

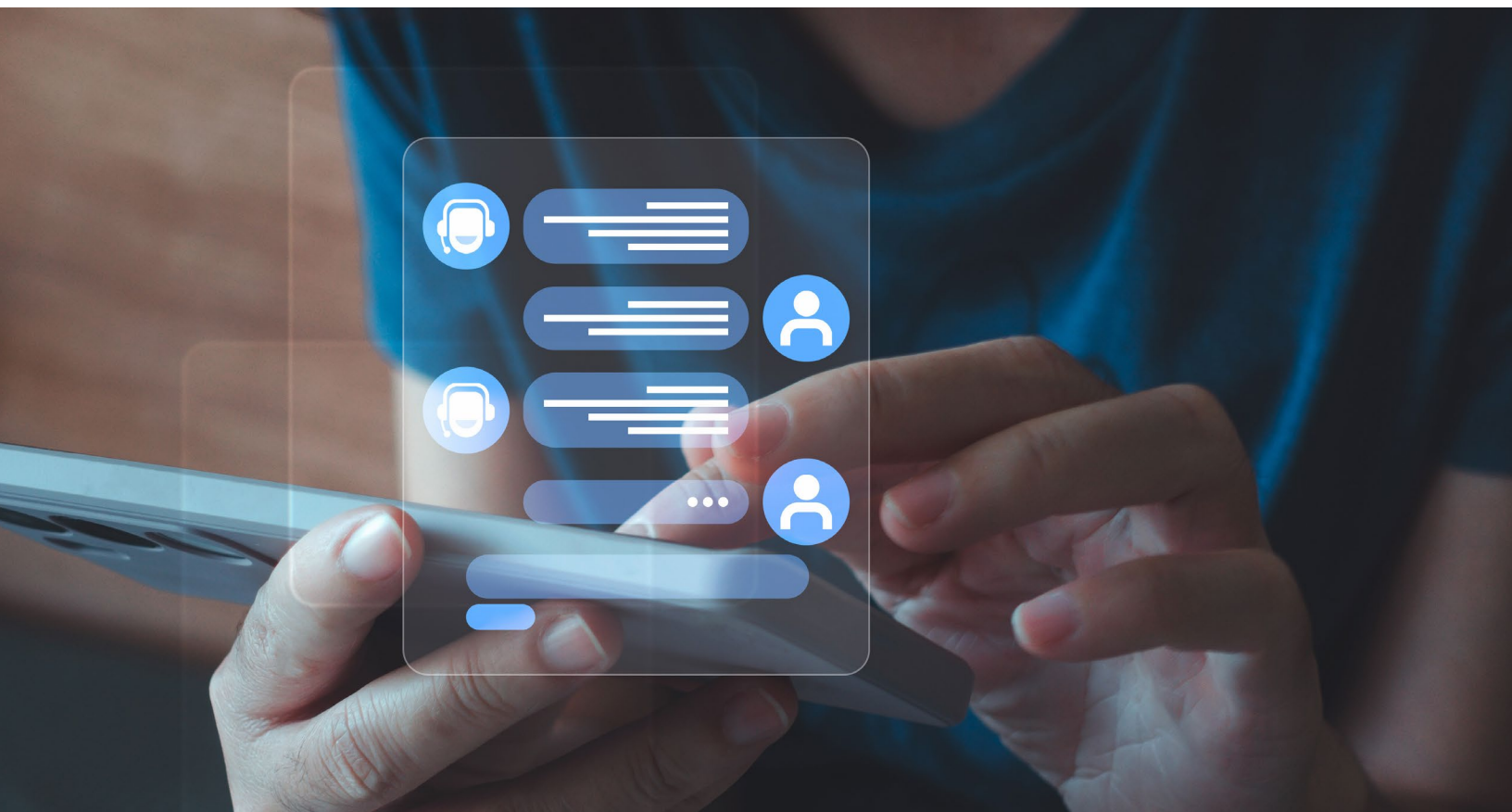
2025

# The Prompt Economy™



How AI Agents  
Turn Conversation  
Into Commerce

The Prompt Economy™ Tracker® Series



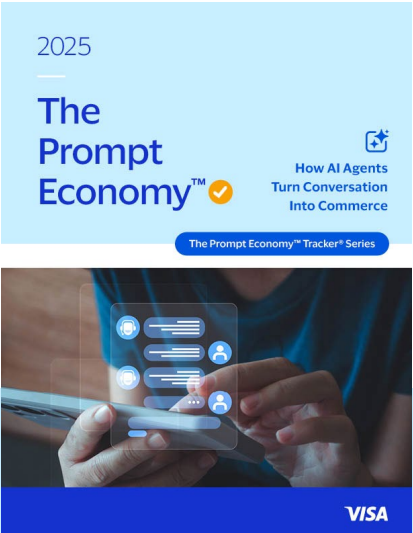
**VISA**

2025

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How AI Agents Turn  
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The Visa Intelligence Commerce product is in the process of development and deployment. Depictions are representations of potential features and sequences. May not be available in all markets.



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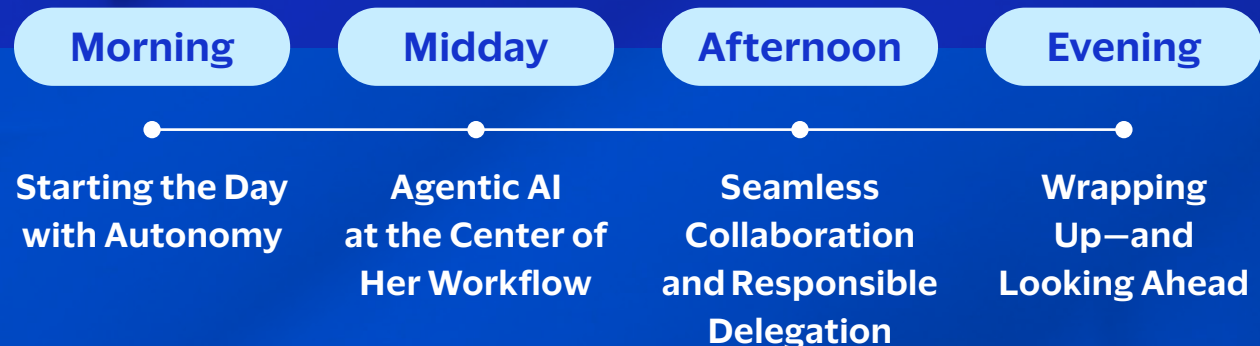
# Meet Taylor:

Diary of a Day  
With Agentic AI



**At 25, Taylor is wired into the digital pulse of the payments world.** She juggles life as an eCommerce partnerships manager at a fast-moving retail startup in the Bay Area and is, like her peers, a connoisseur of smart tech. But for Taylor, 2026's defining tool isn't just any artificial intelligence. It's agentic AI.

