

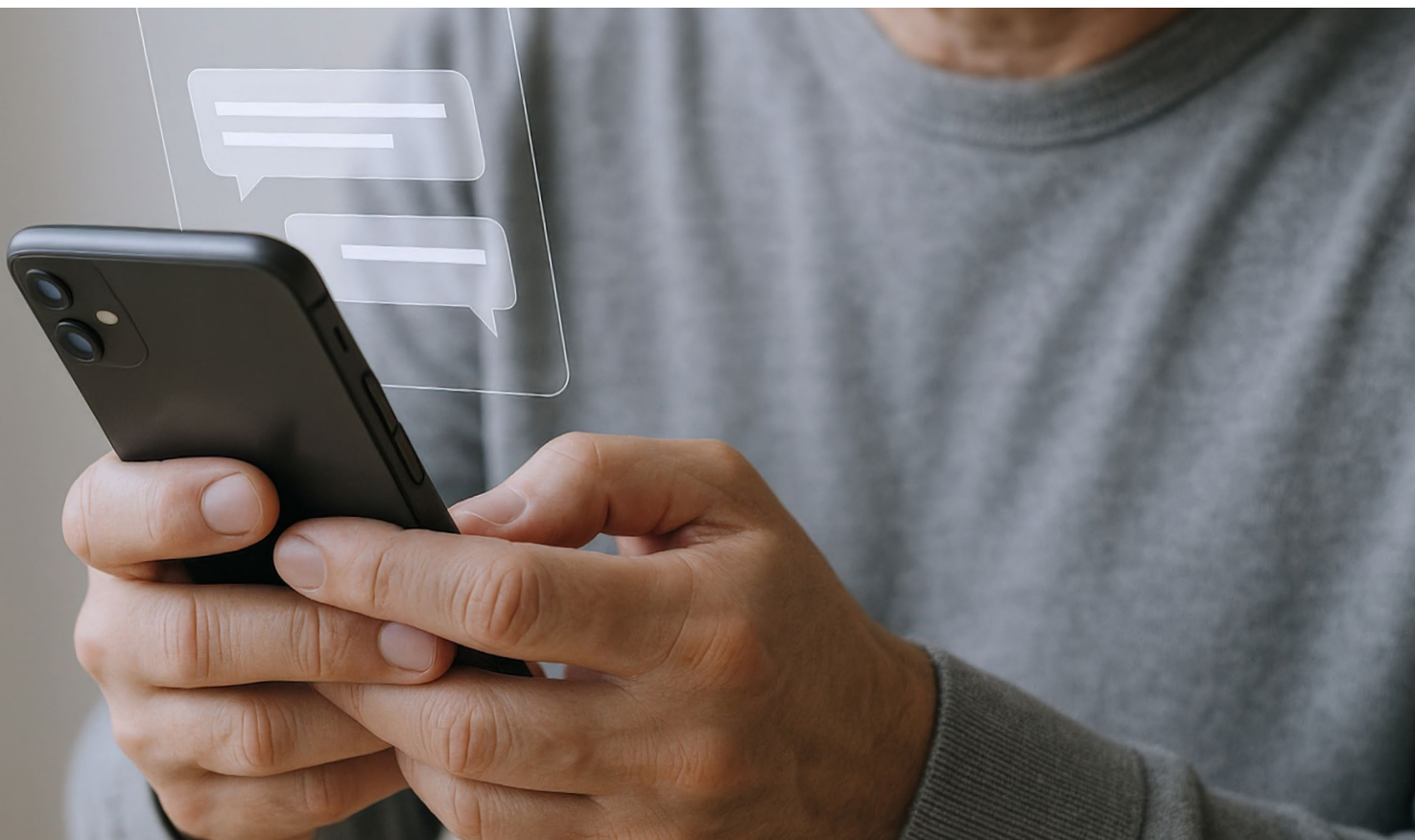
2025

# The Prompt Economy™



When Bots Are  
the Customer

The Prompt Economy™ Tracker® Series



**VISA**

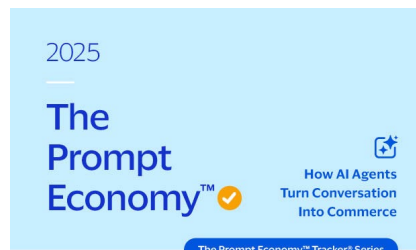
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## Getting Agent Ready

