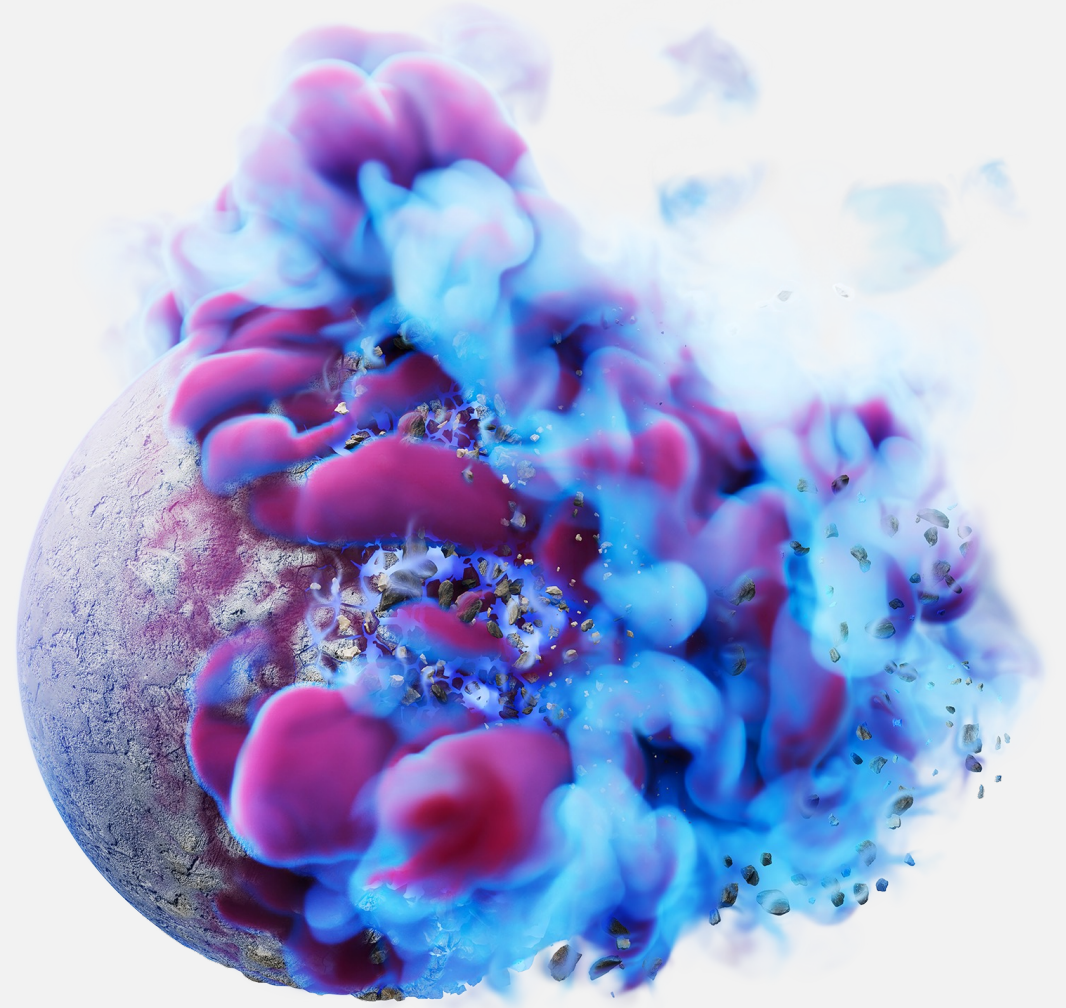# The future of commerce in an agentic world:

How agentic AI will reshape commerce and what payment networks must do next

August 2025

Deloitte.
Digital

Agentic AI is unlocking **exponential growth opportunities** for commerce by 2030

Especially driving efficiencies[1] in B2B spend

30%
Digital commerce transaction value influenced by agentic AI by 2030[2]

$17.5T
Gross merchandise value enabled by agentic AI by 2030[3]

Payment networks must adapt to achieve growth by offering value-added services such as agentic commerce products and enabling M2M transactions among ecosystem players.

[1] Complex procurement flows, autonomous inventory agents, and price-comparison bots could aid B2B spend, especially in cases where decisions are repeatable, rules-based, and high-value
[2] Commerce tools.
[3] Deloitte estimates.

For consumers, provide a trustworthy and differentiating agentic commerce experience:

Convenience across channels:
Save consumers' time and reduce manual efforts through seamless agentic interactions.

Sense of control:
Put consumers in control of their personal data and privacy with the ability to customize agentic interactions.

Personalized experiences:
Tailor recommendations, offers, and experiences that reflect their preferences.

For businesses, take advantage of new growth and revenue streams through agent-native infrastructure and ecosystems:

Insights:
Aggregate agent data for enhanced insights and effective campaigns.

