



The Economy of Agents

How agentic commerce will reshape payments, financial services and the way people buy



The next major shift in digital commerce will not be another checkout button, wallet or marketplace. It will be the arrival of agents as economic actors.

Consumers will increasingly delegate goals to AI agents: find the best option, negotiate constraints, check availability, apply benefits, choose the safest payment method and complete the purchase with explicit permission

The customer journey of the future



This creates a new economy where payments, identity, trust, fraud, loyalty, credit, merchant discover and customer relationships must be redesigned for a world where software acts on behalf of humans and businesses

StrategiA calls this shift: The Economy of Agents



From browsing to delegated intent

The **traditional digital commerce model** was built around **human navigation**:



Agentic commerce changes the interface. The customer expresses intent, and an agent translates that intent into action:



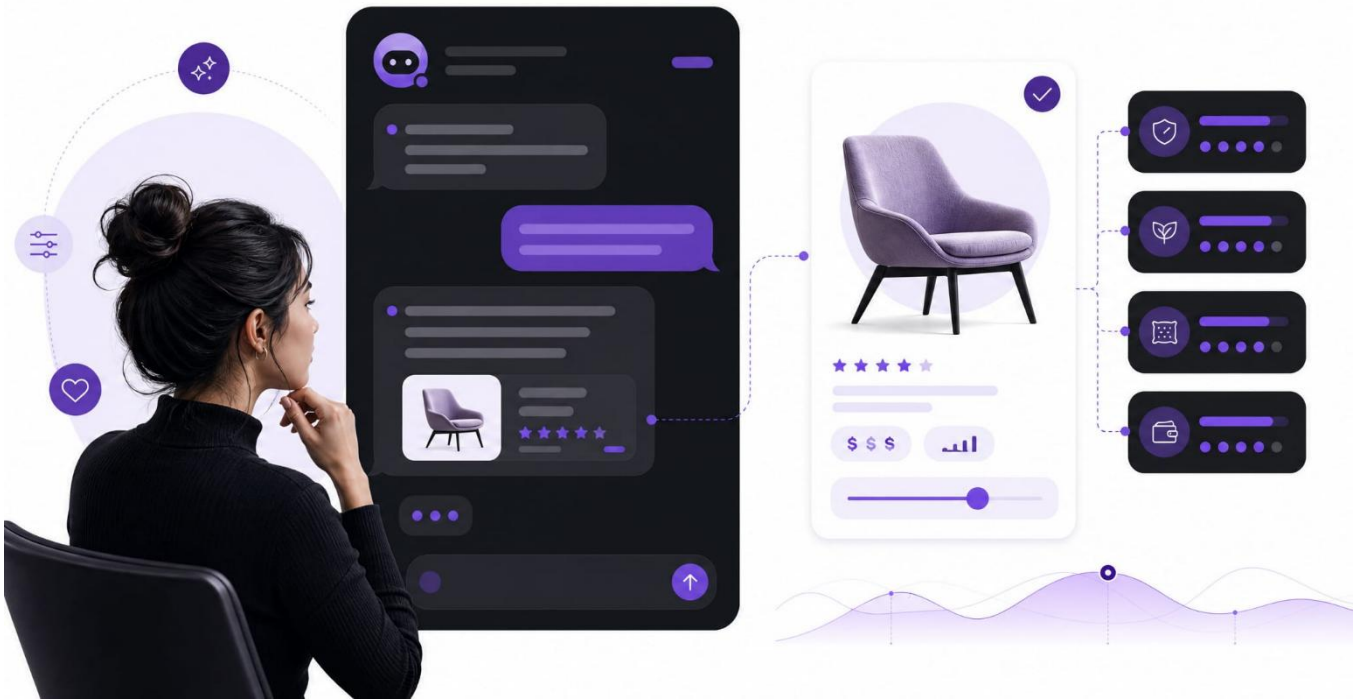
The buying journey becomes **less about browsing** and **more about instruction, delegation and trust**. Mastercard describes agentic commerce agents as systems that interpret requests, use memory, tools and reasoning, compare options and move toward goal-oriented actions rather than static responses. [1]

[1] Mastercard. "What is agentic commerce? Your guide to AI-assisted retail."



