

Getnet develops infrastructure that enables businesses to accept AI agent-initiated payments

- The new infrastructure enables businesses to automatically accept and process payments initiated by AI agents through a single integration, incorporating identification and authentication mechanisms to enhance transaction security.
- Getnet and Mastercard, together with Mexican startup Neivor, have completed the first real-world case in Mexico and Latin America of accepting and processing a payment initiated by an AI agent using Mastercard Agent Pay.

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Getnet, Santander's global merchant payments platform, continues to advance its agentic commerce strategy with the launch of new artificial intelligence-powered capabilities that enable merchants to securely and efficiently accept payments initiated by AI agents.

The company has developed a new infrastructure that allows merchants to automatically accept and process payments initiated by their own AI agents or by agents operating through conversational platforms. Built on open standards and designed to be interoperable, secure and protocol-agnostic, the solution enables AI agents to connect directly to Getnet's global payments infrastructure. It also removes the need for complex integrations and incorporates identification and authentication mechanisms that strengthen transaction security.

Juan Franco, CEO of Getnet, said: *"Agentic commerce is one of the most significant transformations taking place across the payments and digital commerce ecosystem. Our goal is to provide the infrastructure that enables merchants, platforms and AI agents to operate securely, interoperably and at scale, making it easier to adopt new AI-powered shopping experiences."*

With this initiative, Getnet reinforces its commitment to a more open commerce model, where artificial intelligence can be securely integrated throughout the payment journey.

The development of these capabilities responds to a growing industry trend in which AI agents are evolving from recommendation tools into assistants capable of taking actions and completing transactions on behalf of users. To support this evolution, the industry is building new standards for identity, authentication and interoperability that will enable users, merchants and agents to operate within a trusted environment.

Advancing the payments ecosystem

Getnet is working alongside leading players across the global payments and technology ecosystem to promote open standards and interoperable models for Agentic Commerce. In this context, the company has already enabled compatibility with Mastercard Agent Pay and is progressing with the integration of Visa Intelligent Commerce, expected soon.



Getnet and Mastercard have tested this new infrastructure in the first real-world case in Mexico and Latin America of accepting and processing a payment initiated by an AI agent using Mastercard Agent Pay – Mastercard’s platform for enabling secure, trusted and scalable payments initiated by AI agents - and leveraging the AI agent developed by Mexican startup Neivor, a housing fintech platform that digitizes payments and resident interactions across the real estate ecosystem.

"As AI agents take on a more active role in commerce, trust becomes the foundation of every transaction. Mastercard Agent Pay is designed to ensure that agent-initiated payments are secure, authenticated and with verified intent, enabling partners like Getnet to innovate with confidence" said **Pablo Fourez, Chief Digital Officer at Mastercard.**

The solution is initially available to businesses that already operate their own AI agents. Getnet plans to launch additional solutions that incorporate built-in agent capabilities, enabling smaller businesses, including SMEs, to access end-to-end agentic commerce experiences through integrated solutions without the need to develop their own AI infrastructure.