Fraud and security:
Orchestrate the agentic payment ecosystem with real-time fraud and security services.
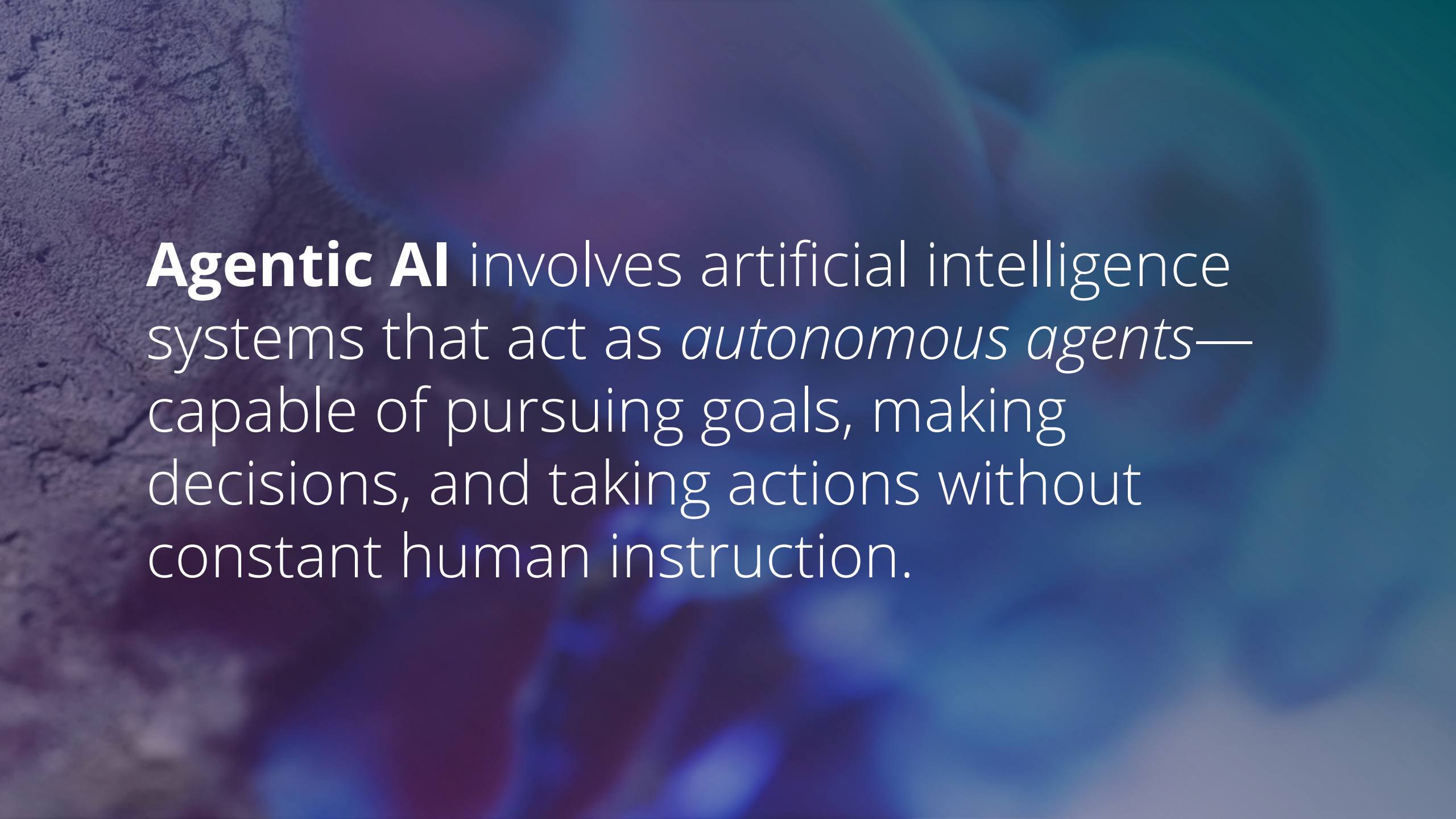
Process automation:
Automate business processes (e.g., supply chain) by optimizing operating costs and productivity.

Payments are strategically positioned as an enabler of agentic AI when organizations:

- **Move beyond transaction processing** to an intelligence and analytics hub.
- **Deepen customer relationships**, optimize risk, and unlock new revenue streams.
- **Position as an indispensable partner** in the evolving digital commerce landscape.
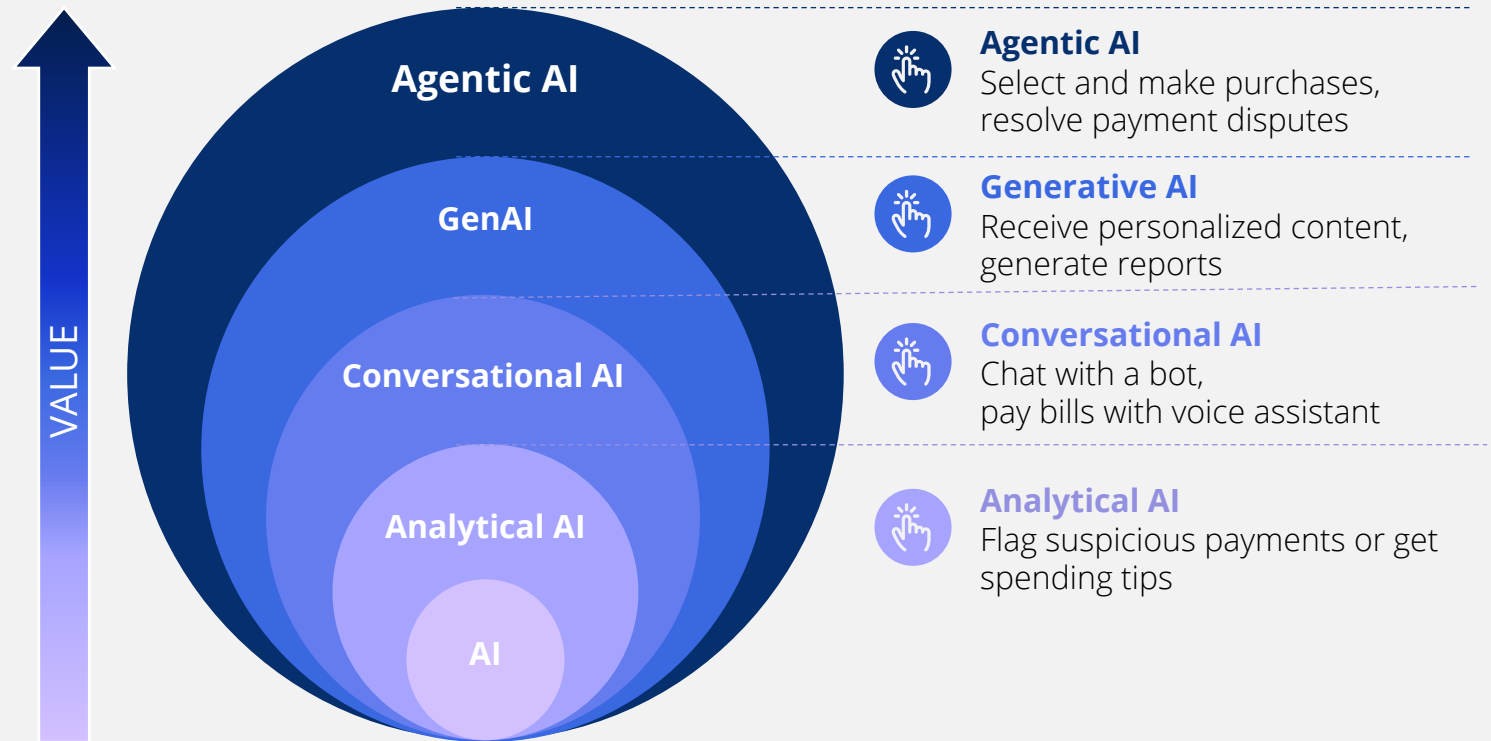
The rise of agentic commerce