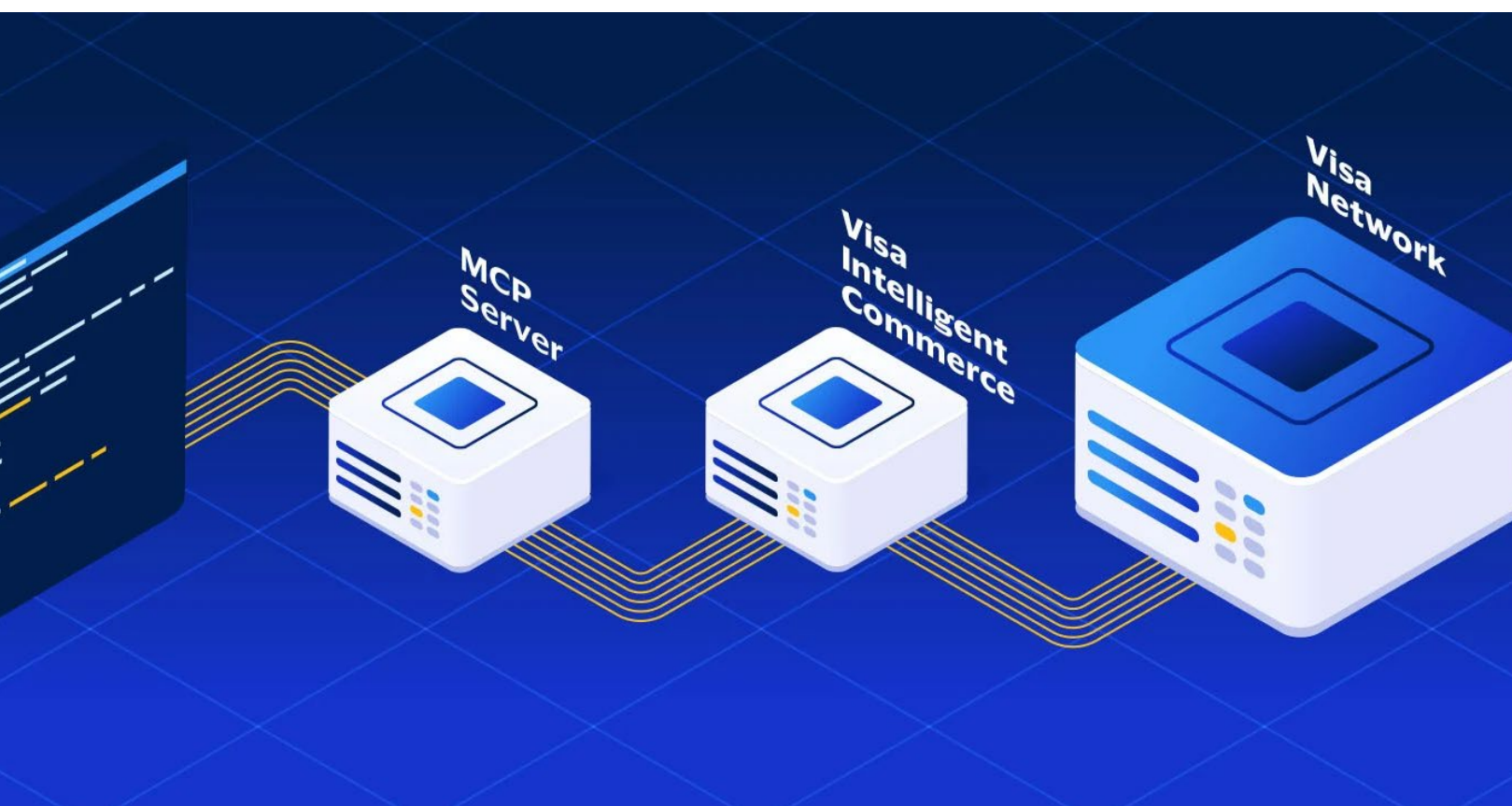
Merchants are about to find out what it means when many shopping journeys start with a prompt instead of a search bar. This holiday season, more customers will tell a trusted, permissioned AI assistant what to buy in a chat, a text or by voice.

