Payments to grow your world

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Agentic commerce

When AI becomes the customer



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We are entering the era of agentic commerce

Mall	**Website**	**App**	**Agent**
Where we shop	Where we shop	Where we shop	Who is shopping



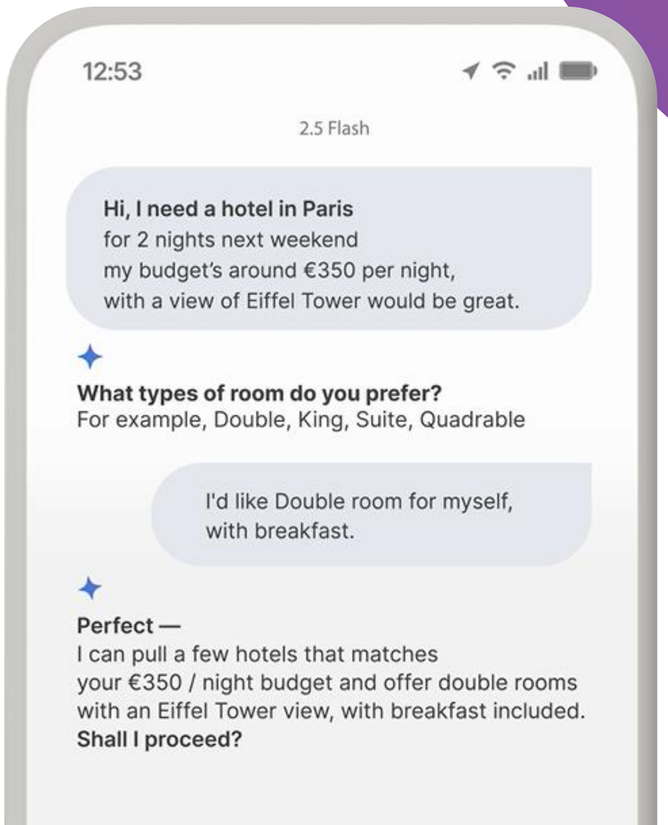
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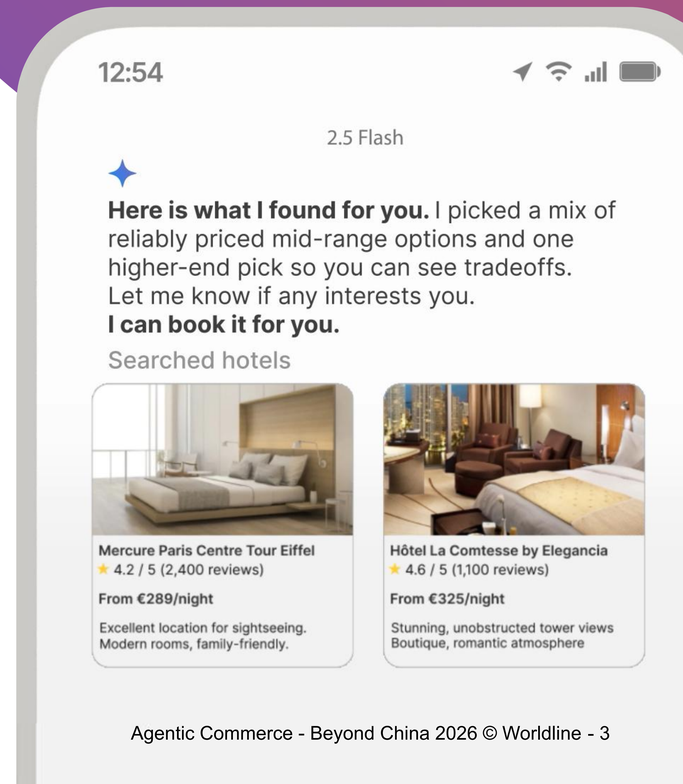
What is agentic commerce?

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AI agents discover, compare and purchase on behalf of a consumer

Still your product — but the buyer is now an intelligent agent representing your customer

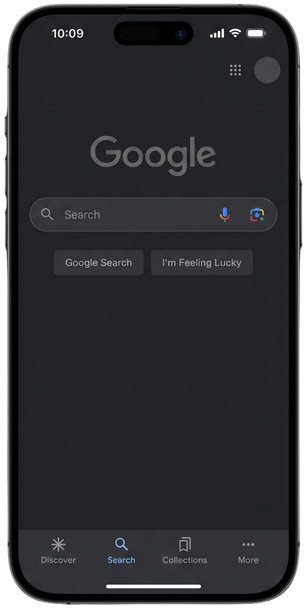




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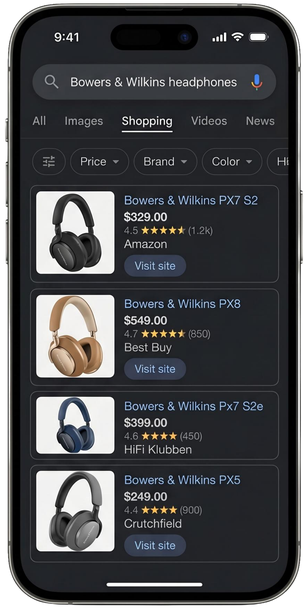
Ecommerce today

