

American Banker's Innovation of the Year 2026

Call for Nominations

American Banker has opened up nominations for our Innovation of the Year awards, which recognize 2025's most groundbreaking and influential technology-focused innovations, and the teams that brought them to life at banks, financial institutions and fintechs with banking charters or licenses. The awards celebrate achievements from new markets and infrastructure to tools, products and services.

Honorees will come from across the following categories of innovation:

- Digital + Mobile-First Banking
- Open Banking + Open Finance
- Regulation + Compliance + Risk Management
- Artificial Intelligence + Cloud Computing
- Embedded Finance
- Payments
- Banking as a Service
- Cybersecurity + Fraud
- On-Chain Finance (Crypto + Blockchain)
- Other Innovations

Honorees from all 10 categories will be announced in May and recognized in person at Digital Banking, our live event in Orlando, FL, June 15-17, 2026. An overall Innovation of the Year also will be revealed at the event.

Eligibility

Eligible innovations were launched during 2025 and involve a bank, financial institution, or a fintech firm with a banking charter or license. We welcome nominations for tech innovations that banks or financial institutions launched with partner firms, including fintechs, tech vendors, agencies, law firms and venture or private equity funds.

There is no limit on the number of individuals who can participate but only the leader and four colleagues or partners will be recognized by name.

We will accept nominations until Wednesday, December 31, 2025, at 5:00 PM EST. We do not require a nomination to be eligible to win an award.

American Banker's editorial team will review nominations and select the innovations to be recognized based on the return on investment, other measurable impacts or benefits, and whether it creates a new paradigm or broadly influences the market.

Any information submitted should be considered “on the record”, unless specifically cited in the nomination form as “confidential and for internal editorial review only – not for publication.”

Submit Nomination

Submit your application by Wednesday, December 31, 2025, at 5:00 PM EST.

Project Information

Project Name:

Select the category in which this project belongs (1 response):

- Digital + Mobile-First Banking
- Open Banking + Open Finance
- Regulation + Compliance + Risk Management
- Artificial Intelligence + Cloud Computing
- Embedded Finance
- Payments
- Banking as a Service
- Cybersecurity + Fraud
- On-Chain Finance (Crypto + Blockchain)
- Other

Please explain why the project should be considered for Innovations of the Year:

Describe in detail the initiative’s impact. Include as much specific information and metrics as possible on the financial impact of this project on the company, how it broke new ground in tech for the finance industry, and any other details on why it’s among the most important launches in financial tech this year. We are looking for data on; 1. Timeline of the innovation’s conception and launch 2. Financial impact it’s had on the business unit, functional area, or company over the past year (with performance metrics to show return on investment) 3. Influence it’s had on the market, competitors, or business models 4. Impact it’s had on customer satisfaction or retention, where applicable 5. If a top executive was involved in this project or its strategy, please name this person and describe their involvement, (4800 max characters)

Were external partner firms involved? If yes, please describe. (3600 max characters)

Company Information

Company Name: (Text)

Company Website: (Text - URL)

Asset Size of Institution: (Text)

Total Number of Employees: (numerical value)

Type of Company: (Dropdown - Single Selection)

- Bank
- Financial institution
- Neobank/Challenger bank (must have bank charter or license)
- B2B fintech (must have bank charter or license)
- Crypto or blockchain company

Year Company Was Founded: (Year selection)

Project Leader

Name

Title

Email

Phone

LinkedIn Profile

Twitter Handle

Headshot (Accepted file types: jpg, png, Max. file size: 10 MB)

Executive Assistant to Project Leader

Name

Email

Phone

PR Contact

Name

Company

Email

Phone

List up to four team members who would be named in the award

Individual 1

Name

Title

Email

Phone

Headshot (Accepted file types: jpg, png, Max. file size: 10 MB.)

Individual 2

Name

Title

Email

Phone

Headshot (Accepted file types: jpg, png, Max. file size: 10 MB.)

Individual 3

Name

Title

Email

Phone

Headshot (Accepted file types: jpg, png, Max. file size: 10 MB.)

Individual 4

Name

Title

Email

Phone

Headshot (Accepted file types: jpg, png, Max. file size: 10 MB.)

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