



Your source for payments education

AI and the Merchant's Journey

More than Backbook Readiness and Bot Detection

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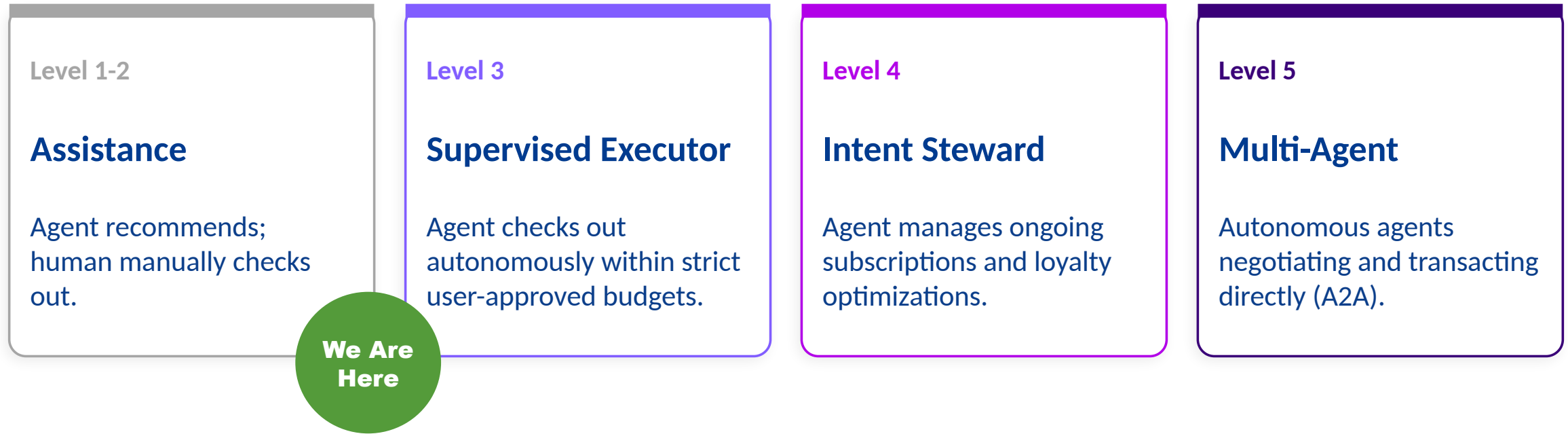
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Agentic commerce will progress through five maturity levels

Human In the Loop

Fully Autonomous



The Merchant Commerce Surfaces - It's about the data...

Complexity, control and agent/channel ownership are heavily correlated



AGENT SCRAPE

- No indication of Agent interaction
- **Virtual Card or PAN**
- Bot detection may decline
- Non-reusable token or indication for COF storage without identification of PAN



AGENT READY

Custom Agent-ready eComm entry point

- **MCP/ACP** browsable Catalogue
- Front-End: **A browser-use agent autofills**
- Back-end: **Allow or whitelist** agents
- Agentic Token or PAN
- Token Swap (VI)



GOOGLE UCP

UCP is built-in natively to Gemini and Google's Merchant Center

- Front-End and Backend: **Google's UCP and AP2 Protocols**
- Google allowed COF or payment (no new COF Storage)



CHAT APP

ACP is built-in natively to ChatGPT Apps and soon ChatGPT Agent

- Front-End and Backend: **OpenAI's ACP Protocol**
- Chat wallet or exposed wallet
- Prompt history
- Agentic Token or PAN (eComm?)



A2A/ MERCHANT AGENT

Merchant owned Agents

- **Browse directly or respond to other agents**
- Merchant Owned Model Context Protocol (**MCP**)
- Machine Payments Protocol (**MPP**)
- Cloudflare **x402**
- NT, eComm or Agentic?

OR

Locally Hosted Agents Operating On-Behalf-Of Humans | e.g. OpenClaw

The Merchant Commerce Surfaces - It's about the data...

Complexity, control and agent/channel ownership **are heavily correlated**

	 AGENT SCRAPE	 AGENT READY <i>Custom Agent-ready eComm entry point</i>	 GOOGLE UCP <i>UCP is built-in natively to Gemini and Google's Merchant Center</i>	 CHAT APP <i>ACP is built-in natively to ChatGPT Apps and soon ChatGPT Agent</i>	 A2A/ MERCHANT AGENT <i>Merchant owned Agents to respond to inquiries</i>
Agent Identification		●	●	●	●
Inventory Access		●	●	●	●
Intent		◐	●	●	●
Network Rail Availability		●	●	●	●
Owned Merchant Workflows			◐	◐	●
Low infrastructure/Low control High degree of infrastructure/More control					

The Push Towards **Owned** Solutions. What issues remain?



Customer Identity = LTV

LOYALTY

Opening external rails to loyalty is risky vs. using owned agent to pull available rewards. Securing ledger access for agent availability adds another layer of complexity.

MARKETING

Upsell management based on internal algorithms vs. external LLMs. Who knows the customer better?

