

Qorus and Accenture's Banking Innovation Awards Turn 10 and 2023 Winners Announced

MILAN, PARIS, NEW YORK, and HONG KONG; November 21, 2023 – Qorus, a global association for retail financial institutions, and Accenture today announced the winners of the tenth annual [Qorus-Accenture Banking Innovation Awards](#) during an interactive online ceremony attended by the top three winners in each category and other leading banking innovators.

The awards, which honor the best ideas and practices transforming the industry for the benefit of banks and their customers, attracted more than 450 entries from 182 institutions in 61 countries, with applicants ranging from agile start-ups to the world's largest financial institutions.

Winners were selected across seven categories through a peer-based voting process combined with a panel of judges from leading global financial firms. The winners of the Qorus-Accenture Banking Innovation Awards 2023 are:

- **Banco Bradesco (Brazil)** – was named **Global Innovator 2023** for the bank's ongoing dedication to innovation as part of its commitment to becoming a future-ready company, and for delivering world-class experiences to its customers, agents and employees. This has led to the launch of several new products and services, including its E-agro platform that uses data analytics to improve farmers' access to resources and support and an internal e-commerce platform that allows employees to request and track corporate supplies. The silver and bronze runners-up, respectively, were **Emirates NBD (United Arab Emirates)** and **CaixaBank (Spain)**.
- **BNP Paribas Fortis (Belgium)** – received the **Beyond Core Banking Offerings** award for its 'HappyNest' initiative that offers new green properties to rental customers who can later buy their homes at a discount, making energy-efficient housing more accessible. The silver and bronze runners-up, respectively, were **Standard Chartered (Singapore and India)** for 'Nexus, Standard Chartered's banking-as-a-service solution' and **Ecobank (Nigeria)** for 'Ellevate by Ecobank.'
- **Bank of Montreal (Canada)** – received the **Core Offering Innovation** award for 'BMO New to Canada'. This pre-arrival digital account-opening facility enables eligible applicants from 13 countries to obtain a standard bank account and a guaranteed investment certificate account ahead of coming to Canada. The silver and bronze runners-up, respectively, were **Bradesco (Brazil)** for 'Bradesco E-agro - The Digital Partner of Agribusiness' and **Intesa Sanpaolo (Italy)** for 'Switcho.'
- **ABN AMRO Asset Management (Netherlands)** – received the **Future Workforce** award for 'ABN AMRO Contact Center GenAI', which uses generative artificial intelligence systems that enable call center agents to swiftly answer customer queries by giving them ready access to the bank's knowledge resources and helping to create post-call summaries. This has improved agent performance and job satisfaction. The silver and bronze runners-up, respectively, were **Bradesco (Brazil)** for 'Brasupply Internal E-commerce Platform' and **DBS Bank (Singapore)** for 'Future-Ready Workforce'.
- **Intesa Sanpaolo (Italy)** – received the **Neobanks & Specialized Players** award for 'Isybank', a digital bank that combines the robustness of a traditional banking services provider with the agility of a neobank. It offers customers a quick and easy onboarding process and provides them with a diverse range of financial services that they can access using a mobile app. There were more than 22,000 downloads of the Isybank app in the first month after the bank's launch. The silver and bronze runners-up, respectively, were **Judo Bank (Australia)** for 'Judo Bank: a Specialist, Pure Play SMB Lender' and **Stash (USA)** for 'Launching Stash Core'.
- **Intesa Sanpaolo (Italy)** – received the **Reimagining the Customer Experience** award for 'Ellis: Cognitive AI & Gen AI Revolutionize Customer Service'. This intelligent digital assistant operates across the bank's mobile app, internet banking and public website platforms and uses artificial intelligence to chat with customers. It can perform more than 20 tasks and answer questions about 200 topics. The silver and bronze runners-up, respectively, were **HSBC (Hong Kong)** for 'Insight-led Customer Selection Engine' and **Emirates NBD (United Arab Emirates)** for 'WhatsApp Banking with Omnichannel Integration'.

- **Commonwealth Bank of Australia (Australia)** – received the **Social, Sustainable & Responsible Banking** award for its ‘Sustainability Action Tool (SAT)’ that helps small businesses embed sustainability in their organizations. SAT, which is available on the bank’s NetBank website and CommBank app, identifies how firms can improve their energy and waste management as well as enhance their employee well-being. The tool also provides insights into the sustainability credentials of suppliers. The silver and bronze runners-up, respectively, were **Standard Bank (South Africa)** for ‘LookSee: Renewable Energy Through Flexible Financing’ and **ING Bank (Netherlands)** for ‘Blind Faith: Enhancing Mobile Payments for the Visually Impaired’.

“It’s just incredible that the awards are 10 years old and continue to get bigger and better every year,” said John Berry, Qorus CEO. “This is a true testament to the critical role they play in advancing the banking industry by meaningfully recognizing and rewarding the best and brightest ideas turned into action so others can learn and grow. This year’s submissions offer rich inspiration, illustrating how banks are broadening and diversifying their products and services to meet and exceed customer needs and expectations; investing in digital innovations; creating new ecosystems and marketplaces; and championing the sustainability imperative.”

David Cordero, who leads Accenture’s European Banking industry group, said, “Over the last 10 years, banks have responded to various challenges — including heightened competition from fintechs and macroeconomic headwinds — by doubling down on innovation. They have embraced technologies like cloud, data and AI, to build resilient digital cores that can help deliver more personalized customer experiences and launch new products faster. This year’s winners continue to lead the way in transforming banking.”

To find out more about the award-winning innovations, follow the conversation on LinkedIn at #BankAwards23 or visit <https://bankinginnovation.qorusglobal.com/>.