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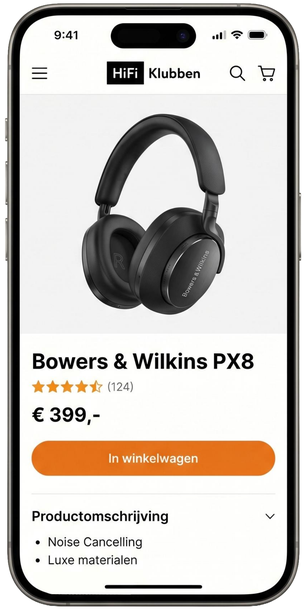
Search

Consumer searches for products/services via search engine or social media



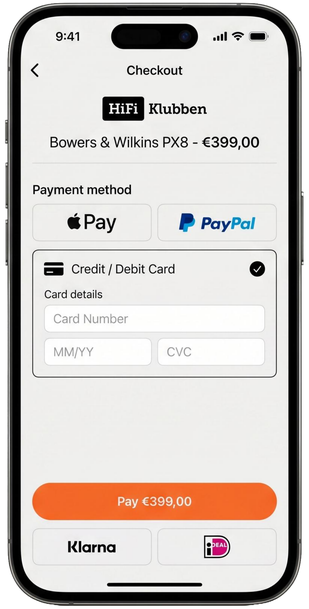
Browse

Consumer browses on the merchant website/app to discover products



Pick

Consumer chooses the products, creates shopping cart, and proceeds to checkout



Pay

Consumer completes the checkout and pays



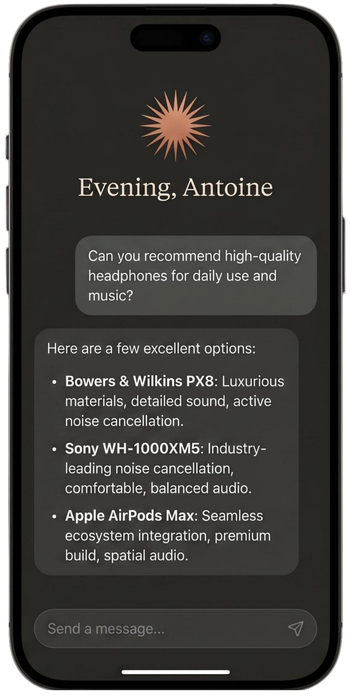
Confirm

Consumer is notified about the purchase confirmation

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Agentic commerce tomorrow

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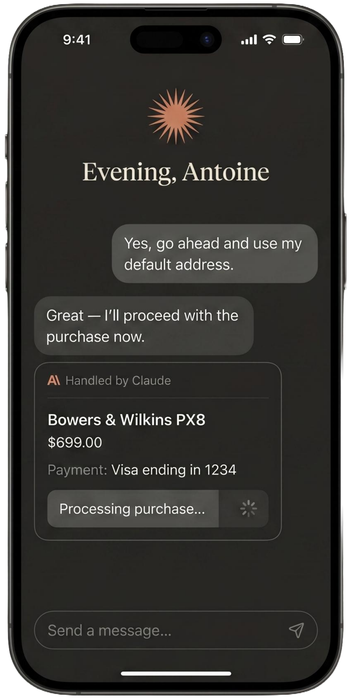
Prompt

Consumer prompts an AI agent through natural conversations that discovers and recommends products/services



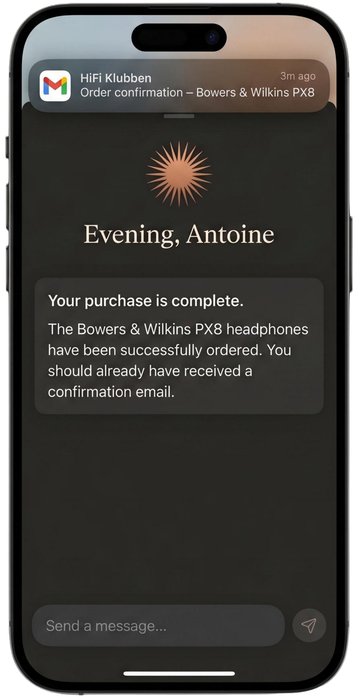
Intent

Consumer makes purchase decision and authorizes the agent to purchase.



Pay

AI agent completes the purchase automatically on behalf of the consumer



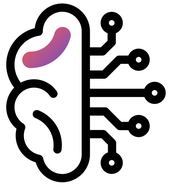
Confirm

AI agent notifies the consumer that the purchase has been made.

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AI becomes the next interface of commerce

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58%

consumers replaced traditional search with GenAI tools for product recommendations



71%

consumers want to use GenAI to shop



25%

Ecom GMV is expected to shift to agentic by 2030

Source: Mastercard Study; BCG

It’s a big shift and it matters

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From Search to Delegation

Consumers will no longer search or browse — they’ll *delegate intent* to AI agents that find and buy on their behalf.

