



INDUSTRY HIGHLIGHTS | JUN 2026

AI Payments Are Moving Closer to Reality





— AGENTIC AI IN PAYMENTS & FINANCE —

WHO OWNS THE LANGUAGE AGENTS USE TO PAY?

Payments are being rebuilt for a new kind of customer: the autonomous agent. The IMF calls it the move from *click-to-pay* to *decide-to-pay*. The layer that controls agent authorization and payment intent may become the toll gate of the agentic economy.

THE SIZE

\$3-5T

Projected global agentic-commerce transaction volume by 2030. McKinsey, 2025. Bain estimates agentic channels capture 15–25% of US e-commerce; Gartner forecasts 20% of all transactions will be “programmable.”



AI STOPPED ADVISING - IT STARTED ACTING

1985 - 2024 IS THE HUMAN ERA

CLICK-TO-PAY

A **human** presses the button

AI **advises** — fraud scores, routing, copy

Authorization assumes one initiator, one act

2025 ONWARD: THE AGENTIC ERA

DECIDE-TO-PAY

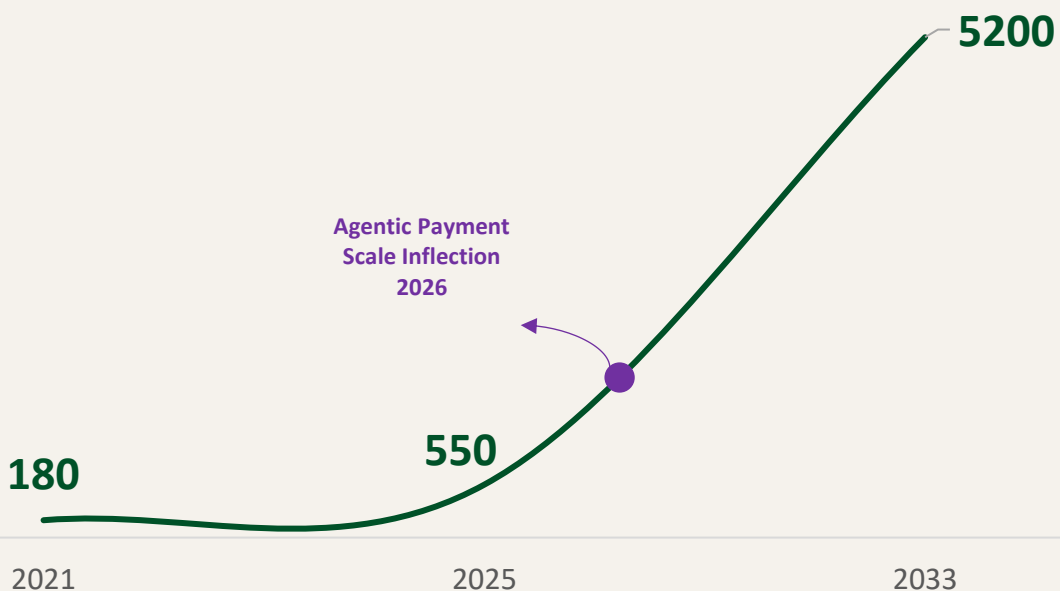
An **agent** interprets a goal and acts

LLMs **initiate, coordinate, settle** under mandate

The “user” is software; the human is upstream

GLOBAL AGENTIC-COMMERCE MARKET EXPANSION (\$M)

2021–2033 forecast



The market expands roughly **30x** over twelve years.

The curve inflects in 2025–26 as agent-initiated payments cross from pilot into early production.



THE STANDARDS OF AGENTIC PAYMENT

DEFINITIONS

TERM	MEANING
HTTP	The basic “language” websites, apps, and APIs use to communicate online
402 Payment Required	An internet status code meaning “payment is needed before access.” x402 and MPP use this idea so AI agents can pay before receiving a digital service, API, or content.

Standards for AI Payment

	DEFINITION	USE CASES
ACP	Lets users complete purchases inside AI interfaces like ChatGPT. Flow: User asks → Agent recommends → User confirms → Merchant fulfills.	Best for agentic checkout / consumer commerce. More mainstream and merchant-facing.
x402	Uses HTTP 402 so agents can pay before accessing digital resources. Flow: Request → 402 → Pay → Verify → Unlock.	Best for API, data, content, compute, and micropayments. Most crypto/stablecoin-native.
MPP	Uses HTTP 402 with a broader authorization flow. Flow: Request → 402 → Authorize → Retry with payment → Access + receipt.	Best for machine payments across multiple rails: stablecoins, cards, and other payment methods.

