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Visa Updates Global System to Support Rise of AI-Powered Shopping

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Visa is positioning itself at the forefront of a major transformation in digital commerce, preparing its global payments infrastructure to support the growing impact of AI agents. As AI shifts the consumer experience from manual browsing to near-instant, voice-activated purchases, Visa is reengineering how transactions will happen in this evolving environment.

The payments giant is preparing for what experts are calling the next big leap in online shopping: a shift from traditional eCommerce models to “agentic commerce,” where AI-driven digital assistants handle product discovery, selection, and purchasing decisions for

users. This model is already reshaping how consumers engage with brands and complete purchases, creating a need for merchants and payment networks to rapidly adapt.

Rubail Birwadker, Visa's Senior Vice President and Global Head of Growth, explained the scale of the change in an interview with PYMNTS CEO Karen Webster. "Merchants spend an enormous amount of money getting noticed and getting their brand out there. Traditional things like ads don't really work, so how do they get their brands differentiated in an agentic world?"

These AI agents offer one key advantage: context. Rather than relying on consumers to scroll through product pages, AI can quickly surface personalized options based on preferences, habits, and previous purchases. With more than 4.5 billion cardholders and 200 million merchants across 200 countries, Visa is building out capabilities to enable seamless transactions in this new model.

Birwadker highlighted the importance of creating what Visa calls an "automagical experience." The goal, he said, is a native payment process where transactions occur effortlessly within the AI environment itself, making shopping faster and more tailored than ever before. "We have 4.5 billion cardholders, 200 million merchants and 14,500 financial institutions around the world, and when you have a Visa card in your wallet... the card works exactly the same way."

However, this innovation isn't without its challenges. As digital agents begin to make purchases on behalf of users, questions around fraud, trust, and liability emerge. Merchants are concerned about maintaining visibility in an AI-driven landscape, while issuers and payment processors are navigating new risks. "The next era is that you've... got to let the good in," Birwadker noted, describing the shift in fraud prevention strategies.

Visa is developing systems to address these risks, building on lessons learned from technologies like Apple Pay and Google Pay. In those systems, fraud is minimal once identity verification is complete, thanks to features like biometrics and tokenization. These methods will be critical in ensuring security and compliance as agentic commerce grows.

Disputes are another area under development. Birwadker posed a scenario: "I asked for a blue bag, and the agent got me a black bag... How does that work through our dispute process? How does compelling evidence work in that case?"

Visa also keeps scalability at the forefront of its mind. Developers often raise concerns about launching AI shopping tools globally. “I have 20% or 25% of my users in the United States. How would this work in Europe? How would this work in India?” Birwadker said, emphasizing the need for universal standards across regions.

Despite being in its early stages, the move toward agentic commerce is expected to gain momentum quickly. “We are in the very early part of the bell curve on this one,” he said, but adoption is accelerating.

Visa sees AI-assisted shopping as a powerful addition rather than replacing traditional commerce. As e-commerce did not eliminate in-store shopping, agentic commerce is expected to complement existing channels.

As Birwadker summed up, “The simplest way to think about our vision of agentic commerce is just going back to basics ... the automagical experience is the same, from the promise of the Visa brand to the actual payment experience.”