
Promosso da
ABI Associazione Bancaria Italiana
Il SALONE dei PAGAMENTI 2026
PAYVOLUTION PEOPLE
IL SALONE DEI PAGAMENTI PAYVOLUTION
PROVISIONAL AGENDA
Organizzato da
ABISERVIZI
ABI EVENTI
Media Partner
BANCAFORTE
innovation key
MILANO, ALLIANZ MICO SOUTH WING
24, 25, 26 NOVEMBRE 2026
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#salonepagamenti
#payvolution #agoràdelfuturo

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.

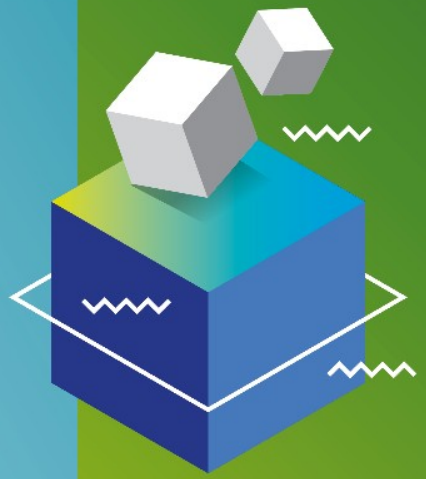
Themes: **platforms, wallets, super apps, embedded finance, open finance, new business models, partnerships, corporate payments, PA, B2B, sector verticalisation, sustainability and value chain reconfiguration.**



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.

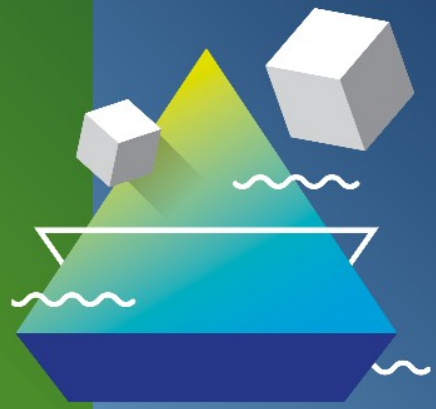
Themes: **the digital euro, CBDC, stablecoins, tokenised deposits, programmable money, instant payments, A2A, payment rails, settlement, interoperability, cross-border and European payment sovereignty.**



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: **Cybersecurity, Digital Identity, Artificial Intelligence, Quantum Computing, AI Act, PSD3, Digital Euro, Tokenized Deposits, MiCAR, Fintech & Startup Ecosystem, Inclusion**





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**

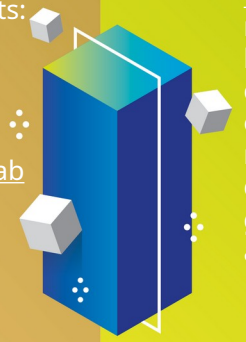
For further information about the Observatory, please email abiaderentisocial@abi.it

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 *Tuesday, **November 24***

	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	**OPENING PLENARY SESSION** **SALONE DEI PAGAMENTI 2026**		SESSION Artificial intelligence and cybersecurity **FEDUF**							
11.00										
12.00			SESSION Taking out a loan without getting burned **FEDUF**	**WORKSHOP** "Coffee is paid for with a phone. What comes next?" Digital micropayments **IPSOS DOXA**						
13.00										
14.00	SESSION Digital Euro: trilogue's epilogue **ABI**	SESSIONE Building the future. People, skills, and institutions in the age of artificial intelligence		**WORKSHOP** Corporate 360°: simpler payments with Nexi solutions **NEXI**	**WORKSHOP** Digital Assets: strategic vision and real-world use cases **TAS**	**WORKSHOP** When the real economy meets payment services **BIRD&BIRD**	**WORKSHOP** Beyond the transaction: how Satispay buil new revenue model through its partnership with Adyen **ADYEN**	**WORKSHOP** One app, more possibilities **POSTEPAY**	SESSION 1. European Digital Identity: what is the status of the pilots?	SESSION How Companies are supporting the Stay Tech world
15.00									BARCAMP Eight innovative ventures share their stories on the stage of the Agorà del Futuro	SESSION Towards AI-centric Innovation Ecosystems in Financial Services
16.00	SESSION Instant payments: will the revolution come with the interoperability of Europea solutions **ABI**	SESSION Artificial Intelligence: evolution and new frontiers for banking sector **ABI**		**WORKSHOP** Connecting Europe, Empowering Communities **I** **NTESA SANPAOLO**		**WORKSHOP** Fraud fighting: why a broad network view is key **EBA CLEARING**	SESSION Speed and safeguards: payments, AML, and financial sanctions **ABI**	**WORKSHOP** Beyond Payments: new value ecosystems **NUMIA**	SESSION 2. Trust under attack: cybersecurity, digital fraud, and new invisible wars	SESSION Off the Agenda, Not Off the SESSION The age of Stablecoins and the D€ SESSION The Italian Fintech Model
17.00										
18.00										