Payments as the foundation, programmable permissions

Agents can recommend products today. The hard part is letting them buy safely.



Payments were designed for human intent. A person enters a card, taps a wallet, approves a transaction or logs into a bank. With agentic commerce we need more than just smarter recommendations, we need payment systems that can understand permissions, enforce boundaries, and prove accountability. The issue is no longer only “*what should I buy?*” It becomes a set of questions such as:

- a. who is allowed to buy?**
- b. how much can they spend?**
- c. where can they buy?**
- d. under what conditions?**

How is the market responding to a imminent need for programmable payment infrastructure for agents?



Stripe building agent-ready commerce infrastructure

Stripe has moved aggressively into agentic commerce. Its recent work gives a clear signal of where the market is going.



Agentic Commerce Protocol and Instant Checkout

Stripe worked with OpenAI on the Agentic Commerce Protocol (ACP), an open specification that allows AI platforms, buyers and sellers to transact through APIs. Stripe says ACP is already powering real-world use cases such as Instant Checkout in ChatGPT. [4]

Shared Payment Tokens

Stripe introduced Shared Payment Tokens (SPTs) as a new payment primitive for AI commerce. An agent can initiate a payment using the buyer's permission and preferred payment method without exposing the underlying credentials. [4]

SPTs can be scoped to a merchant, amount, time or use case; revoked; monitored through webhooks; connected to PaymentIntents; and supported by fraud signals through Stripe Radar. [3]

Agentic Commerce Suite

Stripe also introduced its Agentic Commerce Suite, which helps businesses become discoverable and sell through multiple AI agents with a single integration. It focuses on product discovery by AI agents, hosted ACP endpoints, near real-time product, price and availability sharing, agentic checkout, payments and fraud detection. [2][3]

[2] Stripe. "Introducing the Agentic Commerce Suite: A complete solution for selling on AI agents."

[3] Stripe. "Introducing our agentic commerce solutions."

[4] Stripe Newsroom. "Stripe launches the Agentic Commerce Suite to help every business thrive in the AI-enabled commerce era."



Visa and Mastercard signal mainstream adoption

Stripe is not alone. The card networks are also building the trust rails for agentic commerce.

Visa Intelligent Commerce

Visa positions Visa Intelligent Commerce as infrastructure for AI agents to buy securely and seamlessly. Visa highlights tokenized payments, authentication APIs, personalized recommendations, automatic promotions or loyalty application, secure payment methods and post-purchase protections. [5]

Visa has reported hundreds of secure agent-initiated transactions with partners and has stated that agent-driven payments are moving from experimentation toward mainstream adoption in 2026. Visa also cited research indicating that nearly half of U.S. shoppers use AI tools for at least one shopping task. [6]



Mastercard Agent Pay

Mastercard announced Agent Pay, which allows verified AI shopping agents to transact on behalf of consumers and businesses. Its approach centers on agentic tokens, dynamic digital credentials that register, verify and recognize agentic transactions. [7][8]

Financial networks should be preparing for a world where the buyer is still human, but the transaction may be initiated, optimized and executed by an authorized AI agent.

[5] Visa. "Enabling AI agents to buy securely and seamlessly."

[6] Visa. "Visa and Partners Complete Secure AI Transactions, Setting the Stage for Mainstream Adoption in 2026."

[7] Mastercard. "What is agentic commerce? Your guide to AI-assisted retail."

[8] Mastercard. "How Mastercard's agentic tokens are driving agentic AI commerce."



How buying habits change

From merchant-led funnels to agent-mediated journeys

1

Search becomes delegation

Users ask agents to compare, filter and recommend based on goals, history and constraints..

2

Loyalty becomes agent-mediated

Brands compete to be preferred by agents, not only seen by humans.

3

Checkout becomes invisible, but permissioned

Customers approve rules and agents execute within boundaries.

4

Journeys become continuous

Agents monitor renewals, warranties, inventory, service and alternatives.



**The wallet
becomes a control plane
for delegated economic behavior**

**Consumers manage limits, merchants, categories,
approvals and revocation.**



How the financial industry changes

Payments

Payments move from static credentials to scoped, tokenized, revocable permissions.



