



Cognitive Security /

a Cy4gate company

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AGENTIC AI IN PAYMENTS: IT'S ALREADY HAPPENING

How Agentic AI Can Transform **Stripe** Payments

Introducing **Klarna's** Agentic Product Protocol

PayPal Launches Agentic Commerce Services to Power AI-Driven Shopping

Mastercard launches Agent Pay for Machines to unlock super-fast, always-on payments

Scalable Capital becomes first bank in Europe to open platform to AI assistants

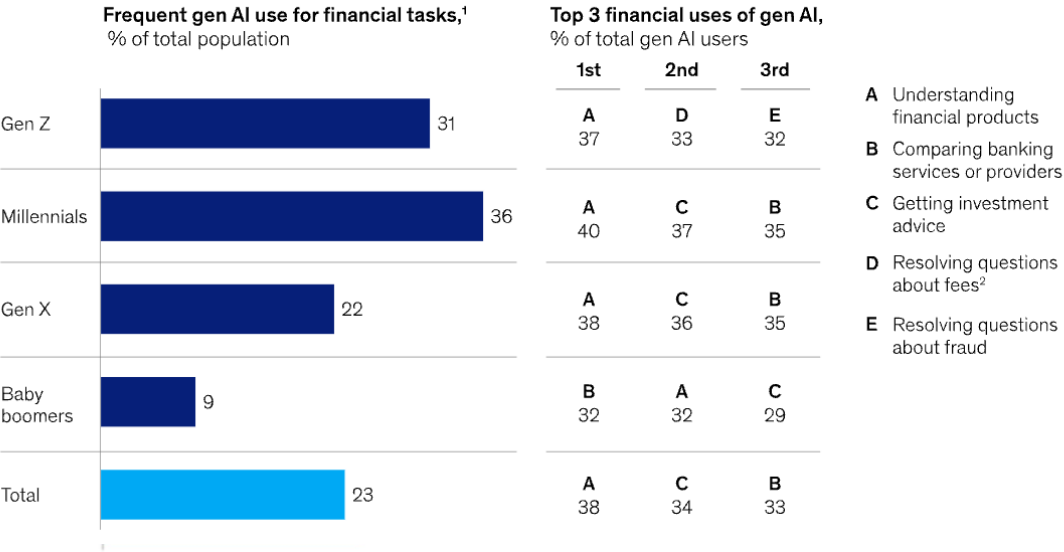
Robinhood hands AI agents the keys to its trading platform and credit card

Revolut Adds AI Assistants to Crypto Trading on Revolut X

WHERE THE MARKET IS HEADING

Consumers are actively using gen AI for financial tasks.

Adoption and usage level of gen AI by age group



Note: Figures do not sum to 100%, because of rounding.
¹ Respondents selected "Very frequently (once a week or more)" or "Occasionally (once or twice a month)" for "How often do you use gen AI tools for banking or financial-related activities?"
² Including transaction disputes.
Source: 2025 McKinsey Global Banking Annual Report Survey

"In three to five years, an AI agent could become the channel of choice for all banking interactions, acting as the primary interface between customers and their financial institutions. In other words, retail banks could lose their preeminence in customer relationships."

MCKINSEY, APRIL 2026

Playing defense

Playing offense

Wait and see

Preserve today's distribution model; invest only in incremental efficiency

Adapt

Accept gen AI as the primary interface; reposition as an API-ready product provider

Compete

Build a bank-owned agentic layer: discovery, advice and execution inside the bank

Source: McKinsey & Company, "Extreme customer experience: How gen AI is reshaping retail banking", April 2026

TWO SIDES OF THE SAME COIN



THE THREAT

An AI operating in your customer's place and exploited by fraudsters.



THE OPPORTUNITY

AI agents making the banking experience easier and safer for your customers.

Future antifraud will look for **what's real**



Authentic intent



Genuine agent behavior



Trusted context

THANK YOU!

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