From Clicks to Conversations

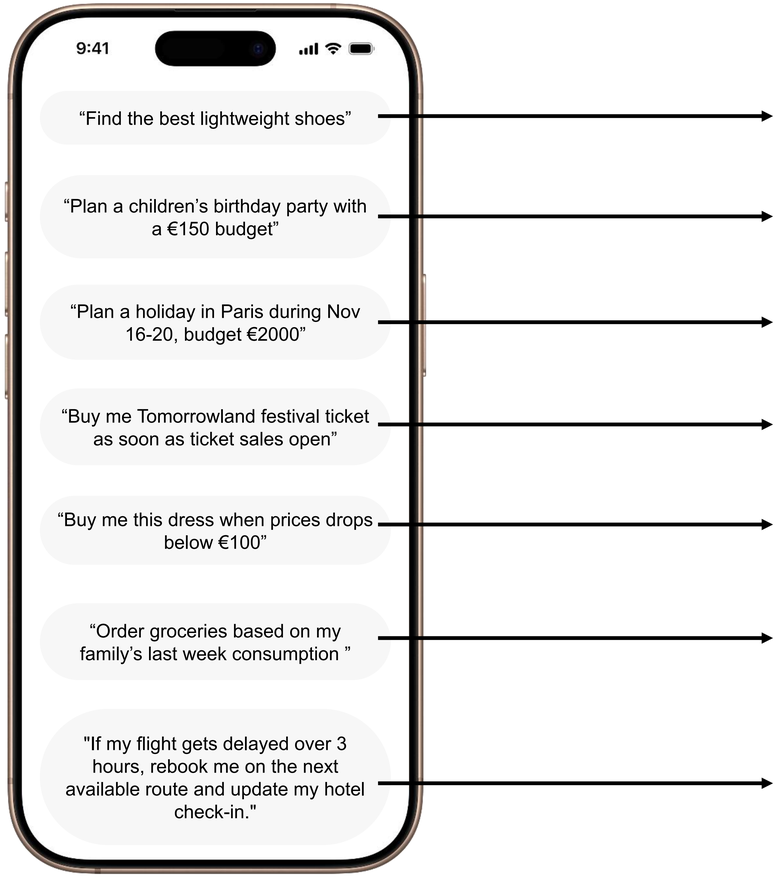
Discovery and purchase will happen within agent platforms—requiring new ways for merchants to be found and paid.

From Human Checkout to Agent-Initiated Payment

Payments will be initiated by AI agents using secure tokens and protocols. Merchants need to ensure they can recognize and accept new forms of payment.

Agentic commerce unlocks entirely new ways to buy and sell

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Buy single product

Buy multiple products

Planning & booking travel

Human-Present

Monitor availability

Monitor price

Repeat purchase

Complex request

Human-Not Present



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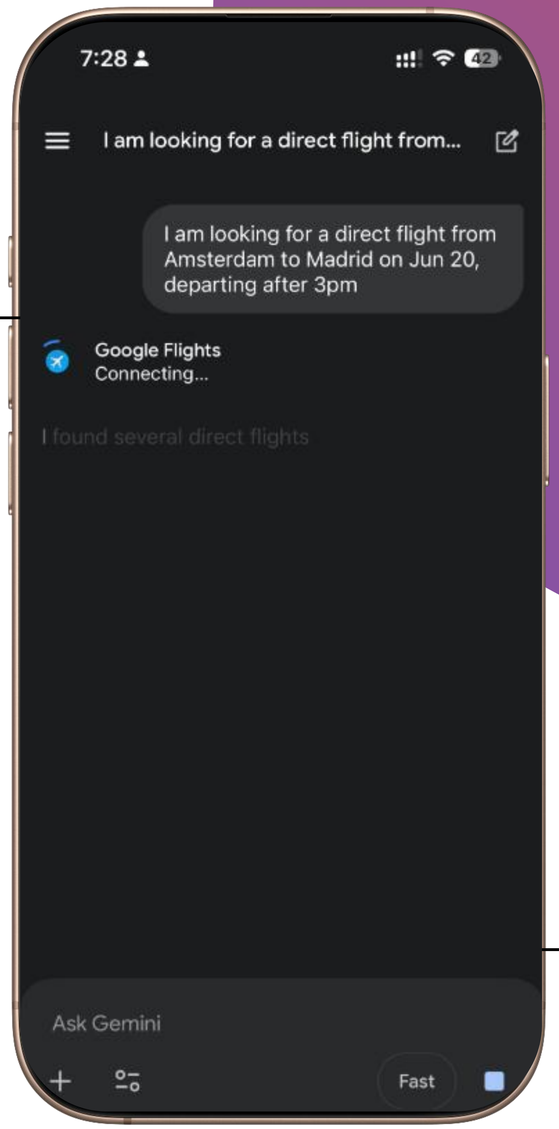
LLM checkout

End to End Experience

Discovery and payments directly within LLM interface — AI agents can search and compare options, and execute transactions on behalf of users, all within a single conversational interface.

You usually remain the merchant of record.