That won't replace traditional search, eCommerce sites and apps, but it *will* sit alongside them. So the question isn't only whether your site ranks high in SEO results. It's whether a trusted, permissioned agent can find your catalog, trust your policies and complete the purchase on behalf of the shopper. That change will hit in time to matter for Q4 2025.

Merchants shouldn't need a survey to see what's coming. Amazon's Rufus is already embedded in the retail behemoth's app and projected to generate hundreds of millions of dollars in profit this year. Walmart's Sparky helps customers compare and plan purchases. Microsoft is baking agent connectivity into Windows through its Model Context Protocol (MCP). Google is turning Chrome into an AI-enabled browser. Discovery and checkout are shifting to conversations and notifications, not just websites.



Visa wants to make sure agents don't just recommend, but transact. Its Intelligent Commerce program couples payments infrastructure (tokenization, authentication, spending controls) with application programming interfaces (APIs) that let trusted, permissioned agents complete purchases with consumer consent. In September, Visa launched a production MCP Server to connect permissioned agents to these APIs and began piloting an Agent Toolkit on its Acceptance Platform. The technologies let merchants spin up agent-friendly checkout flows like Pay by Link using plain language instead of code.



The stakes sound technical, but the payoff is immediate. Tokenized credentials help to reduce fraud, but Visa Compelling Evidence 3.0 standardizes data to resolve friendly fraud before chargebacks wipe out January 2026 revenue. These are the pipes that make AI shopping viable. And profitable.

As Visa's Rubail Birwadker put it in a recent PYMNTS interview, "There's almost a reimagining of the internet going on right now." The job is no longer only blocking bots. It's enabling trusted and permissioned ones—while continuing to filter out everything else—precisely because those agents will act on customers' behalf.

## For merchants, becoming “agent-ready” means three things:



### **Make products legible.**

Feed agents clean, structured catalog data, prices, delivery windows and return policies. Rufus and Sparky rely on all of that to answer shoppers' questions.



### **Make checkout agent native.**

Support network tokens, Click to Pay and Pay by Link so that trusted, permissioned agents can move from prompt to purchase seamlessly, with clear consumer consent and strong authentication.



### **Make trust operational.**

Distinguish legitimate agent traffic from generic bots. Map evidence to Anthropic's Claude Engine 3.0 and tighten dispute processes before peak season.



The clock is ticking. This holiday season isn't about reimagining every shopper's journey. It's about being discoverable to trusted, permissioned agents and safely transactable when those shoppers show up—all while keeping your traditional channels running smoothly. Early use cases across replenishment, gifting, service rebookings and invoice collections can be scoped, measured and scaled later.

Or as Visa Commercial and Money Movement Solutions, Mark Nelsen, puts it: “This is going to transform shopping and buying.” His point is not about flashy demos. It's that trusted, permissioned agents will use existing payment networks to find and buy on consumers' behalf, safely, once merchants expose the right data and acceptance paths.

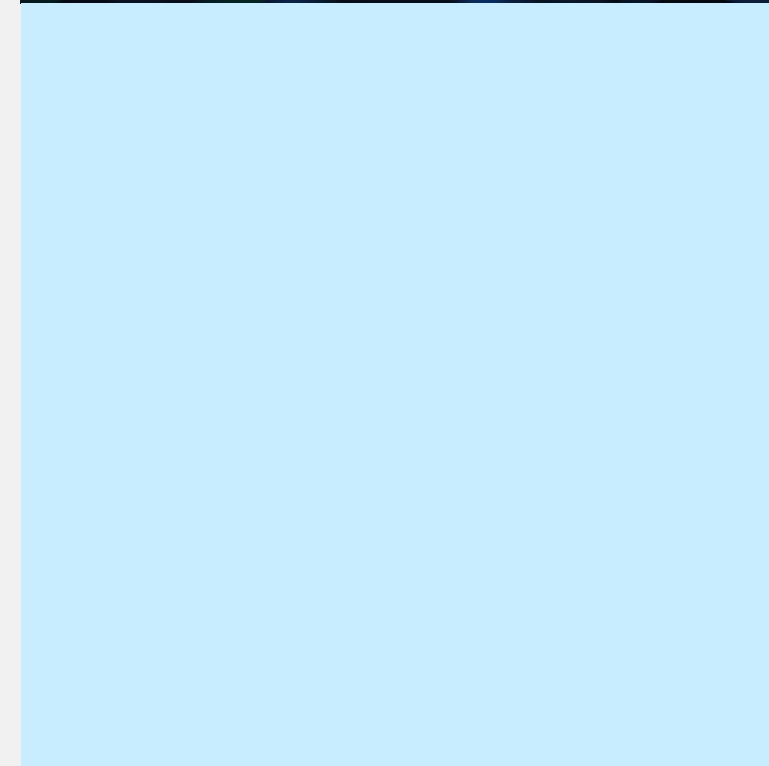
“The work now is to get those rails agent-ready,” Nelsen emphasizes.



