

RESEARCH BRIEF

Inside stripe's Plans to Own the Agent Economy

How Stripe gives its payment standards away,
and ends up **beneath all of it.**

RESEARCH METHODOLOGY

Independent research on Stripe's agentic commerce strategy.

For the purpose of this report, research was conducted through secondary sources. Desktop research formed the basis of secondary sources, which included analysis of company websites, annual reports, press releases, blogs, social media pages, news articles, industry reports, government publications and statistical data. All of the information stated in this report is publicly available information.

For any queries, and to access the underlying data with further coverage and references, please reach out to us at hello@whitesight.net.

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Stripe's **Agentic Strategy**

Stripe's open-standards play, and the layer it owns beneath the agent economy.

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01 CONTEXT

When software learns to spend, the whole of finance moves at once.

Agentic finance sounds abstract, so start with something concrete. The AI assistants people already use to write, code and search are starting to shop, book, trade and pay – acting on a person’s behalf, with real money.

That shift arrived fast. In May 2026 alone, card networks ran live agent transactions, crypto rails handed agents wallets, banks packaged agents for their clients, brokerages opened trading to them, and AI labs turned finance into a product line of their own.



<p>~700%</p> <p>rise in retail visits from AI platforms over the 2025 holidays</p>	<p>6</p> <p>corners of finance shipped agent-payment rails in a single month</p>	<p>27.5M</p> <p>retail customers handed agent trading in a single launch</p>
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Each of those moves needed the same thing first, an agreed way for an agent to pay. That single question is where the story turns.

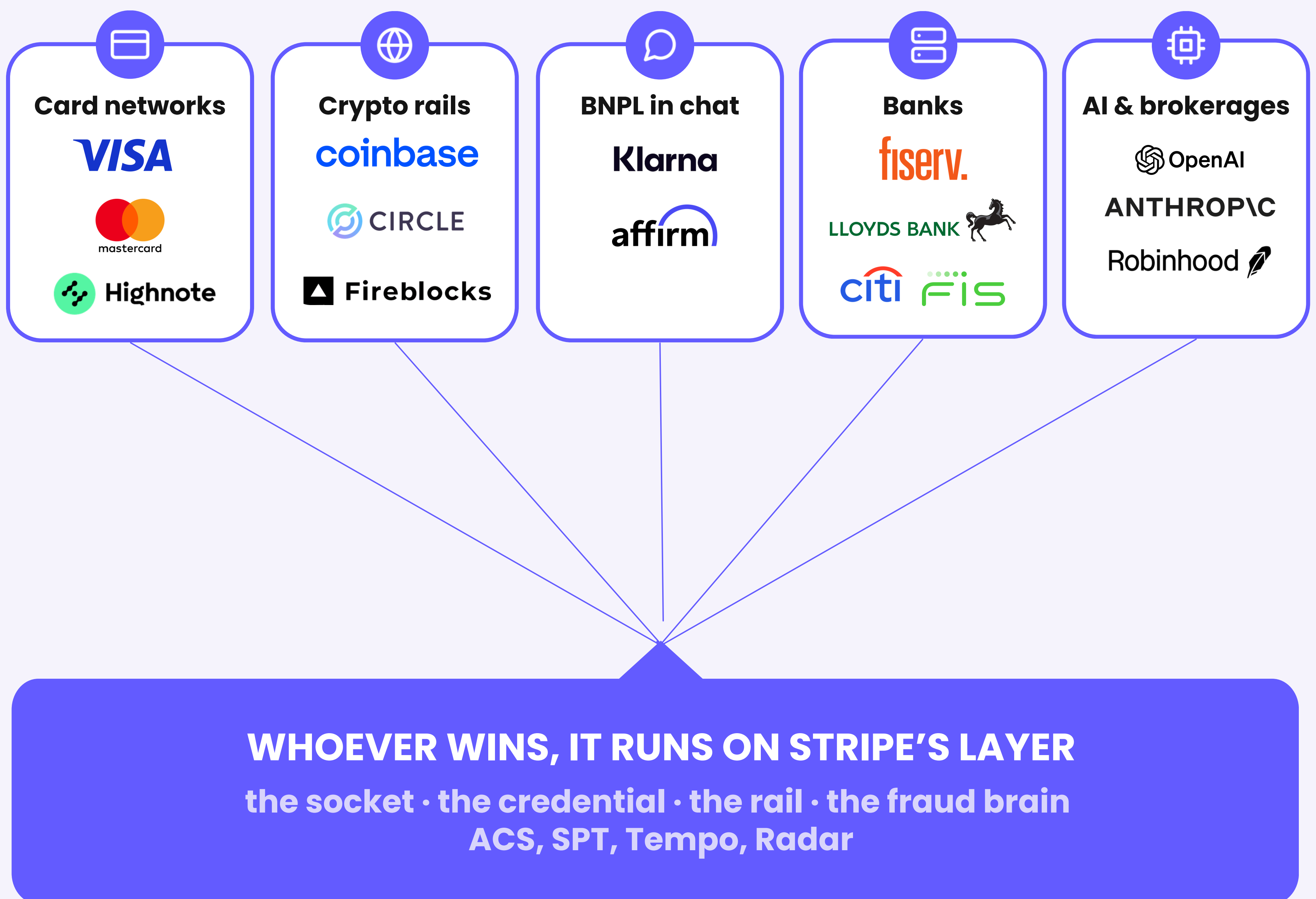
Sources: WhiteSight Agentic Finance round-up, May 2026 · company announcements · WhiteSight analysis

