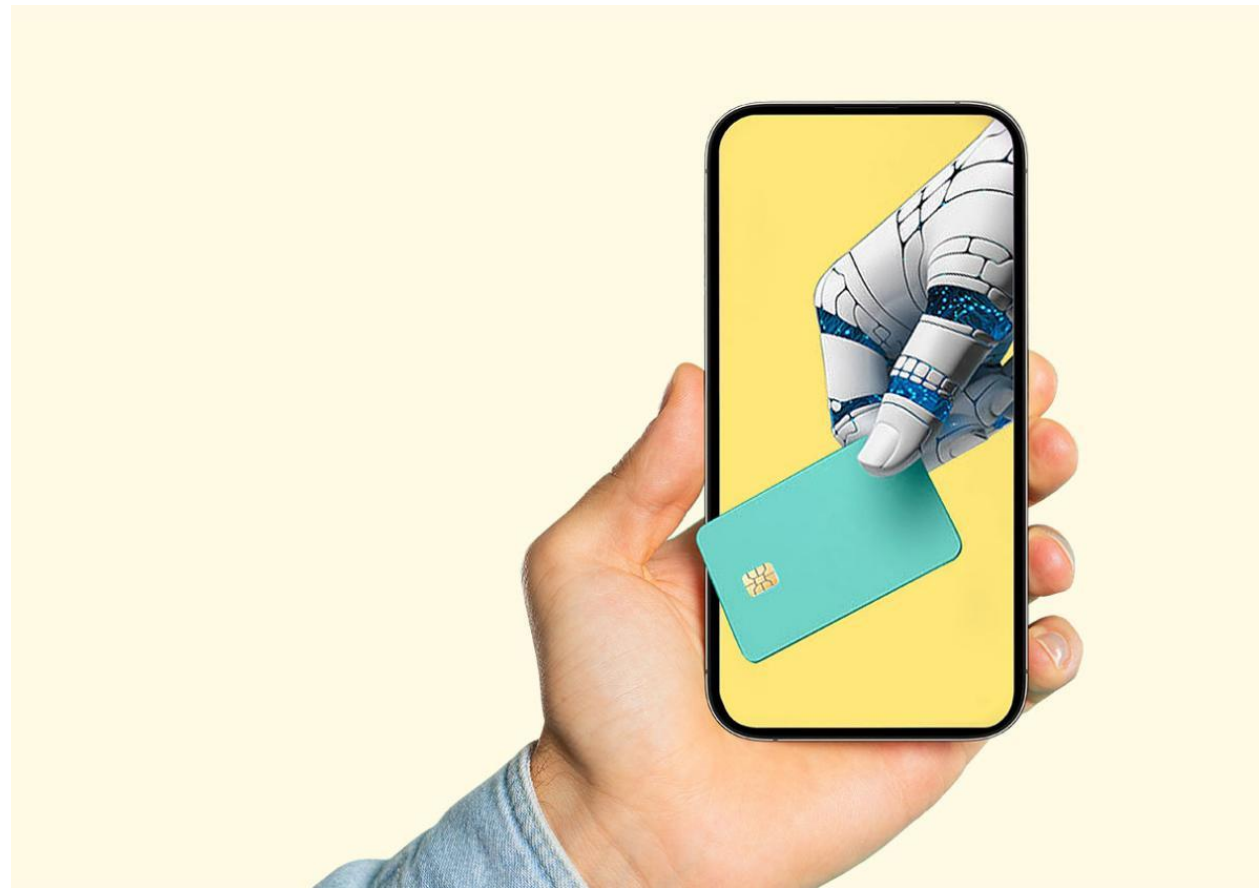




Published by Synchrony on October 24, 2025, 9:30 AM EDT

Agentic Commerce Is About to Rewrite How We Shop. Here's How Synchrony Is Preparing Brands to Win

By Mike Storable, Head of Innovation, Payments and AI at Synchrony



Synchrony is building for Agentic Commerce so your brand stays ahead

Key Insights

- Agentic Commerce, powered by AI-driven shopping assistants, is redefining how consumers discover, compare and purchase products. Synchrony believes this is the biggest shift for retail brands since the rise of e-commerce 30 years ago. Brands

must adapt to remain visible in this new shopping paradigm and Synchrony is helping them do so.