Directly in the LLM interface



Payment initiated via the LLM agent

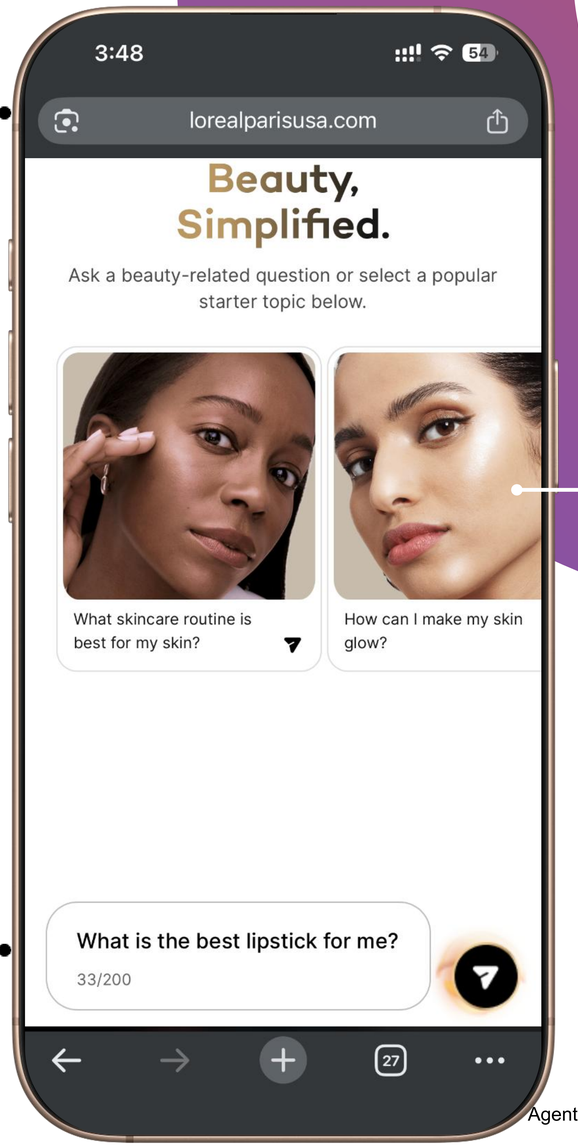
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Brand agent

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Still in the merchant domaine



Merchant defines its own ux

Shopping assistant leveraging AI/LLM

Owning the UX

AI-powered assistants that allow businesses to create custom conversational agents representing their brand, capable of handling customer interactions autonomously across channels

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Current agentic protocols

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Commerce Layer

UNIVERSAL COMMERCE PROTOCOL (UCP)

AGENTIC PRODUCT PROTOCOL

AGENTIC COMMERCE PROTOCOL (ACP)

Payments Layer

AGENT PAYMENTS PROTOCOL (AP2)

VISA INTELLIGENT COMMERCE

MASTERCARD AGENT PAY

AGENTIC PAYMENT OPEN PROTOCOL

Enablement Layer

MODEL CONTEXT PROTOCOL (MCP)

AGENT2AGENT PROTOCOL (A2A)

WEB BOT AUTH PROTOCOL

While agentic commerce doesn’t disrupt payment rails, the ecosystem must adapt for AI-initiated transactions

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What’s happening in the ecosystem?

Embed AI Interface for Shopping

ChatGPT · Gemini · perplexity

Enable Merchant Integration Points

e.g. connect product catalogues, ecom infra to AI agent

shopify · BIGCOMMERCE · amazon · CLOUDFLARE · salesforce

Build Payment Layer

e.g. early product: shared tokenization, MCP server, instant checkout built with protocol

stripe · adyen · PayPal · nuvei · WORLDLINE

Create Trust Infrastructure & Payment Standards

e.g.Launch agent payment protocol, token standards

Google · VISA · OpenAI · mastercard · UnionPay 银联

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How is Worldline building the future of agentic payments?

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Enable

Evolving our core payment infrastructure to support agent-initiated payments in a trusted manner



Collaborate

Partnering with ecosystem to test and build payment solutions on new agentic payment protocols



Lead

Shaping emerging standards for trusted agentic commerce in Europe — aligning innovation with compliance and security

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Product: Worldline MCP server

Public preview

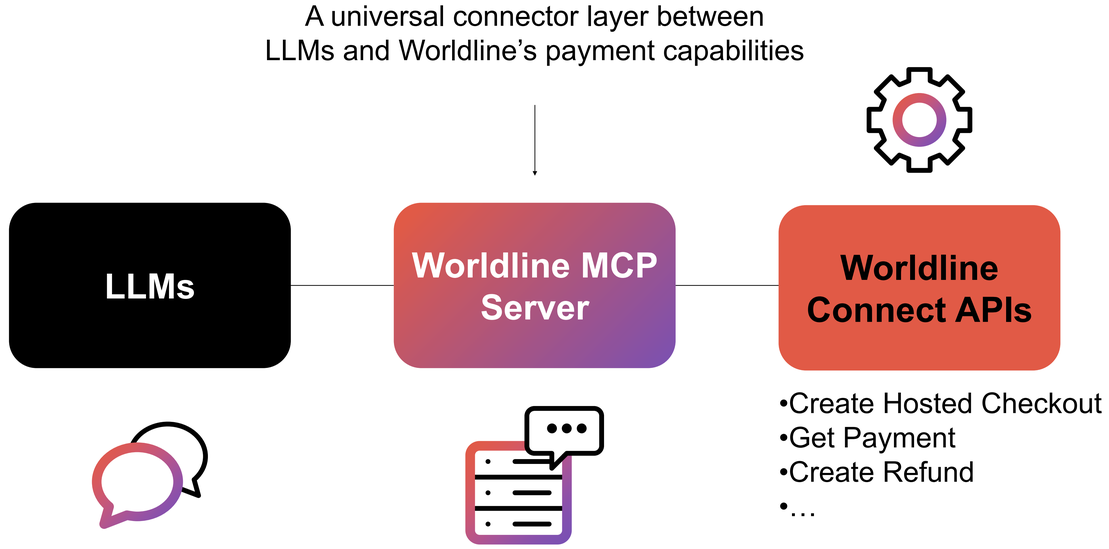
Link: https://docs.connect.worldline-solutions.com/documentation/ConnectAI/worldline-model-context-protocol-mcp-server

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A **new way** to integrate and interact with Worldline payment APIs, through LLMs

What is MCP?