Agentic AI involves artificial intelligence systems that act as *autonomous agents*— capable of pursuing goals, making decisions, and taking actions without constant human instruction.

AI solutions have been transforming the payments market.

With agentic AI, we are entering a **paradigm shift**.

We can think of agentic AI as moving from an informative assistant to a **proactive commerce enabler** that understands your financial goals, spending behavior, and shopping context, and acts autonomously to help save, earn, and optimize on every transaction.

VALUE

Agentic AI
Select and make purchases, resolve payment disputes

Generative AI
Receive personalized content, generate reports

Conversational AI
Chat with a bot, pay bills with voice assistant

Analytical AI
Flag suspicious payments or get spending tips

Agentic AI

GenAI

Conversational AI

Analytical AI

AI

5 |

Customers and businesses are ready for agentic payment experiences

Customers expect...

Personalized experiences

Tailored recommendations, offers, and experiences that reflect their preferences

Convenience across channels and checkout

Seamless, frictionless interactions across payments platforms, from social media to bookings

Sense of control

More control over personal data, privacy, and customizing interactions (e.g., agent cap on spend)

Businesses need...

Differentiation through experience, driven by data

Companies are competing on customer experience, not just price or product quality

Operational efficiency

Stay competitive by reducing operating costs through automation

Ecosystem partnerships

Seamlessly integrate with other players in global commerce ecosystem

51% of customers don't feel that brands use their information in a beneficial way.

50% of businesses would work with autonomous agents for efficiency and personalization.

AGENTIC AI CONSUMER SURVEY INSIGHTS

Although there is interest, consumers are reluctant due to a lack of trust and security concerns

Among the 500 people we surveyed,

65% have **used 1 or more tools** knowing it featured AI technology

But only
20% feel comfortable or somewhat comfortable with agentic AI compared to other types today

70% are interested in exploring agentic AI in at least one area of payments

Top use cases were those that help customers save time, and money, as well as monitor and optimize their finances:

46% are interested in **enhanced shopping**
Using agentic AI **to find the best prices and deals online** or in retail shops based on their **real-time needs and location**

37% want **fraud detection**
Enhancing security by detecting suspicious activity, freezing accounts, and quickly handling disputes
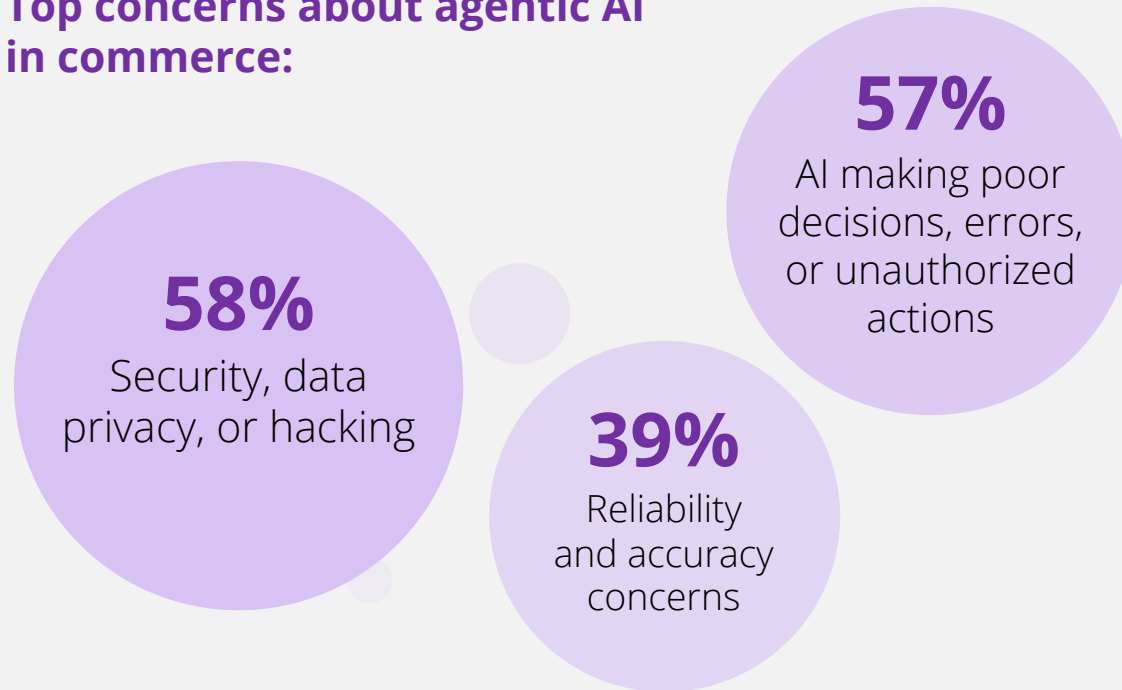
33% are interested in **managing rewards and subscriptions**
Maximizing savings by efficiently using loyalty programs in payments and managing subscriptions (e.g., tracking renewals, usage, and auto-cancelling underused services)

