



## RESERVED PROVISIONAL AGENDA 2025

### EHI, BANKER?!

#### *The new profile of the banking and finance professional in 10 points*

*“In a world flooded with  
often irrelevant information, clarity is power.”*

*Yuval Noah Harari*

*21 Lessons for the XXI Century*

**From 2025 to 2100. A quantum leap into the future. The question is clear and the answer is difficult to provide: how will the profile of the new professional working in the banking and finance sector be shaped in the future, amid advanced technologies, constant relationships with clients, and a constant flow of news from around the world hitting their desks, redefining identities, tools, roles, and goals? The Agora del Futuro at Il Salone dei Pagamenti takes a leap forward to draw up a profile of the banker in seventy-five years, that distant yet iconic year 2100. A journey of co-creation undertaken with the entire**

**community. The goal: to draw up a Manifesto of Generative Talents, consisting of 10 points that redefine the new professional profile of those working in banking and finance.**

### **Introduction\***

Connected to the entire world, yet simultaneously isolated from it. We're increasingly isolated, in those necessarily global markets that are subject to that butterfly effect that amplifies everything. But we're also increasingly isolated, in that context of closure toward limited silos where we delude ourselves into thinking we're better off (and we're terribly wrong). Never before has the global economy been so closely linked to geopolitics and reflects a sense of acceleration and uncertainty. Thus, the tightening of tariffs is rewriting the actions and narratives of all industries and also reflecting the responses of the banking and financial sectors. It's a complex game played in a digital arena made up of hybrid and diverse players operating on international markets. It's an uncertain and complex time for everyone, with that uncertainty and complexity becoming distinctive elements of all businesses. So how do innovative, immersive, predictive, and advanced technologies amplify this chaos or simplify the challenges? How can we govern and absorb this growing complexity in an era marked by generative artificial intelligence, but also by deepfakes that distort everything, ensuring that nothing is as it seems? This is why today more than ever the world—even the one that looks to innovation with staunch faith, despite everything—needs compasses that can guide us along the path of customer relationships, both internal and external to the organization, in this "intermediate period within the intervening decade" that marks a dividing line between before and after, between what is outside and what is inside, between success and failure. The game is being played on a rough playing field, with unimaginable differences compared to the past. This is the centrality of compasses that can guide us on maps that need to be rewritten. That is, maps that must capitalize on knowledge of the past—one's identity as individuals and organizations, one's history, one's narrative capital that becomes reputational capital—and at the same time sniff out what appears to be the future, identifying those traces that tell of a change of pace. It's not enough to be competent, credible, or authoritative. In what Harvard Business Review has defined as the "new conversational era," you need to be a forerunner of change, a true trendsetter. Physical, but also mental, proximity is essential. This closeness today strengthens relationships, transforming them into unique and irreplaceable connections. The American marketing bible, *The Drum*, also highlighted this, highlighting the community-driven approach of top organizations. "Consumers are seeking smaller, more intentional spaces where they can share values, interests, and experiences without being drowned out by the background noise of social media. This explains the rise of micro-communities for niche interests." Nicholas Christakis of Yale University was the first to write in the *Independent* that we are living in the new Roaring Twenties: we are seeking broader interactions like never before. All this implies new alliances, extreme experimentation, and innovative products and services. Because never before—in an era marked by increasingly fleeting attention spans due to constant social media scrolling and chronic consumer

intolerance—are startups and established businesses in the financial and banking sector trying to experiment with new, revitalized formulas. Because we need updated compasses to understand the new maps. Let's try to write them together.

*\*Giampaolo Colletti, Director StartupItalia*

## **Agorà del Futuro 2025**

In this year of heightened attention to a global context that is both so connected and so fragile, all banking and financial professionals are wondering about the future: What happens when the new frontiers of innovation and artificial intelligence redefine the boundaries of organizations and consumer relationships? What are the key words to know in the new map of the future that depicts a changing world? And how can we play a leading role in this game in which nothing is taken for granted? From 2025 to 2100. A quantum leap into the future. The question is clear and the answer is difficult to provide: how will the profile of the new professional working in the banking and financial sector be shaped in the future, amid advanced technologies, constant relationships with clients, and a constant flow of news from around the world hitting their desks, redefining their identities, tools, roles, and objectives?

Il Salone dei Pagamenti's Agora del Futuro takes a leap forward to draw up a profile of the banker seventy-five years from now, that distant yet iconic year of 2100. The goal: to draft a Manifesto of Generative Talents, consisting of 10 points that redefine the new professional profile of those working in banking and finance. A journey to define a profession that has become rapidly evolving and in constant contact with startups, scaleups, innovative SMEs, fintechs, spinoffs, and corporations. A mosaic of testimonials to decode the future. Together with the Il Salone dei Pagamenti and StartupItalia communities, discover the profile of the new banker, balancing human and technological capital. Because it's time to uncover generative talent.

