Sunrate

Beyond Automation

Defining Agentic Global Payments



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Section

1

Executive summary

The global B2B payment landscape is undergoing a fundamental shift, driven by both structural market changes and the rapid advancement of AI. The rise of agentic AI, in particular, is further accelerating this transformation. As leaders and infrastructure builders in global payments, Mastercard and Sunrate sit at the forefront of this shift. Mastercard brings global network scale, trusted and secure payment capabilities and deep industry insights, while Sunrate brings extensive cross-border payment expertise, a leading global payments and treasury management platform, and rapidly evolving AI-native payment solutions. Together, we are actively shaping what the future of B2B payments looks like through our visionary thinking and constant innovation. In our view, a new paradigm, "Agentic Global Payments," is beginning to take shape, which is defined by intelligent, autonomous AI agents that can seamlessly orchestrate, execute, and optimize payment and financial operations for businesses end-to-end, with approved policies, controls, and human oversight. This vision extends across the entire B2B payments value chain, connecting enterprise functions such as procurement, payment operations, treasury, compliance, and ecosystem integration with external payment and financial service providers.

Agentic commerce is changing how businesses make and execute payment decisions, but speed without accountability creates new categories of risk. As AI starts to act on behalf of businesses, autonomous payment decisions need a clear, auditable chain of identity, intent and action. That's what allows organizations to delegate with genuine confidence — and what will determine whether agentic commerce scales past pilots.

Anouska Ladds, Executive Vice President, Commercial & New Payment Flows, Asia Pacific

As businesses expand globally, the ability to move funds securely, efficiently, and in compliance with regulatory requirements becomes increasingly critical. We believe agentic AI will fundamentally reshape how businesses manage global payments by enabling intelligent cross-border payment flows, reducing operational friction, and ultimately paving the way for increasingly autonomous payment execution.

Paul Meng, Co-founder and CEO

Sunrate

Against this backdrop, Mastercard and Sunrate have come together to combine our vision and expertise in this white paper and define Agentic Global Payments in the AI era.

We have identified 5 defining characteristics:

Autonomy with Human Control



First, payments are evolving **from manual transactions into an end-to-end autonomous process with control**, where AI agents orchestrate, execute, and monitor the entire lifecycle, while human oversight is precisely embedded at critical points like policies, key decisions, and exceptions, enabled by a **"trust layer" with security mechanisms like tokenization, intent capture, "Know Your Agent" (KYA)**, ensuring balance between ultimate corporate control and self-optimizing payment workflows.

Unified Intelligence



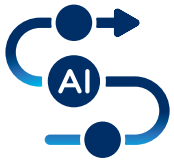
Second, **fragmented payment processes will be organized under "one brain"**. Traditionally, business finance systems were built in layers: ERPs, payments, and treasury tools added over time to solve specific needs. Today, that fragmentation limits visibility, causing inefficient decision-making. Agentic AI connects data and workflows, delivering real-time, end-to-end financial insight.

Orchestrated Global Flows



Third, cross-border payments traditionally brought challenges such as high fees, FX volatility and liquidity challenges. Agentic AI **has the potential to significantly reduce the complexity and the hurdles of cross-border payments** by dynamically optimizing routing, FX, and liquidity allocation in real time, enabling faster and more transparent global flows while unlocking working capital and improving cash conversion cycles.

Compliance at Speed



Fourth, **compliance is shifting from a time-consuming constraint into a growth enabler that moves at the speed of the business**. As regulatory requirements intensify and fraud becomes more sophisticated, businesses must balance speed with control. Agentic AI embeds real-time monitoring and automated compliance to adapt to the evolving compliance landscape and accelerate growth with confidence.

Minimal to Zero Friction



Finally, **payments will evolve into seamless, embedded experiences where friction across the end-to-end workflow is systematically reduced and may eventually be eliminated**. Powered by agentic AI, processes will become self-optimizing, anticipating exceptions, resolving them autonomously, and continuously learning from each interaction.

As a result, payments will be executed with minimal manual intervention, creating fluid, invisible financial operations that integrate naturally into the broader business workflows.

Looking across the evolution of B2B payments, enterprises continue to face persistent pain points along the value chain including pay-in, pay-out, and cash management, which ultimately constrain global expansion and overall growth efficiency. However, the emergence of agentic AI introduces a new pathway to address these challenges. In 2025, 85% of enterprises claim they will use AI agents[1] and 33% of industrial B2B firms are already expected to have used AI-powered buyer agents to make purchasing decisions.[2] In the near term, enterprises can leverage partnerships in the payment ecosystem, embedding existing AI solutions into payment workflows by leveraging the deep expertise and AI capabilities of card networks and PSPs. Over the medium-to-long term, organizations may look to transform internal data architecture, processes, and even organizations to enable deeper integration of AI across enterprise systems and core financial operations. At the same time, companies must remain mindful of key risks and considerations, particularly around data, governance, security, and control. Looking ahead, we outline three key implications for business owners, CEOs and CFOs as they shape their AI transformation roadmap.

