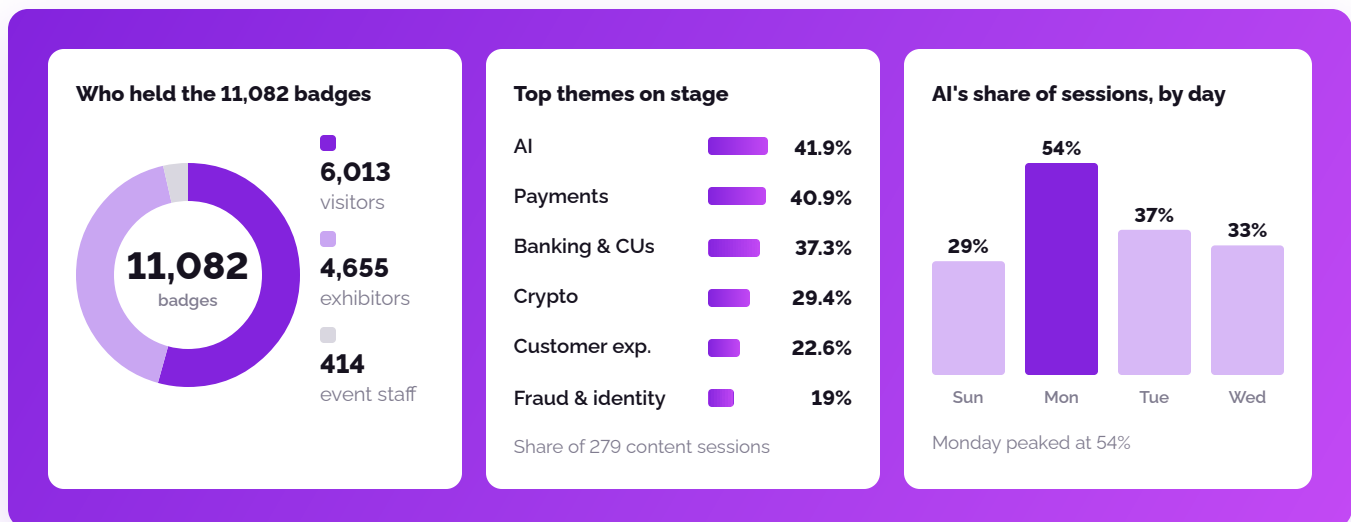


Las Vegas · October 18–21, 2026

Money20/20 USA 2026 by the numbers

The people, the topics and the conversations that mattered.

**3,212**

visitors at VP level or above

1 in 4

visitors held a C-suite title

73

sessions with a banker on stage

8

topics to follow into 2027

Built from 11,082 badges, 456 exhibitors and 314 agenda sessions. Independent analysis by Coffr · getcoffr.com · [Follow Coffr on LinkedIn](#)

Why we put this together

I was at Money20/20 in Las Vegas this October. The conversations were good, but I came home with a question the hallway couldn't answer: who was actually in the room, and what were we all being told on stage? So we ran the numbers: every badge on the attendee list, every company on the exhibitor list, and every session on the agenda, with its speakers and topic tags. Here is what we found.

Marc Pickren, President & COO, Coffr

How we built this

1 Separate visitors from exhibitors

We matched every badge against the official list of 456 sponsors and exhibitors. 4,655 people worked for an exhibiting company and 414 for the organizer or event contractors. That leaves 6,013 visitors.

2 Profile the visitors

1,399 visitors held sales, business development, partnerships or marketing titles, so we set them aside too. Of the remaining 4,614, 3,212 are decision-makers at VP level or above and 548 are practitioners below VP in finance, treasury, payments, risk, product, technology, operations and strategy.

3 Read the agenda

We pulled all 314 sessions with their speakers and the organizer's topic tags, and focused on the 279 content sessions. Of the 259 with listed speakers, 62 had only exhibitors on stage, 98 were mixed panels where vendors sat alongside bankers, operators or independents, and 99 had no exhibitor at all.

4 Compare the stage with the seats

Organizers program for the senior people they want in the room. So we checked whether the topics on stage matched where the decision-makers in the seats work.

