

# AI in Payments Innovation

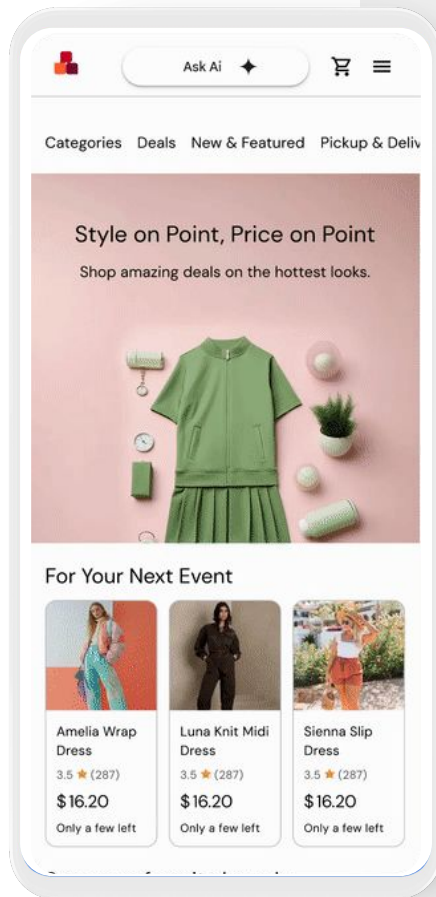


# Agentic Commerce





# The future of consumer is agentic...



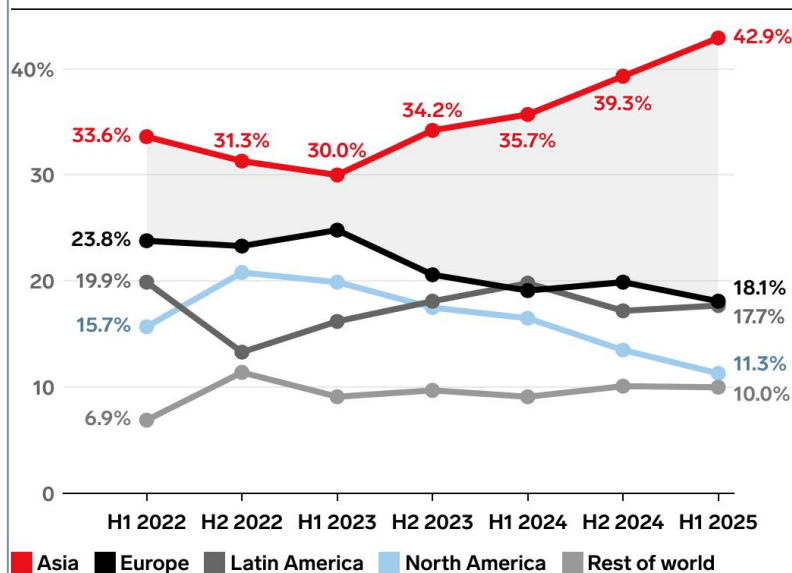
>\$3  
trillion

estimated revenue will be  
orchestrated from agentic  
commerce by 2030

# ... And, customers are using AI to **simplify shopping**

## Asia's Lead in GenAI App Downloads Is Growing

% of mobile genAI app downloads worldwide, by region, H1 2022-H1 2025

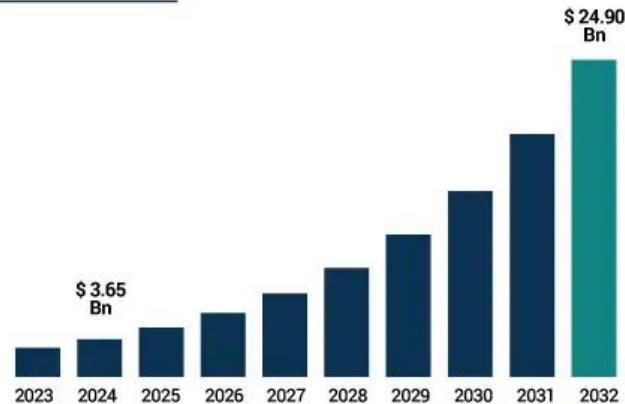


Note: includes unique downloads on iOS and Google Play; excludes third-party Android stores and other operating systems; China includes iOS only; "rest of world" includes Africa, the Middle East, and Oceania; includes AI assistant apps and AI content generator apps; numbers may not add up to 100% due to rounding

