



# AI in Payments

From Experimentation to Scaling

Lessons in architecting  
AI trust for Banks

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# The Agent Doesn't Have a Face



Every bank authentication and fraud protocol in payments today assumes a human is present.



Authentication



Fraud detection



Liability

# Three Infrastructure Problems



## Multi-rail fraud

Most fraud detection operates in rail-by-rail silos, leaving blind spots at the intersections



## Data foundation

The bottleneck is data quality, not AI technology. Merchant entity resolution remains unsolved for many institutions



## Governance cascade

Regulatory obligations cascade from banks to their ISPs, including processors (DORA, EU AI Act)

# Lessons Building AI Governance for Banks



**Governance is the deployment bottleneck**



**Existing frameworks weren't built for generative AI**



**To fix governance, start small**

# Conclusion: 3 takeaways

01

Scaling agentic in payments is a trust problem, not a technology problem

02

Scalable AI governance enables speed & innovation

03

Start now, and start small

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**Thank you for your attention**