From badges to the people in the seats

11,082 All badges

6,013 Visitors · exhibitor and event staff set aside

4,614 Visitors not in sales or marketing roles

3,760 3,212 decision-makers + 548 practitioners

What's inside

01–02 Who was in the room, and who you met.

03–05 What was on stage, who presented it, and what the agenda told us.

06 Topics to follow into 2027.

A note on the numbers

Counts come from the attendee list, the exhibitor list and the organizer's own tags. Where we interpret them, including what we heard in sessions we attended, we say so. Methodology is on the last page.

01 Who was in the room

Every badge, sorted into visitors, exhibitor staff and event staff.

6,013

visitors · 54%

4,655

exhibitor staff · 42%
from 442 exhibiting companies

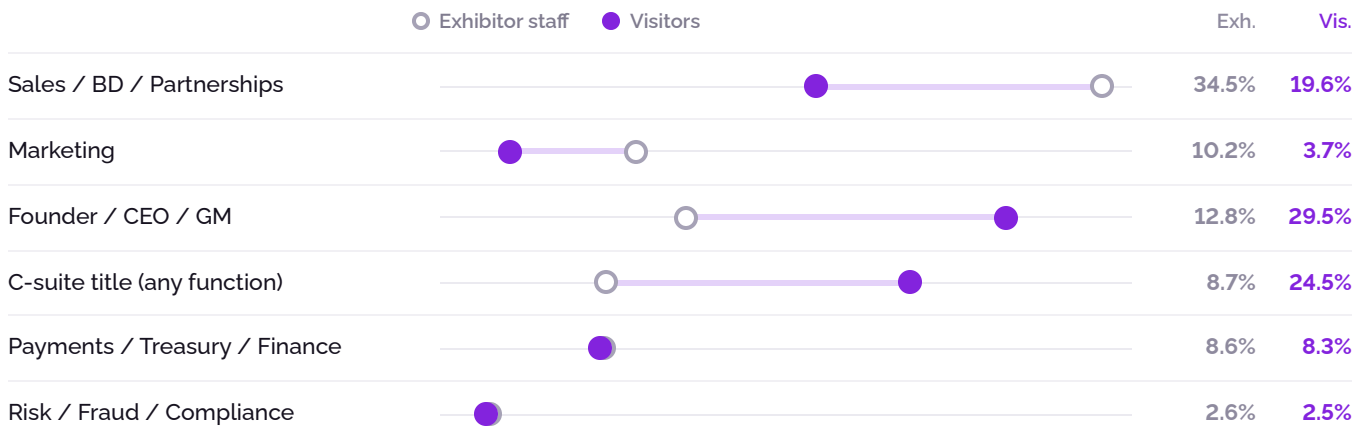
414

organizer and event staff · 4%

58%

of all 11,082 badges were there to sell or to run the show: 4,655 exhibitor staff, 414 event staff and 1,399 visitors in sales or marketing roles. **If it felt like everyone was pitching you, more than half the badges were.**

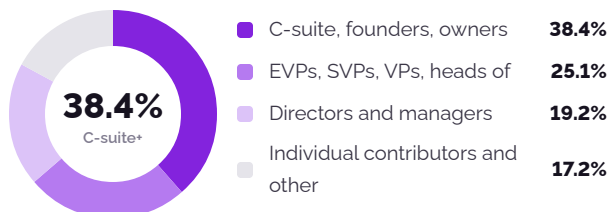
Same show, two different crowds



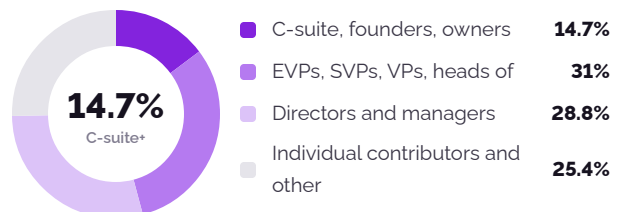
Take out the exhibitors and the room gets far more senior: one in four visitors held a C-suite title, against fewer than one in ten booth staff.

Seniority: visitors vs. exhibitor staff

Visitors



Exhibitor staff



02 Who you met

The 3,212 decision-makers among visitors: VP level and above, not in sales or marketing.

