regional*
- *Country/Territory*

Core Transaction Banking

2. Best Cash Management Bank

- *Global*
- *Regional*
- *Country/Territory*

3. Best Corporate Payments Bank

- *Global*
- *Regional*
- *Country/Territory*

4. Best Trade Finance Bank

- *Global*
- *Regional*
- *Country/Territory*

5. Best Supply Chain Finance Bank

- *Global*
- *Regional*
- *Country/Territory*

6. Best Transaction Bank for Financial Institutions

- *Global*
- *Regional*
- *Country/Territory*

7. Best Transaction Bank for Non-Banking Financial Institutions

- *Global*
- *Regional*
- *Country/Territory*

8. Best New Treasury Innovation

- *Global*
- *Regional*
- *Country/Territory*

9. Best Transaction Banking Partnership

- *Global*
- *Regional*

10. Most Innovative Transaction Bank

- *Global*
- *Regional*

Individual

11. Transaction Banker of the Year

- *Global*
- *Regional*

Deals

12. Best Cash Management Deal

- *Global*
- *Regional*
- *Country/Territory*

13. Best Financial Institutions Deal

- *Global*
- *Regional*
- *Country/Territory*

14. Best Trade Finance Deal

- *Global*
- *Regional*
- *Country/Territory*

15. Best Sustainable Transaction Banking Deal

- *Global*
- *Regional*
- *Country/Territory*

Category definitions and evaluation criteria

1. Best Transaction Bank

Euromoney's flagship Best Transaction Bank award recognises institutions that combine strong financial performance with a clear, well-executed strategy. It highlights banks that have translated vision into results, delivering sustained growth and measurable success over the assessment period. Evaluation spans the full breadth of transaction banking, including cash management (payments and liquidity), trade finance and digital transformation. Performance is assessed across all client segments – from SMEs to large corporates and financial institutions – reflecting the ability to deliver at scale while meeting diverse and evolving client needs.

- **Geographic Levels Awarded at:** Global, regional and country/territory
- **Eligible Entrants:** Banks (institutions with a banking licence) operating in the relevant geography

- **Metrics*:**

**Time periods required: End 2024, End 2025*

**For country/territorial entries, please provide metrics at regional level*

- Total Payments & Receivables (incl. card) fees
- Total Liquidity Management fees
- Total Cash Management Net Interest Income
- Total Traditional Trade fees
- Total Open Account (Supply Chain Finance) Trade fees
- Total Trade Finance Net Interest Income

For any questions, please refer to this [methodology document](#).

- **Assessment Criteria*:**

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

- **Strategy** (Clear articulation of the bank's transaction banking strategy, including investment priorities and measurable outcomes)
- **Product and solution development** (Investment in and enhancement of transaction banking products, capabilities and solutions, with demonstrated impact on clients and the bank)
- **Digital innovation** (Development of digital products, platforms and tools for transaction banking customers, with demonstrated impact on clients and the bank)
- **Talent and team** (Investment in talent and the transaction banking team, with demonstrated impact on clients and the bank)

2. Best Cash Management Bank

This award recognises institutions delivering high-quality, scalable cash management solutions for both corporates and financial institutions. It highlights banks that combine strong performance with a clear strategy to support clients' day-to-day needs. Assessment focuses on payments, liquidity and platforms used to deliver these products / solutions.

- **Geographic Levels Awarded at:** Global, regional and country/territory
- **Eligible Entrants:** Banks (institutions with a banking licence) operating in the relevant geography

- **Metrics*:**

**Time periods required: End 2024, End 2025*

**For country/territorial entries, please provide metrics at regional level*

- Total Payments & Receivables (incl. card) fees
- Total Liquidity Management fees
- Total Cash Management Net Interest Income
- Total Traditional Trade fees
- Total Open Account (Supply Chain Finance) Trade fees
- Total Trade Finance Net Interest Income

For any questions, please refer to this [methodology document](#).

○ **Assessment Criteria*:**

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

- **Strategy** (Clear articulation of the bank's cash management strategy, including investment priorities and measurable outcomes)
- **Product and solution development** (Investment in and enhancement of cash management products, capabilities and solutions, with demonstrated impact on clients and the bank)
- **Digital innovation** (Development of digital products, platforms and tools for cash management customers, with demonstrated impact on clients and the bank)
- **Talent and team** (Investment in talent and the cash management team, with demonstrated impact on clients and the bank)

3. Best Corporate Payments Bank

This award recognises institutions delivering speed, transparency and efficiency in payments for corporate and institutional clients. The assessment focuses exclusively on wholesale flows, with retail payments excluded.