7 |

Even consumers who use AI comprehensively have concerns when it comes to using agentic AI for commerce and payments

Top concerns about agentic AI in commerce:

57%
AI making poor decisions, errors, or unauthorized actions

58%
Security, data privacy, or hacking

39%
Reliability and accuracy concerns

" Depends on whether the actions can be reversed. If they can, then no worries. If they can't, then it'll be a while before I trust an AI to actually spend my money."

– US CONSUMER

" In AI's current state, I would not want it spending or transferring any of my money without my review and approval."

– US CONSUMER

To build trust in new agentic AI experiences, organizations can:

★ **Allow customers to review and override agentic actions**

★ **Guarantee reimbursement for AI-related errors**

★ **Provide real-time notifications and transparency**

Consumers feel more comfortable with agentic AI for digital commerce when they know the brand acts on their interest and financial well-being

60% of survey respondents reported feeling **concerned or insecure about their financial well-being**

Financial well-being

- Improving (7%)
- Financially secure (25%)
- Financially insecure or concerned (60%)
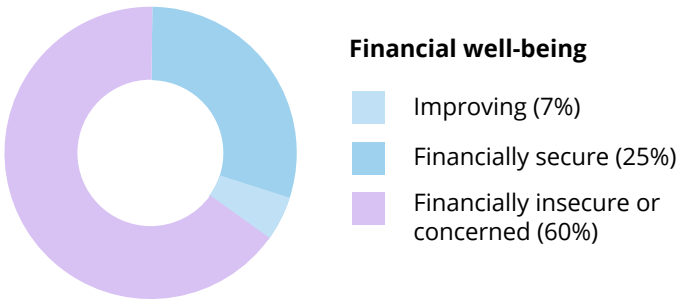
Feeling comfortable in their finances correlates to consumers' comfort with AI at large and agentic AI in payments:

|	Comfort and familiarity **with AI**	Comfort **with agentic AI** for payments
↑ **Financially secure**	**51% feel comfortable**	**31% feel comfortable**
↓ **Financially insecure or concerned**	**32% feel comfortable**	**10% feel comfortable**

To drive adoption, it is essential to **meet customers where they are** in their financial journey and ensure that it won't jeopardize their security or well-being.

9 |

Agentic AI is expected to exert **exponential** influence in commerce by 2030, especially driving efficiencies[1] in B2B spend

Agentic AI influenced gross merchandise value
Size 2025–2030 (USD trillion)
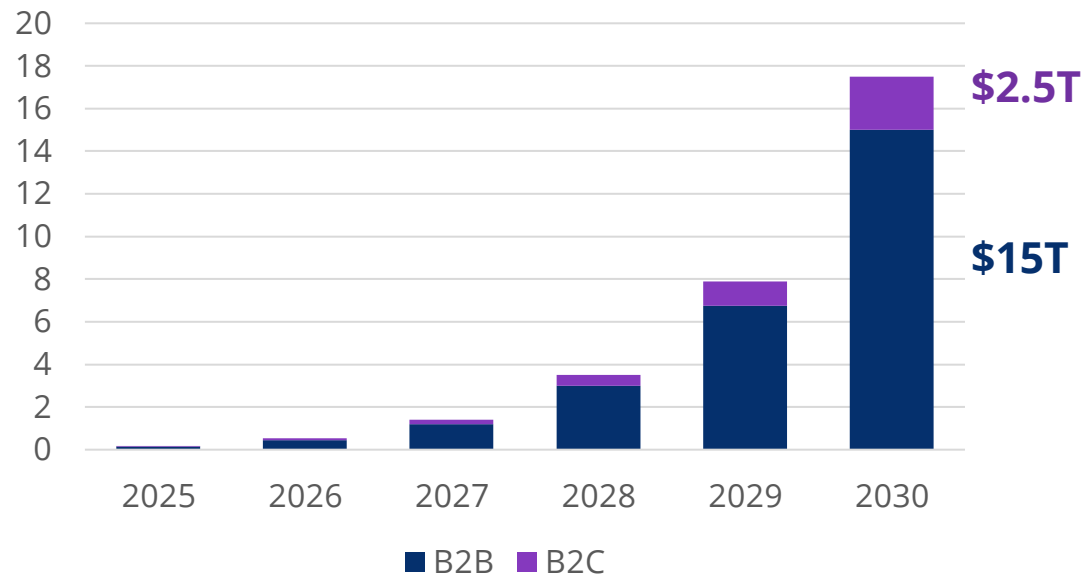
$2.5T	
$15T	

Legend: ■ B2B ■ B2C

30%
Digital commerce transaction value influenced by agentic AI by 2030[2]

$17.5T
Gross merchandise value enabled by agentic AI by 2030[3]

[1] Complex procurement flows, autonomous inventory agents, and price-comparison bots could aid B2B spend, especially in cases where decisions are repeatable, rules-based, and high-value;
[2] Commerce Tools;
[3] Deloitte Estimates

Value key:

For Customers | For Businesses

Today, a few players are spearheading this transformation to make commerce simpler, faster, and more secure

Mastercard Agent Pay

Mastercard works with Microsoft and other leading AI platforms to introduce **Mastercard Agentic Tokens that will power global commerce solutions**, with enhanced visibility, security, and control.