- Synchrony's Agentic Commerce team is part of its Incubation Lab and is working with partners like Mastercard, Visa, Google and top retailers to shape the future of commerce in an AI-driven world.
- Synchrony is redesigning loyalty programs for AI compatibility, ensuring that financing, rewards and payment options are easily understood by shopping agents.
- Synchrony is building its own Synchrony Agent within the Synchrony Marketplace to innovate and learn first-hand how agent-driven purchases shape loyalty, financing decisions and personalized shopping experiences.
- Building on decades of leadership in consumer financing, payments and loyalty programs, Synchrony is uniquely equipped to guide brands through the shift to Agentic Commerce.

We're standing on the edge of a retail transformation on par with the rise of e-commerce. The next chapter will be written by agentic AI; shopping agents that do more than answer questions, they act on your behalf. These agents will discover, compare and buy across retailers and marketplaces by instantly weighing price, availability, delivery, trust, loyalty signals and convenience.

At the heart of this evolution is [Synchrony](#)'s Agentic Commerce team within our Incubation Lab, where we are working with an ecosystem of partners from [Mastercard](#) and [Visa](#) to [Google](#) and top retailers, to shape the future of commerce in an AI-driven world.

We're not starting from scratch. We're building on our years of expertise in consumer financing for more than 70 million consumers; loyalty and payment partnerships with iconic brands and more than 400,000 small and medium businesses; and proven AI implementations including machine learning, Gen AI and now agentic. Today we're actively building our own Synchrony Agent within the Synchrony Marketplace to innovate and test agentic commerce firsthand, while also creating the foundational elements needed to make this all work in a trusted and secure way that protects the consumer, the seller and the broader ecosystem.

Before I dive into the details of Synchrony's work, let me share our point-of-view on where we see this heading and how it will affect brands, payments and commerce at large.

Unprecedented Opportunity: How Agentic is Reshaping Commerce

When AI agents are buying, customers may not visit a store or even a website. Instead, their agents will navigate these platforms on their behalf. That shift presents challenges and unprecedented opportunity.

Synchrony believes credit and payments are powerful levers of trust, convenience and loyalty, which have been key drivers of brand preference for decades. As AI takes on shopping decisions, these levers will remain critical in differentiating brands and influencing whether AI agents choose them or pass them by. By ensuring payments, financing and rewards are easy for AI agents to understand and act on, we can help brands build deeper, personalized relationships to stand out in a sea of price and product parity.

To reach this future, we expect two things to happen in parallel. Digital wallets will embed agents as a feature, and standalone shopping agents will behave like wallets themselves. Either way, these systems won't just hold cards; they'll actively shop, select products and choose how to pay, factoring in loyalty rewards and financing terms on the fly.

Brands must start treating agents the way they've treated digital wallets: as a critical distribution channel that requires optimization, integration and ongoing engagement. In either scenario, retailers and financial partners must design for the AI shopping agent experience, prioritize wallet-like integrations and re-think customer journeys.

Synchrony's Agentic Commerce focus

The rules of agentic commerce are still being written, and Synchrony is helping define them. Our dedicated Agentic Commerce team is deeply involved in creating the structure and methodologies of this next generation of shopping in collaboration with an ecosystem of business leaders, retailers, fintechs, wallet providers, credit networks and technology providers.

Our goal: Lead the shift by helping test, learn and build the foundations brands need to adapt:

1. Testing Agentic Commerce in the Real World

Our [Synchrony Marketplace](#) has utilized Gen AI-powered search to help shoppers discover and connect with our brand partners for more than a year. Our bold next step: introducing the Synchrony Agent, a proprietary shopping assistant designed to turn discovery into action by enabling agent-driven purchases. With more than 228 million customer visits to our Marketplace last year, this innovation promises to redefine how customers shop and engage with our partners.

