

Getnet[®]

Getnet at the Forefront of Agentic Commerce

January 2026

In collaboration with

Monitor
Deloitte.

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01

The strategic role of Data & AI at Getnet





The strategic role of Data & AI at Getnet

The retail industry is undergoing a **structural transformation process** driven by the acceleration of digitalisation, the evolution of consumption habits and the arrival of new players with highly innovative proposals. This dynamic is having a **direct and profound impact** on the payments industry, intensifying competition and redefining expectations of merchants and customers, who require increasingly integrated, smart solutions aimed at value generation.

Against this backdrop, considering that payments act as an essential enabler, **technology companies** specialising in payments have the chance to take on a more **prominent role** in the **business ecosystem**, articulating technology, data and experience to **boost sustainable growth, operating efficiency and innovation**.

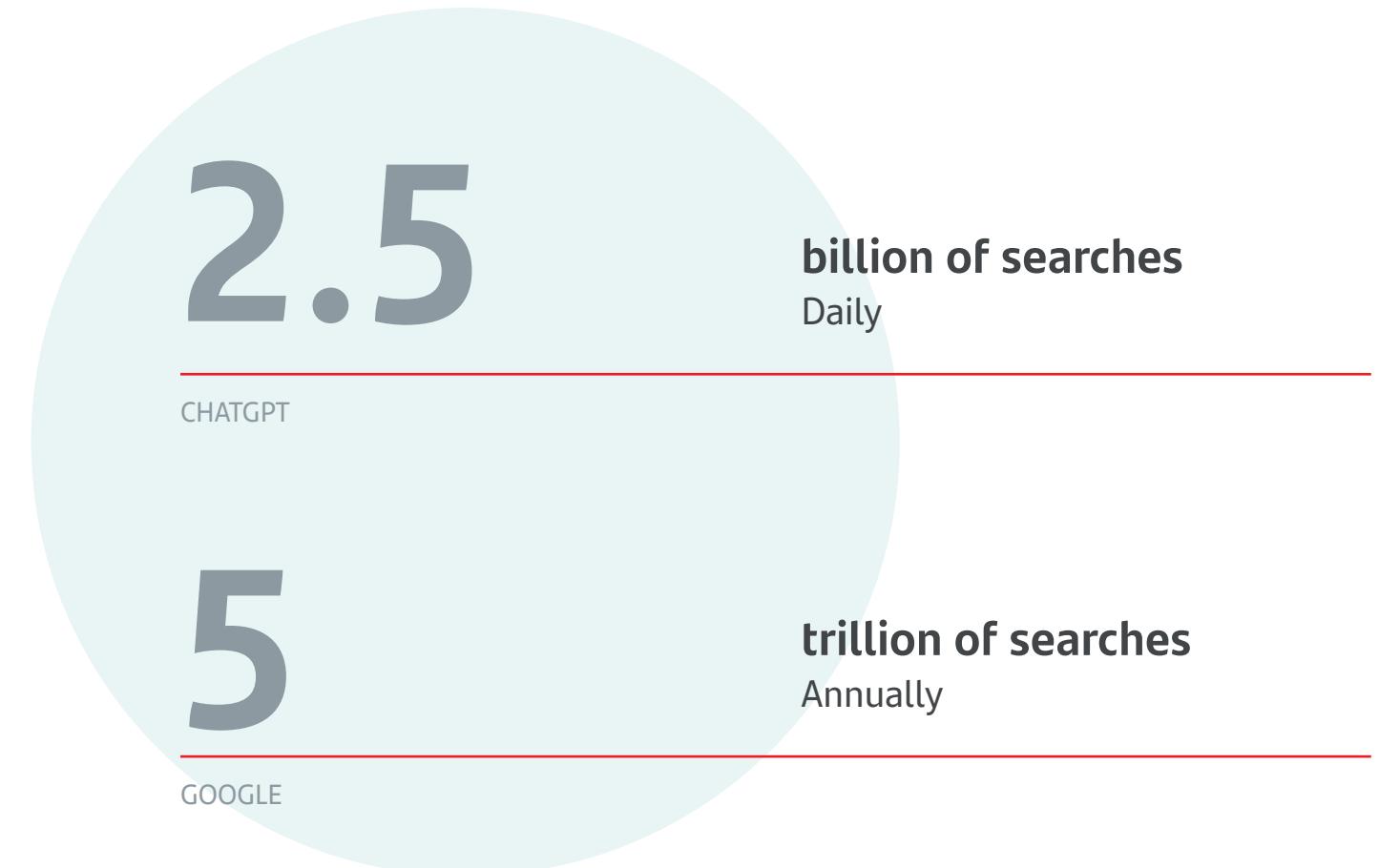
Artificial Intelligence is consolidating its position as a **key differentiating factor in the payments industry**. Its ability to analyse large volumes of data in real time enables fraud prevention to be optimised, risk management to be improved, the experience of merchants and customers to be customised, and decision-making models to be **smarter and more flexible**. Accordingly, **AI not only increases operating efficiency**, but also extends the scope of payment solutions' value proposition, strengthening technology companies' strategic role in the retail ecosystem.



The application of Data and AI to payments is noteworthy as one of Getnet and Santander Group's strategic pillars, given the central role that payments play in relation to the customer's engagement, transactional intelligence and the future of e-commerce.



Iñaki Bernal
Global Chief AI Officer
Santander Group



2.5

CHATGPT

5

GOOGLE

billion of searches
Daily

trillion of searches
Annually

There is no doubt that the rise of AI is producing a paradigm shift redefining how we interact with information and with digital services.

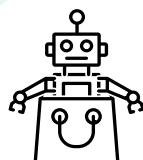
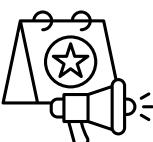
For example, nowadays more than 2.5 billion searches are made on ChatGPT every day (almost 1 trillion searches per year), compared to the 5 trillion searches made on Google every year. This increase reflects not only the mass adoption of new technologies but also how consumers seek faster, more customised interaction experiences.

At Getnet we believe that data and **Artificial Intelligence are key cornerstones of our transformation**. They enable us to scale up efficiently, optimise our operations and offer our customers differential and customised experiences in all the businesses and geographies in which we operate. **Our ambition is to place Data and AI at the heart of decision-making**, of our operations and of product innovation, responsibly and securely harnessing our scale and unique data assets to generate a tangible and sustainable impact on the business.

Data and Artificial Intelligence have ceased to be support functions and have become **essential strategic enablers**. Effectively integrating these capabilities in our value proposition enables us to drive growth, differentiate our product offering and generate sustainable competitive advantages, positioning us as leaders in an increasingly dynamic and digital market.

Getnet's Data and Artificial Intelligence strategy

is articulated around one clear ambition: '**to evolve payments from a purely transactional service to a smart, adaptive, value-creating shopping experience**'.



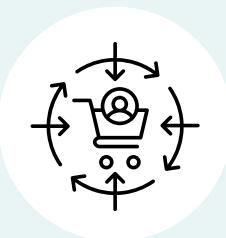
Data as a strategic, reliable, controlled asset that can be accessed transversally throughout the organisation.

Artificial Intelligence integrated structurally in products and processes, not as initiatives or isolated experiments.

