



# The intelligent way to shop and pay

Unlocking a new era of commerce  
with AI agents





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## Are you ready for the agentic age of shopping?

Shopping is changing again – and agentic AI is driving the transformation. As the shift continues from purely transactional payments to intelligent, data-driven ecosystems, AI agents are poised to browse and make purchases on behalf of humans.

This next-generation shopping experience is known as “agentic commerce.” It’s revolutionary, but also secure and can move money on existing payment rails – accelerating change without reinventing the wheel.

Agentic commerce is designed to increase customer convenience while boosting engagement. For participants in the payments ecosystem, whether financial institutions, retailers or brands, it’s also a significant chance to provide the greatest value with every purchase.

Don't miss out on agentic opportunities.



By 2030, AI agents could help generate up to \$1 trillion in orchestrated retail revenue in the U.S. alone, with global projections reaching as high as \$5 trillion.

[McKinsey, The Agentic Commerce Opportunity, October 2025](#)

The intelligent way to shop and pay

## The rise and role of AI agents in commerce

The future of shopping has already started. Acting within rules defined by consumers, AI agents can now search for, source, negotiate and complete purchases – transacting on their own and at superhuman speed.

And as these advanced bots shop, they get customers the best deal: not just the right price but also the greatest rewards. Loyalty, offers and benefits are key factors and AI agents never miss a chance to maximize value.

Consumers can be confident from the rules they've set that their AI agent will always stick to their personal preferences, such as price, brand, frequency of purchase and payment method.

But for agentic commerce to feel truly personal, the payments ecosystem itself needs to supply some extra intelligence.



“Agentic acceleration is coming from the center of gravity in retail. When Walmart announced a partnership enabling purchases through Google’s Gemini app, it signaled more than experimentation. It suggested that the world’s largest retailer is coming to view agent-mediated checkout as something inevitable. The pace for agentic commerce may be increasingly set not by consensus but by necessity.”

[PYMNTS, AI Agents Start Shopping and Payments Firms Adapt, February 26, 2026](#)

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## Transforming the transactional into the intelligent

For AI agents to make the best purchasing decisions and deliver the most value to consumers, they need up-to-the-minute intelligence to accompany every payment.

That could mean information about the transaction – a complete view of where, when and how much is purchased. Or it could mean deeper insight into the shopping basket – a digital-receipt view of exactly what is being bought, line by line.

With these two perspectives on commerce, card-linked offers can either reward customers based on where they shopped and how much they spent, or apply value with true precision at the item level.

Thanks to advances in technology, it's become possible for the payments ecosystem to share a detailed view of the shopping basket, as well as a straightforward view of the time, location and transaction amount.

Now, without adding friction, buyers and sellers can extract more value from each purchase and unlock more opportunities for personalized offers.



“The rise of basket-level insights has been a game-changer. By unlocking granular data about what, when and where consumers buy, we’ve helped empower financial institutions, retailers and brands to deliver hyper-personalized offers, reduce fraud and optimize marketing ROI. This shift from transactional to relational payments was a trend we saw coming, and it has been gratifying to see our early investments pay off.”

[David Keenan, Global Head of Payment Networks, FIS](#)

The intelligent way to shop and pay

## Keeping agentic commerce safe

No amount of extra value and convenience is worth compromising the security of payments. For total confidence in agentic commerce, consumers need to know their AI agents are transacting safely.

The good news is that agents will only ever use pre-approved or approved payment methods to complete a purchase. So, the financial services industry remains just as integral to agentic commerce as it does to in-person or card-not-present payments.

AI agents might be changing the shopping experience. But since payments happen through existing authorization, authentication and dispute networks, card-issuing financial institutions will keep providing the infrastructure, security protocols and payment systems that are essential for protecting transactions and delivering seamless customer experiences.

Added value plus bulletproof security.  
What's not to like?



“The way the first agentic AI experiences are delivered will be crucial factor in how quickly the technology is adopted. It’s all about first impressions. If the customer’s first interaction with this new experience isn’t ideal, they may decide not to adopt it quickly.”

