



Europe's Payments Leaders Gather in London as Control, Fraud and AI Reshape the Industry

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Executives from ACI Worldwide, Mastercard, Santander, Amazon, NVIDIA and PayPal to debate the future of money at Payments Unleashed EMEA

OMAHA, Neb.--(BUSINESS WIRE)--Jun. 10, 2026-- As Europe's payments industry enters a decisive phase marked by sovereignty pressures, new regulatory requirements and the rise of AI-driven commerce, the industry's most influential players will convene in London later this month to debate who controls the rails, bears the risk and shapes the future. [ACI Worldwide](#) (NASDAQ: ACIW), an original innovator in global payments technology, today announced [Payments Unleashed EMEA](#), a two-day, invitation-only gathering of senior payments leaders taking place 29-30 June 2026. The event brings together executives from ACI Worldwide, Mastercard, Santander, Amazon, NVIDIA, PayPal, Rabobank and Nationwide, alongside regulators, analysts and fintech leaders, with a keynote from renowned fintech author Dr. Leda Glyptis.

Across Europe, policymakers are pushing to reduce dependence on non-European payment infrastructure through initiatives such as the digital Euro and Wero, while new reimbursement rules are shifting fraud losses decisively onto banks. At the same time, AI agents are beginning to move from recommending purchases to executing them, raising unresolved questions around authentication, liability and who owns the customer relationship when software becomes the buyer.

Against that backdrop, Payments Unleashed EMEA will focus on four questions now shaping board-level decisions across the industry:

- Who controls the rails in a world of sovereignty mandates and global scale?
- Who pays for fraud as real-time payments and reimbursement rules collide?
- Can cards survive the rise of pay-by-bank and instant account-to-account payments?
- What happens when AI starts buying things?

The mainstage session opens with Dr. Leda Glyptis, author of *Bankers Like Us* and *Beyond Resilience*, whose work has become essential reading for leaders navigating payments modernisation. "Payments is no longer about keeping systems running; it's about deciding who controls value, risk and trust in a real-time world. Those choices are being made now, and they will define the industry for the next decade," Glyptis said.

The mainstage sessions focus on three make-or-break questions for payments leaders: where to place bets as instant payments and fraud costs accelerate; whether Europe can reclaim payments sovereignty without breaking scale; and how AI is crossing from optimisation into execution as agentic systems begin to transact. Together, the sessions frame the decisions now redefining control, risk and value across the payments ecosystem.

"The biggest questions in payments are no longer technical, they're strategic," said Thomas Warsop, president and CEO of ACI Worldwide. "Who owns the rails? How do we manage fraud in a real-time world? And what happens when AI becomes an active participant in commerce? These are no longer abstract debates; they are live decisions that will determine who leads and who follows. Payments Unleashed is where those decisions get tested."

Confirmed speakers include Paul Horlock, chief payments officer at Santander, Otto Benz, director of customer technology and payments at Nationwide, Philip Bruno, chief strategy and growth officer, ACI Worldwide and senior leaders from Mastercard, Discover, [Checkout.com](#), NVIDIA, PayPal, Nium, Fnality, Solaris and Rabobank, alongside analysts from Celent.

Payments Unleashed EMEA opens with a welcome reception on the evening of 29 June at 12th Knot rooftop bar at Sea Containers London, followed by a full day of keynotes, panels and executive roundtables on 30 June at the Hilton London Bankside, with dedicated banking and merchant tracks.

With places limited, senior payments leaders may request to attend at: [Payments Unleashed EMEA](#)

About ACI Worldwide

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With nearly 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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