1,293

C-suite and presidents

816

Founders, owners and partners

721

VPs and heads of

382

EVPs, SVPs and MDs

Where the decision-makers work

Banks	<div></div>	12.2%	391
Payments	<div></div>	10.9%	349
AI, software & data	<div></div>	9.6%	307
Lending & credit	<div></div>	4.5%	144
Consulting, legal & advisory	<div></div>	3.5%	112
Credit unions	<div></div>	3.4%	108
Investors & VC	<div></div>	2.6%	84
Wealth & investing	<div></div>	2.2%	70
Fraud, identity & risk	<div></div>	2.1%	67
Crypto & digital assets	<div></div>	1.9%	60
Media, retail, insurance & other	<div></div>	3.1%	100
Smaller fintechs, not classifiable by name	<div></div>	44.2%	1,420

Banks and credit unions were the largest group we can identify: 499 decision-makers (391 at banks, 108 at credit unions). Payments (349) and AI, software and data (307) come next. Crypto companies sent only 60.

By role

Visitors not in sales or marketing, by function. Decision-makers are VP and above; practitioners are below VP.

2,109 of the decision-makers were C-suite executives or founders. If you met someone senior from a visiting company, odds are they ran it.

Below VP, the practitioners in the room worked mostly in payments, treasury and finance, and product.

	Decision-makers	Practitioners	at banks / CUs
Founder, CEO, GM	1,774	–	200
Payments, treasury, finance	318	184	149
Product	123	115	38
Technology and data	141	64	41
Strategy and corp dev	106	69	39
Operations	120	41	31
Risk, fraud, compliance	74	75	32
Other decision-makers	556	–	vague titles, investors

03

What was on stage

Share of the 279 content sessions carrying each theme, built from the organizer's own topic tags. Most sessions carry several tags, so shares add up to more than 100%.

Data & digital transformation	<div></div>	42.3%	118
AI (incl. agentic)	<div></div>	41.9%	117
Payments	<div></div>	40.9%	114
Banking & credit unions	<div></div>	37.3%	104
Crypto & digital assets	<div></div>	29.4%	82
Customer experience & marketing	<div></div>	22.6%	63
Fraud, identity & security	<div></div>	19%	53
Regulation & policy	<div></div>	15.4%	43
Wealth & investing	<div></div>	6.5%	18
Lending & credit	<div></div>	4.3%	12

Who was on stage, by theme

Share of each theme's sessions that were vendor-only, mixed panels or independent, and the share with a bank or credit union speaker.

	Vendor-only	Mixed panel	Independent	Bank or CU speaker
Data & digital transformation	26	35	39	25%
AI (incl. agentic)	30	37	33	31%
Payments	26	45	29	28%
Banking & credit unions	31	36	34	42%
Crypto & digital assets	16	42	42	25%
Customer experience & marketing	31	18	51	34%
Fraud, identity & security	27	54	19	27%
Regulation & policy	23	47	30	23%
Wealth & investing	33	67		50%
Lending & credit	33	17	50	25%

Fraud was the most co-presented theme: 54% of fraud sessions were mixed panels, the highest of any theme, and bankers spoke in 27% of them, in line with the agenda overall. Its vendor-only share (27%) matched AI and banking. Customer experience and wealth leaned independent.

04 Stage vs. seats

Does what the organizers programmed match where the decision-makers work?

Banking & credit unions	15.5% of decision-makers	37.3% of sessions	34.3% of independent sessions	Aligned The biggest identifiable group in the seats, and one of the most-programmed themes. Bankers also spoke in 73 sessions.
Payments	10.9% of decision-makers	40.9% of sessions	32.3% of independent sessions	Aligned Big on stage and in the seats. 45% of payments sessions were mixed panels, with vendors sharing the stage with operators.
AI (incl. agentic)	9.6% of decision-makers	41.9% of sessions	35.4% of independent sessions	Everyone's topic Programmed across every sector rather than for one. Whatever your job, you heard about AI.
Crypto & digital assets	1.9% of decision-makers	29.4% of sessions	33.3% of independent sessions	More stage than seats Far more stage time than crypto companies in the seats. The audience was bankers and fintechs learning where stablecoins fit.
Fraud, identity & security	2.1% of decision-makers	19% of sessions	9.1% of independent sessions	Everyone's problem Few fraud companies in the seats, but every bank and fintech has the problem. It had its own Sunday track and the most co-presented panels of any theme.
Wealth & investing	4.8% of decision-makers	6.5% of sessions	12.1% of independent sessions	Under the radar Small, but 67% of its sessions were independent and no vendor had the stage to itself.
Lending & credit	4.5% of decision-makers	4.3% of sessions	6.1% of independent sessions	Niche, matched Small on both sides: its share of decision-makers matched its share of the agenda, and only 5 lending companies exhibited.