Control | **Partnerships**

Differentiation

PayPal Agent Toolkit

PayPal is helping developers to **create agentic workflows** and **smarter financial operations** using its **suite of APIs** to manage payments, subscriptions, invoices, disputes, and more.
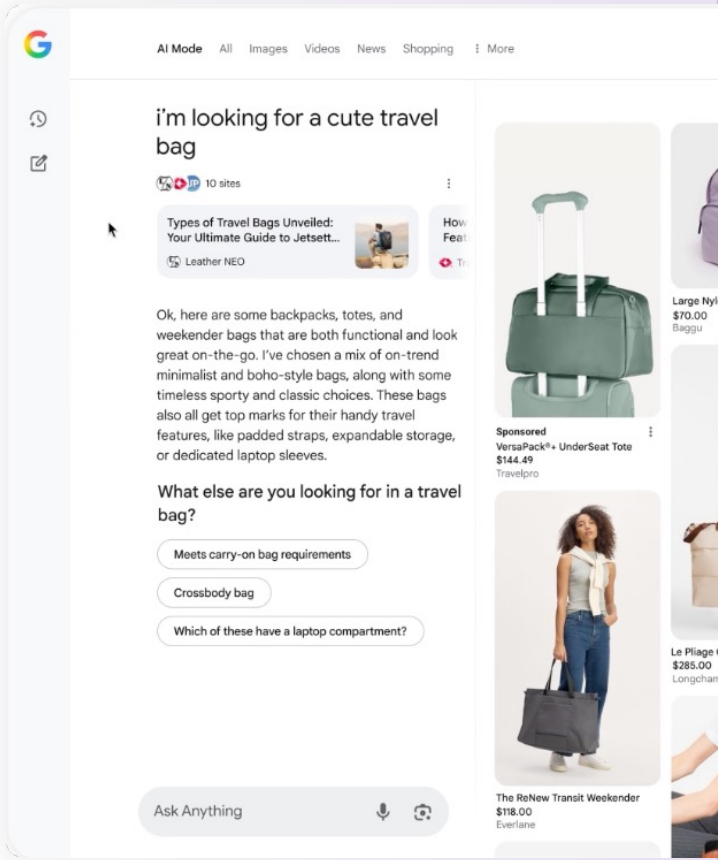
Convenience | **Differentiation**

Efficiency

Google AI Shopping Mode

Google reimagined online shopping, allowing users to **browse billions of product listings** and buy items they want using Google's new **agentic checkout** at a price that fits their budget.

Convenience

Personalization

Partnerships

Salesforce Agentforce

Since launching Agentforce for Salesforce Help, AI agents are now **solving 83% of customer queries without a human**, halving the number of issues that require human intervention.

Convenience | **Efficiency**

i'm looking for a cute travel bag

Ok, here are some backpacks, totes, and weekender bags that are both functional and look great on-the-go. I've chosen a mix of on-trend minimalist and boho-style bags, along with some timeless sporty and classic choices. These bags also all get top marks for their handy travel features, like padded straps, expandable storage, or dedicated laptop sleeves.

What else are you looking for in a travel bag?

Meets carry-on bag requirements
Crossbody bag
Which of these have a laptop compartment?

We're seeing agentic experiences that help customers resolve issues faster, find the right product at the right price, and manage their finances across the payment life cycle…

There is an opportunity to meet customers' rising expectations for speed and personalization while enhancing operational efficiency with agentic AI.

The future-state experience

Building trust—Our core design principles

To create an experience users can truly rely on, we've anchored our design in three guiding principles. Each one is a critical component in building and sustaining trust.

SECURITY AND TRANSPARENCY

I want to feel confident in knowing how AI is being used and what's happening behind the scenes, and that my information and finances are always safe.

FINANCIAL WELL-BEING

I want to be reassured that agents will work as expected, and be able to correct unwanted action, and for the company to be accountable for agent errors.

CONTROLLED AUTONOMY

I want to trust that the agent will act intelligently and autonomously only within the parameters and preferences I set.

We asked **consumers what would increase their trust** in agentic AI solutions in payments:

37% Expect to be provided **real-time notifications and transparency**

59% Expect **guaranteed reimbursement** for AI-related errors and the **ability to review and override actions**

57% Want **full control over agentic AI** in payments (across use cases)

The business opportunity

Agentic AI is estimated to unlock **$17.5T**[1] in commerce

As agentic commerce evolves, payment providers are uniquely positioned to take advantage of new growth and revenue streams.

[1] Deloitte estimates for gross merchandise value enabled by agentic AI by 2030.

New opportunities to …

1

DRIVE DIRECT REVENUE GROWTH

Prioritize high-impact use cases across consumer and B2B spaces to expand services and offerings.

