



EUROMONEY

TRANSACTION BANKING AWARDS 2026

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Fintech and NextGen Banking Categories

Category Definitions and Evaluation Criteria

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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 fintechs and NextGen providers are those that go beyond innovation for its own sake, delivering measurable outcomes for clients and partners. This includes enabling corporate and instructional clients to operate more efficiently, launch new propositions faster and better serve their end clients. Strong execution, scalability and partnership are as critical as technology.

The awards assess how **strategy translates into results**. Submissions are evaluated on how 2025 product development, technology investment and business model evolution have driven commercial traction and client adoption. Evidence of growth, usage and real-world deployment is essential.

A defining feature of leading fintechs is their ability to operate within and across ecosystems. Euromoney looks for solutions built in collaboration with clients, rather than in isolation. This includes seamless integration, API-driven models and the ability to orchestrate across multiple participants in the value chain.

Innovation remains central. Euromoney looks for fintechs that are not only leveraging advanced technologies, but also redefining business models and setting new standards for the industry. Crucially, innovation must be adopted, scaled and embedded within the transaction banking ecosystem to be considered truly impactful.

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

NextGen Banking

1. Best Challenger for Cash Management

- *Global*
- *Regional*

2. Best Challenger for Trade Finance

- *Global*
- *Regional*

Core Transaction Banking

3. Best Payments Provider for Corporates

- *Global*
- *Regional*

4. Best Payments Provider for Institutional Clients

- *Global*
- *Regional*

5. Best Payments Infrastructure Provider

- *Global*
- *Regional*

6. Best Electronic Trade Documentation Provider

- *Global*
- *Regional*

Innovation

7. Best Transaction Banking Partnership

- *Global*
- *Regional*

8. Best Digital Assets Infrastructure Provider

- *Global*
- *Regional*

9. Most Innovative Fintech

- *Global*
- *Regional*

Category definitions and evaluation criteria

1. Best Challenger for Cash Management

This award recognises challenger banks delivering cash management solutions for corporates and / or financial institutions, with a focus on digital platforms, real-time capabilities and alternative approaches to accounts, payments and liquidity.

All global entrants must evidence success in at least two regions.

- **Geographic Levels Awarded at:** Global and regional
- **Eligible Entrants:** Challenger banks, FinTechs, digital/neo banks and NextGen banks. Entrants may hold a full banking licence, operate under a restricted or authorisation-with-restrictions (AWR) regime, or be a regulated or authorised non-bank financial services provider
- **Assessment Criteria*:**

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

- **Growth** (Revenue expansion, client growth or increased solution usage)
- **Product expansion** (New capabilities or enhancements to existing solutions)
- **Innovation** (Disruptive models reshaping transaction banking offerings)
- **Coverage** (Expansion across geographies and client segments)

2. Best Challenger for Trade Finance

This award recognises challenger banks transforming trade finance through digital platforms, streamlined processes and innovative approaches to delivering trade products for corporates and / or financial institutions.

All global entrants must evidence success in at least two regions.

- **Geographic Levels Awarded at:** Global and regional
- **Eligible Entrants:** Challenger banks, FinTechs, digital/neo banks and NextGen banks. Entrants may hold a full banking licence, operate under a restricted or authorisation-with-restrictions (AWR) regime, or be a regulated or authorised non-bank financial services provider
- **Assessment Criteria*:**

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

- **Growth** (Revenue expansion, client growth or increased solution usage)
- **Product expansion** (New capabilities or enhancements to existing solutions)
- **Innovation** (Disruptive models reshaping transaction banking offerings)
- **Coverage** (Expansion across geographies and client segments)

3. Best Payments Provider for Corporates

This award recognises providers delivering payment solutions tailored to corporate clients, supporting domestic and cross-border transactions, treasury integration and efficient payment execution across multiple rails.

All global entrants must evidence success in at least two regions.

- **Geographic Levels Awarded at:** Global and regional
- **Eligible Entrants:** Challenger banks, FinTechs, digital/neo banks and NextGen banks. Entrants may hold a full banking licence, operate under a restricted or authorisation-with-restrictions (AWR) regime, or be a regulated or authorised non-bank financial services provider

Banks are not eligible for this category.

- **Assessment Criteria*:**

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

- **Coverage** (Reach across domestic and cross-border corporate payment flows)
- **Functionality and capability** (Breadth of offering, including value-added services)
- **Client impact** (Improvements in cost, transparency and user experience)
- **Operational efficiency** (Speed, straight-through processing and reliability)

4. Best Payments Provider for Institutional Clients

This award recognises providers delivering payments solutions for financial institutions, supporting high-volume flows, clearing, settlement or correspondent banking use cases.