Attention
Room assignments are subject to change for organizational reasons.

Sessions translated

Sessions held in english

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	**SESSION** Making of digital euro **ABI**	**SESSION** Pay with your hand and iris: currency becomes the body **ABI**	**WORKSHOP** The future of payments: if it all seems clear to you, you're missing something **VISA**	**SESSIONE** Resilience in digital payments: a priority for everyone **ABI**	**WORKSHOP** From the payment transaction to the ecosystem that simplifies things **CUSTOM PAY**	**WORKSHOP** MyBank: deferred payments and network-to-network connections **MYBANK**	**SESSION** From payment to relationship. Data, trust, and new collaboration models between banks and retailers **ABI**	**WORKSHOP** Embedded finance: TPPAY's successful IMEL-as-a service cases **TPPAY**	**SESSION** 3.. From platform bank to invisible bank: AI reshapes payments and relationships	**SESSION** Founder and Investors
11.00									**SESSION** 4. Quantum Computing: The Race for Quantum Advantage—Innovation, Risks, and Payment Security	**SESSION** Italian Pitch and Demo session Powered by ITA – Italian Trade Agency
12.00	**SESSION** PSR and PSD3: the final sprint! **ABI**	**WORKSHOP** Banks and the Digital Euro: practical experience **TAS**	**SESSION** SRTP: from promise to reality **ABI**	**WORKSHOP** Intelligent Ecosystems: data, processes, people, and AI to expand the value chain **ENTERPRISE**	**WORKSHOP** Self-Driving Finance Era: payments at the heart of the new autonomous finance **EY**	**WORKSHOP** Embedded Finance: Platform or Bank – Who Wins the Customer? **FISERV**	**WORKSHOP** Digital payments were just the beginning: the new frontier of services for corporates **BFF**	**SESSION** The hidden side of marketing: when payments make the difference **ABI**	**SESSION** 5 The future of money: what role for tokenized deposits?	**SESSION** International Pitch and Demo Session
13.00				**WORKSHOP** Towards the future of digital commerce **MASTERCARD**						**SESSION** Everyone loves Unicorns
14.00		**SESSION** Whatever it takes... to tokenize money **ABI**	**SESSION** International payments at a crossroads: the move to OCT Inst. **ABI**	**SESSIONE** The evolution of retail payments and the commitment of banks to customers and merchants **ABI**	**WORKSHOP** Economic abuse in Italy: prevalence, risk factors, and protective measures **BANCA SELLA**	**SESSIONE** Beyond payments: super apps and financial ecosystems **ABI**	**SESSION** Shopping without us: when AI does the buying **ABI**	**WORKSHOP** The SmartPOS as a touchpoint in the payment solutions ecosystem **PAX ITALIA**	**SESSION** 6. Regulation accelerates: AI Act, PSD3, and the new balance between innovation and controle controllo	**SESSION** Founders and bankers
15.00	Mastercard For Fintechs 2026 Final								**SESSIONE** 7 Money and vulnerability: generations, inclusion, and economic Independence	
16.00		**SESSION** FRODI and FRIDA: new rules and new initiatives to combat fraud **ABI**	**WORKSHOP** Digital Euro: Europe Designs, the Market Prepares **CBI**	**WORKSHOP** eCommerce shifts gears: from conversation to payment **VISA e NEXI**	**WORKSHOP** Modernizing with AI without interrupting payments: systems evolving to serve people **AUBAY**	**WORKSHOP** Fraud prevention: the role of a new market operator in the development of an integrated model **ALFA GROUP**	**WORKSHOP** Pay, transfer, connect: the new BANCOMAT digital ecosystem **BANCOMAT**	**SESSION** The payments ecosystem: synergies between merchants and payment service providers **ABI**		
17.00										
18.00										