- **Geographic Levels Awarded at:** Global, regional and country/territory
- **Eligible Entrants:** Banks (institutions with a banking licence) operating in the relevant geography

○ **Metrics*:**

**Time periods required: End 2024, End 2025*

**For country/territorial entries, please provide metrics at regional level*

- Total Payments & Receivables (incl. card) fees
- Total Liquidity Management fees
- Total Cash Management Net Interest Income
- Total Traditional Trade fees
- Total Open Account (Supply Chain Finance) Trade fees
- Total Trade Finance Net Interest Income

For any questions, please refer to this [methodology document](#).

○ **Assessment Criteria*:**

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

- **Strategy** (Clear articulation of the bank's corporate and institutional payments strategy, including investment priorities and measurable outcomes)
- **Coverage and growth** (Expansion across currencies, corridors and client segments, with demonstrated impact on clients and the bank)

- **Digital platforms and tools** (Development of digital platforms and tools for corporate and institutional payments customers, with demonstrated impact on clients and the bank)

4. Best Trade Finance Bank

This award recognises institutions delivering high-quality, scalable trade finance solutions for both corporates and financial institutions. It highlights banks that combine strong performance with a clear strategy to support clients' day-to-day needs. Assessment focuses on trade financing, structured trade, documentary services, open account / supply chain finance, factoring (where applicable) and platforms used to deliver these products / solutions.

- **Geographic Levels Awarded at:** Global, regional and country/territory
- **Eligible Entrants:** Banks (institutions with a banking licence) operating in the relevant geography

- **Metrics*:**

**Time periods required: End 2024, End 2025*

**For country/territorial entries, please provide metrics at regional level*

- Total Payments & Receivables (incl. card) fees
- Total Liquidity Management fees
- Total Cash Management Net Interest Income
- Total Traditional Trade fees
- Total Open Account (Supply Chain Finance) Trade fees
- Total Trade Finance Net Interest Income

For any questions, please refer to this [methodology document](#).

- **Assessment Criteria*:**

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

- **Strategy** (Clear articulation of the bank's trade finance strategy, including investment priorities and measurable outcomes)
- **Product and solution development** (Investment in and enhancement of trade finance products, capabilities and solutions, with demonstrated impact on clients and the bank)
- **Digital innovation** (Development of digital products, platforms and tools for trade finance customers, with demonstrated impact on clients and the bank)
- **Talent and team** (Investment in talent and the trade finance team, with demonstrated impact on clients and the bank)

5. Best Supply Chain Finance Bank

This award recognises institutions delivering effective working capital solutions that strengthen buyer-supplier ecosystems. It highlights banks that drive adoption and deliver measurable value for their customers through scalable, client-centric programmes.

- **Geographic Levels Awarded at:** Global, regional and country/territory
- **Eligible Entrants:** Banks (institutions with a banking licence) operating in the relevant geography

- **Metrics*:**

**Time periods required: End 2024, End 2025*

**For country/territorial entries, please provide metrics at regional level*

- Total Payments & Receivables (incl. card) fees
- Total Liquidity Management fees
- Total Cash Management Net Interest Income
- Total Traditional Trade fees
- Total Open Account (Supply Chain Finance) Trade fees
- Total Trade Finance Net Interest Income

For any questions, please refer to this [methodology document](#).

○ **Assessment Criteria*:**

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

- **Strategy** (Clear articulation of the bank's supply chain finance strategy, including investment priorities and measurable outcomes)
- **Capabilities and platform development** (Enhancement of supply chain finance capabilities and platforms, with demonstrated impact on clients and the bank)
- **Sustainability-linked solutions** (Development of sustainability-linked supply chain finance offerings, evidencing impact for clients and the bank)
- **Digital innovation** (Development of digital products, platforms and tools for supply chain finance customers, with demonstrated impact on clients and the bank)

6. Best Transaction Bank for Financial Institutions

This award recognises banks delivering critical infrastructure and solutions to support FIs' access to international markets. It focuses on clearing capabilities, cross-border payments and value-added services that enable scale, reach and efficiency.

- **Geographic Levels Awarded at:** Global, regional and country/territory
- **Eligible Entrants:** Banks (institutions with a banking licence) operating in the relevant geography

○ **Metrics*:**

**Time periods required: End 2024, End 2025*

**For country/territorial entries, please provide metrics at regional level*

- Total Payments & Receivables (incl. card) fees
- Total Liquidity Management fees
- Total Cash Management Net Interest Income
- Total Traditional Trade fees
- Total Open Account (Supply Chain Finance) Trade fees
- Total Trade Finance Net Interest Income

For any questions, please refer to this [methodology document](#).

