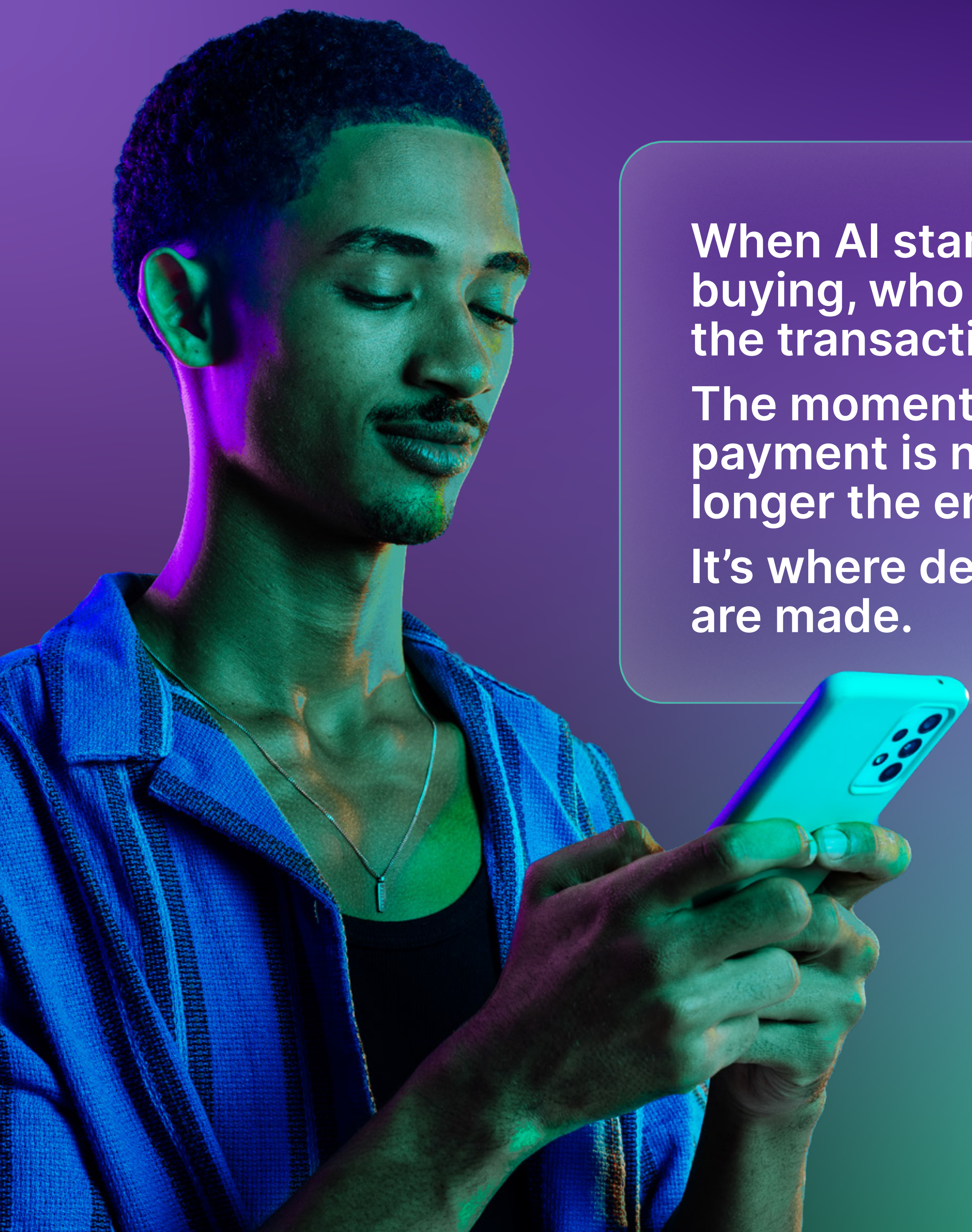
WORLDLINE

Payments to grow your world

# Agentic Commerce: The Next Evolution of Payments



**When AI starts buying, who controls the transaction?**

**The moment of payment is no longer the end.**

**It's where decisions are made.**

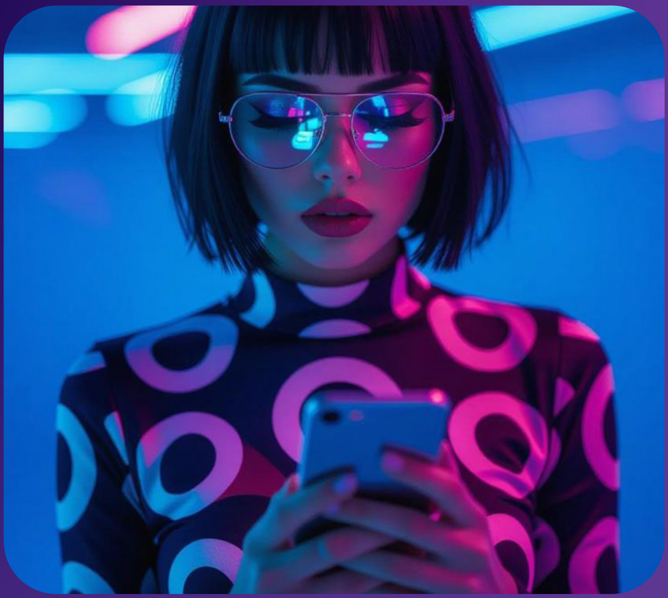
Context >

# Commerce is entering a new phase

Digital commerce is evolving beyond interfaces and transactions.

Advances in AI are shifting how decisions are made, from user-driven actions to intelligent systems that interpret, evaluate, and execute.

## From User to agent



Traditionally, the customer has been the one making purchasing desicions across channels. Today, that model is changing.

**AI agents are starting to:**

- Understand user intent
- Compare options in real time
- Execute purchases autonomously

→ **The product stays the same**

→ **The buyer changes**

## A fundamental shift in how commerce works

The traditional journey (search, compare, decide, pay) is being compressed.

- Interactions move from clicks to conversations
- Decisions happen within intelligent interfaces
- The full journey becomes seamless and embedded

**Commerce is no longer something users navigate, It's something they delegate.**

| Before | After |
|---|---|
| Search → Compare<br>Decide → Pay | Instruct → Agent<br>executes end-to-end |

Transformation of the journey ›

## From interaction to delegation

This shift is not only technological, it is behavioral.