# Investments and Deployments

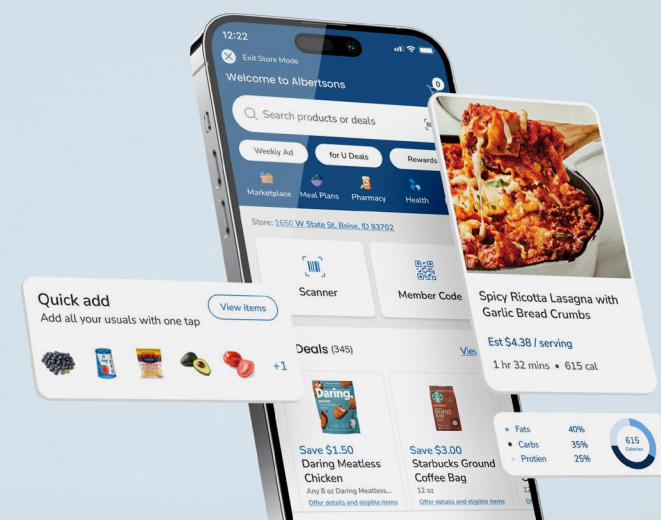
The agentic AI momentum is already being felt beyond the big retailers that have stolen the headlines lately, like Walmart and Amazon. The third quarter of 2025 has seen several other retailers roll out agentic initiatives, including:

Family-owned apparel and home merchandise retailer [Bealls Inc.](#) introduced an agentic AI platform to overhaul its merchandise planning and inventory management, aiming to shorten planning cycles, sharpen forecasts and lift productivity. During its initial use, the retailer adopted 80% of the platform’s recommendations and boosted plan accuracy by 20%, while also gaining real-time insight into profit drivers. CEO Matt Beall likened the tool to “rocket fuel” for decision-making, freeing teams from spreadsheets to focus on strategy and creativity. Headquartered in Bradenton, Fla., Bealls operates 660 stores across 22 states.



[New Generation](#) has introduced an agentic AI-ready infrastructure aimed at preparing fashion brands for a future where AI-driven search and commerce dominate. The platform converts traditional product catalogs into structured, machine-readable data, enabling items to surface in agentic search and powering functions like personalized marketing, demand forecasting and conversational commerce. [Co-founders Adam Behrens and Jonathan Arena](#) say the shift allows retailers to future-proof without overhauling existing tech stacks, offering AI-specific subdomains (e.g., ai.yourbrand.com) that cater to both shoppers and autonomous agents. With the global fashion AI market projected to [surge](#) from \$7 billion in 2023 to \$51 billion within five years, New Gen argues that clean, standardized product data will be critical, while conversational pilots are already yielding insights into shopper behavior, merchandising and inventory strategy.

[Albertson's Companies](#) has become the first U.S. grocer to roll out Google Cloud's new [Conversational Commerce](#), embedding it into its "Ask AI" digital shopping assistant. Built on the Vertex AI platform, the agent lets customers carry on natural, multi-turn conversations—such as asking for "salty" snacks or quick meal ideas—then recommends both obvious and unexpected products. Early pilots show that shoppers often add extra items to their carts, with more than 85% of conversions sparked by open-ended queries. Albertsons says the tool, now live across all of its banner store apps including Safeway, Vons, Jewel-Osco and Acme, goes beyond search to streamline discovery and boost basket size, while Google calls it a step toward a retail future that is "personal, predictive and effortless."



