




Agentic AI and payments:

When AI gets a wallet
and a will of its own.


New
blog
series.



A futuristic white robot with a glowing blue visor and a circular light on its forehead is holding a tablet. The tablet displays a complex data dashboard with a world map, charts, and various data points. The background is a blurred industrial or laboratory setting with blue and white lights.

Welcome to agentic commerce

- Not about faster apps or cards.
- AI agents shop, negotiate, and pay autonomously.
- Visa, Mastercard, PayPal, Stripe, and OpenAI are laying the groundwork.

A stylized profile of a human face, rendered in a glowing blue and orange color palette. The face is composed of numerous small, glowing dots and is overlaid with intricate, glowing circuitry patterns. The background is dark with a faint, glowing blue brain-like shape on the left.

AI as your autonomous shopping partner

- Via-agent payments: AI acts on your behalf.
- Inter-agent payments: machine-to-machine transactions.
- AI is not automation. It is autonomy with identity, credentials, and a wallet.

The evolution of payments

AI agents operate 24/7 making decisions in real-time.

The leap is qualitative: It is not just that commerce is faster or more convenient. It is that humans are no longer always in the loop.

Cash



Peer-to-Peer Transactions

Cards



Digitized Payments

Mobile Wallets



Convenience & Speed

AI Agents



Autonomous & 24/7

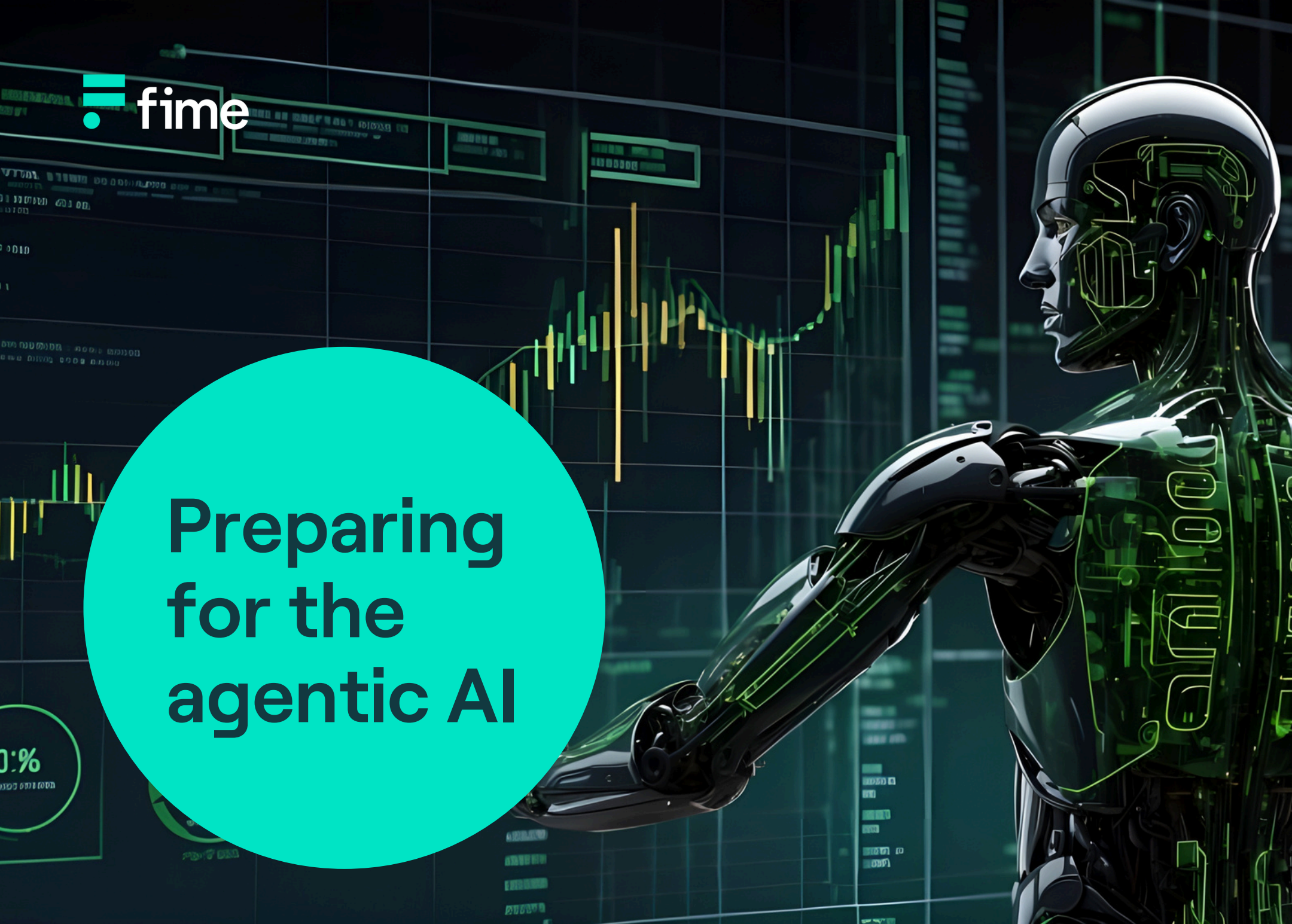
A black leather wallet with a strap, set against a background of glowing blue and green circuitry and bokeh light effects. The wallet's surface is overlaid with a glowing green circuit board pattern, and a glowing green padlock is centered on the front.

Know Your Agent

KYA

AI agents needs:

- Verifiable digital identity.
- Smart wallet with programmable constraints.
- Reputation record.

A futuristic, metallic robot with glowing green internal circuitry stands in profile, looking towards a large digital display. The display shows various data visualizations, including a prominent candlestick chart with green and yellow bars, and other smaller charts and data points. The background is dark with green grid lines and data streams, creating a high-tech, data-driven atmosphere.

Preparing for the agentic AI

- Legacy payment systems are not AI-ready.
- New frameworks needed: liability, compliance, AML, cross-border standards.
- Platforms and economies that embrace safe delegation will lead.

A crystal ball sits on a reflective surface, containing a detailed financial candlestick chart with a blue trend line. The background is a vibrant bokeh of colorful lights in shades of red, yellow, and blue.

The agentic era has begun

- Bots with budgets are emerging.
- Delegation is inevitable.
- The winners make it trusted, safe, and efficient.



**Are you ready to
give AI your wallet?**

Read our blog

