



NEWS RELEASE

Mastercard Advances Agentic Commerce With New Trust and Intelligence Services

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Advanced insights enable financial institutions and merchants to drive greater adoption of secure, agent-led commerce for consumers

PHOENIX--(BUSINESS WIRE)-- Today, Mastercard announced an expansion of **Agent Pay**, its agentic payments program, with new trust and intelligence services that provide greater context for AI-initiated transactions. By bringing together identity, intent, behavioral and fraud insights, the services give financial institutions and merchants a clearer, shared understanding of AI-driven activity – enabling smarter authorization decisions, less unnecessary friction and more seamless experiences for consumers.

These new services form the intelligence layer of **Mastercard's Agent Pay Trust Framework**, which brings together identity, intent, controls, execution and intelligence to establish trust across agentic commerce.

The next era of commerce requires more context behind every payment

Agentic commerce is moving into the mainstream, with **one in 10** consumers projected to routinely use agents to make purchases by 2030. As agentic commerce grows, banks and merchants need to understand when an agent is involved, what it has been asked to do and whether the activity is legitimate. At the same time, consumers expect every transaction to be secure, no matter how they choose to pay or which agents they use.

"AI agents will make commerce more intuitive, efficient and personal – but only if people and businesses can trust the systems acting on their behalf," said Ann Johnson, executive vice president, Security Solutions at Mastercard.

"By adding new agentic intelligence and risk insights to each transaction, we are giving people the confidence to say

‘yes,’ however they choose to pay.”

A probability score identifies AI-initiated transactions

The first service, rolling out for testing in the U.S., is a probability score indicating the likelihood that a transaction was initiated by an AI agent – giving issuers the confidence to approve legitimate agent-led purchases. Over time, Mastercard will strengthen this score with more intelligence related to behavior, merchant risk, transaction patterns, credential risk and consumer propensity, providing an even clearer picture of AI-driven activity across the transaction lifecycle.

A shared intelligence layer provides more context around AI-led purchases

Beyond the probability score, the new agentic trust and intelligence signals give ecosystem participants a common understanding of what is happening behind a purchase by answering the following questions:

- Is the activity consistent with expected behavior or patterns?
- Does the agent, merchant, credential or transaction show anything unusual that requires further review?
- Should the transaction be approved or are additional checks needed?

For example, imagine asking a new AI assistant to plan and book your next trip. It finds the best flight, hotel and transportation options, then completes the bookings with a single approval. Although multiple purchases across different merchants may appear unusual on the surface, Mastercard’s insights provide the context banks and merchants need to approve legitimate activity, helping consumers move seamlessly from planning to booking the trip. If something looks risky, the transaction can be flagged for additional review before the consumer completes the purchase.

Trust in agentic commerce requires industry-wide collaboration

Trust is a shared priority across the ecosystem as agentic commerce evolves. Mastercard is working with partners, including **Cloudflare**, to create privacy-preserving environments to better understand AI-driven payment activity. Together, the companies are exploring how web and payment network signals can provide financial institutions, merchants and platforms with greater visibility into AI-powered transactions.

Mastercard is also working with **Skyfire**, a provider of Know Your Agent (KYA) technology for AI agent identity, verification and payments, to help financial institutions and merchants recognize trusted agents across the ecosystem, make more informed authorization decisions and deliver more seamless consumer experiences.

As agentic commerce evolves, Mastercard will continue enhancing the intelligence infrastructure with partners across the ecosystem to help make AI-powered transactions as trusted and seamless as any other payment.

Quote sheet

"As AI agents begin to play a larger role in commerce, greater visibility into how transactions are initiated, authorized and executed will be critical to delivering the experiences consumers expect," said **Todd Kennedy, executive vice president, Payments Strategy at Capital One**. "We're excited to continue collaborating across the ecosystem while safeguarding consumers and merchants."

"Trust is the foundation that will determine how far agentic commerce goes," said **Stephanie Cohen, chief strategy officer at Cloudflare**. "Cloudflare's network gives us visibility into how AI agents interact with the web, and by combining that with Mastercard's payment intelligence in privacy-preserving environments, we can give financial institutions and merchants the context they need to approve legitimate AI-driven transactions with confidence."

"Every AI agent that transacts on someone's behalf should be identifiable, accountable and auditable," said **Amir Sarhangi, CEO and co-founder of Skyfire**. "That's the foundation of Know Your Agent. By extending KYA into Mastercard Agent Pay, we're giving financial institutions and merchants a trusted way to recognize and verify agents across the ecosystem, helping agentic commerce scale securely and with confidence."

"As agents increasingly act on consumers' behalf, agent awareness is an essential capability of fraud and identity systems," said **Suzanne Sando, lead analyst of Fraud Management at Javelin Strategy & Research**. "They must evolve to recognize more than just who is transacting. They need to establish if an agent is trusted, properly authorized and acting within the boundaries of a consumer's intent. The goal is to distinguish legitimate authorized activity from automation designed to deceive and steal."

About Mastercard

Mastercard powers economies and empowers people in 200+ countries and territories worldwide. Together with our customers, we're building a resilient economy where everyone can prosper. We support a wide range of digital payments choices, making transactions secure, simple, smart and accessible. Our technology and innovation, partnerships and networks combine to deliver a unique set of products and services that help people, businesses and governments realize their greatest potential.

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