What is covered in this white paper:

10



Processes reshaped

along the **payment lifecycle**

16



Critical pain points

which can be systematically **addressed by agentic AI**

13



Practical agentic AI use cases

for businesses to consider

4



Key considerations

for AI deployment

3



Suggestions for business leaders

thinking about future AI transformation roadmap

Section

2

The changing B2B payment landscape

2.1 From automation to autonomy: How agentic AI is defining a new paradigm for global payments

The global B2B (business-to-business) payment landscape is undergoing a fundamental transformation. Historically, it evolved in two major phases: (1) digitization, which moved manual processes online, and (2) data-driven optimization, which used analytics to improve efficiency and reduce costs. Both delivered incremental gains, but largely within existing processes. Today, a third phase is emerging: autonomy, where intelligent systems move beyond supporting decisions to actively executing them within defined parameters.

This shift is being driven by a growing mismatch between the speed and complexity of global commerce and the capacity of human-operated processes to manage it. Modern businesses operate across multiple currencies, payment rails, financial institutions, regulatory environments, and liquidity positions simultaneously. As transaction volumes increase and settlement cycles accelerate, human-in-the-loop coordination is increasingly becoming the operational bottleneck.

The Evolution of AI in Payment

Pre 2000s–early 2010s



Phase 1: Digitization & Automation

Payments shifted from manual to digital and rule-based processes

- ERP-integrated payments and batch processing
- Electronic invoicing and reconciliation systems
- Rule-based processing for payments and approvals

AI role limited to structured automation enablement

2010s–early 2020s



Phase 2: Intelligence & Optimization

Payments become data-driven with enhanced decision-making

- Machine learning-driven fraud detection and risk scoring
- Smart payment routing and authorization optimization
- Predictive cash flow forecasting and reconciliation

AI augments decisions within siloed payment functions

Mid 2020s onward



Phase 3: Autonomy & Agentic Execution

Payments evolve toward end-to-end orchestration and execution

- Autonomous treasury and FX decisioning agents
- Continuous KYC and lifecycle risk monitoring
- End-to-end payment orchestration and exception handling

AI agent executes workflows autonomously within defined controls

As illustrated above, rather than a linear progression of technology, the evolution of AI in payments reflects a stepwise leap in the role that systems play within decision-making and execution. Recent developments now enable systems to execute decisions directly, e.g., dynamically routing payments, managing liquidity and responding to risk events in real time without manual intervention.



In the early phases, digital infrastructure and **rule-based automation** addressed discrete operational bottlenecks (e.g., scheduled batch payments), which reduced manual effort but still required a **high degree of human involvement** and rigid process design.



The **subsequent phase** introduced **machine learning that expanded capabilities to support decision-making** (e.g., fraud prediction scores), allowing for more responsive and data-driven optimization, albeit within relatively contained functional domains.



In the **emerging phase, agentic AI marks a step-change** to significantly improve intelligence and expand the system boundaries. AI is beginning to **operate across workflows, coordinating multiple steps and continuously adapting outcomes** based on real-time inputs.

This shift introduces compounding effects, where improvements in one part of the process dynamically enhance others, accelerating outcomes in a non-linear, exponential manner.

In summary, the evolution of AI in payments reflects a shift from task automation to intelligent coordination across an increasingly complex payment lifecycle. As the global payment ecosystem becomes increasingly dynamic, interconnected, and time-sensitive, there is a need for a new operating paradigm where orchestration is no longer primarily human-led but increasingly AI-driven. **Agentic Global Payments represents a new operating paradigm** in which intelligent systems continuously observe, reason, decide, and act across the payment lifecycle, enabling businesses to execute, optimize, and adapt in real time. The result is more resilient, scalable, and responsive payment operations capable of navigating the growing complexity of global commerce.

2.2 AI adoption shifting from pilot to scale

Enterprises are accelerating their AI adoption by moving beyond experimentation toward enterprise-wide deployment, addressing **core operational inefficiencies (e.g., AR/AP, payment execution, reconciliation)** rather than peripheral use cases (e.g., customer support bots, internal copilots).

Presently, enterprise financial workflows remain manual and fragmented across systems and stakeholders, making them well-suited for agentic AI to automate coordination and execution.

