

CELENT

**Celent Model Bank Awards Winners
2008-2017**



For more information on Celent Model Bank program, please see www.celent.com/model_bank.

Celent Model Bank Winners 2017

Category	Financial Institution	Initiative
Consumer Digital Platform	Banco Original, Brazil	Open Banking Initiative
Consumer Banking Channel Innovation	Mizuho Financial Group Japan	Enhancing Customer Experience via AI and Social Medi
Emerging Technology for Consumers	Alior Bank S.A., Poland	Dronn Agent: The Virtual Advisor
Product Innovation	Radius Bank, USA	Becoming a Virtual Bank
Branch Transformation	Millennium BCP, Portugal	Customer Branch Experience 2.0
Employee Productivity	The Royal Bank of Scotland, UK	Facebook Workplace Implementation
Fraud Management and Cybersecurity	IndusInd Bank, India	Growing Revenue While Managing Fraud
Risk Management	Bank of America, USA	In Pursuit of Operational Risk and Compliance Excellence
Process Automation	BMO Bank of Montreal, Canada	Digital Transformation in Personal Banking
Payments Product	YES BANK, India	API Banking
Payments Replatforming	Credit Suisse AG, Switzerland	Global Payments Program
Banking as a Platform	CBW Bank, USA	Leveraging Modern APIs
Small Business Digital Platform	Idea Bank S.A., Poland	Idea Cloud
Corporate Banking Digital Platform	FGB, UAE	FGBOnline Connected Corporate Banking
Emerging Technology for Businesses	Capital One, USA	Natural Language Search – Intellix Mobile
Lending Product	DenizBank, Turkey	Fast Loan for SMEs
Open Banking	Citi, USA	CitiConnect API
Most Promising Proof-of-Concept	Emirates NBD and ICICI Bank, India and UAE	Blockchain Pilot Network
Core Banking Transformation	National Australia Bank, Australia	Personal Banking Origination Platform
Banking in the Cloud	OakNorth Bank, UK	Core Banking in the Cloud
Financial Inclusion	India Post, India	Banking System Modernization

Model Bank of the Year: **CaixaBank, Spain**

Celent Model Bank Winners 2016

Category	Financial Institution	Initiative
Digital Banking Transformation	Citizens Bank	Citizens Bank Wire
Digital Banking Transformation	DenizBank	IoT projects
Digital Banking Transformation	Garanti Bank	iGaranti application
Digital Banking Transformation	Santander Bank	New Account Opening Process
Omnichannel	BECU	ATM Analytics
Omnichannel	Beyond Bank	Omnichannel Customer Engagement
Omnichannel	Standard Chartered Bank	New Branch Formats
Digital Payments and Cards	Bank of America Merrill Lynch	Digital Disbursements
Digital Payments and Cards	RBC	Digital Wallet
Corporate Payments and Infrastructure Modernization	Bank of China	Payment System Overhaul
Corporate Payments and Infrastructure Modernization	CBW Bank	Payments Infrastructure Modernisation
Cash Management and Trade Finance	CIBC	Pricing, Billing and Reporting Platform for Business Customers
Cash Management and Trade Finance	HBL (Habib Bank)	Corporate Banking Portal
Security, Fraud and Risk Management	Alfa-Bank	Risk Management Platform and Basel Compliance
Security, Fraud and Risk Management	USAA	Biometric Log-in
Legacy and Ecosystem Transformation	Sberbank of Russia	Core Banking Replatforming
Legacy and Ecosystem Transformation	Umpqua Bank	Post-merger System Transformation
Legacy and Ecosystem Transformation	Vietnam Bank for Social Policies	Core Banking Modernization