Mostly yes.

The three largest identifiable decision-maker groups (banks and credit unions, payments, and AI and software) line up with three of the four most-programmed themes. That fits what we saw in the sessions we attended: they were pitched at senior generalists, on strategy, partnerships and what comes next, not product detail. Crypto is the big exception. With seven comparable themes this is a clear pattern, not a statistical proof (rank correlation 0.54).

Customer experience and marketing, regulation, and data and transformation are not industries, so they have no seat count. They show up in the topics to follow on page 8.

05

Five things the agenda told us

- 1 AI was everywhere.** 117 of 279 content sessions (41.9%) carried an AI tag, and the agentic AI tag alone appeared on 101. On Monday, 54% of sessions were about AI.
- 2 AI and crypto touched two-thirds of the agenda, but rarely together.** 186 sessions carried one or the other. Only 13 combined them.
- 3 Crypto became a payments story.** 51 of the 82 crypto sessions were also tagged payments, and "stablecoin" appeared in 20 session titles. The talk was about stablecoins as plumbing, not as a trade.
- 4 Fraud got its own track and a shared stage.** Fraud filled 44% of Sunday's specialist sessions (18 sessions) and ran through every day after. 54% of fraud sessions put vendors on the same panel as bankers and operators, and 24 paired fraud with AI, including "Who Let the Bots Pay?"
- 5 Agents are coming for payments.** 35 sessions were tagged both agentic AI and payments. Expect that to grow in 2027.

What the bankers talked about

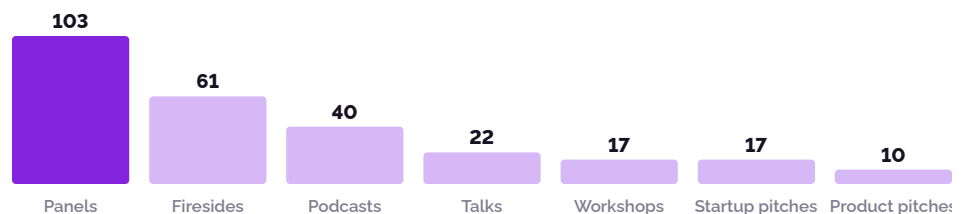
Themes in the 73 sessions with a bank or credit union speaker. Bankers on stage are the closest thing to the banks' own agenda.

Banking & credit unions	<div></div>	57.5%
AI (incl. agentic)	<div></div>	45.2%
Payments	<div></div>	41.1%
Data & digital transformation	<div></div>	38.4%
Customer experience & marketing	<div></div>	28.8%
Crypto & digital assets	<div></div>	27.4%
Fraud, identity & security	<div></div>	17.8%
Regulation & policy	<div></div>	13.7%
Wealth & investing	<div></div>	12.3%

Beyond banking itself, bankers talked about AI and payments most, and over-indexed on customer experience and wealth. Fraud showed up in their sessions at the same rate as across the agenda.

How the sessions were run

Formats across the 279 content sessions.



Panels and fireside chats made up 59% of the program. This was a show built for conversation, not product demos: only 10 sessions were product pitches.

Topics to follow into 2027

The conversations that ran through the 2026 agenda, with the numbers behind them and what we'll be watching next.

06 Eight topics worth following

Data from the 2026 agenda. "What to watch" is our view.

01

Agentic payments

- 101 sessions tagged agentic AI
- 35 paired it with payments
- "Agent" in 20 session titles

What to watch: How AI agents get identified, authorized and paid, and who carries the liability when a bot moves money.