Taylor first learned about agentic AI the way most trends make their way to young professionals: via an industry group message. Her manager dropped a PYMNTS newsletter into the Slack #innovators channel: "Agentic AI is the future of B2B payments." That same week, she caught a podcast featuring a chief innovation officer marveling at an AI agent that didn't just answer questions, but took initiative, like scheduling calls, searching market data, executing tasks, and even selecting vendors with minimal human intervention.





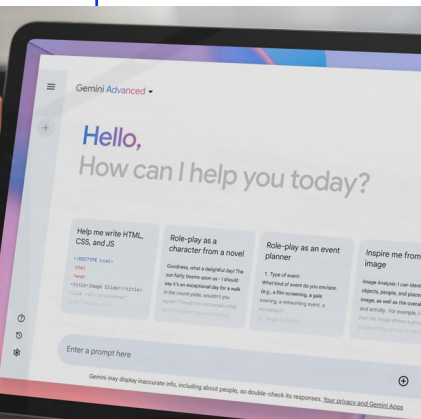
Morning

Starting the Day with Autonomy

7:30 AM:

“Coffee is brewing, and my agentic AI is already working.”

Overnight, her personal agent sifted through payment reconciliation data, flagged two unusual customer refund patterns, and drafted an email to the accounting team before she unlocked her phone. While brushing her teeth, Taylor’s calendar agent summarized her most pressing meetings, suggested an ideal sequence (optimizing for energy and focus), and told her which ones could be handled asynchronously or delegated.



Midday

Agentic AI at the Center of Her Workflow

11:00 AM:

“No more back-and-forths for routine approvals.”