# Intelligent Commerce In Action:

Reclaim and  
Aurora Accessories  
Enter The  
Prompt Economy

*The following is a hypothetical case study created for The Prompt Economy. It imagines how a hypothetical sustainable apparel brand, Reclaim, and a hypothetical accessories retailer, Aurora Luxury, modernize their digital commerce in partnership with Visa's newly opened MCP server and its agentic AI capabilities, Intelligent Commerce.*

**On a rainy Monday in April, the team at Reclaim gathers in a glass-walled conference room that smells of fresh paint and ambition. The direct-to-consumer darling, famous for its organic cotton basics and eco-purity, has plateaued. Traffic is steady, but acquisition costs keep climbing. Conversion trails peers.**

**"Our homepage is gorgeous," says Lila, the brand lead, gesturing at a wind-swept fashion model in a black t-shirt on a full-bleed hero. "But customers aren't landing here anymore."**

**Devesh, Reclaim's chief technology officer, flips to a slide of anonymized shopping transcripts: Find a women's organic black tee, size M, under \$40, deliver by Friday. None show Reclaim in the top three results. "Our customers are using chats and prompt," he says. "Voice, messaging, embedded assistants. And we're invisible."**

**A few states away, Aurora Luxe, a mid-sized accessories label, faces its own reckoning. The team has staked its holiday season on a limited-edition handbag charm, priced under \$75 and designed to light up TikTok. The landing page is a jewel box; the ad spend aggressive. But when shoppers ask, Aurora Luxe is nowhere to be found.**

**"Search bars aren't the battleground," the CMO admits. "The prompt is. And we don't show up."**

## The Invisible Homepage

Both brands discover the same hard truth: Their gleaming websites are invisible to machines. Reclaim's sustainability claims sit in PDFs. Aurora Luxe buries delivery promises in marketing copy. Attributes that matter the most to agents—price, stock, shipping, return rules—are vague, inconsistent or locked in silos.

SEO tweaks barely budge the numbers. "We're optimizing for pages," Devesh tells his CEO, "while the market is optimizing for APIs."

Aurora Luxe feels the sting in its operational budget. Paid ads eat through cash, but conversion collapses as assistants intercept shoppers upstream. "We're paying for clicks that don't matter," says the CMO. "By the time they hit our landing page, intent is gone."

Both companies confront the same realization: If agents are the new front door, then product data and brand, not the homepage, are the total brand.





## The Pivot: Agent-Led Discovery

For Reclaim, the first sprint feels like therapy. Every system in the company hides something agents need to know but can't access. Merchandising holds the fabric and fit data. Operations owns inventory and delivery windows. Customer care keeps the return policy in a PDF graveyard. Marketing guards certifications in slide decks. No one owns the machine-readable truth.

The team rebuilds from the ground up. They retire the homepage as the front door and instead create a taxonomy that mirrors shopper intent. Every SKU is mapped to fields an assistant can reason over: material, certification, fit, care, price, delivery and return promise. Delivery dates shift from "ships in 3-5 business days" to guaranteed ETAs by ZIP code. The result is a feed built for machines, published in real time so that agents can pull a quote instantly.

At first, the merchandising team resists. "We're not building for robots," someone argues. But the Aurora CEO reframes it: The software is now the customer. The pivot isn't about stripping the brand of storytelling. It's about giving agents enough structured facts to choose Aurora Luxe over rivals when shoppers ask for something as simple as "a charm under \$75, delivered by Friday."

