



Agentic commerce:

When your wallet
gets a brain.

New
blog
series.





Welcome to the next evolution of digital commerce.

AI agents are moving from
advising us to shopping and
paying on our behalf...





Humans do not want to click buttons.

For years, digital commerce assumed humans enjoy:

- Comparing products.
- Filling baskets.
- Entering passwords.
- Confirming payments.

Reality?

People do not want to shop.
They want outcomes.





From interaction to intention.

Agentic commerce flips the model. Instead of making hundreds of tiny decisions, you give intent:

- Keep household essentials stocked.
- Book travel within policy.
- Find the best deal under \$500.

Then the agent handles everything:

Intent

Search



Compare



Negotiate



Purchase

Payment





Every consumer gets a digital proxy.

Agentic commerce is more than automation. It is autonomous decision-making under delegated authority.

Agents interpret goals, weigh trade-offs, adapt, and may even negotiate.

Markets become conversations between machines acting for humans.





Payments are back in focus.

When software, not humans, initiates transactions, payments become a design problem again.

Agents need:

- **Authority**
Clear, bounded permission to spend.
- **Identity**
Proof they act for the right person.
- **Control**
Limits, policies, revocation.
- **Accountability**
Who is responsible if something goes wrong.

Because the agent did it, you did not click PAY.



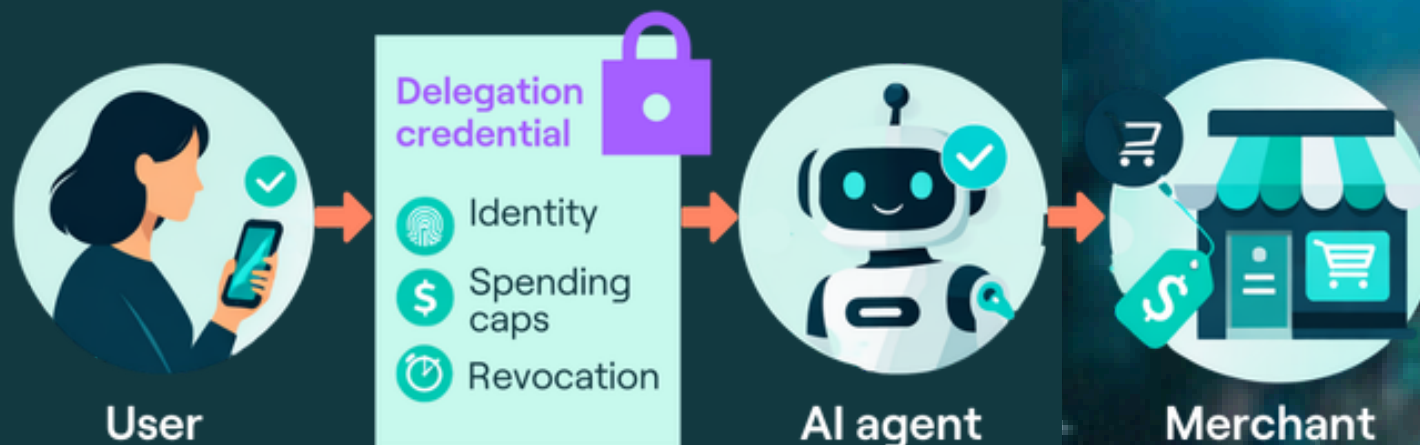


Identity = Delegation

Agentic commerce is not about usernames or passwords.

It is about who is allowed to act, under what conditions, and for how long.

- **Socially**
Power of attorney.
- **Digitally**
Credentials, spending caps, revocation hooks.





Who is responsible?

What if the agent buys the wrong flight, overpays, or commits to nonsense?

Liability now spans:

- User.
- Agent provider.
- Merchant.

Solutions include:

- Spending limits by intent.
- Transaction explainability.
- Easy dispute mechanisms.





Your next customer may be an algorithm.

Agents do not get tired, abandon baskets, or forget passwords.

But they do care about:

But they do care about:

- Structured data.
- Clear pricing.
- Reliable policies.

SEO becomes AEO:

Agent Experience Optimization.



Loyalty is not emotional. It is algorithmic.



From Stop the bots to Let the right bots in

For decades, bots were the enemy: CAPTCHAs, bot detection, fraud models.

Now, trusted agents must be explicitly authorized.