A supplier’s invoice hits her inbox. Unlike a traditional AI tool that just scans document text, Taylor’s agentic AI cross-checks the terms, verifies the order in her enterprise resource planning system, and—with parameters pre-set—authorizes payment. All she sees is a push notification inviting her to overrule if needed. While prepping for a call, her agentic AI automatically compiles payment flow insights and pushes a slide deck into her shared workspace, all based on her calendar’s recognition of an upcoming partner strategy session.



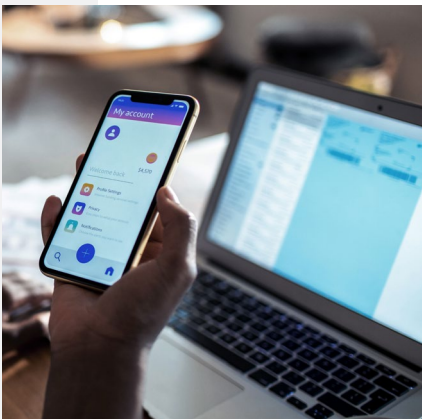
Afternoon

Seamless Collaboration and Responsible Delegation

2:00 PM:

“I don’t just use AI—I trust it to work in my style.”

Taylor hands off a product pricing analysis to her agent: “Scan our last six months of SKUs sold via social commerce, compare pricing trends by region and suggest two new bundles for Q3.” The agent not only delivers a report but highlights regulatory risks for high-margin products in Europe, pulling in news her legacy assistants would have missed.



Evening

Wrapping Up—and Looking Ahead

5:00 PM:

“AI is now another pair of hands—not just another app.”

Her agentic AI closes the day with a digest: invoices cleared, issues flagged, opportunities identified. It even suggests a virtual networking event to expand her FinTech circle and begins the sign-up process before she finishes her last email.

Mentoring Her Team, Powered by AI

Taylor uses specialized, non-agentic AI for quick data pulls and chatbot-style brainstorming with her team. But when it’s about “doing,” her agentic AI takes charge: prepping onboarding flows for a new payments provider and even arranging compliance sign-offs based on team availability.





For Taylor, agentic AI isn't magic. It's the logical next evolution in workplace autonomy. Whereas older AI played fetch and answered questions, her current AI acts. It takes into account context, makes decisions, and clears her desk for creativity and strategy. In a sector where speed and compliance are everything, **Taylor's day shows that the new edge isn't just being smart. It's being agentic.**





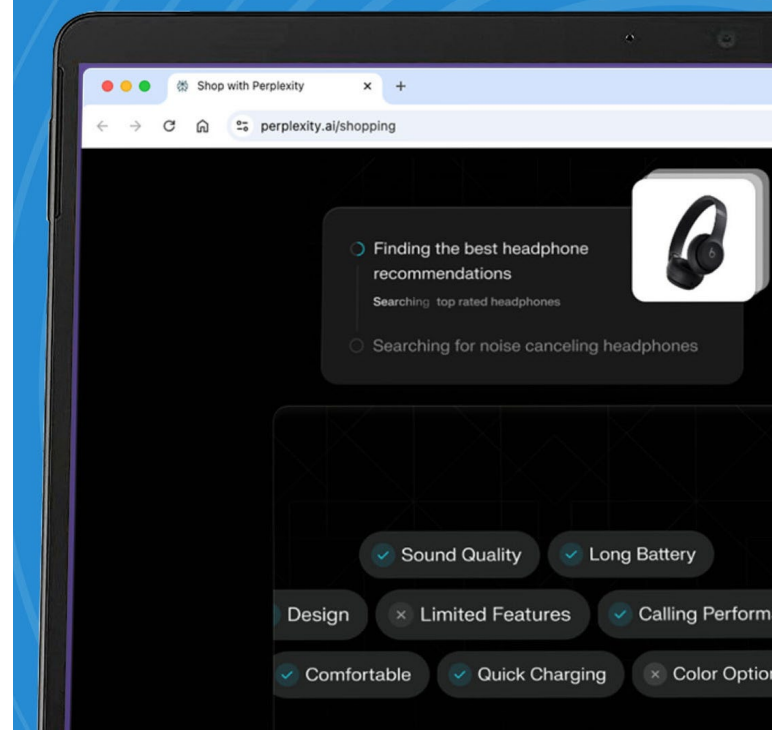
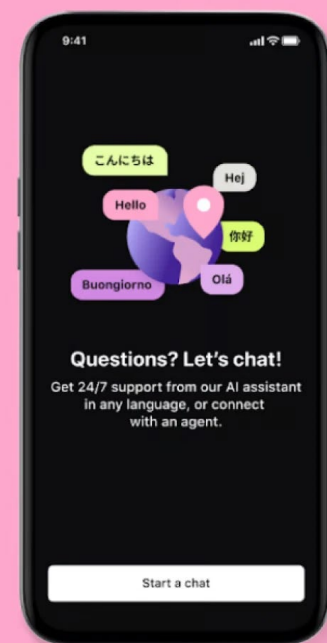