2
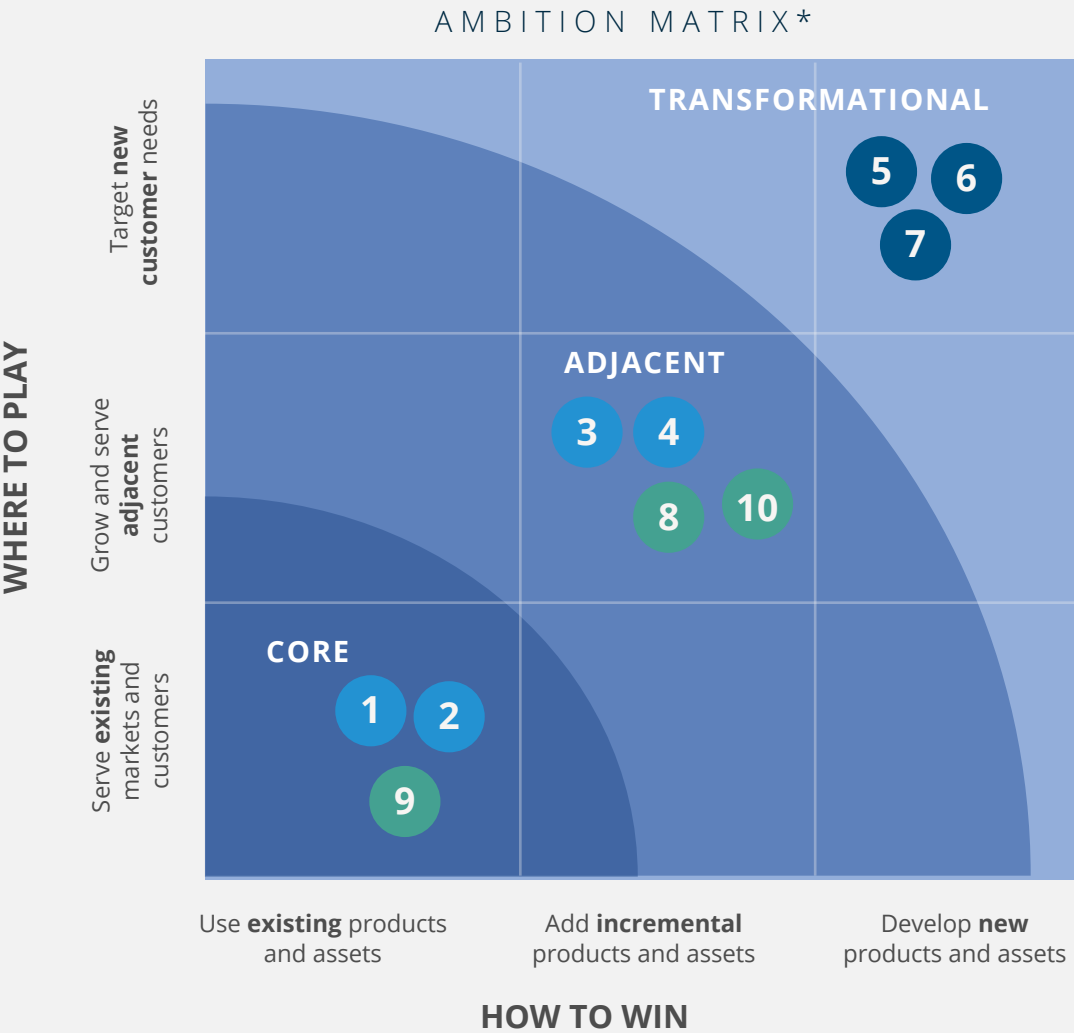
MONETIZE DATA AND INSIGHTS

Develop new analytic capabilities based on agentic data that gives powerful insight into consumer behavior and market trends.

3

EXPAND THE ECOSYSTEM

Engage the right partners and invest in innovative strategies to provide seamless agentic experiences at scale.
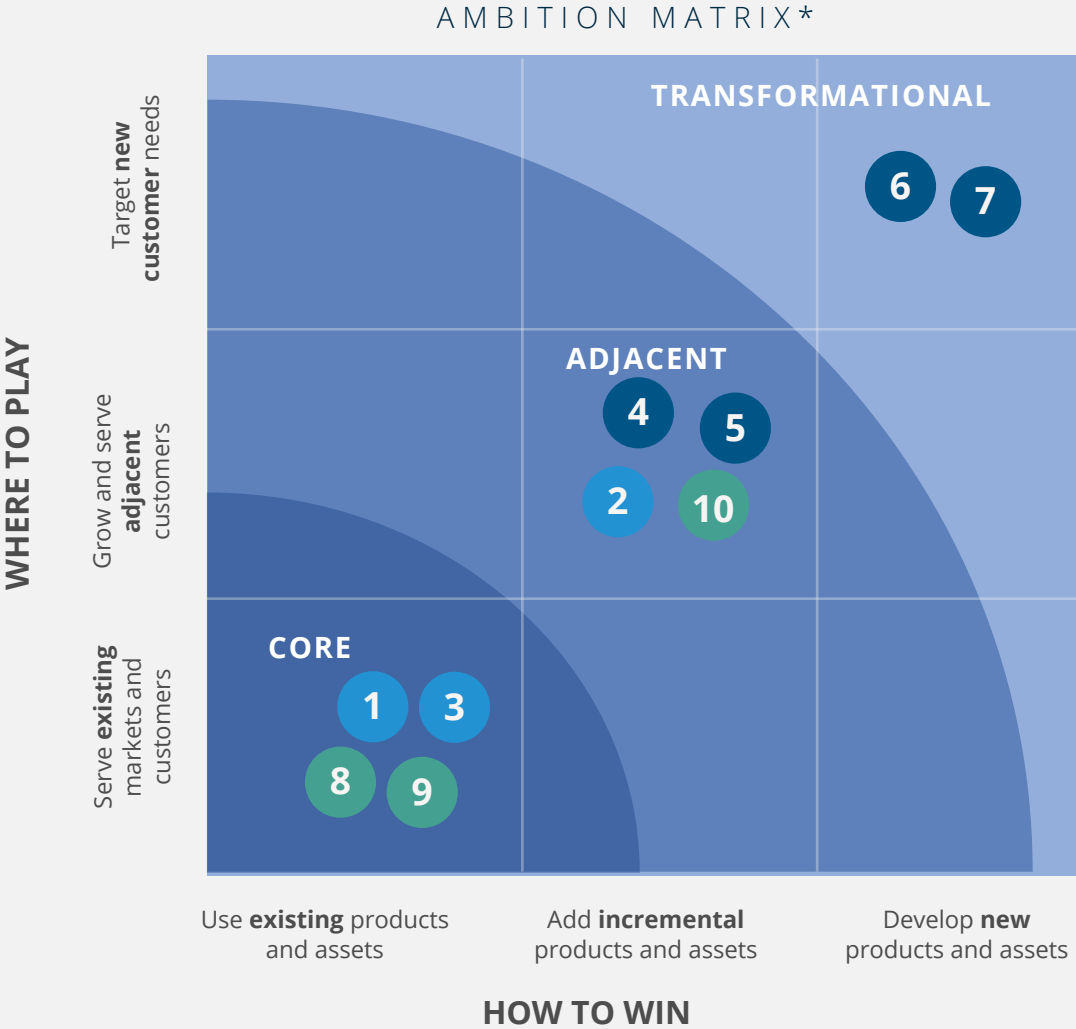
Transform D2C opportunities