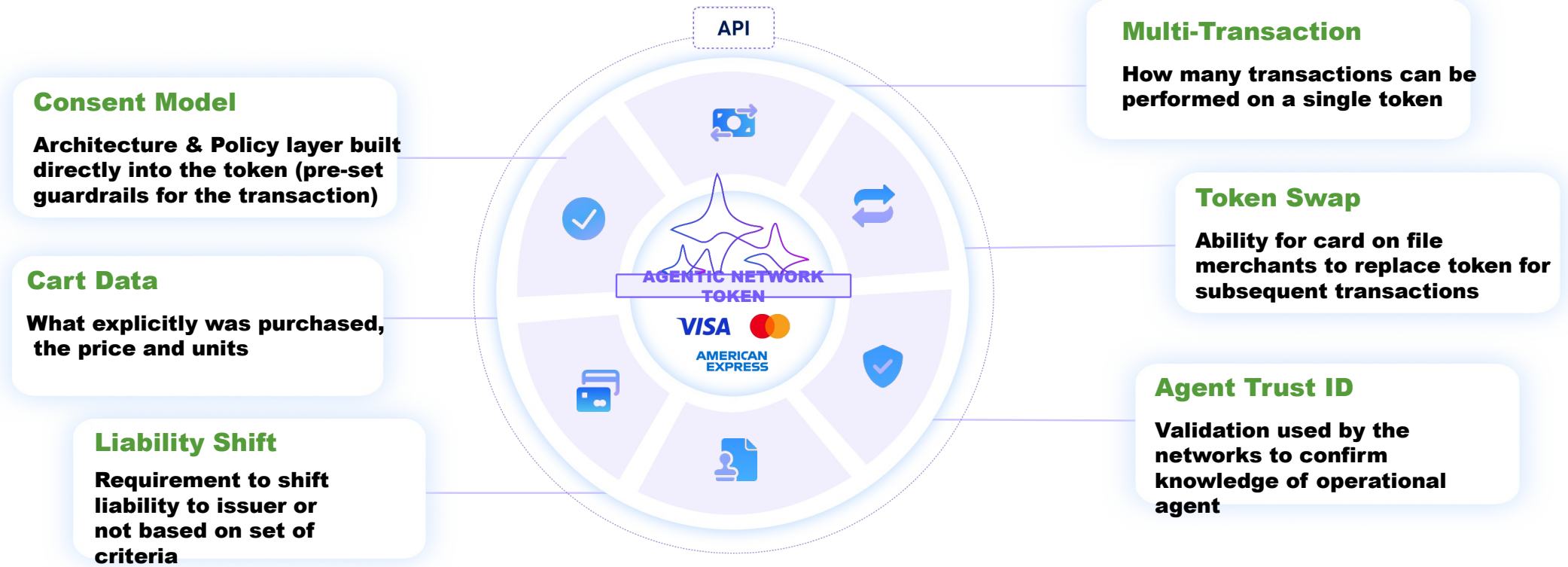
PRICING

How do we drive pricing optionality, dynamically, based on incoming agent channel if source data is limited for referral?

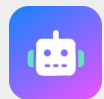
Privacy

Can mandates can cause increased privacy concerns due to contents now being shared downstream. Do your T&Cs cover this?

Agentic Tokens: Common Features & Elements



Four Elements of an Agentic Network Token



Agent ID



Consumer Mandates
e.g. Purchase Limits



User ID & Verification
e.g. Passkeys



Network Token

The Merchant Commerce Surfaces: Architecture & Controls

How VIC, Agent Pay, and ACE differ in structure, consent, and transaction control

	VIC	Agent Pay	ACE
Consent model (Cryptogram)	Intent Parameters	MCC + amount cap Category-scoped	Intent Binding
Cart data	Full SKU + price Line-item hash	Encrypted: Full SKU + Price Line-item	Cart Manifest Mapped to NL prompt
Liability shift	In Planning	In Planning	Yes ✓ LLM risk assessment
Multi-transaction	No One use per token	Yes ✓ Until cap reached	No EXHAUSTED on approval
Token swap	Yes (planned) VIC → Merchant token	Not published	Not published
Trust handshake	Agent Attestation HTTP Msg Signature	DSP ID + Passkey IETF RFC 9421	Partner Registry
PAR	No It can be derived upstream from the underlying token	Yes ✓	TBD

The Merchant Commerce Surfaces: Architecture & Controls

Where are they in practice today?

	VIC	Agent Pay	ACE
Consent model (Cryptogram)	Intent Par Currently limited to transaction amount and Agentic expiration date	MCC + amount cap Category-scoped	Intent Par Expiration date
Cart data	Full SKU + price Line-item hash Currently optional. May impact liability shift.	Encrypted: Full SKU + Price Line-item	Cart Manifest Mapped to NL prompt
Liability shift	In Planning	In Planning	Yes ✓ LLM risk assessment
Multi-transaction	No One use per token	Yes ✓ Until cap reached	No EXHAUSTED on approval
Token swap	Yes (planned) VIC → Merchant token	Not published Not Available Yet	Not published
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Internal AI workflows:

Start where the work repeats

Put the workflow before the model

AI is most useful when the team can describe the work before picking the tool.