For all these reasons, Getnet's Data and Artificial Intelligence strategy goes beyond technology: **Getnet wishes to position itself as our customers' ally and enabler to maximise the opportunities in this new world of challenges arising from Agentic Commerce.**

By investing in data quality, integrating AI in products in a structural way and leading the transition towards Agentic Commerce, Getnet

is building a smart adaptive platform that is ready for the future. This strategic approach strengthens Getnet's leadership in innovation and positions us in the vanguard of the future of payments and e-commerce. Unsurprisingly, our ecosystem of **more than 600 developers** and our **AI Hub in Europe** is the engine driving innovative solutions, from advanced analytical models and intelligent agents to automated end-to-end processes.



The impact on the business as a priority, with tangible, measurable results for businesses and shareholders in terms of:

Efficiency

We optimise processes, reduce costs and mitigate fraud through faster, more precise, data-based decisions.

Productivity

We accelerate the development of products and services, increasing the number of transactions approved and the purchase conversion rate, focusing on the elements that really create value for our customer

Growth

We help our customers to grow in an increasingly digital environment.

Customisation

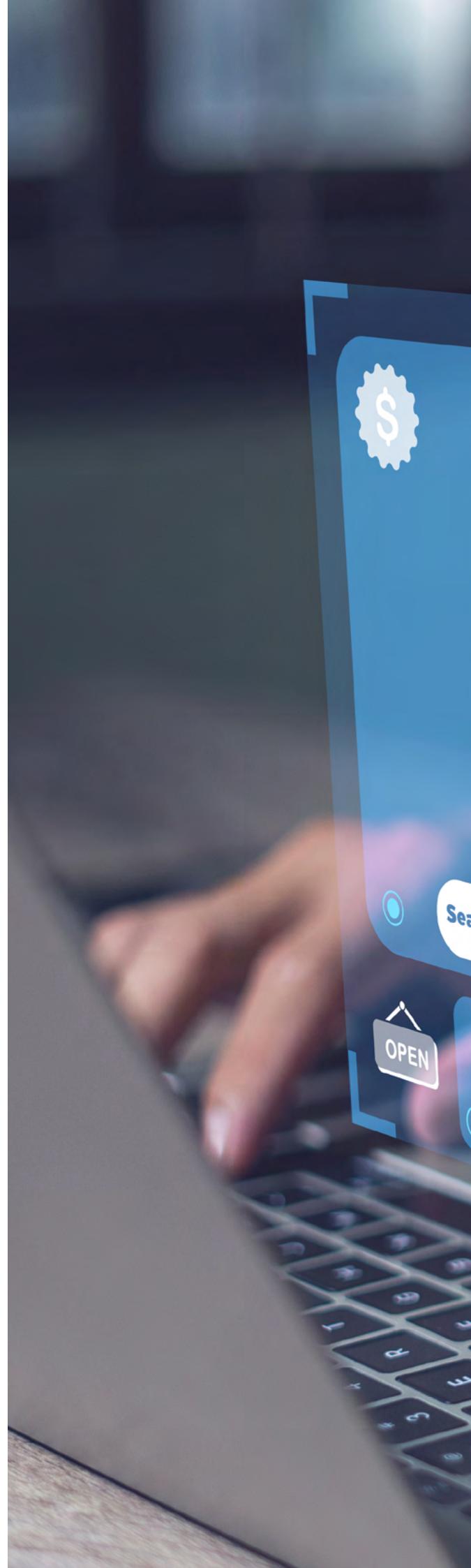
We offer experiences adapted to each merchant and consumer, strengthening the relationship and building loyalty.

Product innovation

We design smart adaptive solutions that evolve with the market, helping our customers maximise the opportunities created by agents and remain at the forefront of the digital payments ecosystem.

02

**Agentic Commerce
as a new channel
for interaction and
purchasing**





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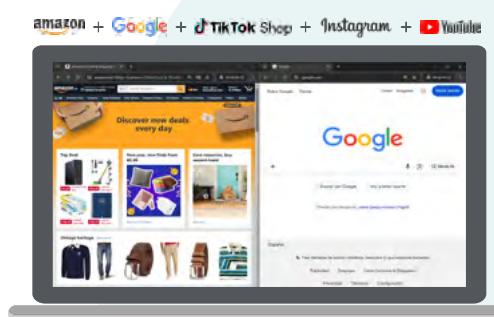
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Agentic Commerce as a new channel for interaction and purchasing

At present, the process of purchasing a product online involves users navigating multiple platforms – search engines such as Google, social media such as TikTok, Instagram and YouTube and marketplaces such as Amazon – to be able to find the product that best fits their preferences. This multiplicity of platforms leads to a fragmentation of the points of contact with

consumers, generating numerous frictions that slow down and damage the purchase experience. Against this backdrop, **consumers demand solutions that enable them to have a complete and integrated journey capable of reducing the complexity of current processes and of adapting in a tailored manner to their preferences and needs.**



Today

Consumers navigate multiple platforms like Google and Amazon for discovery and purchase.



Future

A single smart agent will orchestrate the entire journey from discovery to post-purchase.



Agentic Commerce represents a turning point at which AI ceases to observe the customer's journey and starts to drive it with autonomous agents that discover, make deals and pay on the customer's behalf. In this regard, Getnet's vision is to be our customers' trusted advisor and enabler, transforming our acquisition, risk management and data skills into an open, intelligent platform that enables merchants to handle AI agents as easily as they handle human customers now.



Agentic Commerce **arose as a new channel for interaction and purchasing** based on the use of autonomous intelligent agents capable of taking decisions in an integrated manner throughout the customer's purchase journey, from the discovery of new products to the post-purchase phase. These agents function as proactive intermediaries, centralising and managing at a single point interactions that have traditionally been distributed across multiple platforms. Also, they take decisions based on quantitative and qualitative information, using real-time machine learning and data analysis techniques to continuously optimise the purchasing experience and anticipate users' needs.

As part of this paradigm, **the Shopping Agents are consolidating their position as essential strategic players in the autonomous trading and payments of the future**. They not only determine which products are bought, but also how and when the transactions take place, optimising payment methods, reducing frictions and ensuring value for consumers.



Juan F. Franco
Global CEO Getnet

As the natural evolution of this trend, the concept of 'human-not-present' transactions has arisen, in which consumers delegate tasks to the agents for them to act in an unsupervised manner.

This facilitates scenarios such as:

- **Delegating a purchase to be executed at the most appropriate time** (e.g., buying a ticket as soon as it becomes available for sale).
- **Acquiring a specific product** (e.g., a green dress, size S) when the price reaches a given level.
- **Coordinating multi-agent interactions** (e.g., for organising an entire family holiday, including flights, hotels and activities arranged in a synchronised manner).

In the Agentic Commerce ecosystem, we help our customers to maximise opportunities at the same time as we face the critical transaction security challenges arising from this model. At the moment of purchase, an agent validation ('Know your Agent') will be displayed. This agent will be responsible of detecting the user's intent to buy, verifying and registering the transaction, as well as detecting possible fraud attempts. Therefore, this results in a model that is usually more cutting-edge and sophisticated.

Getnet is investing strategically in developing its own models in partnership with third parties and working with the industry to establish robust validation and security protocols and processes. Our main objective is to eliminate this complexity and risk for our customers, enabling them to operate in a secure and efficient way.

This change reflects a transition in which, in the short term, merchants will no longer handle tools directly, but rather they will supervise agents acting in an autonomous and reliable manner, reworking the buying experience and the payment flows towards a fully automated model.