AMBITION MATRIX*

WHERE TO PLAY

Target **new customer** needs

Grow and serve **adjacent** customers

Serve **existing** markets and customers

TRANSFORMATIONAL
5 6
7

ADJACENT
3 4
8 10

CORE
1 2
9

Use **existing** products and assets

Add **incremental** products and assets

Develop **new** products and assets

HOW TO WIN

*This matrix shows **Illustrative** innovation strategies and initiatives that we will expand upon in our engagement.

ILLUSTRATIVE OPPORTUNITY SPACES

| Convenience | Fraud and risk | Financial well-being |

1 Conversational Bill Splitter & Reconciler
Listens to conversations or scans receipts to split bills, request payments, and reconcile expenses.

2 Microtransactions Agent
Executes frequent, low-value purchases for digital content.

3 Contextual Merchant Finder
Evaluates context and books/auto-pays for services (groceries, transport, restaurants).

4 Smart Shopper Agent
Searches for optimal price, delivery, and trustworthiness, and executes payment when conditions are met.

5 Real-Time Fraud Response Agent
Detects suspicious activity, contacts user/merchant, freezes accounts, negotiates, and initiates refunds/disputes in seconds.

6 Real-Time Micro-lending
Approves, disburses, monitors micro-loans; triggers repayment by agreed events.

7 Autonomous Financial Concierge
A personal AI agent that optimizes your entire financial life—from paying bills, to moving money, investing, and negotiating.

8 Dynamic Subscription Manager
Audits subscriptions, negotiates discounts, cancels unused services, shifts to better plans, and integrates with payments.

9 Rewards & Payment Optimization Agent
Integrates loyalty programs, surfaces personalized offers, and selects optimal payment methods to maximize rewards, minimize fees, and optimize cash flow.

10 Usage-Based Billing
Manages pay-as-you-go payments based on actual usage.

Expand B2B offerings and services

AMBITION MATRIX*

WHERE TO PLAY

Target **new** customer needs

Grow and serve **adjacent** customers

Serve **existing** markets and customers

TRANSFORMATIONAL

⑥ ⑦

ADJACENT

④ ⑤

② ⑩

CORE

① ③

⑧ ⑨

Use **existing** products and assets

Add **incremental** products and assets

Develop **new** products and assets

HOW TO WIN

*This matrix shows **Illustrative** innovation strategies and initiatives that we will expand upon in our engagement.*

ILLUSTRATIVE OPPORTUNITY SPACES

| Speed and responsiveness | Treasury | Cost takeout |

1 Real-Time Fraud Response Agent
Detects suspicious activity, contacts user/merchant, freezes accounts, negotiates, and initiates refunds/disputes in seconds.

2 Supply Chain Automation Agent
Facilitates supply chain financing and faster payments.

3 B2B Transaction Agent
Negotiates and executes transactions with other businesses.

4 Payment Optimizer for Multinational Businesses
Analyzes FX, fees, taxes, and payment rails to choose most efficient B2B transaction route.

5 Autonomous Treasury Co-pilot
Scans liquidity, FX, receivables/payables, market rates; proposes and executes capital moves and hedges.

6 Multi-agent Market Makers in Tokenized Assets
Creates liquidity, executes arbitrage across DeFi protocols, with embedded payment logic and risk mitigation.

7 Smart Contract Negotiator
Interprets contract clauses, simulates cash flow, proposes dynamic payment terms in B2B negotiations.

8 Business Payments & Reconciliation Agent
Automates vendor payments and invoice processing, matches payments to transactions, and flags discrepancies for resolution.

9 Risk & Compliance Intelligence Agent
Monitors transactions/markets, automates regulatory compliance, and alerts on potential risks.

10 Customer Financing/BNPL Agent
Offers/manages "buy now, pay later" or trade credit terms.

Aggregate agent data to build new analytic capabilities and new insight into consumer behavior and market trends.

AGENT SCORING

Develop risk profiles based on agent behavior and transaction patterns.

