

The State of *Agentic* Finance

■ MAY 2026 · MONTHLY REPORT

- Card networks converted one-off agent firsts into market-wide issuer enrolment.
- Crypto rails handed agents execution power while humans kept the keys.
- Robinhood put agent trading in front of 27.5 million retail customers.
- OpenAI and Anthropic turned finance into a product line of their own.

EXECUTIVE SUMMARY

Five themes *rewiring* agentic finance

01 Card networks turn agent firsts into issuer enrolment

Mastercard and Visa carried out live agentic transactions in Hong Kong, Portugal, the Netherlands, and Malaysia, while readiness programmes enrolled ten Asia Pacific markets and over 30 CEMEA issuers. Distribution runs through processors, fintechs, and developer platforms.



02 Crypto rails execute while humans keep the keys

Sygnum, Circle, Coinbase, and MoonPay shipped agent execution with human sign-off at the signing layer. Stablecoin launches hardened x402 and Tempo's MPP into standards, while Stripe hedged across card and crypto rails.



03 BNPL shift to the conversation layer

Klarna positioned itself across both ChatGPT and Google within the month, chasing a near-700% surge in AI-platform retail visits that convert 31% higher. Financing visibility moved from the checkout cart to the prompt.



04 Banks buy, build, and govern agents

Fiserv and FIS packaged agents for their bank clients, while Lloyds and Citi built internal platforms with marketplaces, monitoring, and audit. Know Your Agent standards turn agent identity into a compliance primitive.



05 AI labs and brokerages take agents mainstream

Robinhood provided its user base with agentic trading and spending, OpenAI connected ChatGPT to 12,000-plus institutions, and Anthropic shipped ten finance agents through Claude Cowork and Claude Code.



02 · AGENTIC CRYPTO

Stripe hedges *agent payments* across card and crypto rails

**KEY
TAKEAWAY**

Stripe now sits on both sides of agent spending. Link hands consumer agents tokenised card credentials, while AgentCore Payments embeds Stripe in AWS's stablecoin rails alongside Coinbase, hedging the company across card and crypto settlement.



AGENT WALLETS

Link wallet for agents

- Stripe launched Link's wallet for agents at Sessions 2026, giving agents programmatic access to user wallets.
- Agents submit spend requests for user approval, then receive a one-time-use card or Shared Payment Token, never the underlying credentials.
- Link is built on Stripe's Issuing for agents; spending limits and unsupervised agent payments are planned next.





CLOUD RAILS

AgentCore Payments

- AWS launched Amazon Bedrock AgentCore Payments in preview with Stripe and Coinbase, giving Bedrock agents native payment capabilities.
- Agents discover, authorise, and execute x402 stablecoin micropayments with built-in wallets, policy-based spending controls, and a full audit trail.
- The first release targets APIs, data feeds, and paywalled content, with hotel bookings and merchant payments planned next.

DEEP DIVE

WHITESIGHT
REPORT


STRIPE DEEP DIVE REPORT

Link and AgentCore are two moves in a much more intricate strategy.


[Download the report](#)

Download our Stripe deep dive for the complete read on Stripe's AI and agentic commerce strategy.

03 · AGENTIC COMMERCE

BNPL climbs upstream *into the conversation layer of commerce*

KEY TAKEAWAY

Klarna and Affirm spent May embedding instalments where decisions now happen: inside ChatGPT and Google's AI surfaces. Klarna positioned across both platforms, and financing visibility moved from the cart to the prompt.

Klarna

AI SHOPPING

Shopping search in ChatGPT

- Klarna launched its Shopping Search app inside ChatGPT, serving live prices, availability, and offers through its Product Search MCP server.
- The launch follows a near-700% surge in retail visits from AI platforms over the 2025 holidays, with 31% higher conversion.

**BNPL CHECKOUT**

Affirm inside Gemini

- Affirm partnered with Google to surface instalment options at Google Pay checkout across Search, AI Mode, and the Gemini app.
- The integration runs on Google's Universal Commerce Protocol, putting financing inside agent-driven checkout flows.

Klarna

AI MODE PAYMENTS

Klarna joins AI Mode

- Google added Klarna's BNPL options for AI shopping, with Klarna buttons appearing at Google Pay checkout.
- Announced alongside the Affirm deal, the move places Klarna across both OpenAI and Google surfaces within the month.

06 · AI PLATFORMS

OpenAI and Anthropic turn finance *into a product line of their own*

KEY TAKEAWAY

AI labs are entering finance from three directions at once. OpenAI claimed the consumer money surface and stood up a \$4 billion deployment venture, while Anthropic packaged ready-made finance agents as products.

**CONSUMER FINANCE****Personal finance in ChatGPT**

- OpenAI previewed personal finance in ChatGPT with Plaid, connecting Pro users in the US to more than 12,000 financial institutions.
- Access is read-only with a net-worth dashboard, and follows roughly 200 million finance questions asked in ChatGPT each month.

**ENTERPRISE DEPLOYMENT****OpenAI Deployment Company**

- Nineteen firms led by TPG launched the OpenAI Deployment Company with over \$4 billion; BBVA and Goldman Sachs are founding partners.
- The venture acquired Tomoro, adding roughly 150 forward-deployed engineers to industrialise OpenAI rollouts inside large enterprises.

ANTHROPIC**AGENT PRODUCTS****Finance agents off the shelf**

- Anthropic released ten ready-made finance agents, from pitch builders and earnings reviewers to GL reconcilers and KYC screeners.
- The templates ship through Claude Cowork and Claude Code, and roughly 40% of Anthropic's top 50 customers are financial institutions.



STAY AHEAD OF THE NEXT DISRUPTION

Further reading that might interest you.



DEEP DIVE

Stripe: From a developer payments API to a \$1.9T-volume financial infrastructure for the AI and agentic economy

[GET THE REPORT →](#)



DEEP DIVE

Adyen: The Unified Commerce and Payments Platform

[GET THE REPORT →](#)

 This is a preview of the report. **Download the full report to access the complete version.**



↳ **THANK YOU FOR READING**

Until *next* edition

The June 2026 edition will follow the threads opened this month: the x402 and MPP standards race, the first volume on newly enrolled issuer rails, and the first verdicts on retail agent trading.

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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, and information from private databases like Tracxn, Crunchbase, etc. 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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