Success stories

As an example, we can mention two first mover cases in the Agentic environment with clearly differentiated strategies.



Walmart¹, the US retail giant, is reconstructing its operating core using an 'AI-First' model, in which a unified system of autonomous 'Super Agents' (Sparky, Marty, WIBEY and Associate Agent) replaces traditional tools so that the technology not only makes suggestions, but rather makes decisions and performs actions for customers and employees.

Autonomous 'Super Agents'

Interfaces such as Sparky and Marty that no longer just inform, but rather make purchases, make deals and optimises tasks in real time.

Proprietary Brain

Wallaby, its specialist language model, converts decades of consumption data into precise predictive actions.

Agentic Commerce

An infrastructure designed to enable machines to automatically manage inventory and purchasing, eliminating all operating friction.



Magalu², a leading company in the digitalisation of the Brazilian retail industry, no longer only sells products. Since it has the most advanced intelligent agent in the region, the company has the final piece of the Agentic Commerce puzzle. Its strategy consists of converting that Agentic capability into an ecosystem in which AI not only converses, but also works, takes decisions and implements them, enabling millions of users and commercial partners to delegate the complexity of their operations to Magalu's sovereign intelligence.

The advantage of Lu

No longer a chatbot but an entity that acts.

Total Control

There is no dependency on third parties, as the combination of their cloud infrastructure (Magalu Cloud) and proprietary agent capabilities enables them to scale their vision of Agentic Commerce in 2026 independently.

Focus on WhatsApp

The place where their 'agent that works' strategy becomes immediate reality for Brazilian consumers.

¹ <https://intelainsights.substack.com/p/caso-walmart-transformacion-aifirst>

² <https://ri.magazineluiza.com.br/Download/Transcription-Magalu-3Q25?=yh0iKqOdNodA+NwCWaaCAg%3D%3D&am>

	Walmart	Magalu
 Main Vision	AI-First Retail Autonomous operation on a massive scale.	Agentic Commerce Autonomous and conversational sale.
 Star Agent	Sparky/ Marty Specialist multi-agents.	Lu Single, decisive, media-savvy agent.
 Infrastructure	Wallaby LLM Proprietary data-based intelligence.	Magalu Cloud Own platform for processing AI locally.
 Key channel	Own app and logistics ecosystem.	WhatsApp and social media (social commerce).

‘

After extensive research and an intense year-long development cycle, we delivered a groundbreaking end-to-end solution,’ says André Fatala, Vice President of Magalu Cloud and Luizalabs. ‘Powered by advances in Artificial Intelligence, Lu serves each customer as if they were unique, understanding their needs, preferences, and payment options to deliver the most suitable product quickly and intuitively. ’



André Fatala
Vice President of Magalu
Cloud & Luizalabs

Future growth

Agentic AI will open an opportunity for exponential growth in retail by 2030. 30% of the value of e-commerce transactions will foreseeably be influenced by Agentic AI in 2030, which will enable around \$17.5 trillion of gross merchandise value to be generated as a result of their implementation.

Agentic AI is unlocking exponential growth opportunities for commerce by 2030³

Market expectations based on Deloitte's research

Customers expect...



Personalized experiences

Tailor-made recommendations, offers and experiences that reflect their preferences.



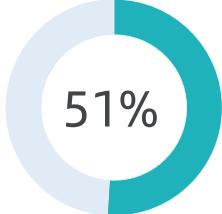
Convenience across channels and payment process

Seamless, frictionless interactions in all the payment platforms, from social media to reservations.



Sense of control

Greater control over personal data, privacy and the customisation of interactions (e.g., limits on the amount the agent can spend).



51%

of **customers** do not think that brands use their information in a beneficial way.

³ Deloitte Digital: *The future of commerce in an Agentic world*.



30%

E-commerce transaction value
influenced by Agentic AI by 2030

\$17.5T

Gross merchandise value
enabled by Agentic AI by 2030

Merchants expect...



Data-driven differentiation of the experience

Companies compete on the customer's experience, not only on the price or product quality.



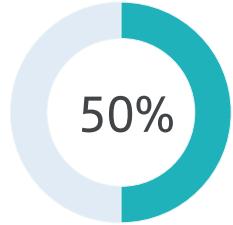
Operating efficiency

Maintain competitiveness by using automation to reduce operating costs.



Ecosystem partnerships

Seamless integration with other players in the global commercial ecosystem.



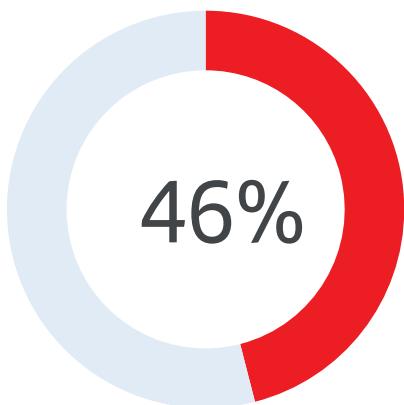
50%

of **merchants** would work with autonomous agents for efficiency and customisation purposes.

70%
of Deloitte survey's⁴
respondents confirmed
they would be interested
in exploring Agentic AI in
at least one payments area

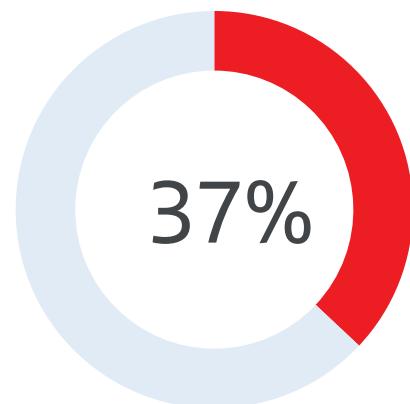
⁴ Deloitte Digital: *The future of commerce in an Agentic world*.

The main use cases were those that help customers save time and money, in addition to monitoring and optimising their finances:



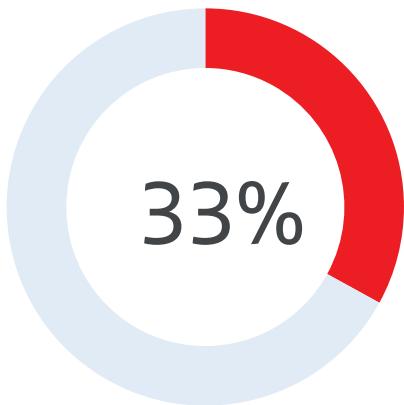
46% would be interested in improving the purchasing experience:

Using Agentic AI to find the best prices and offers online or in retail stores in real time depending on their needs and location.



37% want to reduce their fraud rates:

Improving security when suspicious activities are detected, blocking accounts and handling disputes rapidly.