○ **Assessment Criteria*:**

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

- **Strategy** (Clear articulation of the bank's strategy for financial institutions, including investment priorities and measurable outcomes)
- **Growth and client coverage** (Demonstrated growth through increased FI revenues, expanded client coverage and/or higher volumes processed)
- **Product and solution development** (Investment in and enhancement of products, capabilities and solutions for financial institution clients, with demonstrated impact on clients and the bank)

- **Digital innovation** (Development of digital products, platforms and tools for financial institution customers, with demonstrated impact on clients and the bank)

7. Best Transaction Bank for Non-Banking Financial Institutions

This award recognises institutions that enable non-bank financial institutions to scale and better serve their clients. It highlights banks delivering tailored infrastructure, access and solutions that support growth, efficiency and market reach.

- **Geographic Levels Awarded at:** Global, regional and country/territory
- **Eligible Entrants:** Banks (institutions with a banking licence) operating in the relevant geography
- **Metrics*:**

**Time periods required: End 2024, End 2025*

**For country/territorial entries, please provide metrics at regional level*

- Total Payments & Receivables (incl. card) fees
- Total Liquidity Management fees
- Total Cash Management Net Interest Income
- Total Traditional Trade fees
- Total Open Account (Supply Chain Finance) Trade fees
- Total Trade Finance Net Interest Income

For any questions, please refer to this [methodology document](#).

- **Assessment Criteria*:**

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

- **Strategy** (Clear articulation of the bank's strategy for non-bank financial institutions, including investment priorities and measurable outcomes)
- **Growth and client coverage** (Demonstrated growth through increased NBFIs revenues, expanded client coverage and/or higher volumes processed)
- **Product and solution development** (Investment in and enhancement of products, capabilities and solutions for NBFIs clients, with demonstrated impact on clients and the bank)
- **Digital innovation** (Development of digital products, platforms and tools for NBFIs customers, with demonstrated impact on clients and the bank)

8. Best New Treasury Innovation

This award recognises a product, capability or solution launched during the assessment period that delivers clear, measurable impact for clients. It highlights innovations that challenge existing models and set new standards in transaction banking.

- **Geographic Levels Awarded at:** Global, regional and country/territory
- **Eligible Entrants:** Banks (institutions with a banking licence) operating in the relevant geography
- **Metrics*:**

**Time periods required: End 2024, End 2025*

**For country/territorial entries, please provide metrics at regional level*

- Total Payments & Receivables (incl. card) fees
- Total Liquidity Management fees
- Total Cash Management Net Interest Income

- Total Traditional Trade fees
- Total Open Account (Supply Chain Finance) Trade fees
- Total Trade Finance Net Interest Income

For any questions, please refer to this [methodology document](#).

○ **Assessment Criteria*:**

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

- **Innovation overview** (Clear description of the product, capability or solution, including its objectives, differentiation and relevance to client needs)
- **Client impact** (Measurable impact on clients, such as efficiency gains, cost reduction, improved visibility or enhanced decision-making)
- **Technology and delivery model** (Use of technology, partnerships or new models to deliver a differentiated outcome)
- **Commercial traction** (Evidence of success, including client uptake, revenue contribution and/or pipeline size)

9. Best Transaction Banking Partnership

This award recognises collaborations that bring together banks, fintechs and other ecosystem players to deliver new products, capabilities or solutions. It highlights partnerships that create outcomes none of the participants could achieve independently, driving innovation and tangible value for clients.

- **Geographic Levels Awarded at:** Global and regional
- **Eligible Entrants:** all transaction banking market participants
- **Assessment Criteria*:**

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

- **Partnership overview** (Clear description of the partnership, including the roles of each participant and the strategic rationale for collaboration)
- **Joint solution development** (Evidence of the product, capability or solution created, highlighting what could not have been achieved independently)
- **Client impact** (Demonstration of improved client outcomes, including efficiency gains or new capabilities delivered)
- **Adoption and scalability** (Evidence of adoption, scalability and long-term viability of the partnership model)
- **Operating model** (Explanation of how the partnership is structured, governed and delivered to clients)

10. Most Innovative Transaction Bank

This award recognises institutions that have embedded advanced technologies into their propositions to deliver industry-leading solutions. It highlights banks that innovate in close collaboration with clients, with a strong focus on adoption, scalability and measurable impact.

- **Geographic Levels Awarded at:** Global and regional
- **Eligible Entrants:** Banks (institutions with a banking licence) operating in the relevant geography
- **Metrics*:**

**Time periods required: End 2024, End 2025*

**For country/territorial entries, please provide metrics at regional level*

- Total Payments & Receivables (incl. card) fees
- Total Liquidity Management fees

- Total Cash Management Net Interest Income
- Total Traditional Trade fees
- Total Open Account (Supply Chain Finance) Trade fees
- Total Trade Finance Net Interest Income

For any questions, please refer to this [methodology document](#).