Therefore, enterprises are prioritizing deployment in functions such as procurement, where it can directly improve productivity (e.g., autonomous purchase decision-making).



of enterprises will **use AI agents** (for any type of use case) 78% of those are SMBs[1]



of industrial B2B firms are expected to have used AI-powered buyer agents to **make purchasing decisions**[2]



of companies in the US plan to **invest more in AI**, with practical agents leading the wish list[3]



of Chinese SMEs plan to increase investment in AI platforms, based on Mastercard's SME Research study[4]

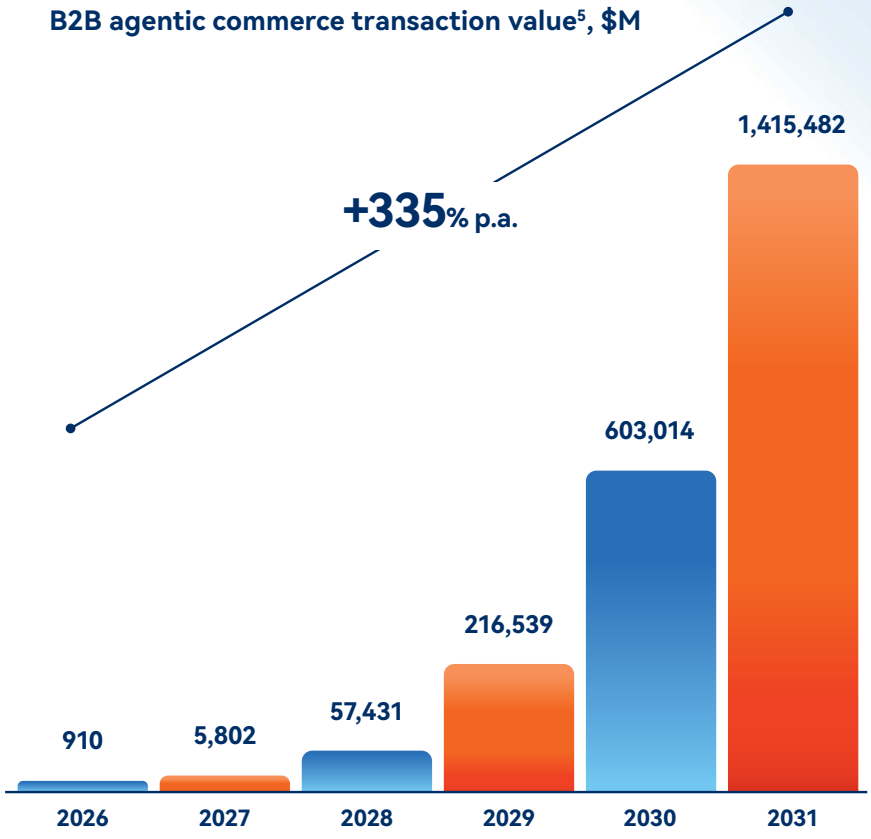
Compared to C2B (consumer-to-business), **momentum is particularly pronounced in the B2B (business-to-business) space, where the complexity of payment operations creates a stronger business case for agentic AI**, which is also suggested by Mastercard's observations across both consumer and commercial payments.

Unlike consumer transactions, B2B payments involve multi-step workflows spanning multiple systems, counterparties, approval layers, compliance checks, and contractual requirements. These processes generate a high volume of structured decisions that must be executed consistently and at scale. Agentic AI may be well positioned to manage this complexity by coordinating activities across systems, making context-aware decisions within defined policies, and autonomously executing tasks from initiation through settlement.

As a result, B2B payments represent one of the most compelling environments for agentic AI to deliver measurable gains in efficiency, accuracy, and operational scalability. Based on Juniper's forecast, the annual growth of agentic payments in B2B is expected to outpace that in C2B by over 100 percentage points.

Agentic AI-Enabled B2B Transaction Value Expected to Outpace C2B

Based on Juniper's forecast, B2B (business-to-business) growth is expected to outpace C2B (consumer-to-business) growth significantly



- **Structured decision criteria**
- **Rule-based workflows**
- **Lower emotional involvement**

B2B payments are inherently more compatible with agentic delegation, especially in procurement, treasury, and recurring payments