Users are moving from interacting across multiple platforms to delegating the entire journey to a single intelligent agent.

| Old behaviour | New behaviour |
| --- | --- |
| Browsing | Instruction |
| Comparison | Optimisation |
| Checkout | Automated execution |

## What changes for brands?

The experience is no longer designed only for humans. As agents increasingly mediate purchasing decisions, brands must adapt to a new kind of “audience”

1

**Discoverable by AI**

Products and services must surface accurately within agent-driven searches and comparisons.

2

**Understandable by machines**

Structured, consistent, and machine-readable data is a prerequisite for agent comprehension.

3

**Purchasable by agents**

Transaction flows must be accessible and executable without human intervention at checkout.

**Commerce is no longer navigated.
It is delegated.**

## The reality check:

What's holding agentic commerce back.

### Today´s systems were built for

Human interaction

Occasional transactions

Static decision-making

VS

### Agentic commerce demands

Continuous, real-time decisions

Dynamic pricing, availability & logistics

Autonomous execution

## Where the friction comes from:

### Friction 1

**Fragmented ecosystem**

Multiple protocols, no real standard. Complex integrations and limited scalability prevent agents from operating smoothly across services.

### Friction 2

**Data not fit for automation**

Siloed, inconsistent, and non-real-time data means agents cannot evaluate options or execute decisions effectively.

