

CaixaBank completes its first transaction initiated by an artificial intelligence agent in collaboration with Visa

- **The transaction, carried out using real card data and existing merchant systems, confirms the viability of payments initiated by AI agents within the current infrastructure**
- **The initiative forms part of the development of agentic commerce in Europe and supports progress towards new customer relationship models based on security, control and regulatory compliance**

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CaixaBank, in collaboration with Visa, has completed its first transaction initiated by an artificial intelligence agent on behalf of a cardholder, as part of the new agentic commerce experiences beginning to emerge in Europe. The transaction was carried out using real card data and standard merchant systems, demonstrating the ability of AI agents to execute purchases securely on behalf of cardholders within the existing payments infrastructure.

This milestone follows the announcement made by Visa at the Visa Payments Forum held in Paris, where artificial intelligence agents are already initiating real transactions on participating merchant websites on behalf of cardholders across sectors such as retail and travel.

Artificial intelligence agents are playing an increasingly important role in the purchasing process, helping consumers search for information, compare options and make decisions. As this technology evolves, these systems are also beginning to participate in the initiation of transactions, always under user-defined authorisation and control models.

The transaction marks a step forward in enabling agent-initiated payments to be integrated into everyday purchasing environments, while maintaining cardholder consent, issuer oversight and the security safeguards currently in place. In this regard, the collaboration with Visa through the Agentic Ready programme enables progress towards new customer relationship models, in which artificial intelligence can act on the customer's behalf using infrastructures that already provide high standards of security and control.

The transaction was carried out through Visa Intelligent Commerce, supported by technologies that already underpin today's digital payments, such as tokenisation, identity verification systems and real-time fraud monitoring.

CaixaBank's participation in Visa's AgentiC Ready programme contributes to the sector's development and learning around the evolution of AI-powered payments, with a responsible approach aligned with the needs of customers and regulators.

CaixaBank, a leader in innovation

Technology and innovation are key priorities for CaixaBank, currently Spain's leading bank and one of the most significant financial institutions in Portugal. With the largest digital customer base in Spain's financial sector, at more than 12 million, the bank is at the forefront of developing new models and systems to respond to customer needs.

The institution has its own technology subsidiary, CaixaBank Tech, as well as multidisciplinary teams dedicated to embedding innovation across all areas of the organisation. Through cutting-edge technology, CaixaBank is driving an ambitious digital transformation plan. Its goal is to put technology at the service of people, with services and solutions that enable more personalised advice, an enhanced commercial offering and stronger customer engagement, new financial services, and a more agile decision-making model.