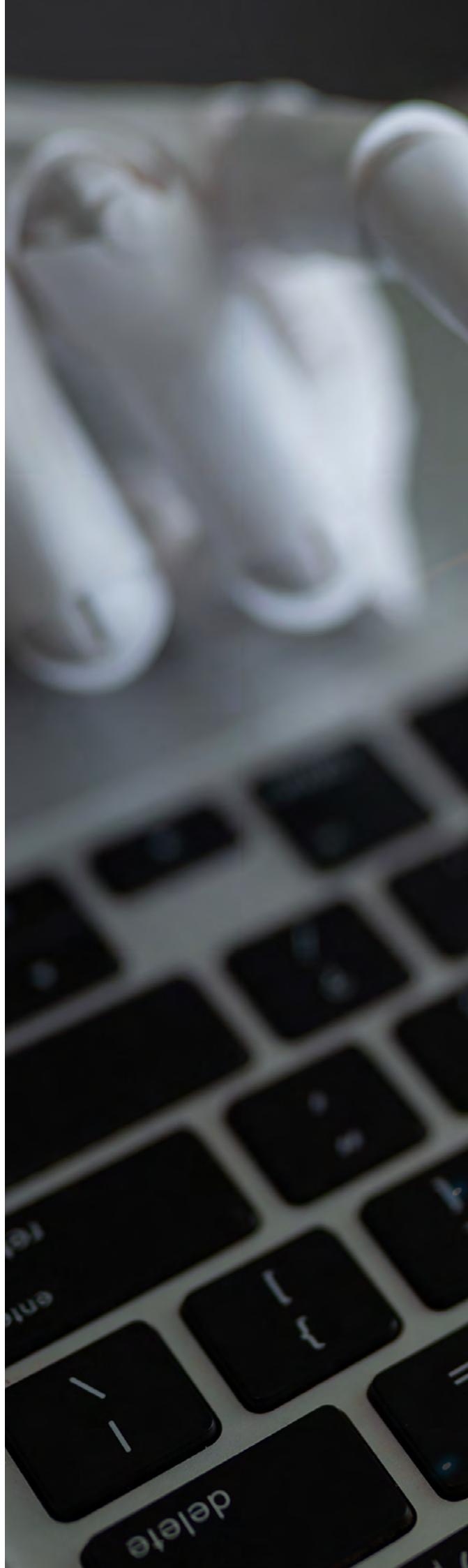


33% of respondents would be interested in managing rewards and subscriptions:

Maximising savings through the efficient use of loyalty programs in payments and managing subscriptions (e.g., the monitoring of renewals, use or self-cancellation of scarcely used services).

03

Getnet: Value proposition and portfolio of Agentic Commerce solutions





Getnet: Value proposition and portfolio of Agentic Commerce solutions

Omnichannel approach

The evolution towards Agentic Commerce naturally starts in the digital environment. E-commerce has the channels, integrations and use-cases enabling the capabilities of Agentic Commerce to be rolled out immediately. However, at **Getnet we are fully aware of the challenge of integrating the digital world with the physical world**. We are therefore developing an innovative middleware platform which will allow physical merchants to integrate their catalogues of products and services, thereby facilitating seamless and secure interaction with online agents. **This solution not only simplifies operations for merchants, but it also opens the door for millions of businesses to take advantage of the potential of Agentic Commerce**, transforming the way the industry connects with its customers and generating opportunities for growth.

This vision is based on a clear reality: for our merchants, **Agentic Commerce maximises value generation** when it translates into tangible benefits that can be applied to their day-to-day operations in both the digital and physical environments.

At Getnet we are therefore laying the foundations for a differential proposition for Agentic Commerce, taking a clearly omnichannel approach, which will allow us to assist merchants in their transition to a smarter and more integrated commerce model which is better prepared for the future.



Value proposition and benefits for merchants

On this basis, at Getnet we have created a clear and evolving value proposition consisting of **four complementary products**, each designed to cover a specific merchant need in the digital Agentic environment.

BEYOND PAYMENTS

MCP⁵ Inventory Management

- It converts merchants' catalogues into machine-readable information, enabling agents on open platforms (e.g., ChatGPT, Perplexity, etc.) to find, interpret and present products more efficiently.
- It improves the visibility of products in AI agents and optimises consumers' shopping experience, increasing the conversion rate through the optimisation of the search process in the open market.

Shopping Agent

- It is the merchant's own conversational assistant, which is fully configurable and customisable, and designed to facilitate day-to-day operations.
- It accompanies the consumer throughout the shopping experience, resolving queries, guiding decision-making and boosting cross-selling, recommendations and conversion rates.
- It supports two journey configuration models:
 1. Experience within a chat provider where the interaction occurs in third-party conversational environments.
 2. Direct integration in the merchant's website or application, incorporating the chat or agent in a native manner and enabling the retailer themselves to become the focal part of the experience.

Our value proposition makes sense as it considers the various needs and levels of sophistication of our merchants given that two broad merchant profiles naturally coexist in the market which have very

⁵ MCP (Model Context Protocol) is the layer that allows AI agents to understand the commerce context and act in real time within the payment flows, enabling smarter decisions, greater operational efficiency and better business results.

The **MCP AI tool kit** is the core product enabling payment flows in the Agentic world, while the other three solutions — **MCP Inventory Management, Shopping Agent, and Managing Agent**— extend beyond payments to support the broader scope of Agentic Commerce.

PAYMENTS

Managing Agent

- It converts the data generated during operations into clear and actionable information, facilitating real-time inventory control and sales and trend analysis, identifying opportunities for investment and optimising pricing decision-making, etc.
- It enables merchants to manage their businesses in a smarter, more efficient and strategic way, making the very best use of all the potential offered by the Agentic Commerce ecosystem.

MCP AI tool kit

- We position this product as a natural evolution of the SEP (Single Entry Point) capabilities, our global e-commerce API, which incorporates an Agentic layer aimed at smart automation and orchestrating complex journeys.
- It enables the capture of transactions initiated by AI agents, integrating the security protocols of the various ecosystem players (e.g., the protocols of Mastercard (Agent Pay), Visa (Intelligent Commerce) or others besides the brands - the standardised open protocol that allows AI agents to generate cryptographic payment orders, enabling the execution of secure payments using any payment method and any PSP of the merchant, while maintaining interoperability, traceability and control, among other things, with which Getnet is currently exploring opportunities.
- It ensures that the agents are identified, tokenised and certified, and that the security levels required by merchants are guaranteed.

different approaches to Agentic Commerce: 1) the highly digital and technologically advanced merchants and 2) the merchants with more traditional digital capabilities.

Getnet: Value proposition and portfolio of Agentic Commerce solutions



Customisable AI

Highly digital and technologically advanced merchants

There are highly digital and technologically advanced merchants who have already developed their own AI Agent Capabilities or who may yet develop them – including their own agents – and whose main challenge is to enable the transactions initiated by these agents to be captured securely and in a standardised way.

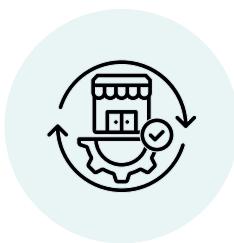
What are the main benefits for these merchants?

For this profile, the value lies not in evolving their technology but in having a payment infrastructure which is prepared for the Agentic environment.

In this context, the **MCP AI tool kit**, integrated with market security protocols, makes the payment system Agentic friendly through unified APIs, and enables transactions initiated by agents to be captured with the levels of security, traceability and confidence that the market demands, without the need for additional developments.

MCP AI tool kit

The Managing Agent

**One-stop-shop**

Merchants with more traditional digital capabilities

There are merchants with more traditional digital capabilities who have a greater challenge: not only do they need to capture Agentic payments but they also need to transform their commercial offering to make it understandable, accessible and operable by AI agents.

