

# PARALLEL WEB FOR AGENTS

Payments, Identity, Commerce Rails — and Trust Gaps

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Thorsten Meyer

ThorstenMeyerAI.com

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# Executive Summary

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A machine-facing internet layer is emerging. **45%** of consumers use AI in their buying journey (IBM IBV). **47%** will delegate repetitive purchases (Checkout.com). By 2028, **90%** of B2B buying will be AI-agent intermediated, pushing **\$15 trillion** in spend through automated exchanges (Gartner).

The trust gaps are equally real. Only **21.9%** treat agents as identity-bearing entities. **45.6%** rely on shared API keys. **82%** of executives believe policies protect them — while **88%** have had agent-related incidents.

Metric	Value
Consumers: AI in buying journey	45% (IBM IBV)
Delegate repetitive purchases	47% (Checkout.com)
B2B buying agent-intermediated (2028)	90% (Gartner)
B2B spend via agent exchanges (2028)	\$15 trillion (Gartner)
Global agentic commerce (2030)	\$3–5 trillion (McKinsey)
US B2C agentic potential	\$1 trillion (McKinsey)
AI agents by end 2026	1 billion+ (IBM/Salesforce)
Agents as identity-bearing entities	21.9%
Shared API keys for agent auth	45.6%
Trace actions to human sponsors	28%
Full security approval for fleet	14.4%
Agents without security oversight	50%+
Executives confident in policies	82%
Confirmed/suspected incidents	88%
Courts: autonomous liability rulings	None

# 1. The Parallel Web Is Being Built

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## Payment Network Moves

Player	Initiative	Status
Visa	Trusted Agent Protocol	Launched Oct 2025
Visa	Intelligent Commerce	Pilots early 2026
Mastercard	Agent Suite	Jan 2026, Q2 launch
Mastercard	Agent Pay	Active
Stripe/OpenAI	Agentic Commerce Protocol	Active
PayPal	Agent Toolkit	Active
FIS	Agentic Commerce	Visa/MC partnership

Visa predicts millions of consumers will use AI agents to complete purchases by the 2026 holiday season. These are production services with transaction volume targets — not a research roadmap.

## The Machine-Readable Commerce Gap

What Agents Need	What Most Offer	Gap
Machine-readable pricing	Human-readable pages	Can't extract pricing
Structured product data	Marketing copy + images	No semantic understanding
API-accessible policies	PDF terms	Can't evaluate terms
Real-time inventory signals	In/Out labels	No programmatic availability
Standardized checkout	Human checkout flows	CAPTCHAs, bot filters

## The B2B Opportunity Is Larger

Market	Projection	Source
Global agentic (2030)	\$3–5 trillion	McKinsey
US B2C agentic (2030)	Up to \$1 trillion	McKinsey
US e-commerce agentic	\$190–385 billion	Morgan Stanley
B2B agent exchanges (2028)	\$15 trillion	Gartner
B2B agent-intermediated (2028)	90%	Gartner
Procurement efficiency	15–30%	McKinsey

**\$15 trillion in B2B vs \$1 trillion in B2C. B2B procurement is routine, policy-governed, and repetitive — the ideal domain for agent automation.**

## 2. Enterprise Opportunity

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### Faster Procurement and Sourcing

Capability	Human	Agent	Gain
Quote collection	Days–weeks	Minutes–hours	10–50x
Routine POs	Manual review	Auto within policy	5–15x
Price comparison	Analyst research	Real-time API	Near-instant
Compliance check	Doc review	Auto policy match	80–90% faster
Replenishment	Requisition chain	Auto-trigger on threshold	Continuous

### Lower Machine-to-Machine Friction

Friction Point	Current	Agent-Native
Authentication	Human login, MFA	Agent identity + delegated authority
Negotiation	Email/call cycles	Programmatic bid/ask
Contract review	Legal review (days/weeks)	Machine-readable auto-match
Payment	Invoice → 30–90d	Instant within spend limits
Compliance	Manual document exchange	Auto certification check

### New Distribution: Agent-Native Interfaces

Distribution Shift	What Changes
Discovery	Agents query APIs, not browse websites
Comparison	Structured attributes, not marketing copy
Selection	Policy-defined criteria (price, terms, compliance)

<b>Checkout</b>	Payment protocols, not form-filling
<b>Reorder</b>	Auto-replenish on consumption signals

***“If your product data is not machine-readable, agents cannot discover, compare, or purchase it. Agent-native interfaces are the new distribution channel.”***

# 3. Enterprise Risk: The Trust Gap Architecture

## Gap 1: Weak Agent Identity Assurance

Identity Problem	Current State	Source
Agents as identity entities	21.9%	Gravitee/Strata
Shared API keys for auth	45.6%	Gravitee
Static API keys	44%	Strata
Username/password	43%	Strata
Shared service accounts	35%	Strata
Trace to human sponsors	28%	Strata
Real-time agent inventory	21%	Strata
Formal identity strategy	23%	Strata
IAM confidence (high)	18%	Strata

When an agent makes a purchase or commits to a contract — who authorized it? For 78% of organizations, the answer is unclear.

