

## Global Finance Names The Innovators 2019

NEW YORK, April 29, 2019 – As part of The Innovators 2019, *Global Finance* magazine has announced top innovations in the following sectors: Cash Management, Corporate Finance, Islamic Finance, Payments and Trade Finance. *Global Finance* also named a group of innovations that did not neatly fit into any of the above categories, but still deserved to be recognized. They are shown as Special Honors on the list that follows.

This is the publication’s seventh annual awards recognizing entities that regularly identify new paths and design new tools in finance. A full report on The Innovators 2019 will be published in the June issue of *Global Finance*. It will also include the publication’s choices for the 25 Best Financial Innovation Labs and selections for the most innovative financial institutions in the following regions: Africa, Asia Pacific, Central & Eastern Europe, Latin America, the Middle East, North America and Western Europe.

“The financial institutions winning *Global Finance*’s The Innovators 2019 honors excel in breaking down silos to unleash creative thinking,” said Joseph D. Giarraputo, publisher and editorial director of *Global Finance*. “Best of all, they have shown how to channel creativity into valuable products and solutions.”

The 2019 Innovators honorees will be recognized at the *Global Finance* Digital Banks Awards Dinner on October 30 at the Sheraton Hong Kong. Middle East Innovators will be honored at the *Global Finance* Middle East Digital Banks and Innovators Conference and Awards at the Ritz-Carlton in Dubai on September 10.

All selections were made by the editorial board of *Global Finance* with the input of reporters who are experts on the functions being served by these innovators. Entries from banks and other organizations were carefully considered as part of the decision process.



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### About *Global Finance*

*Global Finance*, founded in 1987, has a circulation of 50,050 and readers in 188 countries. Its circulation is audited by BPA. *Global Finance*’s audience includes chairmen, presidents, CEOs, CFOs, treasurers and other senior financial officers responsible for making investment and strategic decisions at multinational companies and financial institutions. *Global Finance*’s website — [GFMag.com](http://GFMag.com) — offers analysis and articles that are the legacy of 32 years of experience in international financial markets, and provides a valuable source of data on 192 countries. *Global Finance* is headquartered in New York, with offices in London and Milan.

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### CASH MANAGEMENT

<i>Company</i>	<i>Innovation</i>
Ahli United	B2B digital solution for online cash management
BBVA Compass	BBVA Compass RealTime ARP
Bank of the Philippine Islands (BPI)	Corporate Cash Deposit Machine (CCDM)
CaixaBank	Smart Money
Doha Bank	The Qatar Exchange Traded
Ecobank	Ecobank Omni
First Abu Dhabi Bank (FAB)	3-in-1 Kiosk Electronic Payment Machine
Standard Bank	MobyCash Ghana
Taishin Bank	Taishin Omni-Payment Platform (TOPP)
Wells Fargo	Greenhouse

### CORPORATE FINANCE

<i>Company</i>	<i>Innovation</i>
Banco do Brasil	Digital Financial Assistance using WhatsApp
Bancolombia	Green Bond Issue for Non-Financial Institution
BBVA	BBVA In-house Platform using Blockchain
BTG Pactual Bank	boostLAB
CaixaBank	AgroBank App
ING	Katana
Nordea	Open Banking Instant Reporting
Orbian	Orbian e-card
Symbiont	Assembly
Yapi Kredi Bank	FOCA (Financial Documents Corrective Analysis)

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### ISLAMIC FINANCE

<i>Company</i>	<i>Innovation</i>
ADIB Egypt	Covered Cards Renewals
Boubyan Bank	iMal
CIMB	Exchangeable Sukuk
CIMB	Wakala Sukuk
Noor	Trade Biz Accelerator
QIB	Instant Finance

### PAYMENTS

<i>Company</i>	<i>Innovation</i>
Alfa Bank	Public Utilities Payments Monitoring and Control
China Guangfa Bank	CGB HuiPay
DBS	JOY Chatbot
First Abu Dhabi Bank (FAB)	Payit
Mashreq	Corporate Real-time Payments Tracker
Millenium bim Mozambique	Millennium IZI interoperability
Moldindconbank	Mobile Cash
National Bank of Kuwait (NBK)	Real Time End-To-End Payment Tracking on Customer Payment
Nuggets	Nuggets
Telenor Microfinance Bank	Blockchain International Remittance Wallet

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### TRADE FINANCE

<i>Company</i>	<i>Innovation</i>
Abu Dhabi Commercial Bank (ADCB)	ProTrade Online Channel
ANZ	Deployment of Artificial Intelligence & Machine Learning in Trade Finance
Asian Development Bank	Trade Finance Scorecard
Banking Circle	Banking Circle Lending
CaixaBank	Broker Now (Mobile App)
SABB	Supply Chain Finance - SCF Platform
Unicredit	Trade Finance Gate
we.trade	we.trade Consortium
Yesbank	Bolero and Paperless Trade for Exporters/Importers

### SPECIAL HONORS

<i>Category</i>	<i>Company</i>	<i>Innovation</i>
Customer Experience	Israel Discount Bank - IDB	In-App Triple-Layer Service Personalization
Financial Inclusion	CB Bank	CB Bank Mobile Agent Banking
Marketing	Emirates NBD	Social Media Strategy
Chatbot	BBVA Bancomer	#AsistenteVirtualBBVA

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