Stripe’s posture looks increasingly protocol-agnostic: ACP for commerce, MPP for machine payments, and x402 support for HTTP-based payment flows. The signal is not one winner, but abstraction across protocols.



A SIGNAL: INSTACART TURNS CHATGPT INTO A CHECKOUT LAYER

Context

Instacart became the **first app in ChatGPT’s app ecosystem to offer checkout directly inside ChatGPT**. Users can ask for grocery help, connect their Instacart account, build a cart, review it, and pay without leaving the ChatGPT conversation. OpenAI says users can go from “meal inspiration to doorstep delivery” inside one chat flow.

Impact

Before: ChatGPT suggests what to buy → user leaves ChatGPT → opens Instacart → searches again → checks out.

Now: ChatGPT suggests → Instacart app appears → cart is created → user reviews → payment happens inside ChatGPT.

So the AI interface becomes the **front door to commerce**, not just a recommendation engine.

Potentials

LAYER	WHAT CHANGED
Discovery	User discovers what to buy through ChatGPT, not a search bar or app homepage.
Decisioning	AI helps choose products based on user intent, recipes, local availability, and preferences.
Checkout	Payment happens inside the AI interface, not on a separate merchant website/app.
Fulfillment	Instacart still handles shopping and delivery through its existing network.

Important caveat

Not fully autonomous payment yet. The user still reviews and confirms the order. OpenAI says users explicitly confirm each step before action is taken, and payment tokens are authorized only for specific merchants and amounts with user permission.



FRAUD DETECTION WAS BUILT FOR HUMANS. AGENTS AREN'T

Three fractures sit underneath every agentic payment - authorization, fraud, and the new systemic channel: correlated machine behaviour.

There is NO JURISDICTIONS, as of early 2026, with regulation specifically governing liability for autonomous AI purchases.

01

AUTHORIZATION AMBIGUITY

When an agent initiates a payment, who actually authorized it, and can it be proven afterward? Liability could fall on the consumer, the AI provider, the merchant, or the platform. Cryptographic, scoped mandates remain immature.

02

FRAUD SURFACE EXPANSION

Traditional fraud models rely on human behavioural patterns. Typing cadence, session, device fingerprint - all degrade when the "user" is software. New vectors: prompt injection, manipulated tool outputs, adversarial traps.

03

CORRELATED AGENT BEHAVIOUR

The IMF warns of lockstep action many agents on similar models, acting on similar signals, paying at once - flash-crash dynamics inside payment and liquidity systems. The risk the market is not yet pricing.

UNITED STATES

Technology-neutral, enforcement-led. FINRA's 2026 Oversight Report - the first to address AI-agent risk as a distinct category - keeps existing rules and demands documentation.

EUROPEAN UNION

Framework-led. PSD2 still applies - and SCA was designed around explicit human action. PSD3/PSR may push Europe toward clearer liability and authentication rules, but agent-specific payment initiation remains unsettled.

ASIA-PACIFIC

Heterogeneous, infrastructure-led. Central-bank-adjacent rails and CBDC pilots shape how agents plug in.



THREE HORIZONS, ONE CHOKEPOINT

THE DECISIVE LAYER IS IDENTITY.

A probabilistic system will never satisfy a deterministic requirement, so the requirement moves. The fix is not a better agent. It is a new contract between the agent and the rail.

12 MONTHS · MID-2027

2027

ABSTRACTION, NOT CONSOLIDATION

Protocol fragmentation persists. Middleware lets a service accept x402, MPP, and ACP without choosing. Pilots scale into limited production for low-value, low-ambiguity payments. Regulators publish guidance - not yet hard law.

24 MONTHS · MID-2028

2028

A LEADER EMERGES

One protocol pulls ahead through network gravity, not decree. PSD3/PSR splits compliance across jurisdictions. And the first major agentic-payment failure - scaled fraud, an authorization dispute, or correlated agent behavior - becomes probable.

36 MONTHS · MID-2029

2029

AGENTS ARE NORMAL COMMERCE

Agent-mediated transactions are audited, normal commerce. Interchange compression shows up as measurable drag on card-network fee growth - gradual, not catastrophic. Know Your Agent is standard infrastructure. The surviving incumbents are the ones that became rails.

— OUR PREDICTION —

The protocol war won't produce a single winner. Within 36 months the decisive layer will not be x402, MPP or ACP at all - it will be the **mandate and identity layer** that sits between them. **Whoever owns "Know Your Agent" owns the chokepoint** - because settlement rails are substitutable, but trust is not.



Thank you!

www.6igmaventures.com

info@6igmaventures.com

