



NEWS RELEASE

Mastercard Launches Agent Suite to Ready Enterprises for a New Era

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Expanded offerings will include customizable AI agents for businesses

PURCHASE, N.Y.--(BUSINESS WIRE)-- The agentic era has arrived, and while businesses know they must keep pace with rapid change, not all businesses have the tools to start. Today, Mastercard is announcing a suite of services to help customers take actionable steps to integrate agentic AI into their daily operations and accelerate toward this next frontier.

Mastercard Agent Suite will combine technical support with customizable AI agents, leveraging Mastercard's extensive payments expertise, data-fueled insights, proprietary technology platforms, and 4,000 global advisors.

Customers will be able to build, test, and deploy fit-for-purpose agents from Mastercard Agent Suite. As true execution and embedded partners, Mastercard's global advisory team will be there every step of the way to ensure a business can evolve with technology in a way that's customizable and configurable, no matter what the landscape brings. The need is clear: a third of enterprise software applications will incorporate agentic AI by 2028 according to **eMarketer**, and Mastercard expects a significant percentage of customer interactions and operational tasks to be supported by AI agents by 2030.

"Readiness is the new competitive advantage," said Kaushik Gopal, head of insights and intelligence for Mastercard. "It's no secret that those who lay the groundwork can embrace new commercial opportunities much faster. Mastercard Agent Suite builds on our core strengths and capabilities to ensure our customers can be both nimble and practical as they turn innovation into outcomes."

End-to-end capabilities for agentic readiness and delivery

Mastercard Agent Suite will be available in the second quarter of this year and will complement the company's broad range of AI and agentic AI solutions – which enhance security, optimize payments, improve the user experience, and drive growth through insights – making commerce smarter, more secure, and more personal. In addition, Mastercard Agent Suite is an extension of Mastercard's standards, programs and capabilities to help customers lead in an agentic age.

Agents will be built with privacy and responsible AI by design and follow Mastercard's robust security principles, ensuring a trusted experience for customers and consumers alike. Initial use cases will focus on embedding intelligent product discovery for banks and blending personalization with conversational shopping for merchants. For example:

- A bank could recommend the right product (like a travel card or a fee-saving account) to a consumer and then explain why it's a good fit. The bank can test offer scenarios, trigger personalized campaigns and track performance, improving outcomes and driving portfolio growth.
- Merchants can configure rules for inventory, margins, promotions and brand voice behind an agent that provides conversational guidance at key moments in the shopping journey across channels. Consumers receive real-time, personalized recommendations based on their preferences and enjoy a more seamless shopping experience overall.

Mastercard has made significant investments to provide products and services that accelerate AI and agentic AI adoption for businesses and consumers. Mastercard Agent Suite joins solutions including **Mastercard Agent Pay**, which supports trusted agentic transactions, and the **Mastercard Developers Agent Toolkit**, which enables greater accessibility for developers.

Mastercard also established a focused agentic commerce and services track within **Start Path**, the company's award-winning startup program that identifies and incubates next-generation innovators. Further, the company's existing **AI advisory offerings** are helping businesses unlock the full potential of artificial intelligence with consulting, innovation, and execution support. This includes immersive Spark sessions – a day-long workshop for customers to lean on Mastercard to define their strategic vision, role, and roadmap within the agentic commerce ecosystem.

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. www.mastercard.com

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