



NEWS RELEASE

# Mastercard Unveils Agent Pay, Pioneering Agentic Payments Technology to Power Commerce in the Age of AI

2025-04-29

Mastercard will work with Microsoft and other leading AI platforms to scale agentic commerce

PURCHASE, N.Y.--(BUSINESS WIRE)-- Mastercard (NYSE:MA):

## What we're saying:

- Mastercard today announced the launch of its Agentic Payments Program, Mastercard Agent Pay. The groundbreaking solution integrates with agentic AI to revolutionize commerce.
- Mastercard Agent Pay will deliver smarter, more secure, and more personal payments experiences to consumers, merchants, and issuers.
- The program introduces Mastercard Agentic Tokens, which build upon proven tokenization capabilities that today power global commerce solutions like mobile contactless payments, secure card-on-file, and Mastercard Payment Passkeys, as well as programmable payments like recurring expenses and subscriptions. This helps unlock an agentic commerce future where consumers and businesses can transact with trust, security, and control.
- Mastercard will collaborate with Microsoft on new use cases to scale agentic commerce, with other leading AI platforms to follow.
- Mastercard will also partner with technology enablers like IBM, with its watsonx Orchestrate product, to accelerate B2B use cases.
- In addition, Mastercard will work with acquirers and checkout players like Braintree and Checkout.com to



enhance the tokenization capabilities they are already using today with merchants to deliver safe, transparent agentic payments.

- For banks, tokenized payment credentials will be seamlessly integrated across agentic commerce platforms, keeping card issuers at the forefront of this rapidly evolving technology with enhanced visibility, security, and control.

### How it works:

- Mastercard Agent Pay will enhance generative AI conversations for people and businesses alike by integrating trusted, seamless payments experiences into the tailored recommendations and insights already provided on conversational platforms.
- This means that for a soon-to-be-30-year-old planning her milestone birthday party, she can now chat with an AI agent to proactively curate a selection of outfits and accessories from local boutiques and online retailers based on her style, the venue's ambience, and weather forecasts. Based on her preferences and feedback, the intelligent agent can make the purchase, and also recommend the best way to pay, for example using Mastercard One Credential.
- A small textile enterprise will be able to use their AI agent to handle sourcing, optimize payment terms and manage logistics with an international supplier. From there, the AI agent can complete the cross-border purchase using a Mastercard virtual corporate card token and arrange for cost-effective, expedited delivery.
- By identifying and validating a customer using Mastercard's tokenization technology, a retailer will be able to offer a meaningful and consistent shopping experience, layering on relevant and personalized benefits, such as recommended products, free delivery, rewards, and discounts.

### What it means:

- Mastercard will work with Microsoft to integrate Microsoft's leading AI technologies, including Microsoft Azure OpenAI Service and Microsoft Copilot Studio, with Mastercard's trusted payment solutions to develop and scale agentic commerce, addressing the evolving needs of the entire commerce value chain.
- Grounded by the company's commitment to **responsible AI**, Mastercard Agent Pay will ensure that payments being made within AI platforms are safe and transparent at every stage of the transaction – before, during and after.

### Going deeper:

- Securely registering and authenticating trusted agents: The program will require trusted AI agents to be registered and verified, after which they will be able to make secure payments on behalf of their users.
- Facilitating safe and secure transactions: Enhanced tokenization technology will enable payments to be initiated through conversational interfaces and conducted at millions of merchants of all sizes supporting

online commerce today. Every player in the value chain, from consumers to issuers and merchants, will be able to recognize the transactions that are facilitated by intelligent agents, delivering greater transparency.

- Establishing clear rules for consumer control: Consumers will have complete control over what the agent is allowed to purchase on their behalf, ensuring that the payments they make are securely authorized and identified.
- Protecting against fraud and supporting consumer disputes: Mastercard's best-in-class cyber, security, and authentication capabilities will protect merchants and consumers against bad actors from end-to-end. This will include the use of AI agents to facilitate strong consumer authentication leveraging on-device biometrics and a process to help clarify agentic transactions that may be unfamiliar or unrecognized.

### Hear from the experts:

- "Mastercard is transforming the way the world pays for the better by anticipating consumer needs on the horizon," said Jorn Lambert, chief product officer at Mastercard. "The launch of Mastercard Agent Pay marks our initial steps in redefining commerce in the AI era, including new merchant interfaces to distinguish trusted agents from bad actors using agentic technology. Recognizing the seismic implications of this evolution, we are keen to collaborate with industry players to advance the standards for agentic payments, such as applying the Model Context Protocol to Secure Remote Commerce. This lays the foundation for scale and builds trust in agentic commerce."

### What's next?

- As agentic commerce evolves, Mastercard is committed to ongoing, responsible innovation in this space – enabling use cases today and keeping an eye on the vision for tomorrow.

### 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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Source: Mastercard Investor Relations