**Artificial intelligence and machine learning:** Initiatives using AI, machine/deep learning methodology, natural language processing and/or robotic process automation in areas such as, but not limited to, customer service, fraud prevention, robo-advice and core operations.

**Bank/Fintech partnership:** A successful commercial relationship with an established bank and a fintech company that resulted in a usable, scalable product.

**Cyber security:** Initiatives could include such technology tools as encryption, multi-factor authentication, data loss prevention products, end-point solutions and self-defending applications.

**Financial health:** Initiatives that provide individuals and businesses access to useful and affordable financial products and services that meet their needs, ie transactions, payments, savings and credit, which are delivered in a responsible and sustainable way.

**Mobile:** Not just projects for mobile phones but also including the concept of ‘mobility’ ie banking on the move, wearable technology, ‘living services’ and the Internet of Things.

**Open banking:** Initiatives that support open application programming interfaces (APIs) and the creation of third-party apps, as well as initiatives to create open banking platforms; or initiatives to create a common standard for APIs.

**Payments:** Retail initiatives could include mobile, cards, online payments, QR codes, NFC, services that are built on faster payment rails. Wholesale projects could include cross-border payments, tracking, clearing and settlement, cash management and merchant services.

**Risk management:** Any solution that has been developed that mitigates the risk of a bank or client’s operations. Could include stress testing, credit risk management, market risk management, liquidity risk management.

**Transformation Project:** A successful transformation project using technology to enact cultural, organisational and/or operational change at a bank. Evidence of improvements to bank offerings, process automation, customer experience, data integration, organisational flexibility and sales.