All global entrants must evidence success in at least two regions.

- **Geographic Levels Awarded at:** Global and regional
- **Eligible Entrants:** Challenger banks, FinTechs, digital/neo banks and NextGen banks. Entrants may hold a full banking licence, operate under a restricted or authorisation-with-restrictions (AWR) regime, or be a regulated or authorised non-bank financial services provider

Banks are not eligible for this category.

- **Assessment Criteria*:**

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

- **Coverage** (Reach across domestic and cross-border corporate payment flows)
- **Functionality and capability** (Breadth of offering, including value-added services and market access)
- **Client impact** (Improvements in cost, transparency and user experience)
- **Operational efficiency** (Speed, straight-through processing and reliability)

5. Best Payments Infrastructure Provider

This award recognises providers delivering the underlying infrastructure that enables payment processing, connectivity and routing, supporting banks and fintechs across multiple schemes, rails and geographies.

All global entrants must evidence success in at least two regions.

- **Geographic Levels Awarded at:** Global and regional
- **Eligible Entrants:** Challenger banks, FinTechs, digital/neo banks and NextGen banks. Entrants may hold a full banking licence, operate under a restricted or authorisation-with-restrictions (AWR) regime, or be a regulated or authorised non-bank financial services provider
- **Assessment Criteria*:**

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

- **Infrastructure capability** (Payments processing, clearing, routing and orchestration across markets)
- **Scalability** (Resilience and performance in high-volume, real-time environments)
- **Operational efficiency** (Improvements in speed, processing, interoperability and cost)

6. Best Electronic Trade Documentation Provider

This award recognises providers enabling the creation, exchange and management of electronic trade documents, supporting digitalisation, standardisation and interoperability across trade ecosystems.

All global entrants must evidence success in at least two regions.

- **Geographic Levels Awarded at:** Global and regional
- **Eligible Entrants:** Challenger banks, FinTechs, digital/neo banks and NextGen banks. Entrants may hold a full banking licence, operate under a restricted or authorisation-with-restrictions (AWR) regime, or be a regulated or authorised non-bank financial services provider
- **Assessment Criteria*:**

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

- **Growth** (Year-on-year changes in market adoption or digital document volumes)
- **Client impact** (Reduced processing times, cost savings, risk reduction and improved transparency)
- **Functionality and capability** (Creation, exchange and management of electronic trade documents)
- **Regulatory coverage** (Legal enforceability, MLETR alignment and cross-jurisdiction acceptance)
- **Innovation** (Use of distributed ledger, secure document transfer or digital identity)

7. 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)

8. Best Digital Assets Infrastructure Provider

This award recognises providers delivering infrastructure for digital assets, enabling custody, settlement, tokenisation or payments capabilities for financial institutions and corporates.

All global entrants must evidence success in at least two regions.

- **Geographic Levels Awarded at:** Global and regional
- **Eligible Entrants:** Challenger banks, FinTechs, digital/neo banks and NextGen banks. Entrants may hold a full banking licence, operate under a restricted or authorisation-with-restrictions (AWR) regime, or be a regulated or authorised non-bank financial services provider

- **Assessment Criteria*:**

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

- **Growth** (Client adoption, deployment scale and digital asset volumes supported)
- **Infrastructure capability** (Custody, settlement, tokenisation and ecosystem connectivity)
- **Client impact** (Efficiency gains, access to new asset classes and enhanced capabilities)
- **Innovation** (New infrastructure models, workflows and ecosystem advancements)

9. Most Innovative Fintech

This award recognises fintechs delivering standout innovation in transaction banking, including new products, technologies or business models that address evolving market needs. Euromoney reserves the right to split this award by niche or use case depending on submissions.

- **Geographic Levels Awarded at:** Global and regional
- **Eligible Entrants:** Challenger banks, FinTechs, digital/neo banks and NextGen banks. Entrants may hold a full banking licence, operate under a restricted or authorisation-with-restrictions (AWR) regime, or be a regulated or authorised non-bank financial services provider
- **Assessment Criteria*:**

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

- **Solution overview** (Innovation, uniqueness and market differentiation)
- **Market adoption** (Client adoption / usage of solution)
- **Technology** (Use of advanced technologies to deliver differentiated outcomes)



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