## Agentic AI and the Reinvention of Commerce

Agentic AI has arrived. Not in theory, but in storefronts, apps, and payment flows. Klarna's customer service assistant now handles two-thirds of the FinTech's global support chats in less than two minutes. Amazon's Rufus recommends running shoes or towels via natural-language prompts, not keyword searches. Visa is wiring its payments network so that agents, not cardholders, can press the "buy" button. They call it Intelligent Commerce.

These aren't early experiments. They are signals that a new operating system for commerce is taking shape—one where autonomous agents search, compare, decide, and transact across consumer and business touchpoints. For now, these deployments are isolated. But the trajectory is unmistakable.

The traditional buy button is giving way to prompts. A new interface is emerging, one where action replaces intention. And for commerce, that changes everything.





## From Prediction to Action

**Generative AI generates content.**

**Agentic AI generates outcomes.**

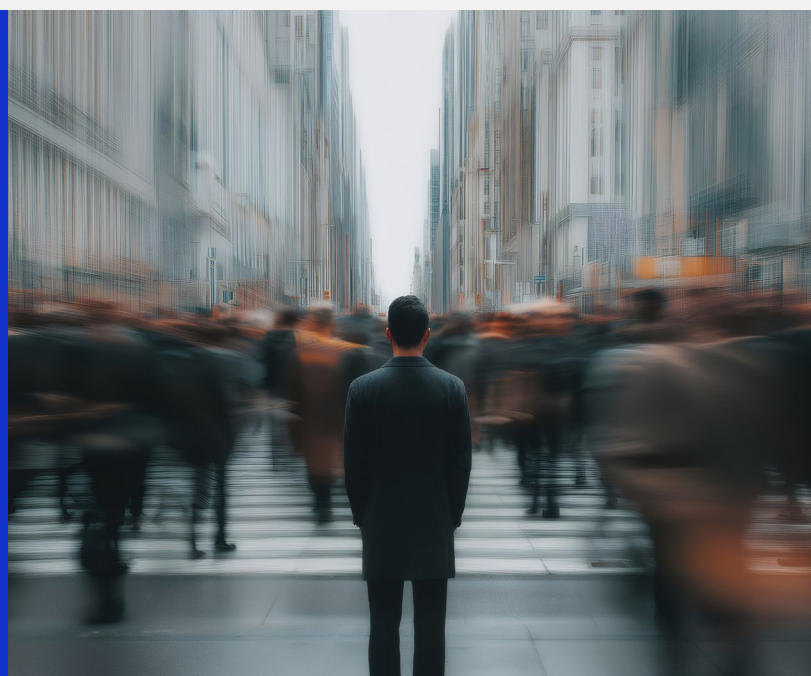
Whereas gen AI answers questions, agentic AI executes. It acts on data, carries out tasks, and does so within rules set by humans. It's what turns a chatbot into a buyer, a helpdesk into a resolver, and a CFO's dashboard into a self-reconciling ledger. Agentic AI is still in its early innings. Just 15% of CFOs at large enterprises are piloting it, according to PYMNTS Intelligence. Most cite data security, governance, and trust as brakes on adoption. But the shift from fixed outputs to autonomous action is already underway.

Agentic AI takes gen AI's potential and applies it to every corner of commerce: front end, back end, and across the supply chain.



## The New Stack for Intelligent Commerce

Agentic AI builds on the gen AI stack but adds one critical layer: autonomy.



At the bottom are foundation models trained on oceans of data. Then come company-specific datasets stored in vector databases. Retrieval pipelines extract facts in real time. Orchestration tools like LangChain stitch tasks together. Guardrails enforce accuracy and compliance.