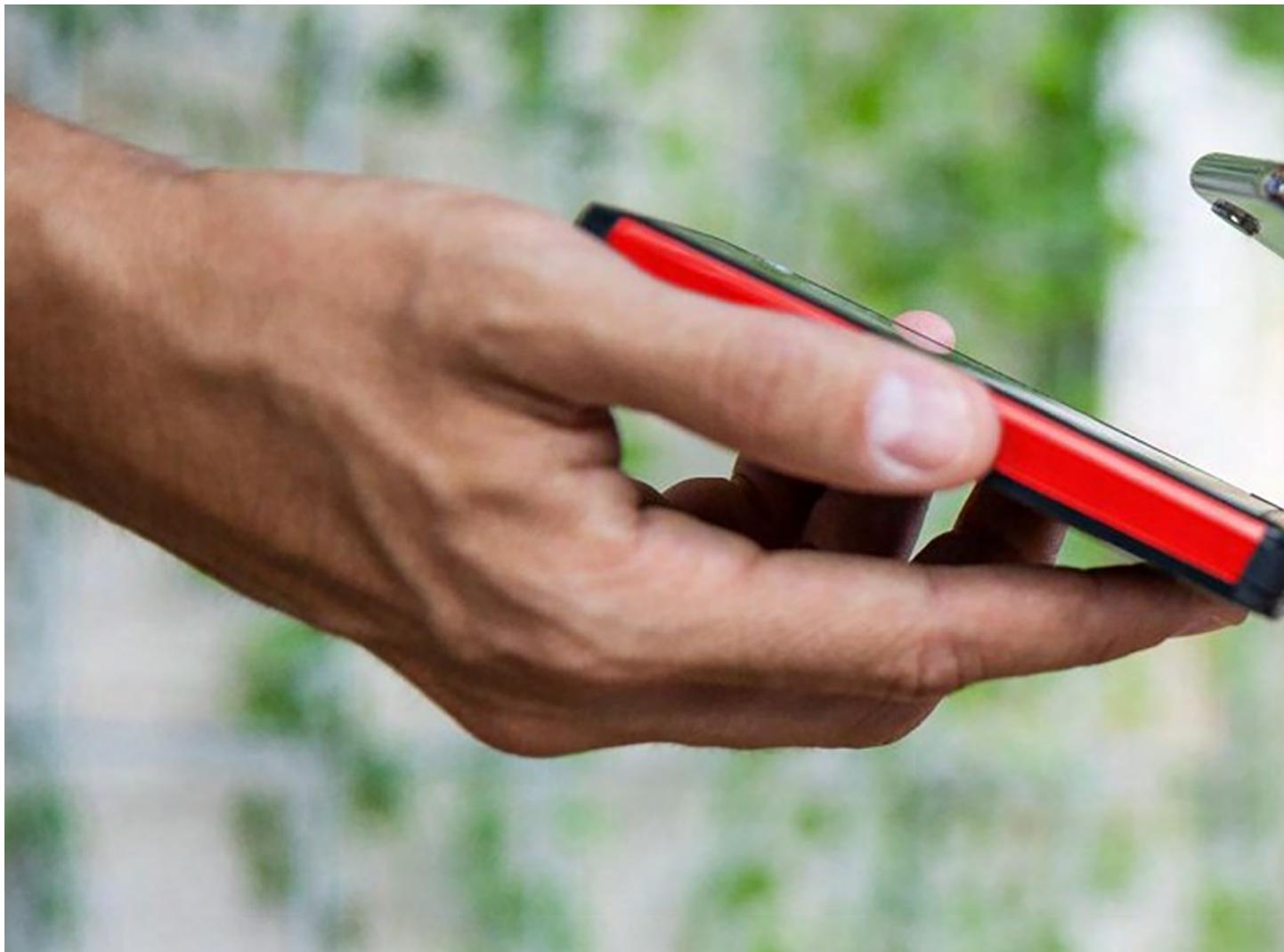
What are the main benefits for these merchants?

For this profile, we have designed an integral **Agentic Commerce suite** that combines the **MCP AI tool kit**, **MCP Inventory Management** and **Shopping Agent**.

This **one-stop-shop** enables them to digitalise products, prices and terms and conditions, display their catalogue in machine-readable format, interact with consumers using AI agents and manage the shopping experience seamlessly, without requiring internal developments or advanced specialisation in AI.

MCP Inventory Management**Shopping Agent****Managing Agent**

Acts as smart middleware capable of consolidating the information generated throughout the Agentic operations. Using this layer, both large merchants and SMEs can make more informed decisions, optimise their operations and extract maximum value from the Agentic Commerce ecosystem.