Source: Sensor Tower, "State of AI Apps Report 2025," July 29, 2025

## AI Shopping Assistant Market

Size & Share 2025-2032 (USD Billion)



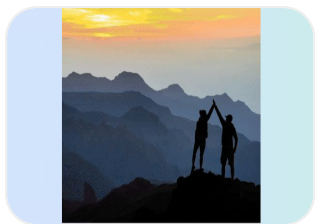
Global Market CAGR, 2025-2032

Source: www.snsinsider.com

# Agentic Commerce is a spectrum

And customers are loving what they can do with it

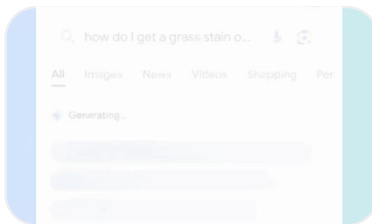
Advisor



Leverage conversational and multi-modal agents for product discovery

[Demo](#)

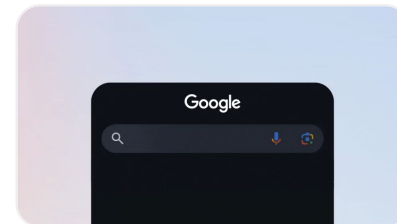
Assistant



Help customers shop for products with price drop, stock availability

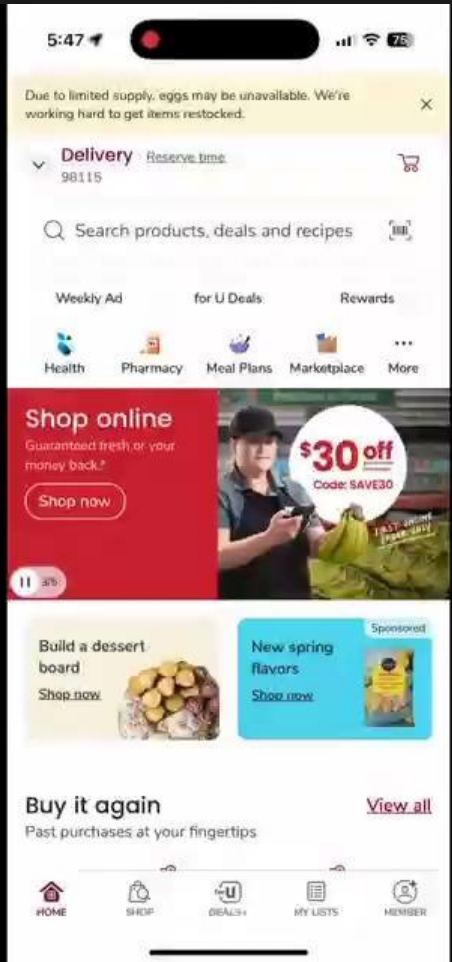
[Demo](#)

Autonomous



Enable customers to delegate tasks and complete shopping with safety

[Demo](#)



# Albertsons Ask AI

# Universal Commerce Protocol





## Google's priority is to foster a healthy ecosystem with our partners

1.

**We are not a retailer.**

We grow by growing the merchant ecosystem.

2.