The new question is:

Is this agent entitled to act for this user, right now?





Agentic commerce is gaining ground.

It won't arrive with a bang.

It will quietly appear in:

- Travel booking.
- Corporate procurement.
- Subscription management.
- Household restocking.

Until you realize: you haven't bought anything yourself in weeks.





The agentic era has begun.

The future of commerce is not faster checkout buttons.

It is about:

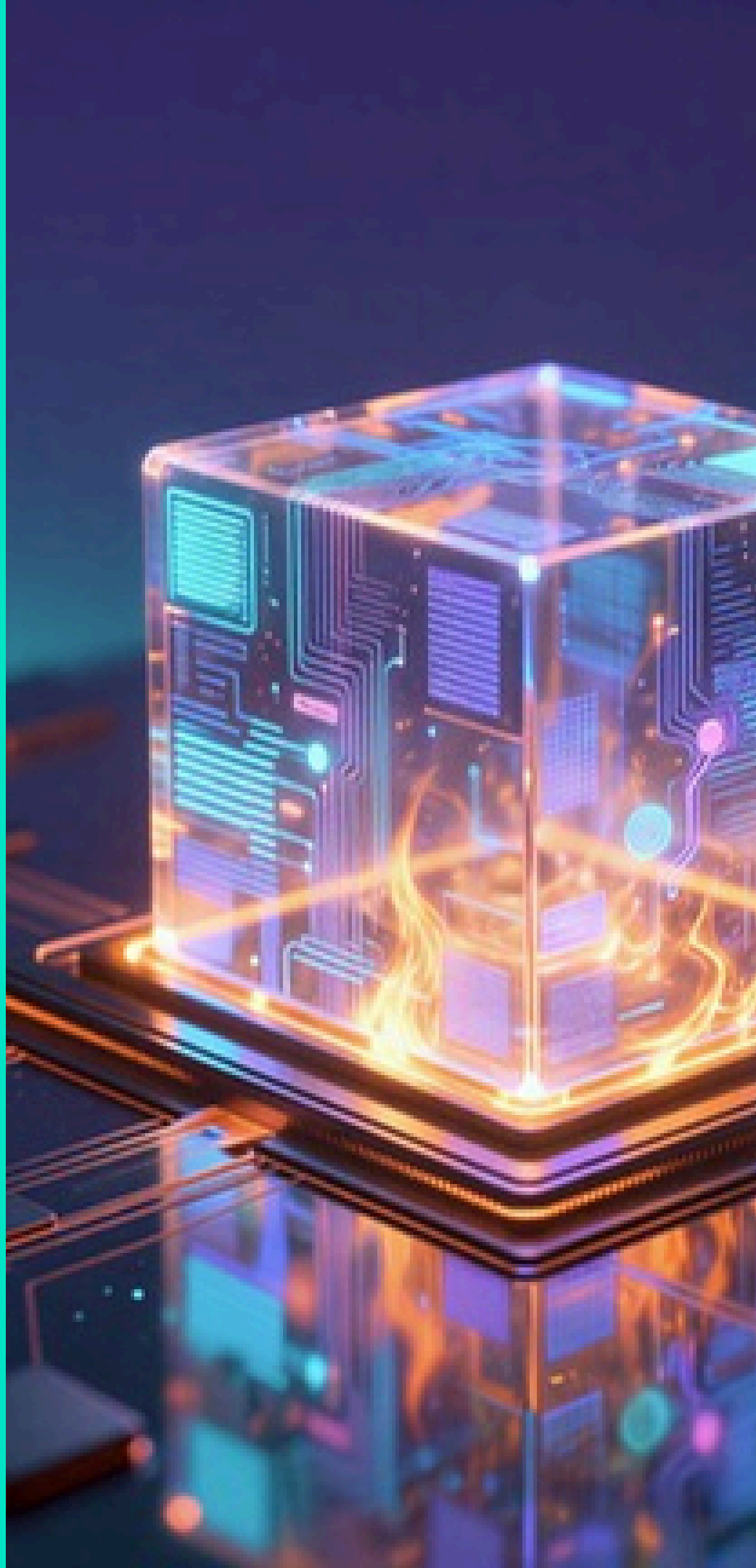
Delegation

Identity

Trust

Accountability

Your wallet is getting a brain.





AI

AGENT

**Your wallet is
getting a brain.**

**Read
our
blog**