The Model Context Protocol (MCP) is an open standard that allows LLMs— such as ChatGPT, Gemini, or Claude — to securely connect to external tools, data sources, and APIs.

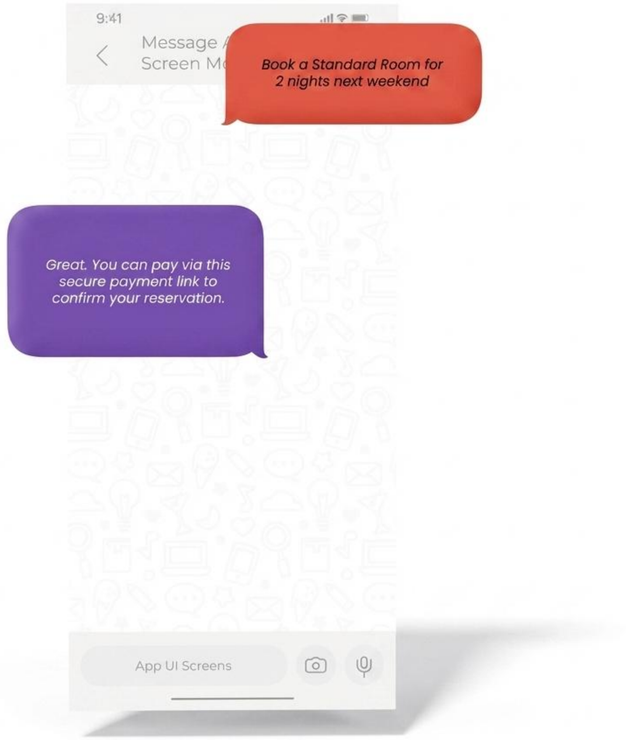


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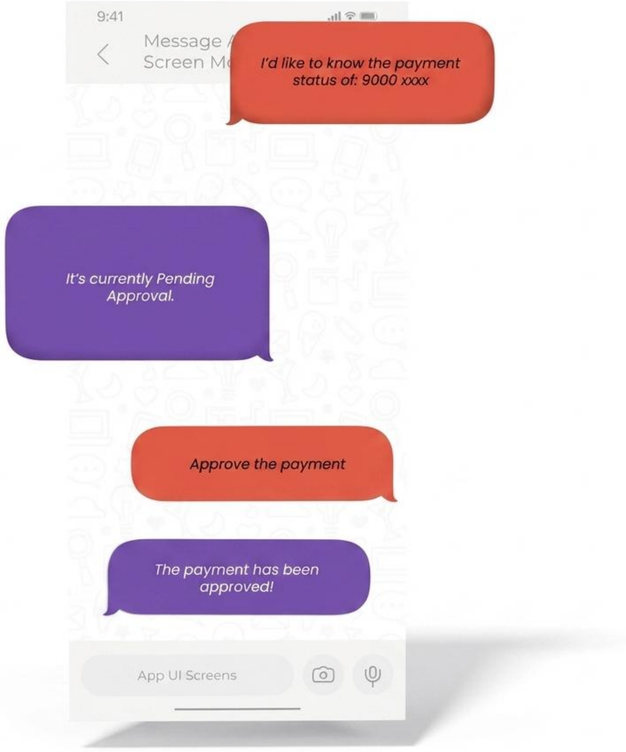
Product: Worldline MCP server

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Agentic Commerce: Pay by a secure payment link in an agentic commerce use case