Agentic AI adds decision-making and execution. A commerce agent doesn't just recommend a flight. It books it. It doesn't just warn about low inventory. It orders fresh stock.

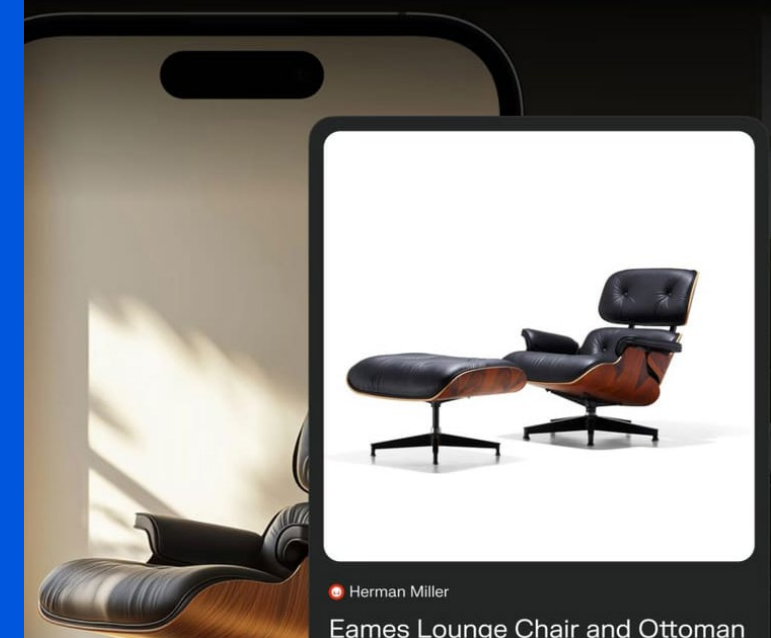
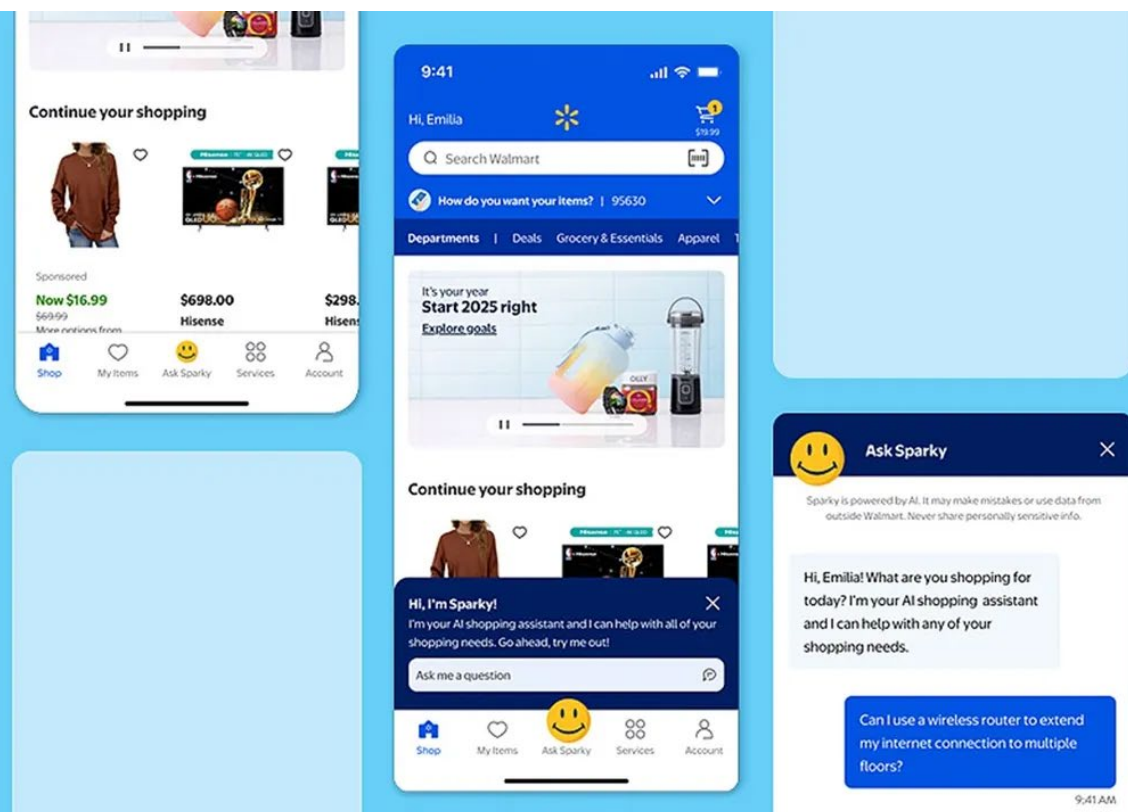
The final unlock is interoperability. That's where Model Context Protocol (MCP) comes in, an open standard introduced by Anthropic in late 2024 and now adopted by OpenAI, Microsoft, and Visa.

