



Commercial in Confidence

The FinTech Awards 2025 Winners

Congratulations from The Cloud Awards team on being named a winner in The 2025 FinTech Awards! Please check this list carefully to see in which category, or categories, you have won. This list will be published in full on Tuesday April 22 2025 at <https://www.cloud-awards.com/2025-fintech-awards-winners>.

Best SaaS for FinTech



Okooora

"Okooora revolutionizes cross-border payments by seamlessly integrating FX risk management into everyday financial operations, empowering businesses to save billions and thrive globally. This combination of innovation, tangible results, and a scalable, accessible approach positions Okooora as the leader in FinTech SaaS excellence. Congratulations from everyone at The FinTech Awards."

Lead Judge, Maneet Bansal





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Best FinTech for eCommerce and Retail



VELA Payments – VELA

"VELA Payments has set a new benchmark in eCommerce and Retail FinTech by combining versatility, innovation, and rock-solid performance. With dynamic currency conversion, flexible APIs, and standout fraud prevention, it's a true all-in-one solution — backed by glowing customer feedback on usability and support. The FinTech Awards are proud to recognize VELA Payments as a driving force in modern, global commerce."

Lead Judge, Christopher Southall



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Best FinTech for Investments, Portfolio Management, and Personal Wealth Management



Seismic – Seismic for Meetings

"Seismic's win for Best FinTech for Investments, Portfolio Management, and Personal Wealth Management reflects its transformative impact on the advisor-client relationship. By automating meeting preparation and integrating seamlessly with major conferencing tools, Seismic empowers asset managers to save thousands of hours while deepening client engagement. The FinTech Awards are proud to recognize a solution that brings both operational efficiency and meaningful human connection to the forefront of wealth management."

Judge, Shiva Kumar





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Best FinTech for Corporate Banking, Lending, and Brokerage



Zest AI

"Zest AI has set a new standard for intelligent, inclusive, and scalable lending solutions in the financial services sector. Their platform not only enhances credit decisioning through powerful AI, but also ensures compliance, fairness, and trust at every step. The FinTech Awards are proud to recognize Zest AI as a trailblazer in corporate banking and lending innovation."

The Cloud Awards COO, Annabelle Whittall



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Best FinTech for Personal or Corporate Insurance

CLEARSPED™

Clearspeed

"Clearspeed has redefined insurance risk assessment through a truly original application of voice analytics technology. By tackling the surge in opportunistic fraud with fast, bias-free, and PII-free detection, Clearspeed empowers insurers to accelerate claims, cut investigation costs, and build fairer, more efficient systems. The FinTech Awards are proud to recognize a solution delivering 30x ROI and transforming the very foundation of how insurance risk is identified and managed."

The Cloud Awards COO, Annabelle Whittall





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Best FinTech for Payroll, Expenses, and Employee Benefits



Payactiv

"Payactiv revolutionizes payroll by delivering earned wage access and integrated financial wellness tools, turning paydays into opportunities for financial empowerment. Its holistic approach doesn't just modernize pay cycles — it addresses real-world employee stress and delivers measurable improvements in financial health and workplace retention. The FinTech Awards are proud to recognize Payactiv as a transformative force in payroll, expenses, and employee benefits."

Lead Judge, Maneet Bansal



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Best FinTech for Accounts Payable and Receivable



Tipalti

"Tipalti's win for Best FinTech for Accounts Payable and Receivable is a testament to its ability to deliver serious business value through innovation. From seamless global transactions across 190 countries and 120 currencies to its standout compliance management and onboarding experience, Tipalti is clearly transforming how finance teams operate. The FinTech Awards are proud to recognize a solution that continues to earn such consistent praise from its users."

Lead Judge, Christopher Southall



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Europe Office: Wyche Innovation Center, Malvern, WR13 6PL, UK



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Best FinTech in RegTech and Financial Compliance



Autire Technologies – Autire

"The Judges at The FinTech Awards were impressed to see that Autire's service has been transformative for accounting firms conducting pensions audits. By combining professional experience and a focus on auditing standards with automated information gathering and risk assessment, Autire has allowed firms to reduce errors in assurance while also allowing them to become profitable on previously highly labor-intensive assignments."

Lead Judge, Stephen Backhouse





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Best International Functionality in a FinTech Solution



TreviPay

"TreviPay transforms worldwide B2B commerce by providing frictionless cross-border transactions, customized invoicing, and instant net terms in over 30 countries, establishing a gold standard for international FinTech capability. What sets TreviPay apart is not just its global reach, but its deep integration into complex financial workflows — from FX management and compliance to acting as merchant of record for major brands like Samsung and eBay. The FinTech Awards are proud to honor a solution that makes international functionality not just a feature, but the foundation of seamless global commerce."

Judge, Shiva Kumar





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Best FinTech for Tax Management



Clarus Partners Advisors – AkuCert

"AkuCert provides a powerful tool to both comply with requirements and monitor submissions across multiple jurisdictions; their cloud-based service improves access and visibility for clients and professionals alike. By continually updating their libraries and focusing on their clients, AkuCert has been able to almost eliminate losses from incorrect record keeping in a highly technical sector of tax compliance. Congratulations to Clarus Partners Advisors from everyone at The FinTech Awards."