Agentic Operations: Manage your transactions with natural language prompts

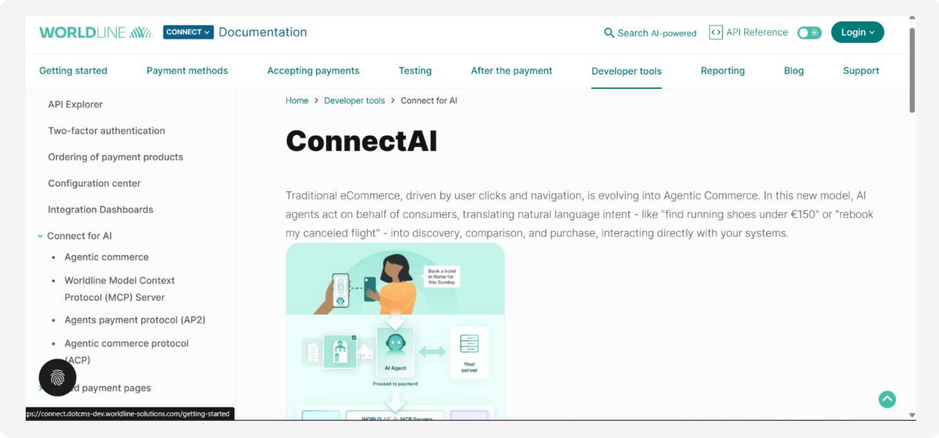


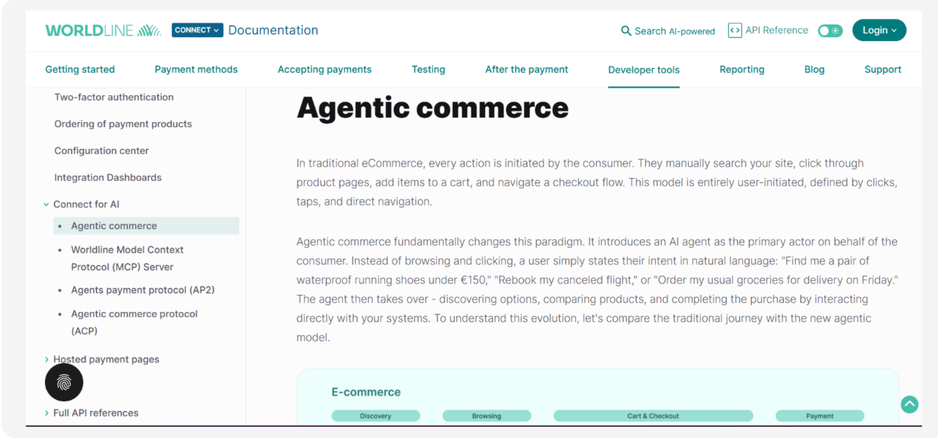
ConnectAI

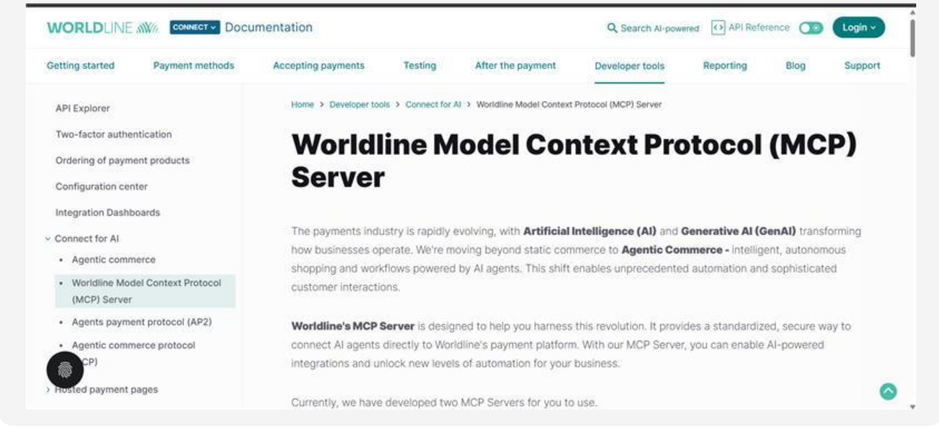
Link: https://docs.connect.worldline-solutions.com/documentation/ConnectAI/

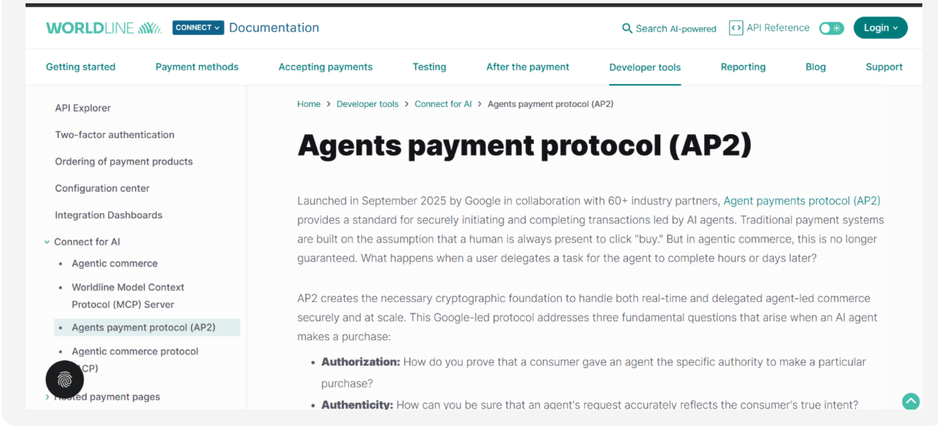
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A dedicated section on Documentation Site focused on building with AI