Model Bank of the Year: Eastern Bank

Celent Model Bank Winners 2015

Category	Financial Institution	Initiative
Digital	Bank of Montreal (BMO)	Mobile App
Digital	Knab Bank	
Digital	US Bank	Online Self-Servicing Platform
Omnichannel	Standard Bank of South Africa	Guided Sales Workbench
Omnichannel	UMB Bank	Omnichannel Outbound Advisory Based Service Model
Omnichannel	Westpac	Omnichannel Digital Platform
Innovation and Emerging Technology	Barclays	Social Innovation Facility
Innovation and Emerging Technology	Emirates NBD	Digital Product Innovation
Innovation and Emerging Technology	Maps Credit Union	Idea Lab
Innovation and Emerging Technology	mBank	Bancassurance
Legacy and Ecosystem Transformation	BNY Mellon	Global Payments Platform Initiative
Legacy and Ecosystem Transformation	Discover Financial Services	End-to-End Banking Transformation
Legacy and Ecosystem Transformation	ING Vysya Bank Ltd	Core Banking and Data Services Modernization
Payments	ANZ	International Payments Transformation
Payments	BBVA	BBVA Wallet
Payments	Citi	CitiConnect ERP Integrator
Payments	Union Bank of the Philippines	Mobile Money Cash Management

Model Bank of the Year: **Fidor Bank**

Celent Model Bank Winners 2014

Category	Financial Institution	Initiative
Digital and Omnichannel	mBank	Digital Channel Redesign
Digital and Omnichannel	Standard Bank	Financial Inclusion Program
Digital and Omnichannel	UMB Bank	Customer Engagement Initiative
Digital and Omnichannel	US Bank	Mobile Channel Enhancements
Innovation and Emerging Technology	Axis Bank	Relationship-based Pricing Initiative
Innovation and Emerging Technology	USAA	Digital Channel Usability Initiative
Legacy and Ecosystem Transformation	Credit Union Australia	Core and Channel System Refresh
Legacy and Ecosystem Transformation	Export-Import Bank	Core Banking Transformation
Legacy and Ecosystem Transformation	NS&I	Channel Transformation
Payments	Bankgirot	Immediate Payments Initiative
Payments	Barclays	Payments Infrastructure Re-make
Payments	UBS	NFC-enabled UBS Access Card
Cash Management and Trade Finance	ICICI	Mobile-based Automation of Receipts
Cash Management and Trade Finance	Mashreq Bank	Integrated Cash Management Solution
Cash Management and Trade Finance	Scotiabank	Payments and Cash Management Initiative