MCP is the digital equivalent of USB-C for agents. It defines how agents plug into data, invoke application programming interfaces (APIs), talk to other agents, and complete tasks securely and efficiently. This is the infrastructure that transforms agents from smart tools into autonomous actors inside the commerce ecosystem.



## Agentic Commerce in the Wild

Today's consumer-facing agents perform targeted tasks, such as resolving a support issue, building a shopping cart, or tracking a price drop. But the next generation will remove the click altogether. Amazon's Rufus is steering shoppers to answers and actions. Klarna's agent resolves most service inquiries without escalation. Google's new shopping stack lets consumers follow products, get alerts, and even preview items virtually.



These are first-wave use cases. The next wave is more ambitious. For example, Walmart's Super Agent program is pushing toward full-service automation, summarizing reviews, reordering essentials, and stitching together supplier, employee, and customer workflows. Google's Gemini-powered AI Mode blends a 50-billion-item product graph with a concierge that can design a wardrobe or decorate a room.

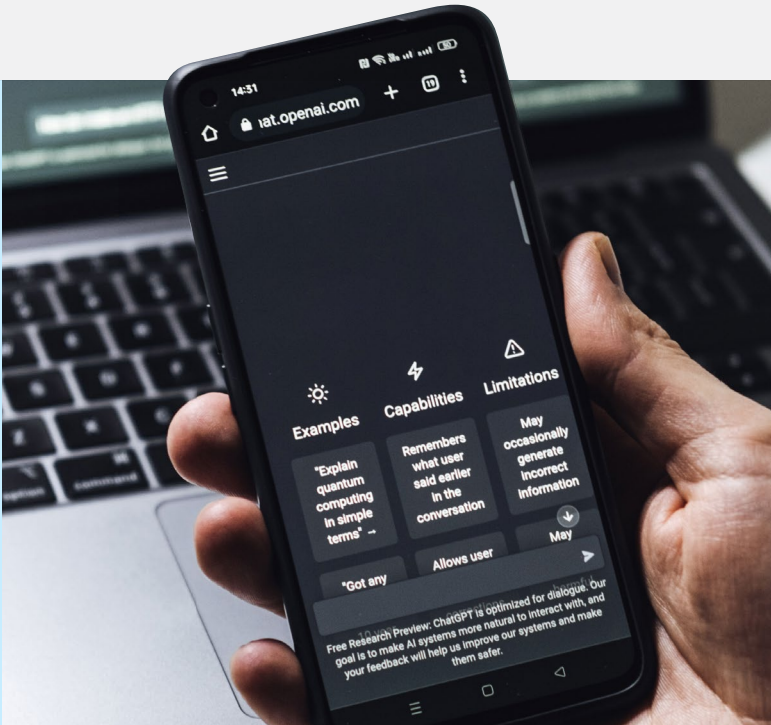
In each of these use cases, commerce stops waiting for the customer to act. The agent acts, the system settles the transaction, and the user is simply notified.



# The Future of Business Is Agentic

Consumer commerce is only part of the story. Agentic AI is already reshaping business-to-business (B2B) workflows and payments.

Envision a finance team where ledgers reconcile daily and the books close in real time. Picture procurement agents that source suppliers, negotiate pricing, hedge FX, and trigger freight orders autonomously. Imagine autonomous pricing engines that watch market shifts and adjust SKUs across marketplaces in minutes.



