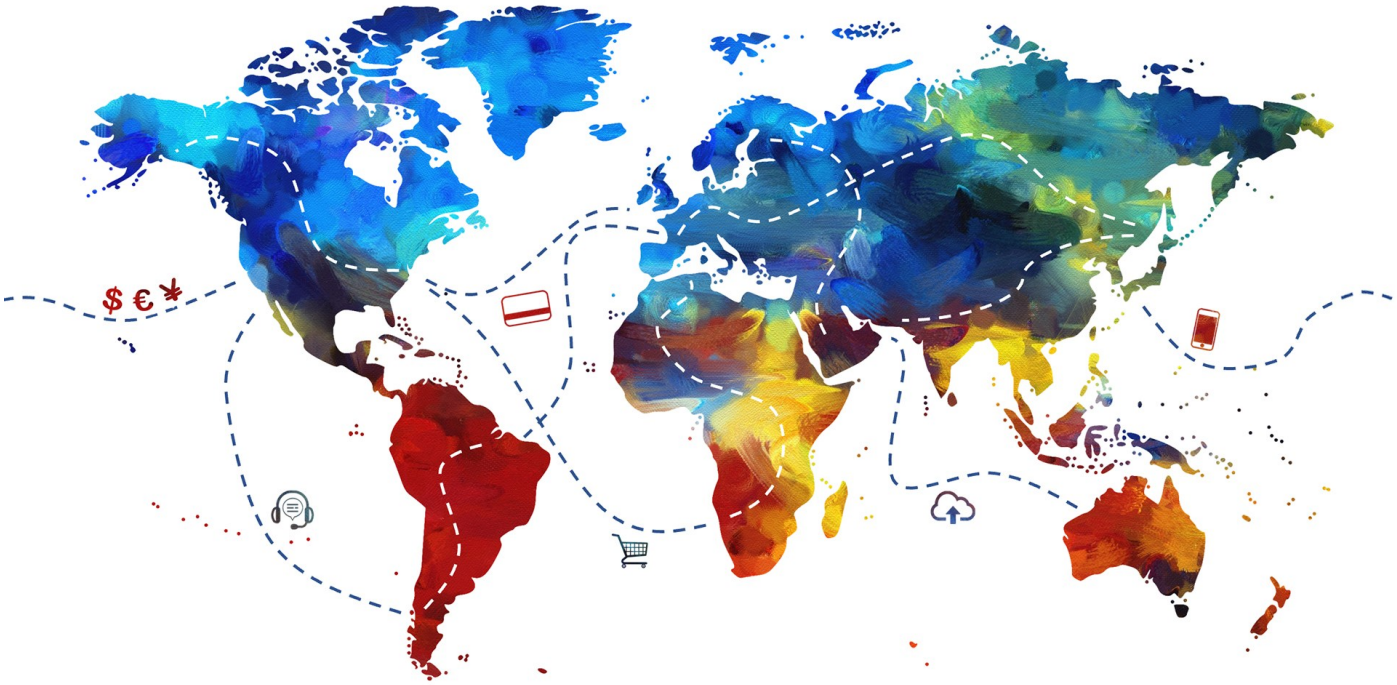
EBA ACADEMY

EBA Global Seminar 2026

Miami, USA, 24 and 25 September

“Global Payments: Instant. Digital. Smart. Embedded”



The **EBA Global Seminar “Global Payments: Instant. Digital. Smart. Embedded”** will assess the current status of real-time payment and open finance initiatives in and outside of the Americas and Europe.

What are the strategic imperatives and what can we learn from the developments in these markets?

During the seminar, speakers from the Americas and Europe will provide an in-depth insight and understanding into the fast-changing world of real-time payments and open finance, and the key commercial, technological, security and user challenges facing banks and their partners in embracing these changes.

Program EBA Global Seminar 2026

"Global Payments: Instant. Digital. Smart. Embedded"