○ **Assessment Criteria*:**

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

- **Technology adoption and integration** (Evidence of the adoption and integration of advanced technologies across transaction banking products and services)
- **Technology-enabled solutions** (New or enhanced products, capabilities or solutions enabled by technology, demonstrating clear client value)
- **Client-centric innovation** (Development of tailored or customised solutions to meet specific client needs)
- **Operational efficiency and scalability** (Demonstration of improved efficiency, automation and scalability driven by technology)

11. Transaction Banker of the Year

This award recognises individuals whose leadership has delivered meaningful impact for their institutions and the wider industry. It honours those who set the standard internally, inspire others and drive progress across the transaction banking ecosystem as innovators, mentors and advocates for change.

- **Geographic Levels Awarded at:** Global and regional
- **Eligible Entrants:** Senior bank executives
- **Assessment Criteria:**
 - **Strategic vision and objectives** (The individual's vision and starting position, including objectives for improving business performance, client proposition and market positioning)
 - **Execution and leadership** (Key actions led by the individual, including major initiatives, timelines and scope of transformation)
 - **Challenges and resilience** (Challenges faced in executing the strategy and how these were successfully addressed)
 - **Business and client impact** (Demonstrated impact on performance and client outcomes, including growth, profitability or market share)
 - **Industry influence and leadership qualities** (Broader influence on the industry, including thought leadership, integrity, innovation and ability to inspire teams)

12. Best Cash Management Deal

This award recognises solutions that demonstrate a deep understanding of client needs. These are not necessarily the largest deals by volume or financing size, but those that showcase collaboration and deliver a measurable, transformative impact on the client's cash management operations and treasury.

- **Geographic Levels Awarded at:** Global, regional and country/territory
- **Eligible Entrants:** Banks (institutions with a banking licence) operating in the relevant geography
- **Assessment Criteria*:**

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

- **Client challenge and strategic context** (Explanation of the client’s challenge and the strategic importance of the solution delivered)
- **Client impact** (Evidence of measurable improvements delivered to the client)
- **Solution design and innovation** (Structure of the solution, highlighting innovation, collaboration and level of customisation)
- **Execution and delivery** (Evidence of execution, including complexity, integration and effectiveness of delivery)

13. Best Financial Institutions Deal

This award recognises solutions that demonstrate a deep understanding of client needs. These are not necessarily the largest deals by volume or financing size, but those that showcase collaboration and deliver a measurable, transformative impact for the client.

- **Geographic Levels Awarded at:** Global, regional and country/territory
- **Eligible Entrants:** Banks (institutions with a banking licence) operating in the relevant geography
- **Assessment Criteria*:**

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

- **Client challenge and strategic context** (Explanation of the client’s challenge and the strategic importance of the solution delivered)
- **Client impact** (Evidence of measurable improvements delivered to the client)
- **Solution design and innovation** (Structure of the solution, highlighting innovation, collaboration and level of customisation)
- **Execution and delivery** (Evidence of execution, including complexity, integration and effectiveness of delivery)

14. Best Trade Finance Deal

This award recognises solutions that demonstrate a deep understanding of client needs. These are not necessarily the largest deals by volume or financing size, but those that showcase collaboration and deliver a measurable, transformative impact for the client.

- **Geographic Levels Awarded at:** Global, regional and country/territory
- **Eligible Entrants:** Banks (institutions with a banking licence) operating in the relevant geography
- **Assessment Criteria*:**

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

- **Client challenge and strategic context** (Explanation of the client’s challenge and the strategic importance of the solution delivered)
- **Client impact** (Evidence of measurable improvements delivered to the client)
- **Solution design and innovation** (Structure of the solution, highlighting innovation, collaboration and level of customisation)
- **Execution and delivery** (Evidence of execution, including complexity, integration and effectiveness of delivery)

15. Best Sustainable Transaction Banking Deal

This award recognises solutions that demonstrate a deep understanding of client needs. These are not necessarily the largest deals by volume or financing size, but those that showcase collaboration and deliver a measurable, transformative impact for the client’s sustainability transformation journey.

- **Geographic Levels Awarded at:** Global, regional and country/territory
- **Eligible Entrants:** Banks (institutions with a banking licence) operating in the relevant geography

- **Assessment Criteria*:**

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

- **Client challenge and strategic context** (Explanation of the client's challenge and the strategic importance of the solution delivered)
- **Client impact** (Evidence of measurable improvements delivered to the client)
- **Solution design and innovation** (Structure of the solution, highlighting innovation, collaboration and level of customisation)
- **Execution and delivery** (Evidence of execution, including complexity, integration and effectiveness of delivery)



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TRANSACTION BANKING AWARDS 2026

All queries related to participation, please contact [Alex Pang](#)
For any questions about the awards research, please contact [Ben Naylor](#)
For any commercial enquiries, please contact [Arun Ghudial](#)