## Checkout Without Pages

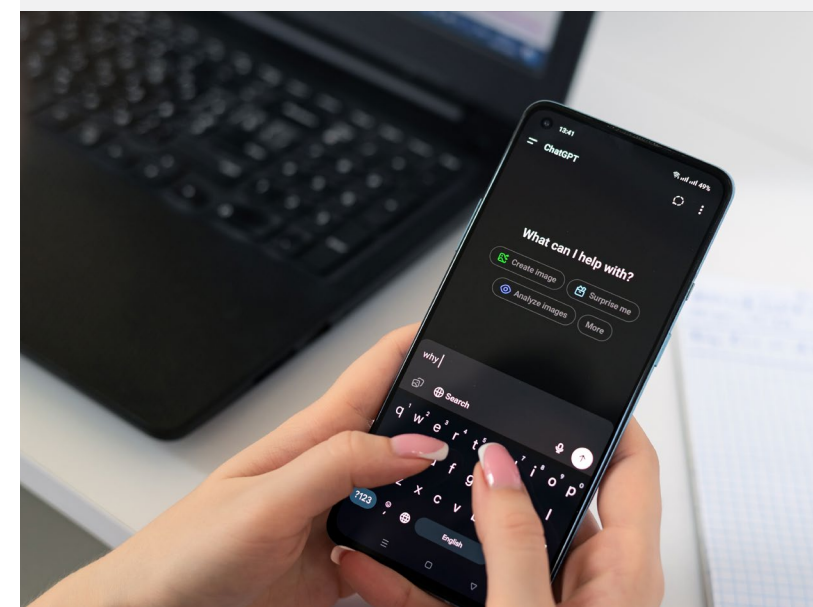
Discovery is only half the battle. Even when agents find Reclaim or Aurora Luxe, the handoff to checkout is brittle. Redirect loops, expired credentials, CAPTCHAs and half-finished carts all kill conversions. Agents don't tolerate friction. If a flow breaks, they abandon and move on to the next merchant.

Reclaim attacks the problem head-on. With Visa's MCP server, the team exposes lightweight endpoints—quote, buy, modify, return—that agents can call directly. Checkout becomes tokenized by default, replacing sensitive account numbers with dynamic tokens. If a shopper's card expires, the token refreshes automatically, preventing failed transactions. Fraud checks run silently in the background. For the shopper, it feels like magic: "Buy two black tees, size M," becomes a completed order without a single page load.

Both brands extend the approach into service. Reclaim wires its customer support chat into the same agent-ready catalog, enabling a size exchange to trigger a contextual upsell, like a specialized care kit for organic cotton.

Aurora Luxe trains its system to notify existing buyers when new colors drop: "The red holiday charm just launched. Want to add one to your order?" One tap confirms, the token fires and the sale clears.

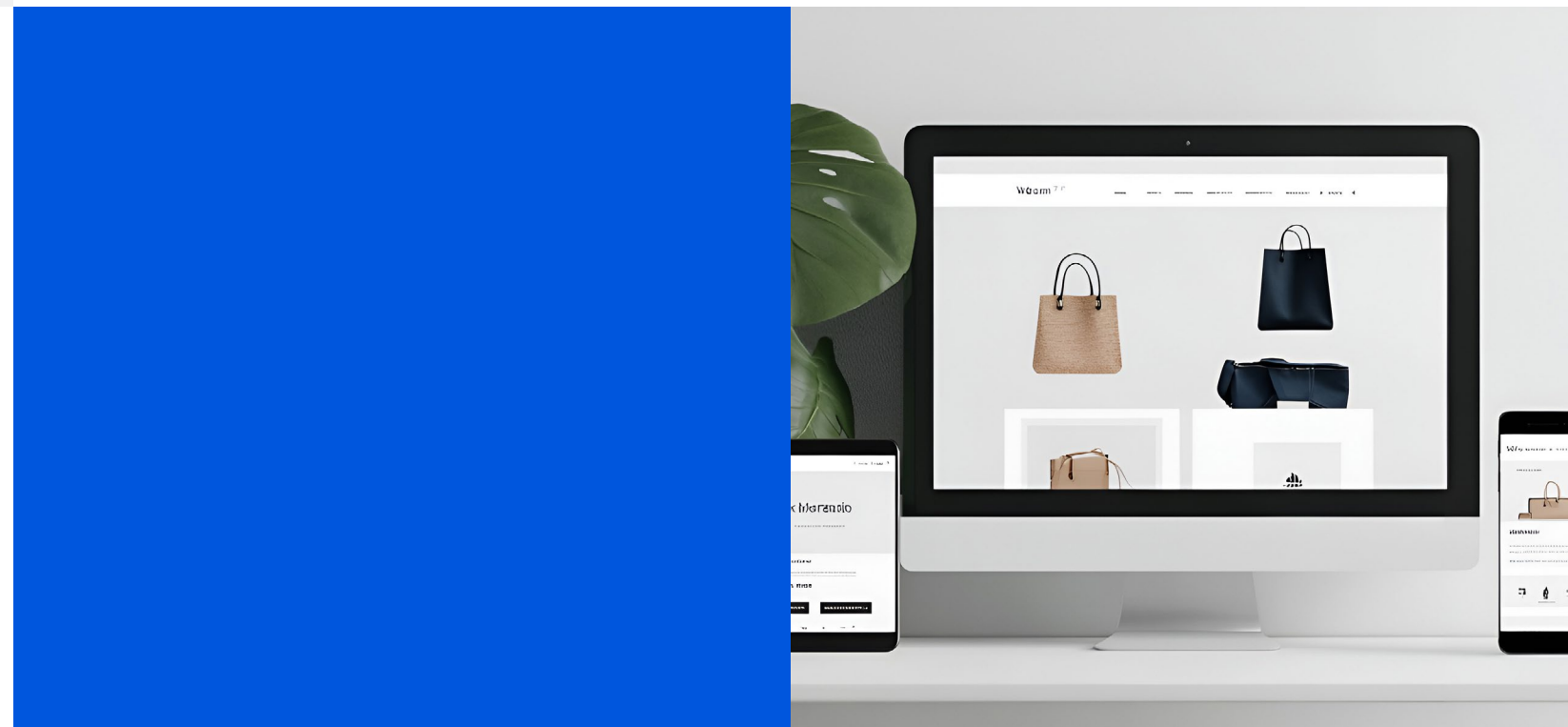
The change is profound. Checkout is no longer a separate destination. It's an embedded capability that travels wherever the shopper is. In a chat, a text, a voice command. And because the rails are tokenized, merchants can trust the revenue will stick.