Start with one repeated decision, then design the AI assist around it.

Tool-first path

THE REACTIVE LOOP

- › Open every new AI app
- › Hunt for a use case
- › Paste context ad hoc
- › *Hope people repeat it*

Result: demos, not durable workflows.

Workflow-first path

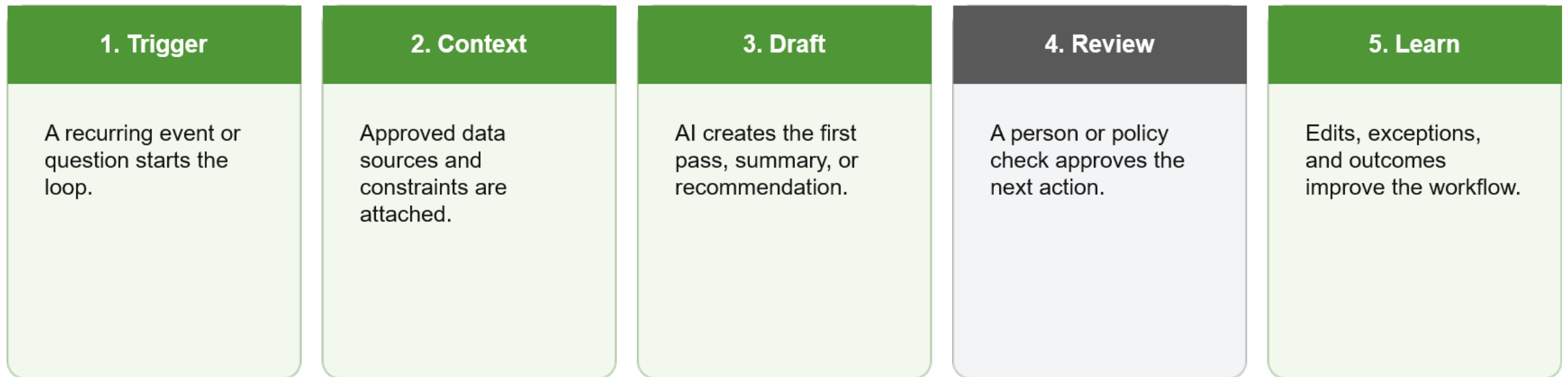
THE DELIBERATE LOOP

1. Pick one repeated decision
2. Define inputs, owners, outputs
3. Set data and review rules
4. Measure quality and time saved

Result: trust first, then scale.

Scale by controlling the handoff

The difference between experimentation and operations is knowing who owns each handoff.

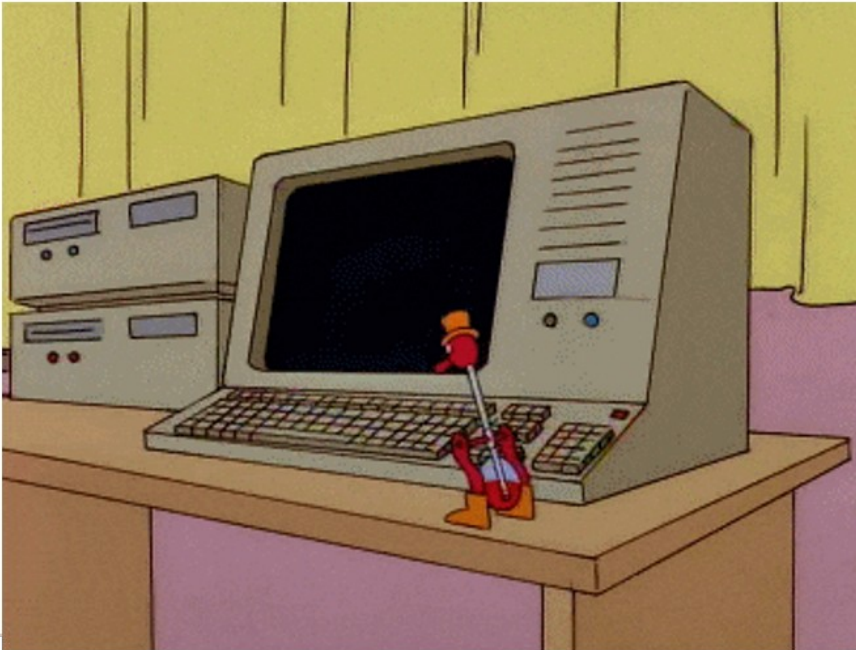


Best practice: start read-only, then add action rights after the loop proves reliable.

Is 98/2 the new 80/20?

The last 2% can consume 98% of the effort when no one defines "good enough."

AI: Do you want me to make this better?



Not every "make it better" deserves Y

Before another prompt, ask:

1. Will this change the decision?
2. Will it reduce material risk?
3. Can the next owner use it now?

If not, stop.

Y

N

Sometimes the better control is knowing when to say no.

Best practice: write the stop rule before the first prompt.

Thank you

- Don't forget to submit your session evaluation!