## Gap 2: Unclear Liability

Liability Question	Current Answer
Unauthorized agent purchase	No definitive court rulings
Agent action = user consent?	Under legal debate
Strong Customer Auth + agents	Regulations assume human payer
Agent errors in B2B	Contract-dependent, often silent
Compromised agent (hijacking)	Vendor? Deployer? Unresolved
Agent forming binding contract	Legally uncertain

## Gap 3: Fragmented Standards

Protocol	Owner	Interoperability
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<b>Trusted Agent Protocol</b>	Visa	Visa ecosystem
<b>Agent Suite / Agent Pay</b>	Mastercard	MC ecosystem
<b>Agentic Commerce Protocol</b>	Stripe/OpenAI	Stripe ecosystem
<b>Agent Toolkit</b>	PayPal	PayPal ecosystem
<b>Know Your Agent (KYA)</b>	Emerging	No standard yet

## The Executive Perception Gap

Perception	Reality
<b>82% execs: policies protect</b>	88% orgs: agent incidents
<b>50%+ agents: no oversight</b>	14.4% full security approval
<b>68% say oversight essential</b>	62% require financial validation
<b>40% increasing identity budgets</b>	23% have formal strategies

***“82% confidence against 88% incident rate. This gap is where agent-driven financial losses will originate.”***

## 4. What to Do Now

**1. Pilot low-risk autonomous transaction flows.** Office supply replenishment, standard material reorder, subscription renewals, travel within policy. Build the operational infrastructure — identity, logging, policy — that scales later.

Pilot Category	Why Low-Risk	Expected Gain
Office supply reorder	Low value, reversible	5–15x faster
Standard materials	Policy-defined, approved	15–30% efficiency
Subscription renewals	Recurring, predictable	Eliminate manual cycle
Travel (within policy)	Policy-bounded	Reduce booking friction
Invoice matching	Verification, not commitment	80–90% faster

**2. Enforce policy-based spend delegation.** Per-transaction, per-day, per-vendor, per-category limits. Stacking controls. Escalation thresholds. Anomaly detection triggers suspension, not automatic execution.

Delegation Layer	Control
Per-transaction limit	Max dollar amount per agent action
Per-day aggregate	Total daily agent spend ceiling
Per-vendor restriction	Approved vendor list only
Per-category constraint	Assigned categories only
Escalation threshold	Above threshold → human approval
Anomaly detection	Pattern deviation → suspension

**3. Keep humans in the loop for financial/contractual commitments.** Agents prepare, analyze, recommend. Humans authorize commitments. The boundary: spend threshold, vendor list, contract authority level.

Decision Type	Agent Authority	Human Required
Routine (< threshold)	Execute	Audit trail
Above threshold	Recommend	Approve
New vendor	Research	Approve + verify
Contract terms	Summarize	Review + sign
Payment terms change	Alert	Negotiate

<b>Dispute resolution</b>	Gather evidence	Decide
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**4. Build machine-readable commerce interfaces.** Structured APIs for product catalogs, pricing, inventory, compliance, and terms. Sellers without APIs are invisible to 90% of B2B buying by 2028.

**5. Prepare for agent identity infrastructure.** Inventory agents with transactional authority. Unique identities (not static API keys). Delegated authority chains. Real-time monitoring. Plan for multi-protocol support.

## What to Watch

- Payment protocol convergence (Visa/MC/Stripe interoperability)
- Know Your Agent (KYA) framework adoption
- B2B agent-intermediated procurement thresholds

# The Bottom Line

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**45%** of consumers use AI in buying. **90%** of B2B buying will be agent-intermediated by 2028. **\$15 trillion** in B2B spend through agent exchanges. The parallel web is infrastructure being deployed by Visa, Mastercard, Stripe, and every major payment processor.

The trust gaps: **21.9%** treat agents as identity entities. **45.6%** shared API keys. **28%** can trace actions to sponsors. **82%** of executives confident — while **88%** have had incidents. No definitive liability rulings.

The correct posture: pilot low-risk flows, enforce policy-based delegation, keep humans in the loop for commitments, and build agent identity infrastructure that makes autonomous commerce auditable.

**The parallel web is being built whether you participate or not. The question is whether your commerce infrastructure is readable by the agents that will intermediate 90% of B2B purchasing within 24 months.**

**The most expensive mistake in 2026 is not adopting agentic commerce too early — it's having a product catalog that agents can't read.**

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*Thorsten Meyer is an AI strategy advisor who has observed that the most expensive mistake in 2026 is not adopting agentic commerce too early — it's having a product catalog that agents can't read. More at [ThorstenMeyerAI.com](https://ThorstenMeyerAI.com).*

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