## **Sessions**

The Agora del Futuro 2025 is a roadmap for outlining the profile of the new banking and finance professional. Ten key words in ten meetings:

### **1. DIGITAL IDENTITY**

**Who are you and what do you really do? how the smartphone becomes the passport to living and working**

Chair: **Chiara Buratti**, Journalist **StartupItalia**

Identity is no longer just a document in your wallet, but a digital code that accompanies you everywhere. In fintech, digital identity is the new perimeter of trust: without it, every innovation remains incomplete. Identifying a customer today means knowing their habits, ensuring security, but also ensuring inclusiveness. Thanks to blockchain and the intelligent use of

biometric data, banks are rethinking the methods of access, signature, onboarding. But digital identity also poses ethical dilemmas: who controls the data? who decides who you are? A multiplication of incompatible systems and a new form of exclusion. This is why the challenge is political as well as technological: building identities that are universal, but also flexible, plural, capable of respecting differences. Only in this way does the bank-customer relationship become a relationship between real people, not between profiles. In an era that multiplies masks, we need an identity that is also a stance.

## **2. CYBERSECURITY**

***Defending yourself is not enough. Instructions for digital security that anticipates the moves of the bad guys***

Chair: **Giampaolo Colletti**, Director **StartupItalia**

If innovation accelerates, security must run even faster. In a banking and fintech context increasingly exposed to sophisticated threats, cybersecurity becomes an element of identity, not just a technical one. Cyber attacks are no longer remote scenarios: they hit APIs, biometric data, even chatbots and AI algorithms. In this scenario, reputational risk weighs as much as economic risk. Banks must build resilient infrastructures, capable of resisting and learning, just like digital viruses do. Zero trust, continuous authentication, post-quantum encryption: these are the watchwords of a new language that must become widespread culture. Because without culture, even the best firewall is useless. In a world where digital criminals think like startups, the answer cannot be bureaucratic. A proactive, community approach is needed, where every node – public or private – is part of the same defense network. It is the time for shared security: distributed like intelligence, solid like trust.

## **3. FRICTIONLESS EFFECT**

***Everything flows, even the user experience. But simplicity can become a trap if it is not aware***

Chair: **Chiara Buratti**, Journalist **StartupItalia**

The frictionless effect is more than a trend: it is the compass that guides the user experience in financial services. Every second of waiting, every failed login, every useless step is a door that closes. This is why banking is transforming into an ecosystem of microservices, with fluid, intuitive, integrated experiences. The goal is to make the technology invisible and only the value visible. But the risk is flattening: too many identical interfaces, too many processes without personality. Frictionless must not erase the identity of the institution, but enhance it. At stake is the perception of proximity: less effort, more relationship. Data helps build predictive journeys, which eliminate useless steps and anticipate needs. But balance is needed: too easy becomes superficial. Frictionless is effective only if there is depth behind it.

#### **4. ARTIFICIAL INTELLIGENCE**

##### ***Hunting for new "invisible" platforms that guide consumer and lifestyle choices***

Chair: **Alessandro Di Stefano**, Journalist **StartupItalia**

Artificial intelligence in fintech has become the compass that guides strategic decisions in an increasingly uncertain landscape. It is not just about automation, but about predictive systems that read weak signals and translate data into insights, redefining the relationship between bank and customer. Chatbots, personalized scoring, voice assistants, autonomous agents: the new conversational era has already begun. But alongside efficiency comes complexity: ethical rules, human supervision and attention to bias are needed. Generative AI, if not governed, risks amplifying the butterfly effect of fake news and deepfakes. The most far-sighted banks use it to build modular and inclusive services, anticipating needs and creating tailor-made experiences. In a world of silos and micro communities, AI can unite what is dispersed, mapping paths that enhance the customer's digital identity.

#### **BARCAMP I - DISCOVERING THE STARTUPS AND THE FINTECH OF THE FUTURE**

Chair: **Chiara Buratti**, Journalist **StartupItalia**

Digital payments, open ecosystem, cybersecurity, artificial intelligence, innovation ... Let's discover together the Collaborative Generative Talent of the startups and fintech partners of Il Salone dei Pagamenti, an asset for the future of the country.

#### **5. DLT and wCBDC**

##### ***Centralized, regulated, designed to integrate with DLT-based financial systems***

Chair: **Alessandro Di Stefano**, Journalist **StartupItalia**

What are the evolutionary prospects for wholesale payments infrastructures in a rapidly changing environment, marked by the emergence of new technologies? We attempt to navigate the differences between Distributed Ledger Technology (DLT) and wholesale central bank digital currencies (wCBDCs), focusing on the role of central banks, particularly the work done by the ECB, to ensure interoperability between traditional infrastructures and market-based DLT platforms, also considering the long-term implications. This is because structured collaboration between public and private actors is needed to jointly design an active, efficient, and digital market ecosystem.