Fraud and risk

Fraud models trained on human behavior may misread agents. Risk systems must distinguish trusted agentic traffic from bot abuse.

Banking

Banks can become agent permission managers: what agents can spend, where, when and under what conditions.



Credit and underwriting

Agents could compare financing, optimize payment terms, manage cash flow and recommend credit products.

Wealth and personal finance

Agents will increasingly manage subscriptions, bills, budgets, insurance renewals and investment tasks.



Merchant acquiring

Acquirers will need to help merchants become agent-ready: product feeds, payment token acceptance, agent authentication and disputes.



Most companies are not agent-ready

Winning in the Economy of Agents will require more than adopting AI. Businesses will need to be discoverable, trusted, and executable by agents focusing into the following five foundational layers:

1

Data Readiness

products, services, prices, availability, eligibility rules and policies must be structured, current and accessible.

2

Trust Readiness

define which agents can access what, under what conditions and with what guardrails.

3

Commerce Readiness

checkout, taxes, fulfillment, returns, refunds and disputes must work through APIs, not only web pages.

4

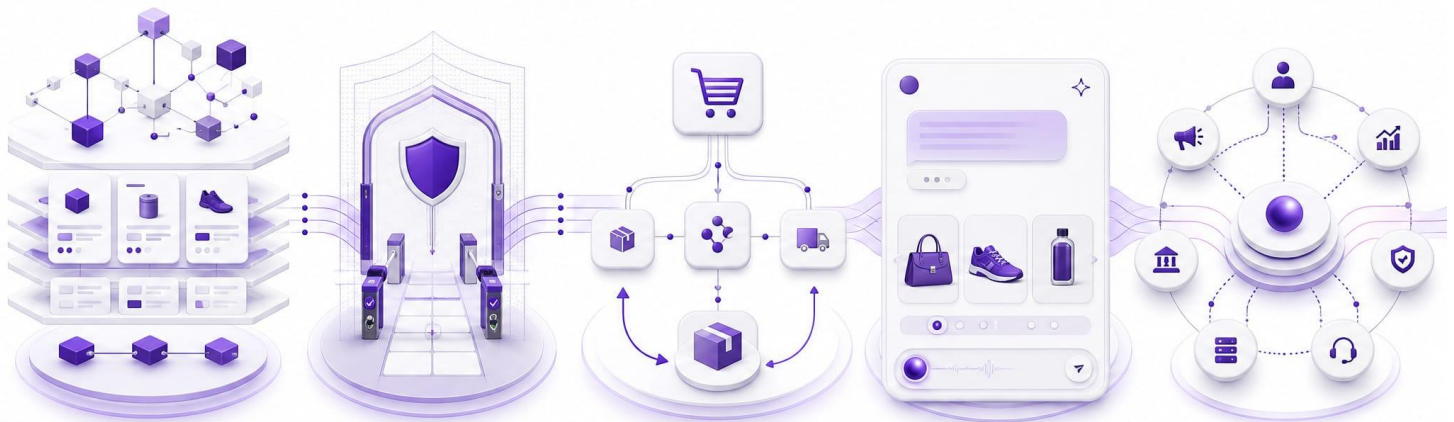
Experience Readiness

decide how the brand appears inside agentic interfaces without losing the customer relationship.

5

Operating Model Readiness

new workflows for marketing, sales, risk, finance, compliance, customer service and technology teams.



For StrategiA, **The Economy of Agents is not just a technology trend. It is the next phase of digital value creation.** Moving AI from productivity to market structure.



How StrategIA can turn the thesis into action

Agent-Ready Commerce Assessment

- Agentic commerce readiness score
- Customer journey impact map
- Payment and trust model review
- Data/catalog readiness assessment
- Agentic use cases prioritization

Financial Services Agentic Strategy Sprint

- Agentic payments landscape
- Delegated authorization model design
- Fraud and controls implications
- Product opportunity map
- Operating model shifts
- Pilot roadmap

"The Economy of Agents will not eliminate human choice. It will move choice upstream, from every transaction to the rules, preferences and permissions that govern thousands of transactions"



StrategiA

Intelligent **A**utonomy for the Enterprise

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