## Results in the Prompt Era

Six months later, Reclaim sees a 30% lift in conversion. Better metadata reduces returns. Support chat, wired to the same machine-readable catalog, upsells during exchanges and recovers otherwise lost sales. “Agents cared as much about our certifications and return guarantees as customers do,” Lila says. “Maybe more, because those promises are machine-checkable.”

Aurora Luxe’s holiday bet pays off, too. Sales beat the forecast by 20 percent. Conversion is cleaner. Customer acquisition costs flatten as assistants drive organic visibility. “We stopped pushing customers through a door they weren’t using,” the CMO says. “Now the prompt is our storefront.”



## The Lesson for Merchants

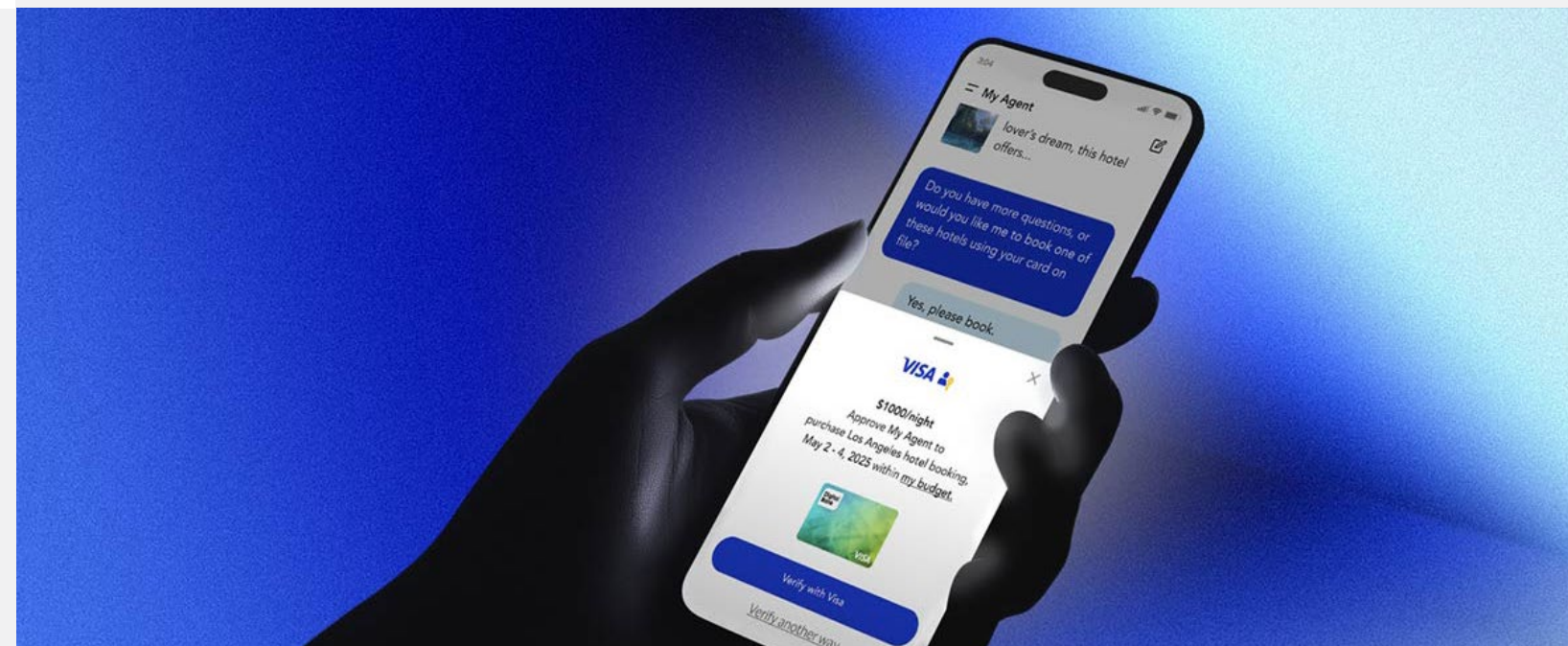
Merchants don’t need another playbook for web pages or ad buys. The rules of discovery and conversion are being rewritten in real time by AI assistants that shop on behalf of consumers. Pages and pixels still matter, but they’re no longer the front door. What determines which merchant wins the sale is whether an agent can read your catalog, trust your promises and complete a transaction without breaks in the process.