Here’s how this future might unfold across domains:

Domain	Pain Point	Agentic AI Solution	Early Data Example
CFO Suite	<ul style="list-style-type: none"><li>Month-end close</li><li>Scenario planning</li></ul>	Agents reconcile books, run stress simulations	Intuit pilots cut close time by 30%
Fraud Ops	<ul style="list-style-type: none"><li>Card-not-present chargeback</li></ul>	Agents raise 3D Secure thresholds dynamically	Tech firms automate 100% of fraud detection
B2B Payables	<ul style="list-style-type: none"><li>Invoice triage</li></ul>	Agents read, code, and approve within policy	Visa pilots tokenized pay-by-agent flows
Cross-border	<ul style="list-style-type: none"><li>FX routing</li><li>Sanctions screening</li></ul>	Multi-agent mesh optimizes routes, auto-files compliance	Settlement times dropped from D+2 to T+0

This is how enterprise-scale agentic commerce comes to life—not as a concept, but as a competitive edge.



## Visa's Intelligent Commerce Play

Visa is embedding its fraud detection and risk scoring stack directly into agents. With its Intelligent Commerce initiative, developers can use tokenized card APIs, dispute tools and spend controls to let agents transact securely, without ever exposing card details.

A shopper can set a rule: “Don’t spend more than \$500 on electronics without my approval.” The agent handles the rest: applies loyalty points, selects the best offer, pays, and ships.

Visa’s fraud detection engines monitor every hop and can stop a transaction mid-route if something’s wrong.

Visa has lined up a who’s who of tech partners—Microsoft, OpenAI, Anthropic, Stripe, IBM—to make its credentials default-ready for commerce agents. The company is rebranding itself not as a network of cards, but as a network of intelligent agents.

Pilot programs are underway. The platform is open to developers. The future of commerce is being coded now.

## Autonomy Isn’t Optional. It’s Inevitable.

Agentic AI is no longer optional for firms that want to lead in commerce. The shift from process to prompt is already happening. But autonomy requires trust. It requires design. It requires companies to embed policy, security, and compliance as deeply as they embed APIs.

Agentic AI isn’t a single product. It’s a full-stack transformation. The firms that embrace that architecture and treat autonomy as a privilege, not a gimmick, will be the ones that win. They won’t just be faster. They’ll be smarter, leaner, and able to act at the speed of opportunity. Commerce, redefined, will no longer wait for humans to press “buy.” It will just happen.





# Retailers' Early Bets on Agentic AI



*Rufus:*

A gen AI concierge embedded in the Amazon Shopping app that fields open-ended questions (“Which juicer is easiest to clean?”), compares listings, and steers users straight to checkout.



*AI Customer Service Assistant:*

A chat agent that now handles roughly two-thirds of support inquiries across 23 markets, performing work equal to 700 staffers and cutting resolution times to less than two minutes.



*Personalized Shopping Agent:*

An agentic layer that offers real-time, hyper-personalized product picks and gift ideas as buyers browse the marketplace.



*Virtual Support Assistant:*

A gen AI helper that troubleshoots product issues, reschedules deliveries, and manages Geek Squad subscriptions across web, app, and phone channels.



*Sparky and the wider Super Agents program:*

Conversational agents that help shoppers search for specific items by consolidating product reviews and offering personalized recommendations. Capabilities are expanding to include product reordering and service booking.



*Ask Instacart:*

An AI search and planning tool that answers grocery questions, builds carts from recipes, and, in newer pilots, can fill the cart autonomously after a single natural-language prompt.



*Bullseye Gift Finder and AI Shopping Assistant:*

A holiday gift finder and chatbot that recommends items, answers product questions, and makes recommendations in real time.



*Taobao Wenwen and Conversational Sourcing Engine:*

Consumer-facing Taobao agent that answers shopping queries and features a B2B “conversational sourcing” bot that negotiates with suppliers and books freight for merchants.



# About

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Visa (NYSE: V) is a world leader in digital payments, facilitating transactions between consumers, merchants, financial institutions and government entities across more than 200 countries and territories. Our mission is to connect the world through the most innovative, convenient, reliable and secure payments network, enabling individuals, businesses and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere and see access as foundational to the future of money movement. The Visa Intelligence Commerce product is in the process of development and deployment. Depictions are representations of potential features and sequences. May not be available in all markets. Learn more at [Visa.com](https://www.visa.com).

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