

Money in transition: digitalisation and innovation in payments

Monday, 15 June 2026, 8:30-17:00

Frankfurt am Main

Programme

8:30 Registration

9:00 Opening keynote

Christine Lagarde, President, European Central Bank

9:20 Session 1 - Fostering digital finance in Europe

How can public and private institutions embrace digital finance innovations and the opportunities this will bring for Europe? What efficiency gains can digital finance bring and how can they benefit the real economy? Can the European Union leverage digital finance to advance its Savings and Investment Union agenda? And what policies are required to foster digital finance in Europe?

Chair: Piero Cipollone, Member of the Executive Board, European Central Bank

10:20 Coffee break

10:50 Keynote speech

11:20 Session 2 - Wholesale digital money and the evolution of tokenised markets

As markets increasingly digitalise and tokenise, the infrastructure underlying financial markets moves from backstage to centre stage, facilitating greater integration and innovation. Wholesale digital settlement assets - central bank money, tokenised deposits and stablecoins – are ready to play a lead role on the new stage, supporting more integrated and automated settlement. This panel discusses the role of the Eurosystem in fostering innovation, the implications for TARGET Services and capital market integration, and how tokenised settlement can contribute to the EU Savings and Investments Union (SIU), within sound regulatory and governance frameworks.

12:20 Lunch

13:30 Keynote speech

14:00 Session 3: Borderless payments: Business needs and perspectives

Business-to-business (B2B) payments are at the core of economic activity. Yet, they suffer from a host of operational frictions. Increased standardisation and automation are key for improving process efficiencies, coupled with the need for new innovative offerings from PSPs that support transparency and traceability of payments. Extensions of market infrastructure operating hours across jurisdictions could improve working capital efficiency and resilience while interlinking domestic and regional payment systems is critical to achieving truly borderless payments. The emergence of new payment rails such as tokenized deposits and stablecoins, and the benefits they bring for cross-border B2B payments also merit consideration. This panel will explore how the above developments can be leveraged to generate more efficient and innovative payment solutions for European businesses and the related pathways.

15:00 Coffee break

15:30 Session 4: Retail payments in Europe: Towards a resilient euro ecosystem

Citizens' payment habits are changing rapidly, raising expectations for seamless, secure and widely accepted payment solutions at the point of interaction. At the same time, fragmentation across instruments and payment solutions, providers and national borders risks weakening resilience, competition and European autonomy.

This panel explores the needs of consumers and merchants, and the priorities for digital euro and private action over the next five years to strengthen innovation, integration and resilience in euro retail payments.

16:30 Closing remarks

Thomas Vlasopoulos, Director General Market Infrastructure and Payments, European Central Bank

16:40 End of conference