Lead Judge, Stephen Backhouse





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Best FinTech for Personal Banking, Personal Payments, and Money Management



Wiss – Basis AI

"Wiss has reimagined personal money management through the transformative deployment of Basis, an AI-powered platform that turns traditional financial workflows into intelligent, scalable, and transparent processes. By automating time-intensive tasks like reconciliations and journal entries — while maintaining human oversight through its 'show your work' methodology — Wiss empowers both clients and advisors with faster, smarter, and more accurate outcomes. The FinTech Awards are proud to recognize a solution that doesn't just improve efficiency, but fundamentally reshapes the role of technology in personal banking and financial services."

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Best FinTech for Financial Accounting and Management Accounting



Wiss – Basis AI

"Wiss has built a product that improves finance department efficiency and reduces errors, and also learns the organization's own foibles. By asking the end-user to finalize its entries, BasisAI is transparent and helps to build the trust which aids proper adoption of new systems at the same time as providing the time-savings that the cutting edge can provide companies. The FinTech Awards are proud to recognize BasisAI's transformative impact with this win for Best FinTech for Financial Accounting and Management Accounting."

Lead Judge, Stephen Backhouse



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Best FinTech Solution for Hospitality and Catering



TodayPay – instarefund®

"TodayPay redefines financial interactions with its groundbreaking instarefund® technology, offering instantaneous solutions that enhance customer trust and satisfaction, demonstrating profound potential to reshape e-commerce and retail landscapes. By eliminating refund delays — a long-standing pain point — TodayPay not only transforms the customer experience but also encourages increased consumer spending through heightened confidence. The FinTech Awards are proud to recognize TodayPay as the winner of Best FinTech Solution for Hospitality and Catering, celebrating a solution that is as disruptive as it is essential."

Judge, Kaushikkumar Patel



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Best FinTech Solution for Healthcare and Pharmaceuticals



MDaudit

"MDaudit's AI-powered revenue cycle management solutions help healthcare providers recover lost income, minimize denials, and maintain compliance, all while increasing operational efficiency and bottom-line results. By automating audits and improving billing accuracy, MDaudit proactively detects issues in coding and reimbursement processes, leading to faster payments and fewer rejected claims. The FinTech Awards are proud to recognize MDaudit as the winner of Best FinTech Solution for Healthcare and Pharmaceuticals, honoring a platform that saves millions in lost income and delivers measurable impact through powerful analytics and automation."

Judge, Shiva Kumar





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Best FinTech Solution in Events Management



Lumin Digital

"Our Judges were particularly impressed by Lumin Digital's innovative, cloud-native platform and its measurable impact on millions of users — setting a new benchmark for digital banking excellence. With 99.999% uptime, an industry-leading adoption rate, and a client satisfaction score that consistently outpaces the U.S. average, Lumin redefines how financial institutions engage, operate, and scale in a digital-first world. The FinTech Awards are proud to name Lumin Digital the winner of Best FinTech Solution in Events Management for its game-changing ability to drive growth, reduce operational friction, and deliver truly personalized, always-on user experiences."

Judge, Rakesh Datta





Commercial in Confidence

Best FinTech Solution in Education / Charity



SmartPath

"SmartPath has redefined financial education by meeting people exactly where they are — not just with advice, but with tailored, real-world solutions that drive action and deliver results. With over one million users and a uniquely human-centered, AI-enhanced approach, SmartPath empowers individuals through personalized coaching, engaging content, and timely interventions that align with specific life moments. The FinTech Awards are proud to recognize SmartPath as the Best FinTech Solution in Education and Charity, honoring a platform that's not only improving financial literacy but transforming lives and reshaping the future of financial wellness."

The Cloud Awards COO, Annabelle Whittall





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Best FinTech Solution in Property Management / Real Estate



Altvia – End-to-End Platform

"Altvia delivers a comprehensive and powerful solution for the property and real estate investment space, with standout features including investor relationship management, deal tracking, fundraising tools, and document automation. Its robust reporting and analytics capabilities enable smarter, data-driven decisions, while dramatically improving efficiency and transparency across private capital operations. The FinTech Awards are proud to recognize Altvia as the Best FinTech Solution in Property Management and Real Estate, with many customers reporting over 200% ROI — a clear testament to its real-world impact and value."

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Best FinTech Solution for Debt Management



SmartPath

"SmartPath tackles debt management with empathy, intelligence, and precision — offering real, actionable support for people navigating some of the toughest financial moments in their lives. By combining judgment-free coaching, timely education, and AI-powered personalization, SmartPath helps users make meaningful progress toward financial stability. The FinTech Awards are proud to recognize SmartPath as the Best FinTech for Debt Management for their commitment to transforming stress into strategy and debt into a pathway to long-term wellness."

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Commercial in Confidence

Best FinTech Solution in Personal Pensions and Retirement Management



SmartPath

"SmartPath stands out for making retirement planning accessible, relevant, and genuinely impactful — meeting people with the right support at exactly the right moment. Through personalized coaching, timely education, and AI-powered insights, SmartPath empowers users to take confident steps toward long-term financial security. The FinTech Awards are proud to recognize SmartPath as the Best FinTech in Personal Pensions & Retirement Management for redefining how individuals prepare for the future — not with theory, but with action."

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