Thursday, 24 September 2026

1:00 pm	**Arrival and Registration** Delegates arrival and check-in
2:00 pm	**Welcome and Introduction** A brief welcome to the delegates to outline the key activities and highlights for the seminar **Thomas Egner, Secretary General, EBA, interviewed by Leo Lipis, EBA Global Seminar Chair**
2:15 pm	**Seize the Day: Global Payments Report 2026** The payments industry always reflects global market trends, including evolving customer expectations, technological advances, geopolitical changes, and heightened regulatory scrutiny. To thrive, the industry must adapt swiftly and decisively. This keynote session will discuss these trends and how the industry is adapting. **Alex Lowy, Principal, BCG**
3:00 pm	**Modernizing the Payments Estate: A Decision Framework for the Multi-Rail Era** Most institutions operate multiple digital payment rails, each with its own fraud controls, compliance obligations, and technical debt. Digital money is simply the newest addition. This session offers a practical framework for deciding what to modernize, in what sequence, and at what pace. Drawing on real-world adoption patterns, it shares trade-offs, common pitfalls, and signals that point toward progressive renovation or rail-by-rail replacement and full consolidation. Attendees leave with a decision aid they can take straight to their own modernization committee. **Rachel Hunt, Head of Growth ACI Connetic, ACI Worldwide**
3:45 pm	Coffee Break
4:30 pm	**No Off Switch: Liquidity in the Real-Time Era** With money moving at the speed of real time, managing liquidity around the clock has never been more critical—or more complex. This lively panel explores how banks, fintechs, and market infrastructures are rethinking tools, data, and partnerships to keep global payments flowing 24/7. • **Juan Carlos Adams, Head of LATAM Liquidity & Account Solutions, Payments, J.P. Morgan** • **Cristiane Gomes, Head of North America Banks Global Payments & Trade, BNY** • **Henrik Lang, Head of Global Liquidity & Revenue Management, Bank of America** **Moderator: Leo Lipis, EBA Global Seminar Chair**
5:30 pm	**Fraud Prevention in Global Payments** As banks, regulators, and market infrastructures continue to crack down on fraud, criminals increasingly turn to cross-border payments. This panel will address fraud prevention, detection, and management in global payments and the role of global verification of payee services. • **Paulo Barbosa, Chief Operating Officer, Banfico** • **Jürgen Kaczmarek, Head of Operations Management, Payment Services, DZ Bank** • **Marc Trepanier, Director—Analytics & Optimization, Fraud & Financial Crime, ACI Worldwide** **Moderator: Leo Lipis, EBA Global Seminar Chair**
6:30 pm	**Drinks Reception** An opportunity for delegates to meet each other and the EBA Global Seminar faculty in a social setting.
7:00 pm	**Dinner**

Friday, 25 September 2026

8:30 am	**Arrival and Coffee**
9:00 am	**Summary of Day 1 and Preview of Day 2** A summary of the main topics and learnings from the previous day, and a look ahead to the day's sessions. **Leo Lipis, EBA Global Seminar Chair**
9:15 am	**Assets Without Borders: The Digital Asset Shift in Cross-Border Payments** From stablecoins to tokenized deposits, digital assets are reshaping how value moves across borders. This session explores real-world use cases, regulatory developments, and the technologies bringing faster, cheaper, and more transparent cross-border payments to life. **Brent Stephens, Product Executive, Wells Fargo**
10:00 am	**Rerouting the Rails: The Role of Low-Value Clearing Systems in Cross-Border Payments** Alternative operating models are reshaping cross-border payments, from linkages between infrastructure operators to stablecoins to next-gen correspondent, card network, and wallet-based structures. This panel explores how these models improve speed, cost, and transparency, and what they mean for banks, fintechs, and customers navigating an increasingly borderless payments landscape. • **Michael Boel, Director and Co-Head of Clearing Technology, Banking Circle** • **Erwin Kulk, Head of Service Development and Management, EBA CLEARING** • **Mike Robertson, Wise Platform** • **Stacy Rosenthal, Vice President, Global Payments, PayPal** **Moderator: Leo Lipis, EBA Global Seminar Chair**
11:00 am	Break
11:30 am	**The New Buyer is an Algorithm: Agentic Payments and Commerce** Many of us have grown accustomed to using generative AI tools for mundane tasks. Agentic AI completes tasks autonomously, albeit with a set of defined parameters. This provocative presentation will discuss the impact agentic AI is already having on e-commerce and B2B payments and its potential to revolutionize commercial relationships. **Fabian Meyer, Managing Director, Amaranth Consulting**
12:15 pm	Lunch
1:30 pm	**Digital Financial System and Payments in Mexico** An overview of how Mexico's financial system is being rebuilt around digital channels: who the new players are, how money actually moves today, and what it takes to reach the segments traditional banking never served. A practitioner's view of where the market is heading over the next few years. **Sebastian de Lara Gomis, Chief Regulation and Expansion Officer, Finsus**
2:15 pm	**The Lived Experience of Faster Payments in the USA** The United States has taken a broader definition of faster payments than most countries, focusing on the user experience instead of strict real-time settlement. This session will explore how the user experience is evolving in the United States and the factors that are driving these changes. **Peter Tapling, Vice Chair, US Faster Payments Council**
3:00 pm	**Closing Comments and Feedback** Review of the day, its lessons and its implications for the delegates' future work **Leo Lipis, EBA Global Seminar Chair**
3:30 pm	**End of the EBA Global Seminar 2026**

Logistical information

Venue

DUA MIAMI
1300 S Miami Ave
Miami, FL 33130
Website

Sponsors

The EBA Global Seminar is sponsored by ACI Worldwide and Banfico.

Price

For EBA Members: EUR 1,150; for non-members: EUR 1,500. The price includes all seminar activities, materials, and meals. It does not include accommodation. Full payment will need to be made in advance.

Booking

If you have any questions, please feel free to contact us via e-mail. We strongly recommend registering promptly.

Register