#### **6. OPEN ECOSYSTEM & INNOVATION**

##### ***Teaming up, even between different teams. How to overcome silos and scale markets and attention***

Chair: **Valeria Dalcore**, Journalist **StartupItalia**

Innovation no longer arises in silos, but in open ecosystems, where different actors – startups, banks, tech companies, regulators – collaborate fluidly. Open banking was just the beginning:

today we talk about open everything. APIs are the highways on which new ideas, products, services travel. But to open up you have to trust, and to trust you need common rules, interoperability, security. True innovation today is systemic: it is not just about technology, but the way in which we cooperate. The most advanced banks do not innovate alone: they orchestrate networks, accelerate supply chains, invest in experiments with “other” actors. In this context, fintech becomes a permanent laboratory, a construction site of hybrid and shared solutions. The logic is that of co-design: build together, listen to users, prototype, fail quickly. It is the time of fluid alliances, not forts. Because only those who open up can truly transform.

## **BARCAMP II - DISCOVERING THE STARTUPS AND THE FINTECH OF THE FUTURE**

Chair: **Chiara Trombetta**, Journalist **StartupItalia**

Digital payments, open ecosystem, cybersecurity, artificial intelligence, innovation ... Let's discover together the Collaborative Generative Talent of the startups and fintech partners of Il Salone dei Pagamenti, an asset for the future of the country.

### **7. EXPERIMENTIG**

***ECB innovation partnership for the digital euro. How do we design the money of tomorrow today?***

Chair: **Chiara Buratti**, Journalist **StartupItalia**

Do you feel more like a pioneer or a visionary? This isn't a test; it's the division of the working groups into the experimental program launched by the ECB in early 2025 to explore how possible use cases centered on "conditional payments" (the so-called pioneers' strand) could be technically implemented and to discuss further use cases for the digital euro (the so-called visionaries' strand). Seventy stakeholders from diverse backgrounds and backgrounds participated in the program: banks, PSPs (Payment Service Providers), associations, universities, technology providers, consulting firms, and fintechs. How did it go? We'll tell you in this session dedicated to the proposals and learnings from the experiment.

### **8. DIGITAL PAYMENT**

**In the economy of laziness why does everything revolve around immediacy and involvement?**

Chair: **Carlo Terzano**, Journalist **StartupItalia**

Paying is no longer a technical gesture: it is a declaration of style, an experience, a fragment of trust. Digital payments tell how we live, consume, decide: this is why they are at the center of innovation in banking. Wallets, QR codes, wearables and NFC are not just trends: they are tools for the relationship between bank and user, often invisible but decisive. Open banking has opened the doors to hybrid, rapid and interoperable solutions, with startups and big tech competing on simplicity. The frictionless effect is the goal: to make everything immediate, intuitive, fluid. But behind the apparent lightness of a click there are robust infrastructures, compliance, multi-level security protocols. The real leap is cultural: moving trust from cash to

algorithmic transparency. The new generations demand ethical, traceable payments, integrated into their digital ecosystems. Those who govern “touch to pay” also govern access to credit, savings, the future. This is why the theme of digital payments is the beating heart of the banking agora today.

## **9. DEBUNKING**

### ***Beyond perceptions, beyond echo chambers: tips for debunking myths and rebuilding trust***

Chair: **Alessandro Di Stefano**, Journalist **StartupItalia**

We live in the post-truth era, where narratives multiply and often confuse more than they clarify. Debunking in fintech is not just a journalistic exercise, but a strategic necessity for banks and innovators. Demystifying misunderstandings about AI, cryptocurrencies, blockchain, digital euro, cybersecurity means restoring clarity to an often polarized debate. Fake news in the economic field generate uncertainty, distrust, wrong reactions. This is why organizations must invest in digital and financial literacy. We need a transparent ecosystem that rewards clarity, verification, comparison. Numbers are not enough: we need real stories, concrete examples, open dialogues. In this context, communication is not a soft skill, but a strategic lever. Those who know how to explain, govern. Those who know how to tell innovation well, build reputation. And in uncertain times, reputation is the only capital that does not depreciate.

## **10. DIGITAL EURO**

### ***“Ask me anything !”. Questions (and answers) about the new form of money***

Chair: **Giampaolo Colletti**, Director **StartupItalia**

The digital euro project was launched by the ECB in 2020, and the investigation and preparation phases have now been ongoing for four years. The debate among co-legislators began in 2023, following the European Commission’s proposal. Many aspects have already been defined or at least outlined, yet several uncertainties remain—even among industry professionals. This makes it all the more important to provide clarity by gathering insights directly from those who are working hands-on to bring the project to life.

This session will address questions and concerns from the audience, who will have the opportunity to engage with a panel of experts made up of members of the Eurosystem and co-legislators.