The path forward isn’t about moonshots. It’s about practical steps that merchants can take now to be “agent-ready.” Four priorities rise to the top:

## 1

**Talk to the machine.**

Agents don't read glossy homepages. They parse structured data. Start by mapping the catalog to shopper intents: price, size, color, material, delivery window, return promise, certifications and care instructions. Eliminate vague language like "ships in 3-5 days" and replace it with guaranteed delivery dates by ZIP code. Publish this in a real-time feed tied to inventory so that assistants can answer shopper prompts precisely: "Women's organic black tee, size M, under \$40, delivered Friday." The cleaner and more complete your data, the more often agents will select you.



## 2

**Make service a sales point.**

Customer service is no longer just damage control. Equip support channels with the same structured catalog and agent endpoints used for discovery and checkout. That way, when a customer calls about a size exchange, the agent can suggest a care kit. When someone asks about delivery, the agent can offer a greener shipping upgrade. With consent, use agent-triggered notifications to alert customers when a favorite SKU is back in stock, linking them directly to a one-tap, tokenized reorder. Every service touchpoint becomes a chance to keep or grow the sale.

# 3

## Show up in the prompt with agent-ready offer.

Shoppers aren't clicking through sites anymore. They're asking assistants to compare and buy. To win those prompts, merchants need to make offers callable by machines, not just viewable by people. Expose endpoints like /quote, /buy, /modify and /return so that an agent can act on a shopper's request in real time. Build tokenized checkout into the default flow so that payments are secure, up to date and seamless. Layer in verifiable trust signals such as clear return policies, delivery guarantees and fulfillment service agreements so that agents feel confident recommending your option when multiple ones look similar.

# 4

## Measure what matters in the prompt era.

Combine traditional metrics with those like prompt share of voice or how often your products appear in agent responses. Track agent recommendation rates and intent-to-fulfillment latency, which is the time it takes an agent to complete a request, from query to order confirmation. Then build a rhythm of weekly experiments: Which attributes increase ranking? Does a guaranteed delivery date improve recommendation rates? Do verified certifications reduce return risk? These insights let merchants tune their catalog and policies to the metrics that actually drive conversion.



**Or as Visa's Rubail Birwadker told PYMNTS:**  
"The bots showing up may not just be intruders anymore. They may represent consumers with intent to buy."

# About

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### The PYMNTS Intelligence team that produced this report

**Karen Webster**

CEO

**John Gaffney**

Chief Content Officer

**Lynnley Browning**

Managing Editor