In short, our **value proposition** combines

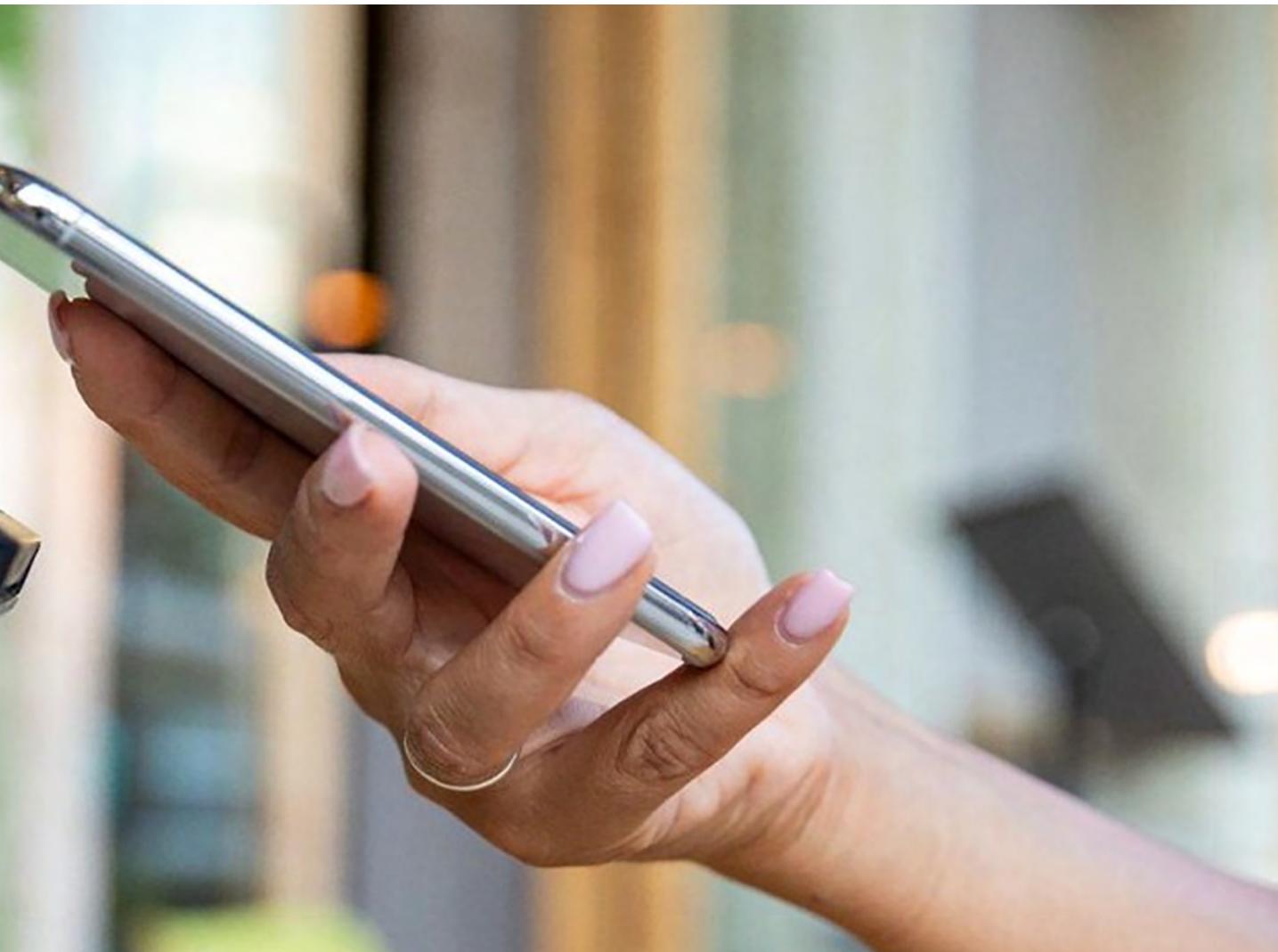
Flexibility and a strategic focus



Highly digital and technologically advanced merchants



Merchants with more traditional digital capabilities



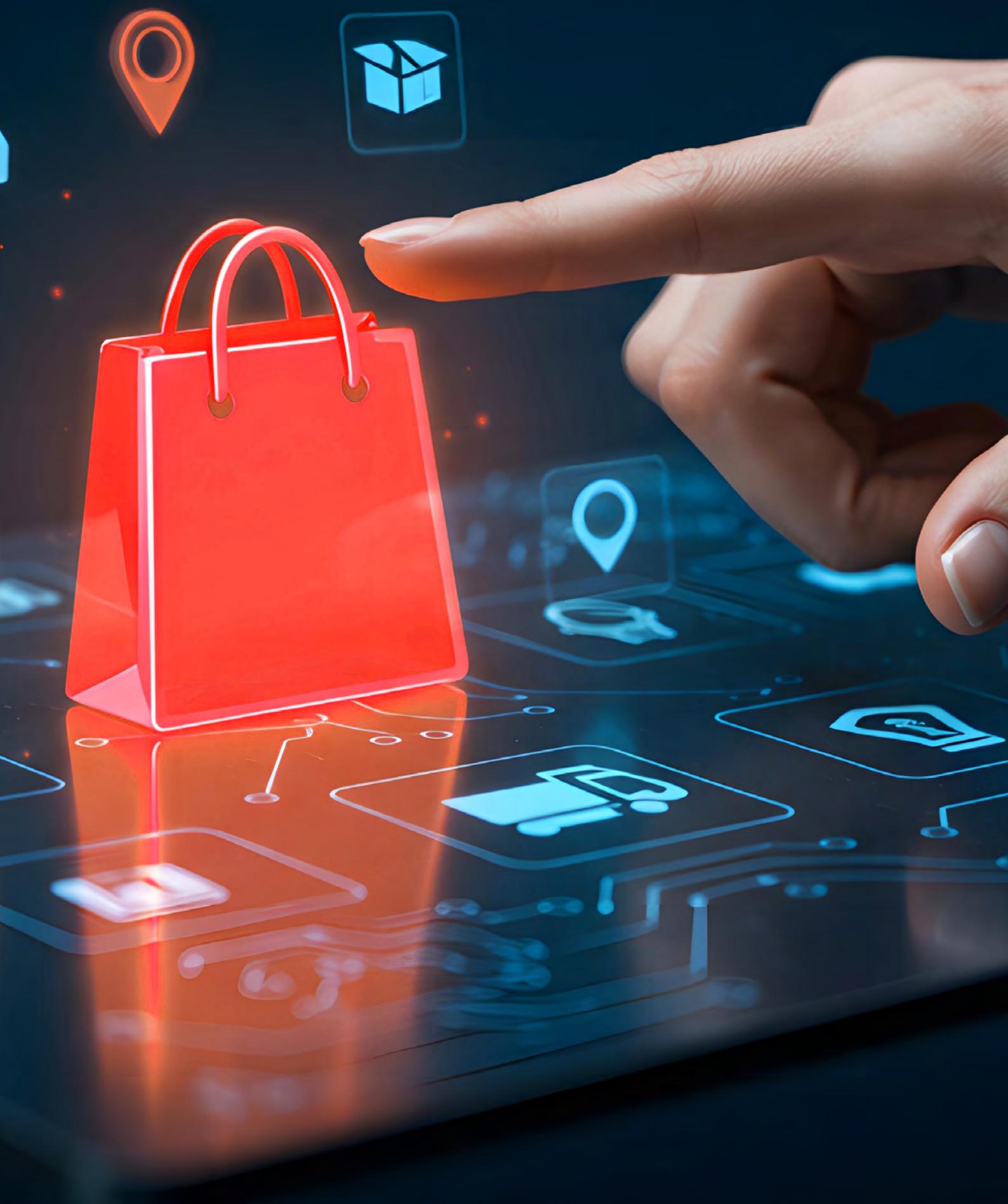
The merchants with advanced capabilities **can integrate only the components they need** to operate in the Agentic environment...

...while those who require more **assistance can access a suite designed to guide them gradually** and in a structured way towards their transition through an omnichannel commerce model, which is smart and fully capable of operating with AI agents.

04

Getnet's Agentic advantages





Getnet's Agentic advantages



Global leader



Extensive acquiring offering



Transactional Key Metrics

Market positioning and global coverage

We are the leading fintech company in payment solutions in Latin America, Spain and Portugal, and we are among the world's top ten global acquirers. We offer **solid and flexible omnichannel solutions adapted to our customers' needs**, which are integrated seamlessly into the ecosystem and provide robust proprietary capabilities.

Our range of services includes a **payment gateway, in-store and e-commerce payment solutions, processing, advanced fraud prevention, financial services and value-added solutions** designed for the following sectors: retail, food and beverage, health, beauty and tourism.

€222 Bn

Value of transactions processed by Getnet in 2024

9 Bn

Number of transactions processed by Getnet in 2024

1.3 M

Getnet's customers

Leading fintech provider
of payments solutions in Latam and Iberia



Introducing 'Single Entry Point' (SEP)

In 2024 Getnet launched Single Entry Point (SEP), a unified API that centralises payments, refunds, anti-fraud, subscriptions and tokenisation into a single platform.

SEP simplifies multi-country integrations, reduces technical complexity and enables

merchants to operate seamlessly across markets while embedding value-added services such as fraud management, cross-border optimisation and financing capabilities directly into the payment flow, reducing technical barriers to operating in various markets.

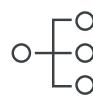


WITH SEP, GETNET PROTECTS AND ENHANCES YOUR BUSINESS THROUGH:



Autonomous Risk & Fraud decisioning

Real-time optimisation of approvals and fraud prevention.



Smart Routing & Cross-border Orchestration

Real-time optimisation of routing, settlement, and FX for efficient transactions.



Unified Tokenisation

Secure, compliant tokenisation and lifecycle management across all channels and geographies.

Constantly evolving value-added services

At Getnet we also offer other value-added services which are constantly evolving to keep pace with technology, and which will benefit our merchants.