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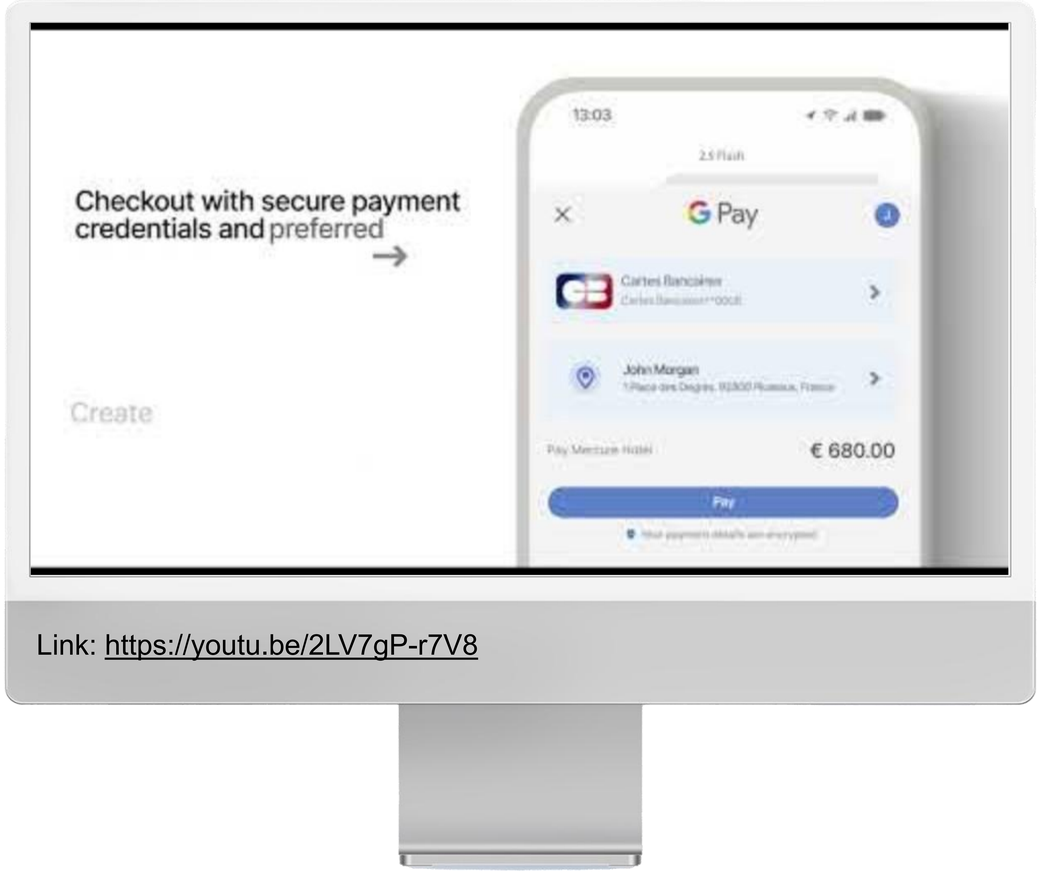
Next: Building trusted agentic commerce payments

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We are testing and integrating for emerging agentic commerce protocols (e.g. Visa, Mastercard, Google) to enable AI initiated payments.

In 2026, we plan to run live market pilots with pioneering merchants and prepare for broader rollout.

We are looking for merchants interested in collaborating with Worldline in pioneering agentic commerce



Link: https://youtu.be/2LV7gP-r7V8

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Appendix



Key models of agentic commerce

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By Commerce Entry Point

AI Platform led

3rd-party AI agent acting as commerce facilitator

Merchant led

Merchant builds and operates its own AI agent

By Interaction Model

Agent-Native

Discovery and checkout happen within agent interface

Agentic Browser

Agents autonomously navigate merchant websites/apps to discover and purchase on user's behalf.

By Level of Autonomy

Human-Assisted

Agents support discovery, but the user explicitly confirms the purchase before payment.

Fully Autonomous

Agents independently complete purchases without real-time user approval.

By Market Segment

B2C

Agents act as intelligent personal shopping assistant

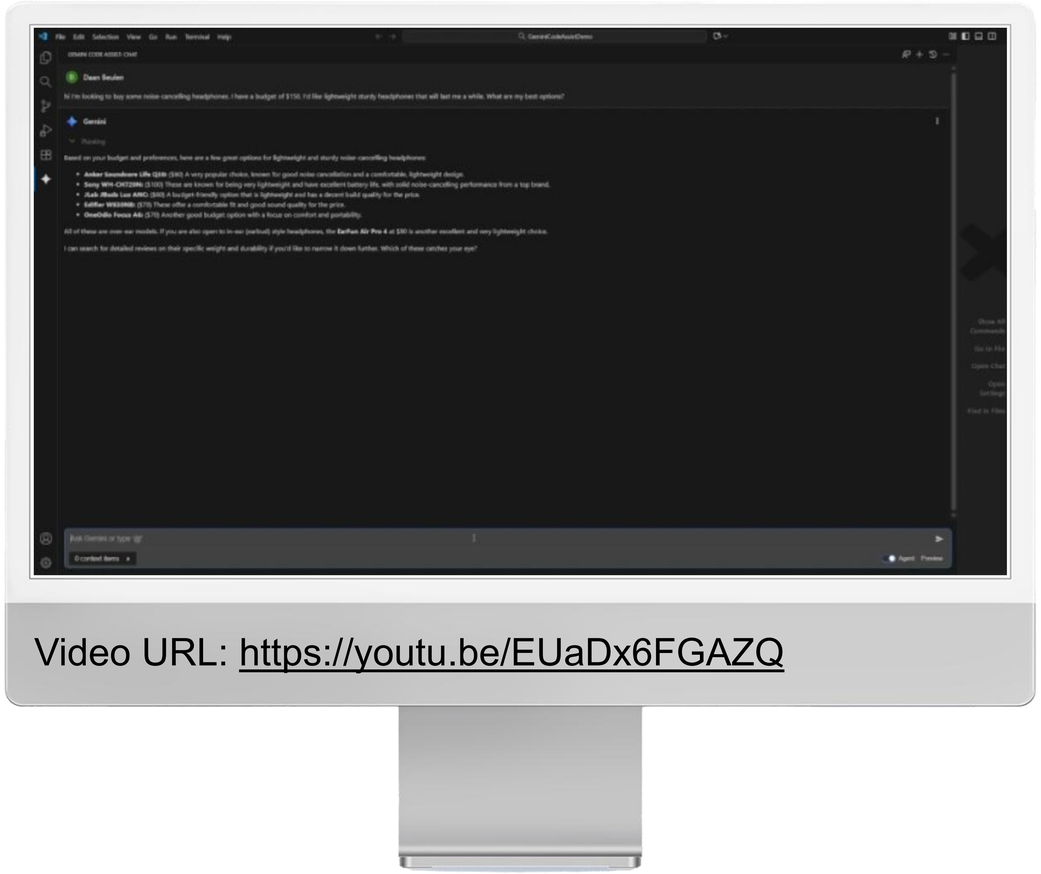
B2B

Agents automate purchases for businesses (e.g. procurement, negotiation)