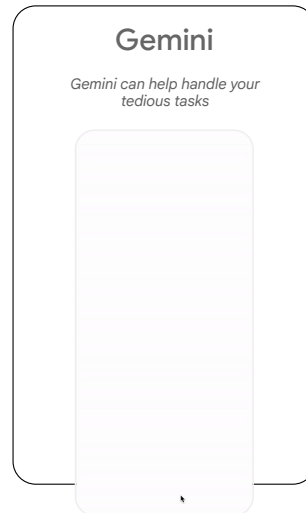
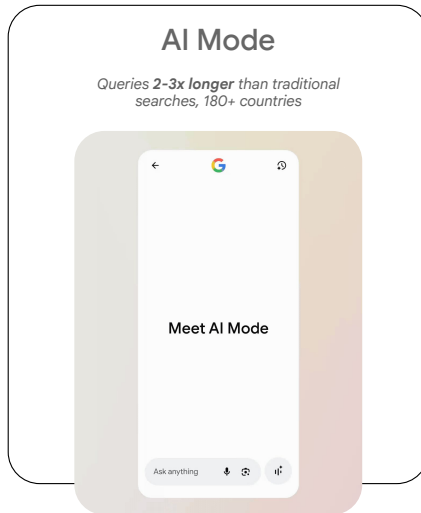
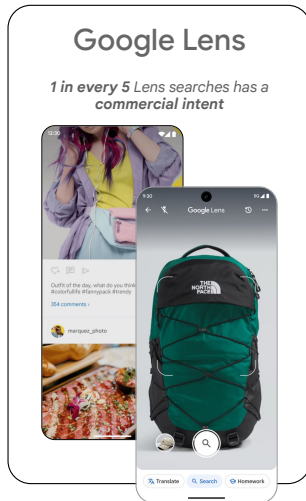
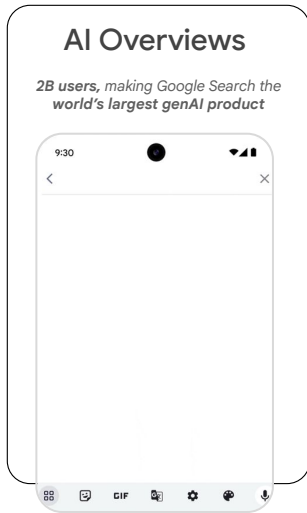
We will continue to **connect the right merchants** with the **right customers.**

3.

We will enable **compelling new experiences** for users by showcasing personalized products and merchants.



# Across Google, we are building inspirational, personalized, & multimodal experiences that help shoppers use AI to take action