DYNAMIC WORKING CAPITAL



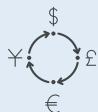
Traditional

This enables merchants to receive pre-approved offers of financing based on their POS sales data, thereby eliminating the friction and complex processes involved in traditional credit, automatically adjusting to the merchant's cycle and actual needs. The amount of the financing is personalised and it is repaid automatically together with the payments.



Agentic

With the integration of Agentic, the agent can manage the financing on behalf of the merchant, choosing when to activate it, how to offer it and how to manage its repayment. At the same time, the platform enables Getnet to determine in real time which customers to offer it to, under what terms and conditions and when.



DYNAMIC CROSS BORDER TRANSACTIONS AND FX

We accept international payments and multiple currencies, and automatic and transparent conversion for your customers. We therefore enable merchants to sell globally, reducing risks and simplifying the management of transactions in different currencies.



LOYALTY

Loyalty initiatives at Getnet were explored through merchant-led programmes and pilots, typically based on points, tiers or predefined incentives.

These initiatives were valuable to test engagement models, but they operated as isolated marketing tools, requiring manual configuration and offering limited real-time optimisation.

With Agentic Commerce, international payments cease to depend on fixed rules. The agent can manage, in real time, the payment rail, the currency, settlement and methods, ensuring that the merchants receive the funds where and when they need them, with maximum flexibility and control.

Getnet loyalty evolves from a static rewards programme into an autonomous optimisation layer embedded in the payment flow. Our agent dynamically decides when, how and to whom incentives should be applied, optimising access to benefits in real time based on customer behavior, context and transaction data. Our agent continuously executes and adapts incentives at the moment of purchase, increasing relevance, satisfaction and long-term loyalty through genuinely personalized experiences.

05

**Getnet as a partner
for merchants
in the Agentic
ecosystem**





Hello.

Hello. Can I help you?



Getnet as a partner for merchants in the Agentic ecosystem

Our vision involves consolidating our position as the benchmark Agentic partner in Latin America and in Spain and Portugal for corporates and

SMEs, leading the evolution towards Agentic Commerce and becoming the leading acquirer and the reference agent-ready payment provider.

Our strategy is built around four complementary pillars designed to enable secure, scalable and inclusive adoption of Agentic Commerce:



Benchmark Agentic provider in Iberia and Latam

We are striving to make Getnet the benchmark Agentic provider in Latin America and in Iberia, ensuring that merchants of all sizes and levels of sophistication have easy access to the Agentic Commerce ecosystem.



Secure and reliable

We place security at the heart of our value proposition, focusing on reducing fraud, improving approval rates and meeting regulatory standards, as well as the brands' standards, while generating confidence among merchants, consumers and partners.



Enhanced customer journey

We drive solutions enabling consistent operation across multiple channels, integrating the various touchpoints with the consumer and offering a unified experience throughout the customer journey.



Tailor made value proposition

We are developing a proposition tailored to our merchants as well as the independent software vendors which will enable us to extend the scope of Agentic Commerce and accelerate its adoption in an array of sectors and geographies.

For our corporate and SME customers, our aim is to be enablers for Agentic Commerce in line with their level of technological sophistication:

Large Corporates

In the case of **large corporates** we are working on a **co-creation model** for **advanced solutions**, leveraging knowledge, capabilities and joint experience.



SMEs

For our SME customers, we offer **strategic assistance and custom tools** to digitalise products, terms and conditions and prices, thereby transforming their businesses in a machine-readable environment and allowing them to participate fully in Agentic Commerce.

06

Functional roadmap



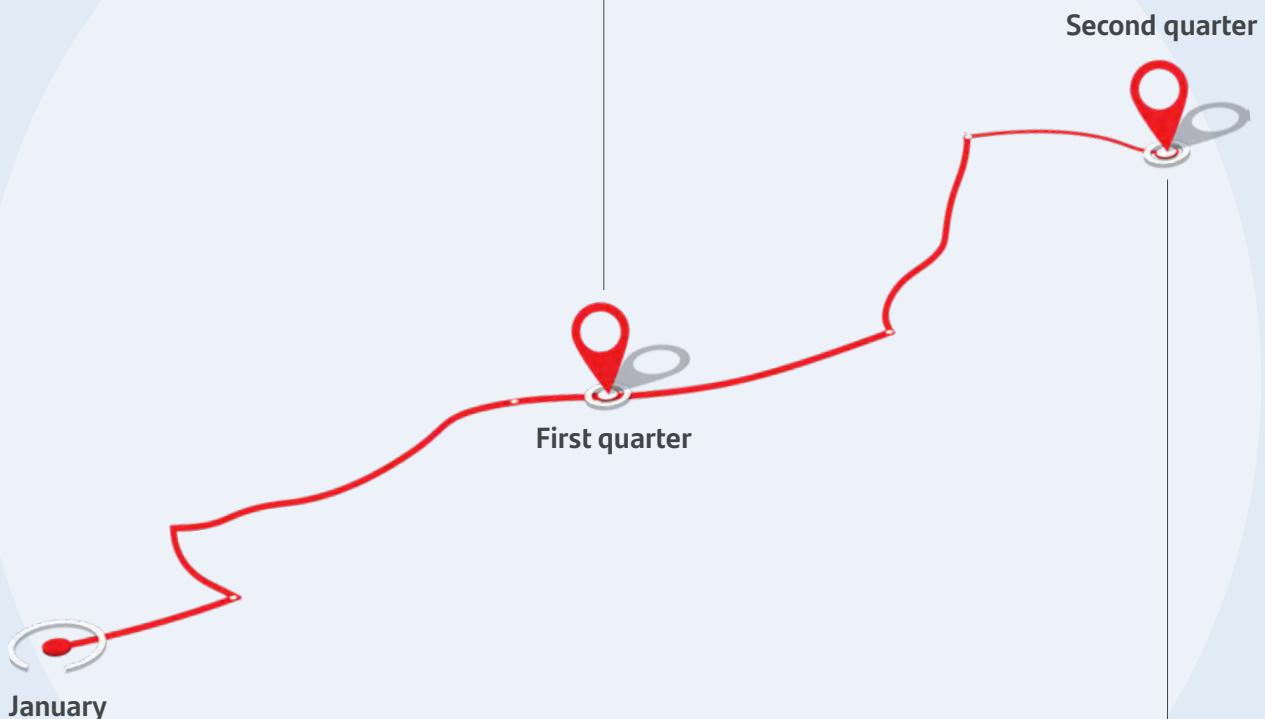


Functional roadmap

Our aim is...

MCP AI TOOL KIT

to have the MCP AI tool kit integrated in the brand's protocols in the **first quarter** of 2026.



MCP INVENTORY MANAGEMENT AND SHOPPING AGENT

to have a first version of both the MCP Inventory Management and the Shopping Agent in the **second quarter** of 2026.

This rollout will enable us to accompany our customers in a structured gradual manner in their progress towards a smart, omnichannel Agentic Commerce model in both Latin America and in Iberia.

This approach is supported by a balanced combination of internal development and cooperation with the ecosystem.



We have just signed a strategic partnership with Mastercard, which supports the integration and validation of our capabilities in the Agentic Commerce environment, ensuring compliance with the highest security and reliability standards in the market.

We continue to extend our network of agreements with other international partners in order to ensure the interoperability of our solutions in multiple platforms, protocols and geographies.

This roadmap reflects a long-term vision aimed at building an Agentic Commerce ecosystem that is flexible, reliable and ready to evolve with the market, that allows merchants to operate in a fully guaranteed manner, capitalise the potential of the intelligent agents and generate sustainable value for their businesses.