The Synchrony Agent project serves a dual purpose:

- It allows us to test and refine agentic commerce technologies in real-world scenarios using our Synchrony Marketplace, embedding machine-readable loyalty signals and financing options into seamless, AI-driven shopping experiences that drive sales for our partners.
- It creates a scalable foundation, consumable in other agents too, to connect our partner brands and their loyalty and financing options to the broader agent ecosystem, ensuring the rewards and trust mechanism we've perfected over decades are visible in other AI agents across the market.

We are excited to get our Agent into the real world to drive long term benefits while shaping the innovations that will advance the AI-driven ecosystem as a whole.

2. Forging partnerships to Build Agentic Standards

Synchrony is leading key partnerships to define the technology and frameworks this new shopping paradigm depends on, including:

- Work with [Mastercard](#) and [Visa](#) on their advanced agent pay frameworks to establish the foundational building blocks of intent, trust and seamless transactions between merchants, agents and customers.
- Contributions to [Google's Agent Payments Protocol \(AP2\)](#), shaping the global standard for how AI agents handle financial transactions, interact securely and efficiently.
- Deep integration with **digital wallets** is enabling us to advance foundational infrastructure, providing the flexibility and interoperability needed for agentic commerce to thrive.
- Tapping into key relationships with our **brand retail clients**, where our deep expertise in loyalty and rewards enables us to design solutions rooted in consumer preferences.

These partnerships pave the way for pilots and scaling opportunities, leveraging the backend infrastructure we've built to power payments, loyalty mechanics and personalized customer experiences for an AI-driven world. Together, these partnerships are positioning us to set standards and activate the full potential of Agentic commerce across industries.

3. Building Foundational Layers for Long-Term Success

Synchrony is also tackling key technical challenges to ensure agentic commerce works for our brands long-term, across several foundational areas:

Creating Clear, AI-Friendly Loyalty Signals:

For decades, payments have quietly powered loyalty, encouraging repeat purchases through store cards, rewards, and financing offers. In an increasingly AI-driven commerce system, loyalty programs must adapt to speak directly to agents with machine-readable data. Agents prioritize signals dynamically, for example a brand offering rewards, financing, and discounts might win over another with a lower shelf price, while urgency could push agents toward faster delivery options. Synchrony is redesigning loyalty systems for these decisions, ensuring rewards and incentives are visible, understood and actionable in agentic commerce.

It is a balancing act agents will manage, we just don't know how yet. When does convenience outweigh cost? When do rewards outweigh speed? These are all challenges our teams are thinking through as we build our approach.

We understand the challenge. *That's why we are focusing on redesigning loyalty programs to "speak AI," exposing rewards, financing offers and discounts clearly and dynamically.* That's the mindset shift: you're no longer designing for humans alone; you're designing for humans and their AI agents.

To address this, we are developing tools to enable AI agents to understand the full customer context including existing loyalty status, rewards earned, available financing options, and even individual preferences. One key innovation is the [Model Context Protocol](#), a standardized framework that delivers real-time, verified information about products, payment methods, and rewards directly from trusted sources to AI agents. By supporting seamless data exchange, this protocol allows offers to dynamically adapt to current business conditions while preserving privacy and security through customer consent.

This technology can also bridge the gap between AI and human decision-making. While agents flag optimal loyalty and payment options based on data, humans retain the ability to intervene, review recommendations, or make nuanced judgments when necessary. For instance, if an AI detects that a store card offers better discounts or financing incentives, it can present this information to the customer as a choice, enhancing their loyalty to the brand. Conversely, unclear or poorly surfaced rewards risk leaving a brand invisible to agents, and by extension, to customers.

Building a New "Trust Stack" for Agentic Commerce:

Beyond knowing who is buying, trust in agentic commerce has multiple layers. First, brands need machine-readable clarity so loyalty benefits, financing and terms aren't buried in fine

print but exposed in ways agents can easily evaluate. They also need stronger fraud prevention, since delegated decision-making raises new risks of first-party fraud or misuse.