02

Stablecoins as payments plumbing

- 55 sessions tagged stablecoins and crypto
- 51 of 82 crypto sessions also tagged payments
- 18 paired with cross-border

What to watch: Settlement and cross-border use cases moving from pilots to production, and how banks respond.

03

Fraud and identity in an AI world

- 53 sessions, with its own Sunday track
- 24 paired fraud with AI
- 54% co-presented by vendors and operators

What to watch: Defending against bot-driven fraud, verifying agents as well as people, and banks and vendors presenting results together.

04

AI that proves its value

- 117 sessions (41.9%) tagged AI
- 54% of Monday's sessions
- 43 paired AI with banking

What to watch: A shift from announcements to measured results: what AI actually changed in cost, fraud losses and customer experience.

05

Banks and credit unions as builders

- 104 banking and credit union sessions
- Bankers spoke in 73 sessions
- 22 embedded finance, 14 open banking

What to watch: Partner banking, embedded finance and open finance, told from the bank's side of the table.

06

Real-time and cross-border payments

- 39 cross-border sessions
- 25 real-time payments sessions
- 17 on interoperability

What to watch: Faster rails at home and abroad, and whether stablecoins and real-time networks compete or connect.

07

Customer experience and personalization

- 63 sessions
- 27 paired with AI
- 51% had no exhibitor on stage

What to watch: AI-driven personalization, and the member experience at credit unions.

08

Regulation and policy

- 43 sessions
- 12 paired with crypto
- 47% were mixed panels

What to watch: How rules for stablecoins and AI shape what banks and fintechs can launch.

Methodology and sources

Methodology

Attendees. We started with the 11,082 records on the Money20/20 USA 2026 Grip attendee list (name, job title, company). We matched each company against the 456 companies on the official 2026 sponsor and exhibitor list, with manual aliases for name variants (for example JPMorgan Chase to J.P. Morgan). 442 exhibiting companies matched, covering 4,655 badges. Badges from Money20/20, Informa and event contractors (414) were counted as event staff. Everyone else is a visitor. Name matching misses some subsidiaries, so treat exhibitor staff as a floor. Exhibiting banks such as J.P. Morgan and Citi are counted as exhibitors even though some of their staff were also there to buy.

Decision-makers and practitioners. We classified job titles by seniority and function with keyword rules. Decision-makers are visitors at VP level or above (including C-suite, founders, owners, partners, EVPs, SVPs and MDs) whose function is not sales, business development, partnerships or marketing. Practitioners are visitors below VP, outside sales and marketing, in finance, treasury, payments, risk, product, technology, operations or strategy roles. About 15% of titles were too vague to assign a function.

Where people work. We assigned each visitor's employer to a sector using its name and, where available, the business description and industry codes from our company list. 44% of decision-makers work at smaller companies we could not classify by name alone; we show them separately rather than guess.

Sessions. We pulled all 314 sessions from the official agenda, including speakers and the organizer's topic tags. We excluded networking events, announcements, awards and the welcome address, leaving 279 content sessions. We grouped the organizer's 34 tags into ten themes (for example, Banking, Credit Union, Embedded Finance and Open Banking form "Banking & credit unions"). Among sessions with listed speakers, a session is vendor-only if every non-moderator speaker works for an exhibitor or the organizer, mixed if exhibitors share the stage with others, and independent if no exhibitor speaks; 20 sessions listed no speakers. Tags reflect how sessions were labeled, not a review of what each speaker said.

Stage vs. seats. We compared each theme's share of sessions with the share of decision-makers whose employer sits in that sector, across the seven themes that map to a sector. The rank correlation is 0.54, which shows a pattern but is not statistically significant with seven points.

Sources

1. Money20/20 USA 2026 attendee list, Grip event platform.
2. Money20/20 USA 2026 sponsors and exhibitors.
us.money2020.com/sponsor/sponsors
3. Money20/20 USA 2026 agenda, including speakers and topic tags.
us.money2020.com/agenda/agenda
4. Company descriptions and industry codes from the Money20/20 attending-companies list.

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