

Promosso da

**ABI** Associazione  
Bancaria  
Italiana

IL SALONE dei PAGAMENTI 2026

# PAYVOLUTION PEOPLE

PROVISIONAL AGENDA



Organizzato da

**ABISERVIZI** 

Media Partner

**BANCAFORTE**  
Innovation key

**MILANO, ALLIANZ MICO SOUTH WING**

**24, 25, 26 NOVEMBRE 2026**

[salonedepagamenti.com](https://salonedepagamenti.com)

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#payvolution #agoradelfuturo



# 2026 THEMATIC AREAS

## THE EVOLUTION OF EXPERIENCE

### How experience is evolving

Payments are no longer just the conclusive moment of a process; they have now become a vital part of a relationship. They are experience, service, simplicity and customisation. This is the time when banks, merchants, fintech companies and platforms redefine the way people and businesses choose, purchase, pay and receive value. From omnichannel services to invisible payments and from AI to loyalty, experience becomes the place where technology and trust become closeness to customers.

Themes: customer journey, omnichannel services, unified commerce, AI, customisation, loyalty, embedded/invisible/contextual payments, merchant services, acceptance and data insight.



## THE EVOLUTION OF ECOSYSTEMS

### The evolution of ecosystems

The payments market no longer evolves vertically, it evolves via ecosystems. Banks, fintech and big tech companies, businesses, public administrations, merchants, platforms and technology providers move in value chains that are increasingly connected. This area narrates the new competition - and cooperation - for customer interface, data, integrated services and business models. This is the space where payments become industry, platform, partnership and growth.

Themes: platforms, wallets, super apps, embedded finance, open finance, new business models, partnerships, corporate payments, PA, B2B, sector verticalisation, sustainability and value chain reconfiguration.



## THE EVOLUTION OF MONEY & INFRASTRUCTURE

### The evolution of money and infrastructure

Money takes on a new shape, gains speed and changes language. And with it, the infrastructures that make everything possible change too: circuits, rails, settlement models, interoperability, instant payments, cross-border payments, the digital euro, stablecoins and tokenised deposits. This area recounts the new strategic payments worksite: not just instruments, but a whole architecture of sovereignty, efficiency and innovation on which to build the future of the digital economy.

Themes: the digital euro, CBDC, stablecoins, tokenised deposits, programmable money, instant payments, A2A, payment rails, settlement, interoperability, cross-border and European payment sovereignty.



## THE EVOLUTION OF TRUST

### How trust is evolving

In the new digital ecosystem, trust is more than just necessary. It is an infrastructure to be designed, protected and grown. Regulation, digital identity, authentication, cybersecurity, anti-fraud techniques, AML, operational resilience and data governance have become enabling conditions for innovation. This area explains how security and compliance can turn limits into competitive levers, strengthening the role of banks as reliability guarantors across the market.

Themes: PSD3/PSR, AI Act, digital identity, authentication, data governance, cybersecurity, fraud prevention, AML, financial crime, operational resilience and risk management.



# AGORÀ DEL FUTURO

*In collaboration with*  
**StartupItalia**

The economy races at the speed of an algorithm, and the field where competition plays out is increasingly based on our ability to understand the shifting circumstances. Digital payments are not just a question of technology; they encapsulate the way that we approach and handle consumption, relationships, trust and security. During the latest edition of the Agora of the Future, we will find out what role institutions, banks and fintech companies occupy in this fast-paced transformation. Because, today more than ever, the future of finance coincides with the future of the people.

Themes: **Artificial Intelligence, cybersecurity, digital identity, instant payments, the digital euro, stablecoins, cryptocurrencies, the open ecosystem & fintech innovation and startups**



# STAY FINTECH, STAY TECH

*In collaboration with*  
**Fintech District**

The new stage and the new exhibition area dedicated to internationalisation and innovation where fintech evolves beyond the concept of "fin" and technology belongs to us all.