Invitation-only Workshop | 12:30 | Fabrick*

tion-only workshop | 12:30 | Panorama Lounge
Euro: shaping the future of payments **FABRICK**

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Sessions translated

Sessions held in english

Provisional Sessions Schedule *Thursday, **November 26***

	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	**SESSION** Pay like a Ninja **FEDUF**	**SESSION** European Digital Identity: are banks ready? **ABI**	**SESSION** The new era of public payments: between digitalization and Artificial Intelligence **ABI**	**WORKSHOP** S.O.S. from fraud to money laundering: dynamics, warning signs, and responsibilities **BIOCATCH**	**WORKSHOP** The relationship doesn't end at checkout **BAIN**	**SESSION** The future of corporate payments? Becoming invisible **ABI**	**EVENT** Digital Marketing and Integrated Communication Oservatory *How to trust in the era of AI, platforms, and communities?* **ABI**	**SESSION** 7. "Ask me anything – Euro Digitale"	**SESSION** Longer and Smarter Life **SESSION** Agentic Finance
11.00	**SESSION** Do I really want it, or does it just have aura? How we relate to money **FEDUF**		**SESSION** CON-TANT€ challenges and new developments **ABI**	**SESSIONE** Trust in payments: challenges and prospects for a changing ecosystem **ABI**	**WORKSHOP** The future of clearing infrastructures: market perspectives and CBI-Comp **CBI**	**SESSION** Pontes and Appia: bridging today's systems, shaping tomorrow's markets **ABI**		**SESSION** 8. "Ask me anything - digital assets for payments" **SESSION** 10 .The new frontier for assets: what changes when everything becomes a token	**SESSION** Dear Future **SESSION** Stay Beyond **SESSION**The human KPI of innovation
12.00									
13.00									
14.00		**CLOSING PLENARY SESSION** Osservatorio Innovative Payments DIGITAL PAYMENTS IN ITALY IN 20256							
15.00									
16.00									
17.00									
18.00									

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Sessions translated

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Palinsesto Terrazza dei Talenti - *24/26 novembre*

	Martedì 24 novembre	Mercoledì 25 novembre	Giovedì 26 novembre
09.00			
10.00	**TALK BY CONTHACKTO** How new generations make choices, gather information, and reach financial decisions	**SESSIONE** By **FEDUF** Money and trust	**PODCAST LIVE THE VAULT** **Eugenio Russo, Conthackto**
11.00		**SESSIONE** Women and innovation: building autonomy, generating opportunities	**ENACTUS GEN:RE** Young people, businesses, and skills to transform ideas into innovation
12.00	**DIALOGHI SUL FUTURO** Designing the future without leaving anyone behind. Inclusion, intergenerational dialogue, and equal opportunities	**PODCAST LIVE THE VAULT** Chiara Scotti, Banca d'Italia	**DIALOGHI SUL FUTURO** Building trust in digital contexts: opportunities and challenges for people, institutions and organizations **BY BANCA D'ITALIA**
13.00		**TALENT STORIES BY BANCA D'ITALIA** Skills told by those who live them	
14.00	**TALK BY ADECCO** How much is my job worth? Understanding your worth: skills, market, and salary transparency	**DIALOGO SUL FUTURO** Always learning: skills in an age of continuous change **BY BANCA D'ITALIA**	
15.00	**CHALLENGE BY INNOVATION MANAGER HUB** Challenge, Open Innovation e Matching	**TALK BY ADECCO** People and skills in the banking of the future: ready for what's next?	
16.00	**PODCAST LIVE THE VAULT** **Virginia Stagni, ADECCO**		
17.00			
18.00			