Enhances fraud prevention and tailored security measures.

BEHAVIORAL INSIGHTS

Analyze agent activity to understand consumer preferences and predict future purchasing patterns.

Achieves hyper-personalization and targeted marketing strategies.

MARKET INTELLIGENCE

Aggregate agent data to identify emerging trends and market dynamics.

Allows for quick adaptation to market changes and opportunity discovery.

SYNTHETIC PERSONAS

Build "agent personas" by clustering agent behaviors and using them to simulate performance of new products, pricing, or policies.

Enables product experimentation without needing full rollout.

PROCESS HEATMAPS

Analyze agent usage logs for optimization across workflows (e.g., loan processing, payment exception handling)

Surfaces bottlenecks, redundancy, and automation gaps.

Follow three key imperatives to build a diverse ecosystem of partners—enabling frictionless agentic experiences.

1
EXPAND ECOSYSTEM INTEGRATION
Build connections with partners to embed payments and agentic capabilities across industries and platforms.

2
ACCELERATE AGENTIC INNOVATION
Fuel the creation and adoption of new agent-driven payment experiences.

3
LEAD WITH TRUST AND STANDARDS
Establish the rules, safeguards, and best practices for secure, interoperable, and privacy-centric agentic payments.

RECOMMENDATIONS

- Embed payments in AI-powered devices and platforms (OEMs).
- Embed agentic payment services for business customers (ERP, treasury, fintech).
- Partner with retailers to enable seamless, personalized, agent-driven shopping with retailers.
- Partner with issuers to create agent-friendly payment solutions and rewards.

- Launch APIs, SDKs, and developer tools to build new agentic experiences.
- Invest in companies building the next generation of agentic commerce solutions.
- Provide AI toolkits with advanced analytics and fraud detection.
- Enhance agent intelligence and personalized experiences with LLM platforms.

- Drive the standards for security, interoperability, and privacy in agentic payments.
- Establish transparent AI governance frameworks for ethical and accountable agentic payments.
- Proactively detect and mitigate emerging risks in agentic payment systems.

The strategic role of payments

As agentic AI reshapes commerce, every actor must rethink their role—not just in execution, but in orchestration, trust, and monetization

01 Card issuers

- **From product providers to agentic experience engines:** Cards become platforms for intelligent, real-time personalization based on agent-inferred context and user goals.

- **Unlock real-time data interoperability:** Integrate credit, loyalty, and risk systems to enable richer agent decisions and responsive approvals.

- **Govern agent decisioning and explainability:** Develop audit trails, override policies, and provide logic transparency to ensure compliance and fairness in agent-led actions.

02 Card networks

- **From static rails to value orchestrators:** Transition from routing rules to programmable, agent-optimized infrastructure that supports personalized decisioning.

- **Power agentic issuance layers:** Offer tokenized, programmable capabilities (limits, rewards, constraints) for issuers exposed to AI agents in real time.

- **Establish agent trust and reputation infrastructure:** Create shared, cross-player layers to log, score, and validate agent behavior. Monetize via API access.

03 Acquirers

- **From processors to SMB operating systems:** Acquirers become orchestration platforms, enabling autonomous onboarding, checkout optimization, and intelligent financing.

- **Enable agent-led merchant ecosystems:** Support agent-driven product matching, cross-sell, and promo personalization across merchants.

- **Monetize agentic AI services:** Offer fraud agents, loyalty bots, BNPL evaluators, and identity microservices via modular infrastructure and APIs.

We can help you define your agentic payment strategy, design and build your winning and regulatory-compliant agentic payment product, and integrate with the best partners

CONSUMER AND RETAIL PAYMENTS

Marketing, acquisition, and onboarding	Payments experience and journey design	Loyalty, rewards, and promotions
Agentic UX layer design	Agent-centric card and wallet orchestration	

CORPORATE AND TREASURY MANAGEMENT

Commercial client onboarding	Payments engine/hub implementation
Cross-border payments	Autonomous treasury optimization models

MERCHANT AND SECTOR SOLUTIONS

Payment strategy and experience design	Payment processor selection and implementation	Cash and liquidity management
Agent-ready embedded payment frameworks	Autonomous payment negotiation interfaces	Agentic checkout orchestration

PAYMENTS STRATEGY	Growth verticals and market entry	Market intelligence and benchmarking	Agentic monetization strategy	Agent enablement and adoption roadmaps
PAYMENTS M&A AND PARTNERSHIPS	M&A and restructuring	Fintech collaborations	Alliances and trading partners	Agent ecosystem playbooks	Agent credentialing and certification frameworks
PAYMENTS OPERATIONS	Operating model design	Org design and talent development	Agent simulation labs	Agent explainability and oversight dashboards
FRICTIONLESS PAYMENTS PROCESSING	Legacy modernization and package imp.	Rails integrations	High vol. performance, scale, and security	Cloud migrations and integrations	Agentic payment orchestration layer
NEXT-GEN PAYMENTS	Instant payments	Digital blockchain design and build	Smart agent-enabled rails	Agentic tokenization frameworks
RISK AND REGULATORY	Operational risk and credit management	Authentication and identity	Cyber services	Consumer protection	Enterprise payments regulations	Reversibility and consent override frameworks	Agent trust and risk scoring models
FINANCE, AUDIT, AND ACCOUNTING	Audit and assurance	Finance infrastructure	Tax and legal	Agent-generated financial narratives

Agentic AI offering

Contents

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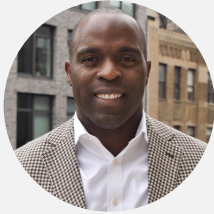
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