Themes: **the new frontiers of innovation, open innovation & fintech, artificial intelligence, embedded finance, B2B networking, cooperation and the future, internationalisation, investments.**

Powered by Agorà del Futuro



# DIGITAL MARKETING AND INTEGRATED COMMUNICATION OBSERVATORY

*Closing Event*

In the new digital ecosystem, marketing and communication are becoming strategic pillars of the relationship between businesses and customers. The closing event of the Digital Marketing and Integrated Communication Observatory explores how data, AI, platforms and content are rewriting the rules governing trust and brand presence. From evolving customer journeys to the convergence of the physical and digital worlds, and from communities to new forms of communication, the Observatory explains how to build meaningful and consistent relationships in a context where value and engagement develop over time and across multiple touchpoints.

Themes: **AI and marketing automation, hybrid customer journeys, data and new metrics, physical-digital integration, platforms and communities, creator economy, social media and recommendations, brands and reputation, content and storytelling**

2026 Observatory appointments:

- **17 September**
- **7 and 8 October**

For further information about the Observatory, please email [abiaderentisocial@abi.it](mailto:abiaderentisocial@abi.it)



# TERRAZZA DEI TALENTI

**The Evolution of Human Potential**  
*Skills, culture and new languages of finance*

In an ecosystem that evolves at the speed of technology, the true distinguishing factor remains the human ability to interpret change, guide it and transform it into value. Terrazza dei Talenti is the area of the Salone dedicated to the people who make Payvolution possible: professionals, young talents, creators, innovators, communicators, educators, managers and the new generations. Here, the future of payments meets the future of skills. Not just upskilling and reskilling, but new ways of thinking, cooperating, communicating and building trust in the digital economy. From the languages of AI to financial culture, from inclusive leadership to new working models, from outreach to digital content, the Terrazza dei Talenti explores the evolution of the human being within the context of technological evolution. Because every technological transformation only becomes a reality when it encounters people capable of imagining it, understanding it and guiding it.

Themes: **Future skills, upskilling & reskilling, AI literacy and new work languages, financial and digital culture, inclusive leadership and organisational culture, talents and new professionals, content creation, community e dissemination, young generations and the future of work, and human-machine collaboration**