08 THE PAYOFF

Whoever wins the agent economy, the payment still lands on Stripe's layer.

WhiteSight's agentic commerce roundup for May tracked five fronts of agentic finance moving at once: card networks, crypto rails, BNPL, banks, and the AI labs and brokerages.

Each front competes to win the agent's payment. The same owned layer sits beneath them all, so Stripe gains from the contest whoever leads.



Five fronts compete for the agent economy; the round-up tracked them all. **Each clears on the layer Stripe owns**, so the harder the field fights, the more runs beneath it. Why no rival can simply copy that layer is next.

Sources: [WhiteSight Agentic Finance round-up, May 2026](#) · WhiteSight analysis

WHITESIGHT DEEP DIVE

YOU'VE ONLY SEEN ONE PIECE

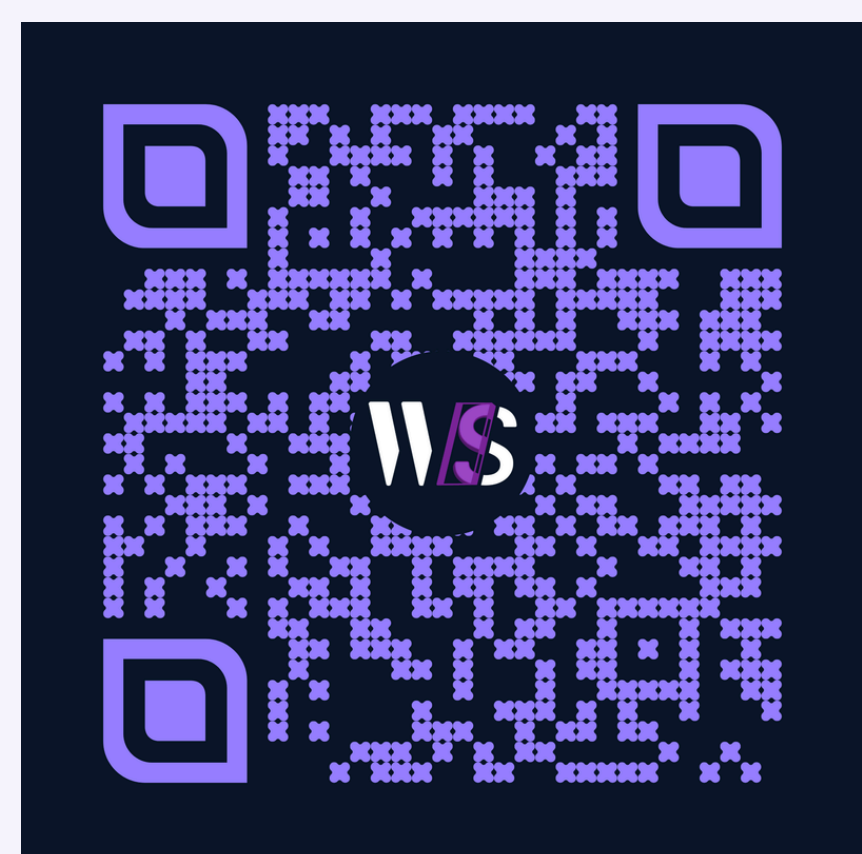
This is just **one piece** of Stripe's agentic strategy.

The full WhiteSight Stripe deep dive covers **eight chapters**, from the business overview and product strategy through to digital-asset money movement and the strategic bets.

80+
pages

08
chapters

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<p>CH 01</p> <p>Business Overview</p> <p>Company, 2025 review, team, clients</p>	<p>CH 02</p> <p>Tracking Stripe's Evolution</p> <p>Payment volume, mission, valuation, IPO</p>
<p>CH 03</p> <p>Product Strategy</p> <p>The stacks, sequencing, customer journey</p>	<p>CH 04</p> <p>AI Strategy</p> <p>Foundation model, AI economy, agentic commerce</p>
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