These experiences are designed to ensure **merchant partners**

Activate & Strengthen  
Customer Relationships

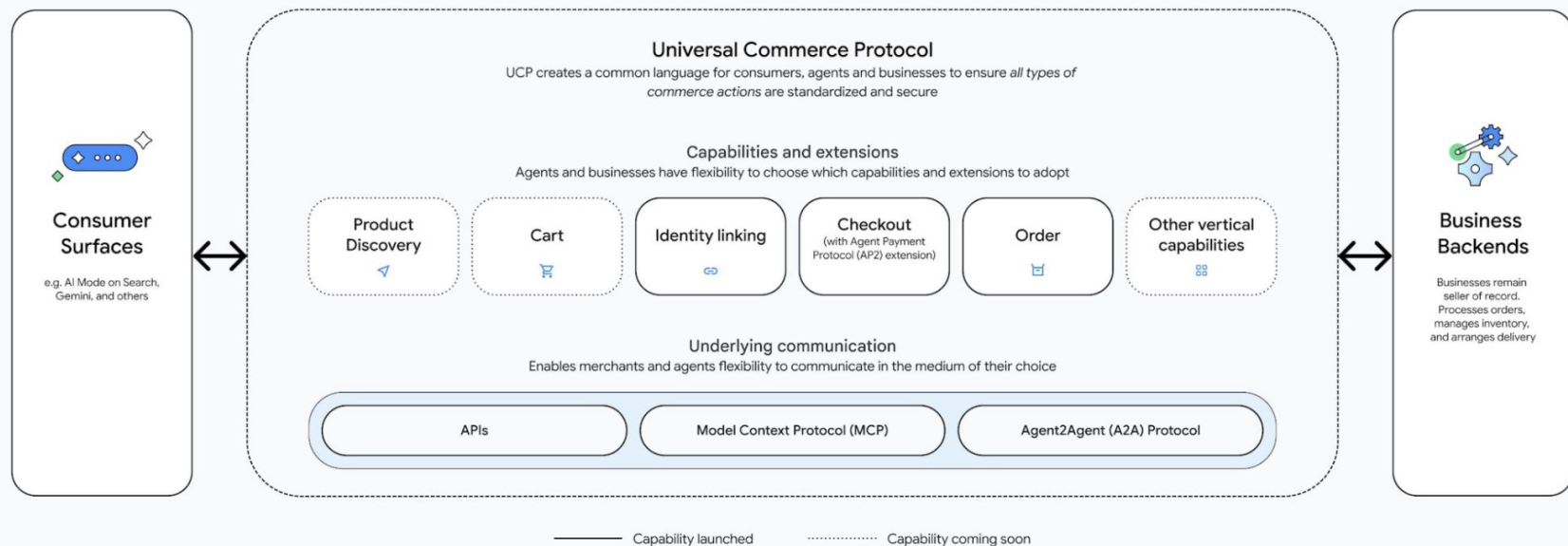
Amplify Brand Voice & Identity

Drive Growth

# Universal Commerce Protocol Overview

## Universal Commerce Protocol (UCP)

Powering agentic experiences across the commerce ecosystem



# Agent Payment Protocol: core principles



Open



User Control  
and Privacy



Verifiable  
Intent, No AI  
guesswork

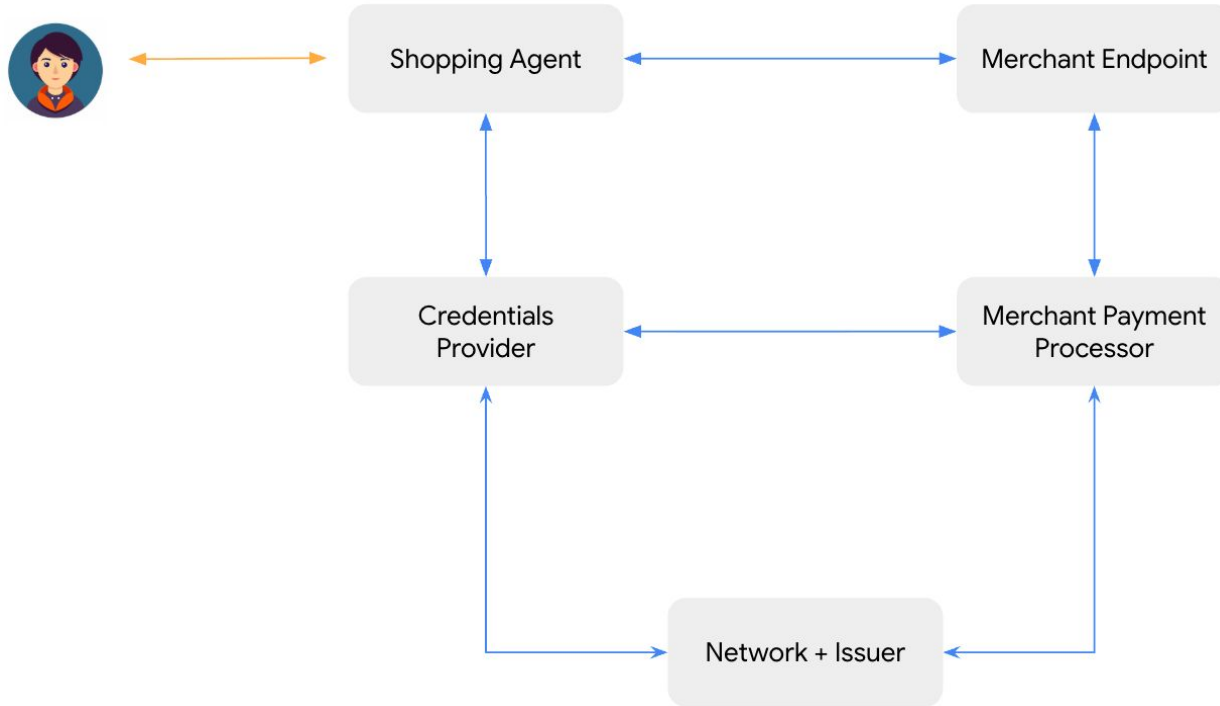


Clear  
Accountability

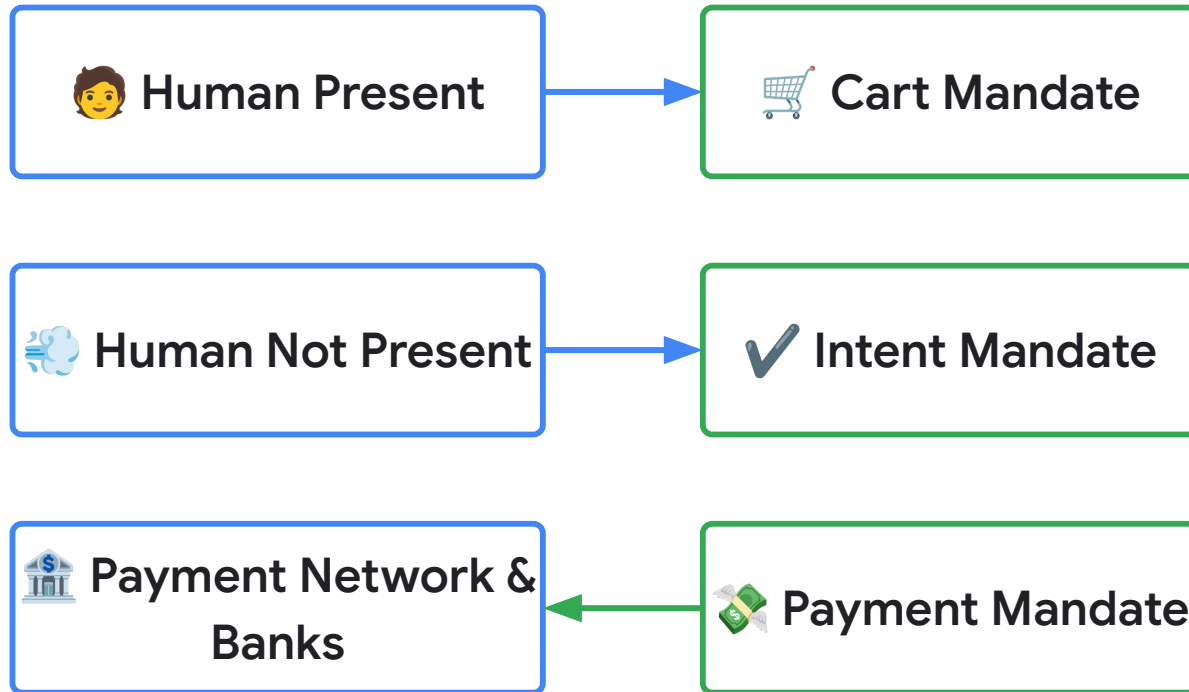


Global and  
Future-Proof

# Roles & Responsibilities



# Verifiable Credentials



# Agentic Payments



# Challenges in a world of Agentic Payments

**The Problem:** Autonomous agents can take actions, including payments that can lead to risky situations

## **The solutions:**

- Ensure Agentic Identity with Trustable Signals
- Implement non repudiable mandate management - verifiable credentials
- Use behavioral AI to monitor Fraud
- Use AI to impersonate and simulate potential fraudsters
- Use advanced models that follow instructions and implement guardrails
- Implement excellent UI payment experience as part of an agentic flow

# From OpenBanking to Open Agentic Banking?

## The Opportunity: Improve the user experience of payments in 3DS flows

- **Grant your AI agent a pre-authorized mandate**
  - You set rules (e.g., *"My agent can spend up to €50 on groceries or €100 on travel without asking me"*). These rules can be "checked"
  - **The UX Shift:** When the agent hits a 3DS challenge, it proves its identity to the bank using a **secure digital signature** or a "delegated token," fulfilling the SCA requirement without you ever seeing a popup.
- **Biometric "Silent" Handshakes**