# Provisional Sessions Schedule *Wednesday, November 25*

|       | Gold                                                            | Brown 1+2                                                                                      | Brown 3                                                                                  | Amber 1+2                                                                                        | Amber 3                                                                                                      | Amber 4                                                                      | Amber 5+6                                                                                       | Amber 7+8                                                                                                                           | Agorà del Futuro                      | Stay Fintech, stay Tech                                 |
|-------|-----------------------------------------------------------------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|
| 09.00 |                                                                 |                                                                                                |                                                                                          |                                                                                                  |                                                                                                              |                                                                              |                                                                                                 |                                                                                                                                     |                                                                                                                          |                                                         |
| 10.00 | <b>SESSION</b><br>Making of digital euro<br><b>ABI</b>          | <b>SESSION</b><br>Pay with your hand and iris: currency becomes the body<br><b>ABI</b>         | <b>SESSIONE</b><br>Resilience in digital payments: a priority for everyone<br><b>ABI</b> | <b>WORKSHOP</b><br>MyBank: deferred payments and network-to-network connections<br><b>MYBANK</b> | <b>WORKSHOP</b><br>From the payment transaction to the ecosystem that simplifies things<br><b>CUSTOM PAY</b> | <b>WORKSHOP</b><br><b>TPPAY</b>                                              | <b>WORKSHOP</b><br><b>OPTIONED</b>                                                              | <b>SESSION</b><br>From payment to relationship. Data, trust, and new collaboration models between banks and retailers<br><b>ABI</b> | <b>SESSION</b><br>4. From platform bank to invisible bank: AI reshapes payments and relationships                        | <div>Agenda being finalized</div> <div><b>ABI</b></div> |
| 11.00 |                                                                 |                                                                                                |                                                                                          |                                                                                                  |                                                                                                              |                                                                              |                                                                                                 |                                                                                                                                     | <b>BARCAMP I</b>                                                                                                         |                                                         |
| 12.00 | <b>SESSION</b><br>PSR and PSD3: the final sprint!<br><b>ABI</b> | <b>WORKSHOP</b><br><b>OPTIONED</b>                                                             | <b>WORKSHOP</b><br>AI: a key driver of new payment platforms<br><b>TAS</b>               | <b>WORKSHOP</b><br><b>OPTIONED</b>                                                               | <b>WORKSHOP</b><br><b>OPTIONED</b>                                                                           | <b>WORKSHOP</b><br><b>OPTIONED</b>                                           | <b>SESSION</b><br>The hidden side of marketing: when payments make the difference<br><b>ABI</b> | <b>WORKSHOP</b><br>Embedded Finance: Platform or Bank – Who Wins the Customer?<br><b>FISERV</b>                                     | <b>SESSION</b><br>5. The Geopolitics of Payments: A Look at the New Balances of the Digital Economy                      |                                                         |
| 13.00 |                                                                 |                                                                                                |                                                                                          |                                                                                                  |                                                                                                              |                                                                              |                                                                                                 |                                                                                                                                     |                                                                                                                          |                                                         |
| 14.00 |                                                                 | <b>SESSION</b><br>International payments at a crossroads: the move to OCT Inst.<br><b>ABI</b>  | <b>SESSION</b><br>SRTP: from promise to reality<br><b>ABI</b>                            | <b>SESSION</b><br>Being finalized<br><b>ABI</b>                                                  | <b>WORKSHOP</b><br><b>OPTIONED</b>                                                                           | <b>SESSION</b><br>Shopping without us: when AI does the buying<br><b>ABI</b> | <b>SESSION</b><br>Whatever it takes... to tokenize money<br><b>ABI</b>                          | <b>WORKSHOP</b><br>The SmartPOS as a touchpoint in the payment solutions ecosystem<br><b>PAX ITALIA</b>                             | <b>SESSION</b><br>6. Regulation accelerates: AI Act, PSD3, and the new balance between innovation and controle controllo |                                                         |
| 15.00 |                                                                 |                                                                                                |                                                                                          |                                                                                                  |                                                                                                              |                                                                              |                                                                                                 |                                                                                                                                     |                                                                                                                          |                                                         |
| 16.00 | Private Event                                                   | <b>SESSION</b><br>FRODI and FRIDA: new rules and new initiatives to combat fraud<br><b>ABI</b> | <b>WORKSHOP</b><br><b>OPTIONED</b>                                                       | <b>WORKSHOP</b><br>The Bancomat ecosystem for Italy<br><b>BANCOMAT</b>                           | <b>WORKSHOP</b><br><b>CBI</b>                                                                                | <b>WORKSHOP</b><br><b>OPTIONED</b>                                           | <b>WORKSHOP</b><br><b>OPTIONED</b>                                                              | <b>SESSION</b><br>The payments ecosystem: synergies between merchants and payment service providers<br><b>ABI</b>                   | <b>BARCAMP II</b>                                                                                                        | <b>SESSION</b><br>TBD                                   |
| 17.00 |                                                                 |                                                                                                |                                                                                          |                                                                                                  |                                                                                                              |                                                                              |                                                                                                 |                                                                                                                                     |                                                                                                                          |                                                         |
| 18.00 |                                                                 |                                                                                                |                                                                                          |                                                                                                  |                                                                                                              |                                                                              |                                                                                                 |                                                                                                                                     |                                                                                                                          |                                                         |

**Attention:** This **schedule** is to be considered provisional and subject to further changes, both in session titles and in the allocation of days and time slots for individual sessions. Please always refer to the updated schedule at [www.salonedepagamenti.com](http://www.salonedepagamenti.com).  
Room assignments are provisional and for indicative purpose only





# Schedule of the Terrazza dei Talenti - November 24/26



Tuesday  
November 24

Wednesday  
November 25

Thursday  
November 26

09.00

10.00

11.00

12.00

13.00

14.00

15.00

16.00

17.00

18.00

PODCAST, MEETINGS, WORKSHOPS, SWING, INTERVIEWS,  
KEYNOTE SPEECH AND MUCH MORE....