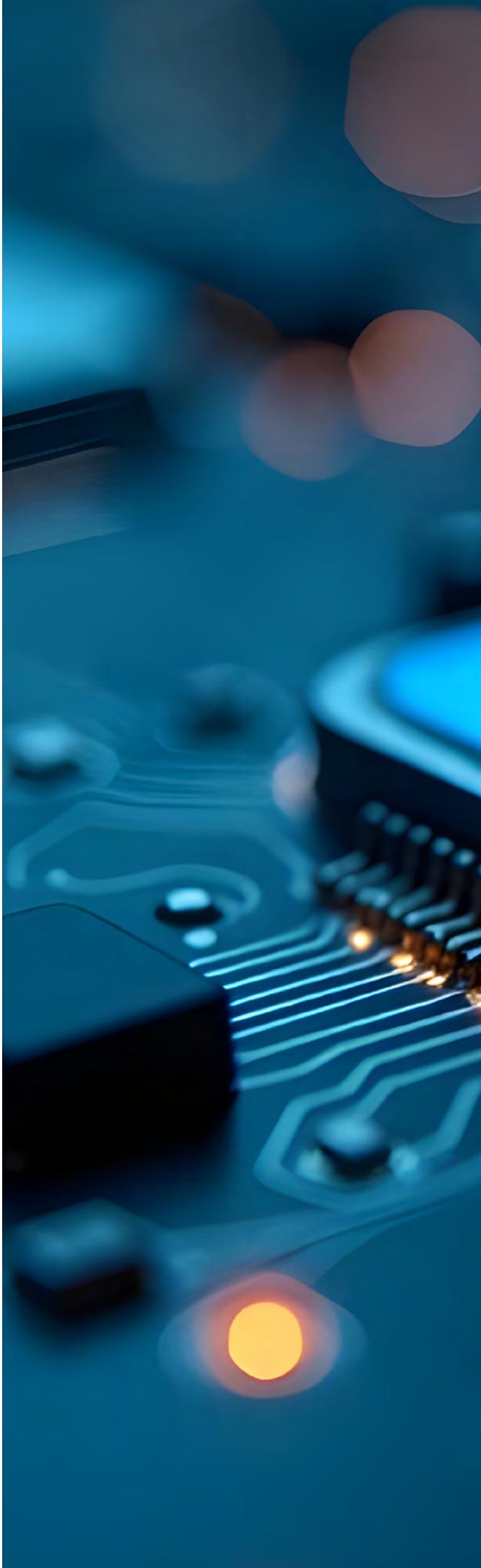


The Agentic Commerce platform will accompany Getnet's expansion in all of its markets.

- We will commence rollout in Colombia and Peru...
- ... and we will extend it to various countries in Europe, substantially extending the scope and growth potential for our customers.

07

Preparing the new era of Agentic Commerce





Preparing the new era of Agentic Commerce



Retail is evolving towards a **model in which intelligent agents participate actively in purchase decisions...**

...in this new context, **payments** cease to be a final step in the process and **become a key element of control, reliance and execution.**

Agentic Commerce **does not replace traditional commerce...**

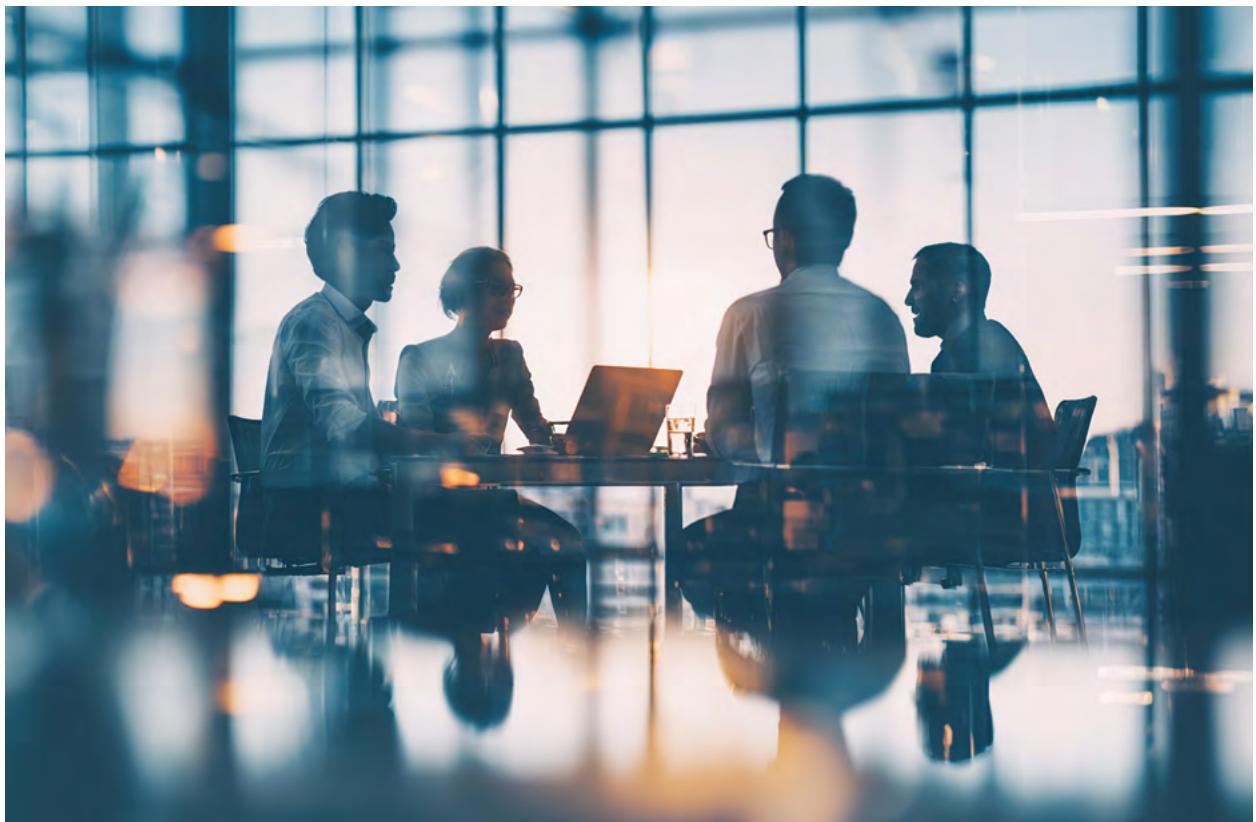
...but it does **redefine how consumers discover, evaluate and acquire products**, and how merchants must prepare to operate in an increasingly automated, omnichannel data-oriented environment.



At Getnet we are building a proposal that **allows merchants to be visible, comprehensible and operable by AI agents**, at the same time ensuring the levels of security, traceability and reliability the market requires.

Our aim is to **accompany merchants in this transition, providing them with the infrastructure, capabilities and reliability required to compete and grow in the Agentic Commerce ecosystem**, today and in the future.

At Getnet we combine the **innovation and agility of a fintech with the soundness and reliability of a bank**, offering our merchants an integrated portfolio of solutions that transcend acquiring, including **payments, financing and strategic services that drive its growth**.



Contact with us

We are a global company generating service to different countries at all times.

Find us at www.getnetworld.com



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