### Friction 3

**Legacy infrastructure**

Systems not designed for continuous recalculation create breaks in agent-driven journeys at critical moments.

## The real barrier: Trust

Current systems assume automation = risk

Agentic commerce requires: Automation = legitimate actor

**From fraud detection → to intent validation**

## Payments become the trust layer of commerce

### When AI makes the decision, payments validate the outcome.

Payments are no longer the final step of a transaction, they are the system that validates and executes decisions made by agents. In an agent-driven world, payments become the trust layer, ensuring that every transaction reflects real user intent, is executed under the right conditions, and meets regulatory requirements.

This shift requires real-time control of identity, authorisation, and consent, with little to no human intervention. As agent-initiated payments emerge, powered by tokens, dynamic credentials, and new protocols, merchant systems must evolve to recognise and process this new model of transaction.

## Payments must manage, in real time

### Identity

Verify who, or what is initiating the transaction

### Authorisation

Confirm the transaction falls within defined parameters

### Consent

Ensure the action reflects genuine user intent

### Traceability

Maintain a full, auditable record of agent decisions

## With minimal or no human intervention

All four dimensions, identity, authorisation, consent, and traceability, must operate simultaneously and in real time. This is the new baseline for any payment infrastructure that wants to support agent-driven commerce.

Worldline's response ›

## Building the infrastructure for agentic commerce

This shift is not about adding features. It's about building the foundation of a new ecosystem.

### From vision to execution

Worldline is already enabling the transition to agentic commerce by integrating payments with AI environments, providing secure API connectivity for agent execution, and supporting new transaction flows embedded within conversational interfaces. This marks a clear shift from experimentation to scalable, real-world deployment.

### Where value will be created

Value will not come from better interfaces, but from stronger infrastructure. The companies that succeed will be those capable of executing transactions securely, guaranteeing compliance, and enabling automation at scale.

### Our role is structured around 3 pillars

#### Infrastructure evolution

Secure, scalable agent-initiated payment infrastructure built for continuous, real-time execution.

#### Ecosystem collaboration

Working with networks, partners, and technology players to create an interoperable, open foundation.

#### Standard leadership

Secure, scalable agent-initiated payment infrastructure built for continuous, real-time execution.

## What organisations must do now

**In light of this new paradigm, organisations must fundamentally rethink their approach. It is no longer just about digitising processes, but about adapting to an environment in which decisionmaking is partially externalised to intelligent systems.**

- Prepare infrastructure and APIS to be accesible to agents, not just to human users
- Structure data appropriately so it is consistent, real-time, and machine-readable
- Adapt fraud models to distinguish between malicious automation and legitmate agent activity
- Redesign technological architectures to support continous and automated processes

In this transition, the role of a strategic partner becomes essential. Worldline positions itself as the partner that enables organisations to navigate this shift with confidence, helping them reduce risk, accelerate adoption, and build a solid foundation for developing new capabilities.

## Trust as the foundation of the new commerce

Agentic commerce represents a systemic transformation that will redefine the rules of the game in the coming years. As purchasing decisions are progressively delegated to agentic systems, the ability to guarantee identity, control, and transaction security becomes the primary differentiating factor.

In this new environment, trust is no longer a desirable attribute, it becomes a requirement. And it is precisely within this layer that Worldline finds its greatest leadership opportunity.

Because in a world where agents make purchases, the real value lies with those who ensure that these decisions are executed securely, legitimately, and transparently.

### About Worldline

Worldline [Euronext: WLN] is Europe's leading operator of critical infrastructure and payment services. With a presence across the entire value chain, the Group offers its customers unique expertise in processing and securing their payments, thereby promoting their growth. Worldline is leveraging its 2030 strategic plan and its technological innovation capabilities to build the European reference payment partner for merchants and financial institutions. With over 1.2 million customers, Worldline achieved €4bn in revenue in 2025. worldline.com

#### Corporate purpose

Worldline's corporate purpose ("raison d'être") is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.



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