Model Bank of the Year: **Commercial Bank of Africa**

Celent Model Bank Winners 2013

ABSA Bank: Value Bundles

ACLEDA Bank: Mobile banking initiative

BBVA Compass: Core banking transformation

BMO: Online appointment booking

Capital One: Mobile 2.0 with rewards redemption

Citibank: Citi Payments Analytics initiative

Commonwealth Bank: "Right People, Right Place, Right Time" Initiative

Ecobank: Unified transaction banking solution

Hana Bank: Cyber Hana Bank

HSBC: Global Payments Investigations platform

ICICI Bank: Next Generation Banking solution

JPMorgan Chase: Trusted Advisor Analytics initiative

JPMorgan Chase: Mobile RDC for corporate clients

Kotak Mahindra Bank: Flexcube to Finacle Replacement

RCBC: Core banking migration

Regions Bank: NOW Banking initiative

Taishin Bank: Integrated Risk and Marketing Analytics Department

US Bank: Online marketing and lead management platform

University Federal Credit Union: Branch transformation initiative

Vietnam Prosperity Bank: New core lending system

Model Bank of the Year: **BBVA Compass**

Celent Model Bank Winners 2012

ABSA Bank: Mobile Banking Initiative

Bank of America Merrill Lynch: Payment Services Hub

Bank of Montreal: Online Banking for Business

Citibank: Global Commercial Card Platform

Coastal Federal Credit Union: Personal Teller Machines

DBS Bank: Emerging Markets and Overseas Countries (EMOC) Core Migration

Emirates NBD: Core Transformation

Fifth Third Bank: Remote Currency Manager

HDFC Bank: CRM Initiative

Huntington National Bank: iPad Sales Tool: Selling Technology with Technology

ICICI Bank: Account Portability

Rakuten Bank: Happy Program Customer Loyalty Initiative

Redstone Federal Credit Union: Core Development Using DNAcreator

RHB Bank Berhad: Easy by RHB—Celent 2012 Model Bank of the Year

Standard Chartered Bank: Breeze Living

Taishin Bank: Transaction Analytics

Taishin Bank: Unified Facility and Risk Management System

US Bank Online Platform Transformation

USAA Bank: Easy Deposit

YES Bank: Insights 2 Engage

YES Bank: Governance, Risk and Compliance Competency Framework

Model Bank of the Year: RHB Bank Berhad

Celent Model Bank Winners 2011

American Savings Bank: Technology Optimization Initiative

Bank of the West: Retail Operating Model Re-engineering

Citibank: Citi Prepaid

Enterprise Bank: Merchant Capture

Extraco Bank: Swarm Banking

Hana Bank: Smartphone Banking Initiative

HDFC Bank: Multichannel Integration

JPMorgan Chase: Virtual Remit

JPMorgan Chase: US Dollar Clearing – Asia Direct

Kennebunk Savings Bank: Business Process Manager

Lagoon Home Savings & Loans: Core Migration

Metro Bank: Love Your Bank at Last

Scotiabank: Mobile Banking Initiative

TS Bank: Core Banking Initiative

UMB Bank: Branch Workforce Management

Union Savings Bank: Surveillance Initiative

Wegagen Bank: Core Initiative

Wells Fargo: ATM Cash Tracker

Celent Model Bank Winners 2010

ABN AMRO Bank: Credit Proposals and Security Documentation Solution

Bank of America Merrill Lynch: Online Corporate Cash Management Solution

Citi: Treasury Diagnostics

Citi: Online Corporate Cash Management Solution

Fifth Third Bank: Remote Cash Capture Solution

HDFC Bank Ltd.: Loan Origination System

ICICI Bank: Automation of the Cash Deposit Process

Jibun Bank: Mobile Banking

JPMorgan Chase: Computer Registration Solution

National Savings and Investments: Systems Modernization

Northway Bank: Sales Effectiveness Solution

Rabobank, N.A.: Online Banking and Bill Payment

Star One Credit Union: Tax Filing via Online Banking

Swedbank AB: B2B e-Invoicing Solution

Umpqua Bank: Interactive In-Store Digital Displays

UMB Bank, n.a.: Integrated Claims Reimbursements Portal

United Bank Limited Pakistan: Anti-Money Laundering Solution

Webster Bank: Teller Automation Solution

Celent Model Bank Winners 2009

Byron Bank: Online Financial Management Tool

Citi: Corporate Online Banking Platform

Citi: SWIFT Connectivity Solution

First Community Bank: Virtualized Application Delivery Model

First Horizon Msaver: Employer Funding Portal

First Interstate Bank: Credit Card Rewards/Loyalty Program

First National Bank, South Africa: Mobile Banking

First National Bank of Omaha: Document Imaging and Lockbox Solution

ICICI Bank: Loan Processing System

Indian Bank: Core Banking System Modernization

JPMorgan Chase: Calculator Suite for HSA Clients

JPMorgan Chase: Report and Funding Portal for Healthcare Clients

National City Corporation: Captive Utility Computing Model

PNC Financial Services: Money Management Tool

RHB Bank Berhad, Malaysia: Treasury Management System

Southern Community Bank and Trust: Online Banking Experience

Western Union: Mobile Money Transfer

Zions Bank: Online Account Opening

Celent Model Bank Winners 2008

Bancorp South: Front-line pricing discipline for commercial lending

Bank of New York Mellon: Flexible Accounting Platform

Bremer Bank: Retail online banking platform

Citi: Identity Management Services

Fifth Third Bancorp: Automation of wire transfer initiation

Fortis Bank: Global payments processing platform

JPMorgan Chase: Portable Security Transaction Protocol (PSTP)

M&I Bank: Automation of business and commercial lending

National City Bank: SOA development and delivery

National City Bank: Rewards/Loyalty program

Pacific Trust Bank: Transactional mortgage account

SEB Unibanka: Multichannel customer service management

Taishin International Bank: Core banking systems replacement

TD Canada Trust: Modernization and outsourcing of ABM infrastructure and operations

Washington Mutual: Online new account opening

Wells Fargo: Mobile banking

Zions Bank: Multifactor Authentication

Zions Bank: Remote deposit capture