  - **Continuous Auth:** If you are wearing a smartwatch or using a device with a camera, the agent could confirm your presence and "liveness" via passive biometrics.
  - **The Result:** The bank receives proof that "The owner is currently active and has authorized this agent," satisfying the **"Something you are"** requirement of SCA without a manual click.
- **Smart Risk Orchestration:** AI agents can provide banks with much richer context than a standard browser can.
  - **Contextual Proof:** An agent can prove to the bank that the purchase is legitimate by showing it aligns with your calendar (e.g., buying a train ticket for a meeting on your schedule).
  - **Frictionless Exemptions:** This "high-trust" data allows banks to apply **Transaction Risk Analysis (TRA)** more confidently, opting for a "frictionless flow" (no redirect) more often. This deep context lowers the "risk score" significantly. The bank sees a logical, documented path to the purchase, making it much more likely to grant a frictionless exemption.

# From OpenBanking to Open Agentic Banking?

## The Opportunity: Will Open Banking become agentic?

- PSD2/3 has paved the way for open banking with the hope of introducing a new wave of payments and banking innovations
- Hopes have partially fallen short due to complex redirection and bad user experience
- Are Agentic payments an opportunity to fix this and introduce a new wave of innovation?
- Call to action:
  - Mastercard and Visa have vigorously embraced Agentic Payments
  - Should banks do the same with A2A Agentic Payments, but how
    - Is SDD a solution for autonomous agentic and human delegation
    - Is PSD3 an opportunity of innovation for agentic payments
    - Should banks implement a new stakeholder in their system, aka non-human payment agents? How will liability be handled?

# Thank You