Worldline MCP Server

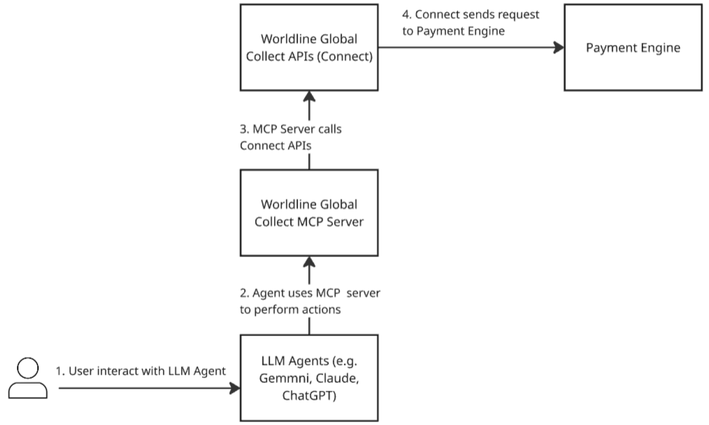
Preview

Commerce MCP Server Demo (Pay on AI agent)



Video URL: https://youtu.be/EUaDx6FGAZQ

How does the MCP Server work?

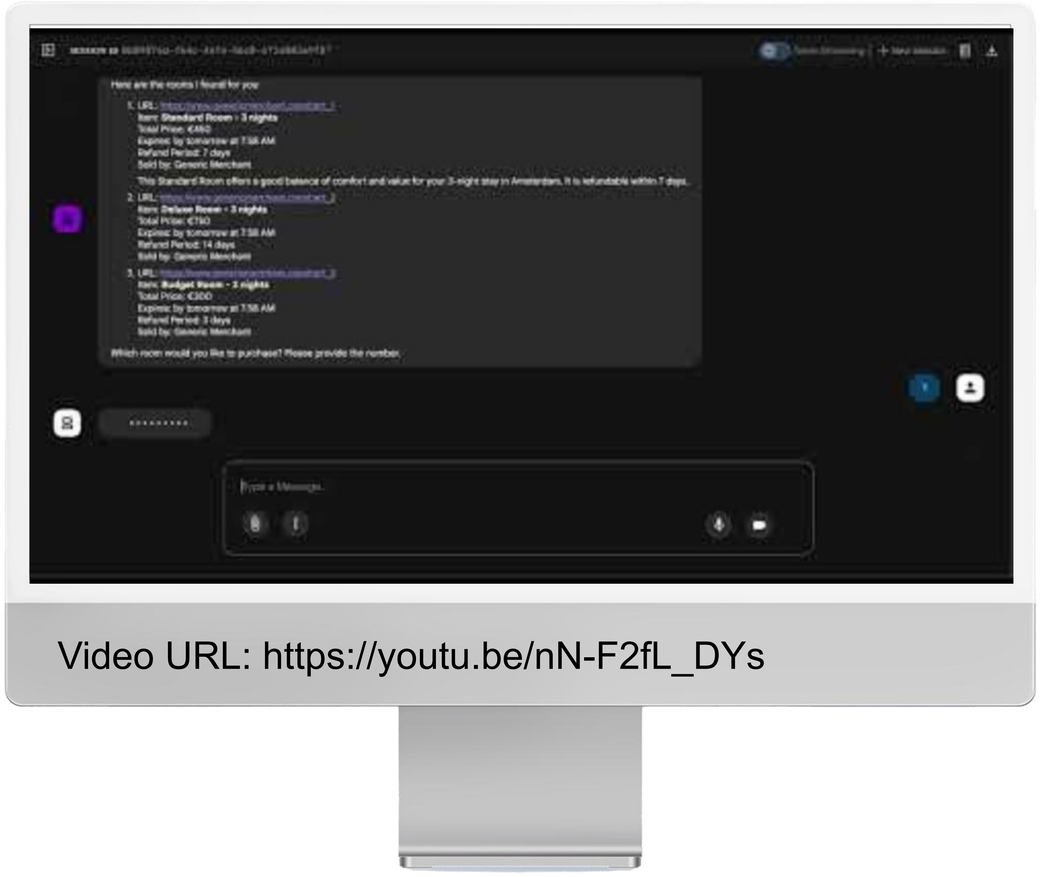


Key APIs Supported:

CreateHostedCheckout	Instantly generate secure links for customers to pay.
GetHostedCheckout	Allow AI to inform customers about the status of their checkout session.
GetPaymentProduct	Allow AI to retrieve details about available payment methods (like card types, installments) to offer the best options.
GetPayment	Check the status of a payment (e.g., pending, completed, failed).

AP2 Demo (1)

Handel authentication through e.g. SMS



Video URL: https://youtu.be/nN-F2fL_DYs

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Thank You



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