Just as important are post-purchase safeguards: returns, disputes and chargebacks will only get more complex when the “buyer” is an AI agent. Add the need for transparent, verifiable costs and fees, plus standardized, machine-readable trust signals across payment networks and ecosystems, so any marketplace, wallet or agent platform can confirm a payment method is legitimate.

In short, trust is no longer a single feature; it will be integrated into a complex system. Brands that understand this early will earn both human confidence and algorithmic preference.

Agentic Identity: Knowing Who is Buying:

A foundational element of this trust in agentic commerce is Agentic Identity: knowing who (or what) is actually making the purchase. Is it a person tapping their card, or an AI agent placing an order on their behalf?

Getting this right is essential for security, marketing, authentication, fraud prevention, payment disputes and more. New technologies will be needed to spot the difference between human-driven and agent-driven activity without adding friction.

Synchrony is working with partners across this ecosystem – and with Mastercard and Visa on their agent pay projects – to build these smart identification layers and write the rules that determine what happens next when the “buyer” is an AI agent. We are also contributing to Google’s Agent Payments Protocol (AP2) to set the standard for how agents handle financial transactions and communicate with one another. Knowing the agent and what it's allowed to do will enhance our ability to securely authenticate and authorize transactions on behalf of our partners, ultimately improving the consumer experience across retail and payments.

But understanding agent vs. human is just the beginning. Trust in the future will hinge on developing payment tokens to distinguish agent transactions, authenticating agents as authorized representatives, and ensuring transparency around the customer and permissions tied to the agent. Together, these elements ensure secure, efficient, and accountable transactions in an AI-driven ecosystem where delegated decision-making requires precision and clarity for both brands and consumers.

Without these layers, commerce could quickly become a gray area: an agent placing orders with unclear authority, retailers uncertain about liability, and issuers left to untangle

disputes after the fact. With them, agentic commerce becomes not just possible, but sustainable—scalable trust that works for humans, agents and brands alike.

What's Next

Agentic commerce is coming fast. Just as early leaders in e-commerce reshaped entire industries, the brands that lean in now will set the pace for the years ahead. Brands can succeed by integrating loyalty and payments into agentic ecosystems, enabling AI to optimize customer journeys and drive preference.

Synchrony is driving the partnerships and creating the components, from machine-readable loyalty signals to trust frameworks and wallet integrations to help position brands to thrive in this transformative landscape.

Let's lead the way together.

FAQs

Q. What is Agentic Commerce?

A. Agentic Commerce refers to the emerging trend where AI-powered shopping agents interact directly with platforms and retailers on behalf of customers. These agents handle product discovery, price comparisons, financing options, trust assessments and purchasing.

Q. Why is Synchrony focused on Agentic Commerce?

A. Synchrony has been a leader in consumer financing, payments and loyalty programs for decades. Agentic Commerce represents the next major retail disruption, as big or bigger than e-commerce. Synchrony's expertise positions it to guide brand partners through this evolution as they have with past shifts like e-commerce, SEO, and now agentic commerce. Our Incubation Lab's innovations aim to help brands adapt and thrive in an AI-driven shopping world.

Q. What challenges does Agentic Commerce present for brands?

A. The shift means that brands must optimize their products, financing offers and loyalty programs to be understood and prioritized by AI-powered shopping assistants. Without proper integration into these systems, brands risk losing visibility in consumers' decision-making processes, ultimately leading to missed opportunities and revenue.

Q. How is Synchrony addressing the technical and commercial challenges of Agentic Commerce?

A. Synchrony's Incubation Lab is developing foundational technologies like machine-readable loyalty signals, trust frameworks and agent authentication systems. We are also building our own AI-driven Synchrony Agent within our Marketplace to explore scalable solutions that can be integrated into the broader ecosystem.

Q. How can brands collaborate with Synchrony to succeed in the Agentic Commerce space?

A. Brands can partner with Synchrony to integrate financing and loyalty programs in ways that align with AI-agent preferences. Through collaboration, Synchrony helps ensure brands are relevant in the AI-driven shopping ecosystem by developing standards, infrastructure, and tools that enhance visibility, trust and consumer engagement.