[Mladen Vlastic, Head of Product, Payments Networks, FIS](#)

The intelligent way to shop and pay

## Sharing success across the payments ecosystem

In rapidly changing times for commerce, participants in the payments ecosystem can't afford to work alone. To support agentic commerce and the sharing of transaction- or item-level intelligence, card issuers, sellers and brands need to collaborate within a unified, single infrastructure.

When the payments ecosystem is tightly integrated:

- **Consumers** see benefits from their very first transaction, including easier shopping, automatic savings, smooth payment options and personalized rewards.
- **Retailers and brands** gain deeper insights to drive bigger baskets by using real-time data and receipt-backed reports to refine marketing strategies, develop targeted promotions and boost ROI.
- **Card-issuing financial institutions** develop customized loyalty programs using real-time data, increasing card usage and strengthening customer relationships.

The payments ecosystem is on an evolutionary trajectory, scaling from universally available, transaction-level signals to deeper, differentiating, basket-level insights.

## It's time to transform your payment operations.



“What the market didn’t fully anticipate was the speed and scale at which ecosystem integration would redefine the payments landscape. The convergence of payments, loyalty and digital wallets has created opportunities to reimagine the entire shopping journey.”

[David Keenan, Global Head of Payment Networks, FIS](#)

The intelligent way to shop and pay

## The technology behind the transformation

Robust yet innovative technology will be essential for shaping an agent-driven future. And FIS® Smart Basket is rising to the challenge.

As a modular, funder-agnostic solution, Smart Basket is designed to use transaction and basket intelligence to drive new value for consumers and businesses at the point of sale. As commerce becomes more agentic, this purchase-moment insight becomes even more important – helping to keep automated buying both personal and trusted.

Bringing together offers, payments and loyalty for banks, credit unions, issuers, merchants and consumer brands, Smart Basket is designed to simplify payment processing transaction analysis and the delivery of hyper-personalized, targeted promotions and seamless shopping experiences. With an advanced scoring engine and real-time adjudication, it can offer greater value and convenience to consumers and help businesses boost loyalty, too.

Let's seize the opportunities and move forward into the age of agentic commerce together.



“FIS remains committed to deepening integrations and leveraging emerging technologies like agentic AI to elevate the payments ecosystem. Our vision is clear: to help transform every transaction into a moment of value creation for all participants.”

[David Keenan, Global Head of Payment Networks, FIS](#)

The intelligent way to shop and pay

## Unlock the future potential of payments with FIS

It's time to prepare for a world where AI agents control shopping choices. With routing logic, incentives and real-time data, payments infrastructure becomes even more vital – not only connecting processes and building trust but also guiding decisions and generating value for all participants.

In the changing payments landscape, you must act now to stay ahead and seize future opportunities.

Build the infrastructure needed to move more money your way and unlock new growth.

## Explore Smart Basket

Discover how FIS can help you harness transaction and basket intelligence to optimize your payments strategy in the age of agentic commerce.

[Unlock more](#)

## Money at rest. Money in motion. Money at work.™

Our **technology** powers the global economy across the money lifecycle.



Money  
at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money  
in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money  
at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

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## About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X (@FISglobal).



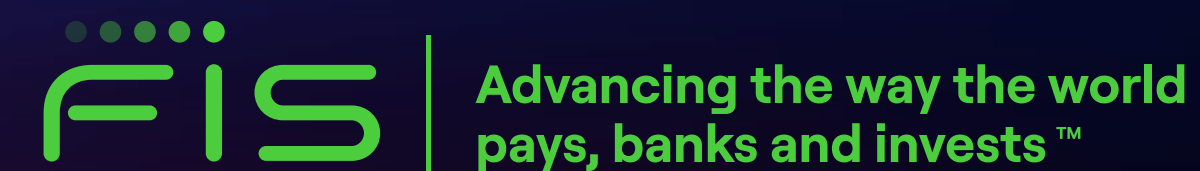
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