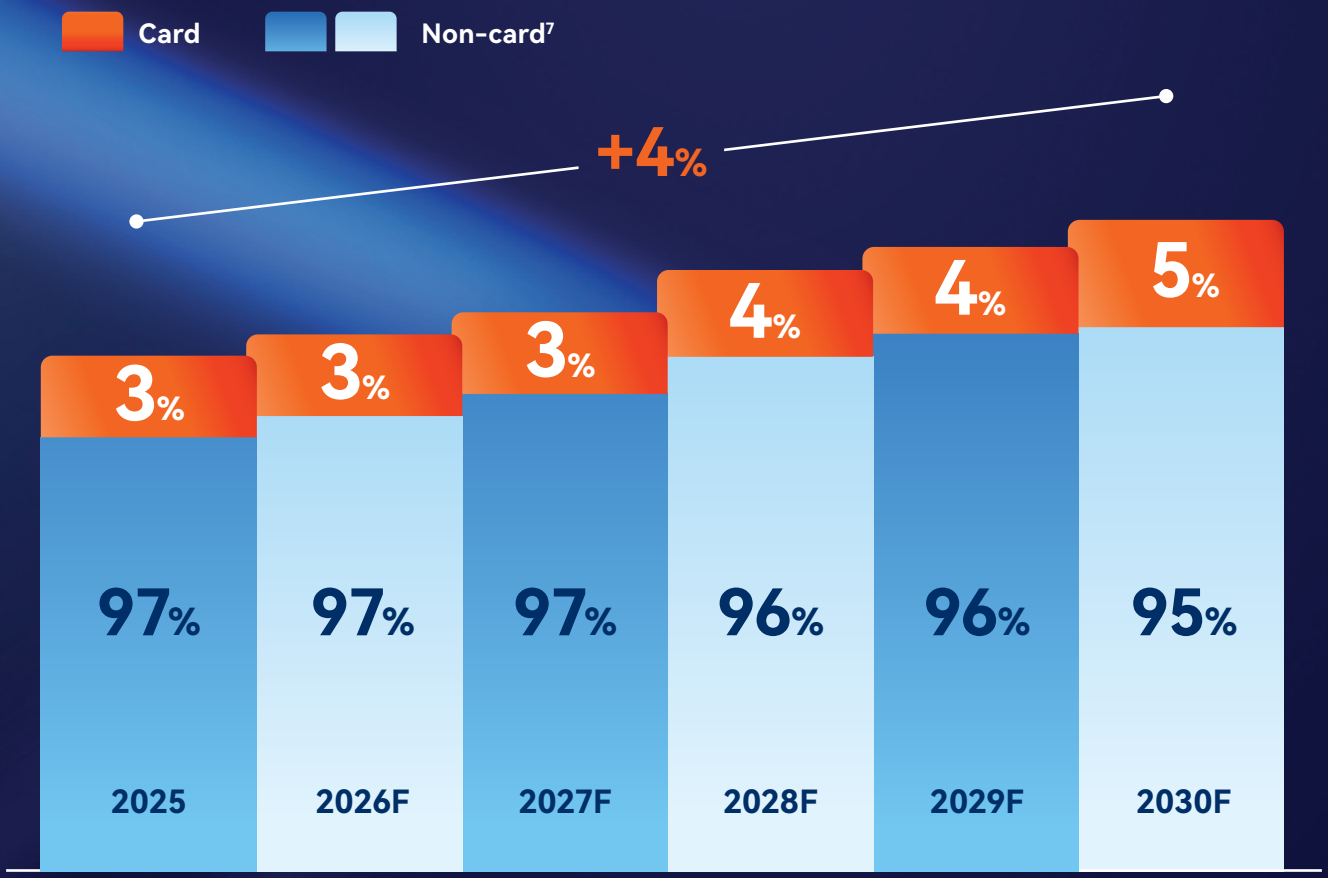
5-year CAGR ▶▶ ▶ B2B: **335%** C2B: **211%**

2.3 Rising card usage expands opportunities for agentic AI

The global B2B payments market continues to grow steadily, driven by the gradual displacement of traditional instruments such as cash, checks, and bank transfers. While these legacy methods still dominate transactions as of 2025, increasingly efficient alternatives are being adopted. Notably, card-based payment solutions are experiencing 5x higher growth than non-card payments while gaining share, driven by a strong value proposition for enterprises in enhanced spend control and flexibility. Growth is particularly pronounced in high-frequency, cross-border cases such as OTAs' pay-outs to travel resources, e-commerce sellers, trading companies' online advertisements and logistics payments, and SMEs' SaaS subscriptions. In the Asia Pacific, travel-related commercial card transactions are gaining especially strong momentum, with Mastercard aggregated and de-identified transaction insights indicating that commercial card transaction volume in the travel segment is growing at a 28% CAGR from 2023 to 2025[8], suggesting the strategic importance of travel as one of Asia Pacific's most dynamic and high-growth commercial payment sectors.

Global B2B Transaction Growth

Juniper forecast: Global B2B transaction value[6]

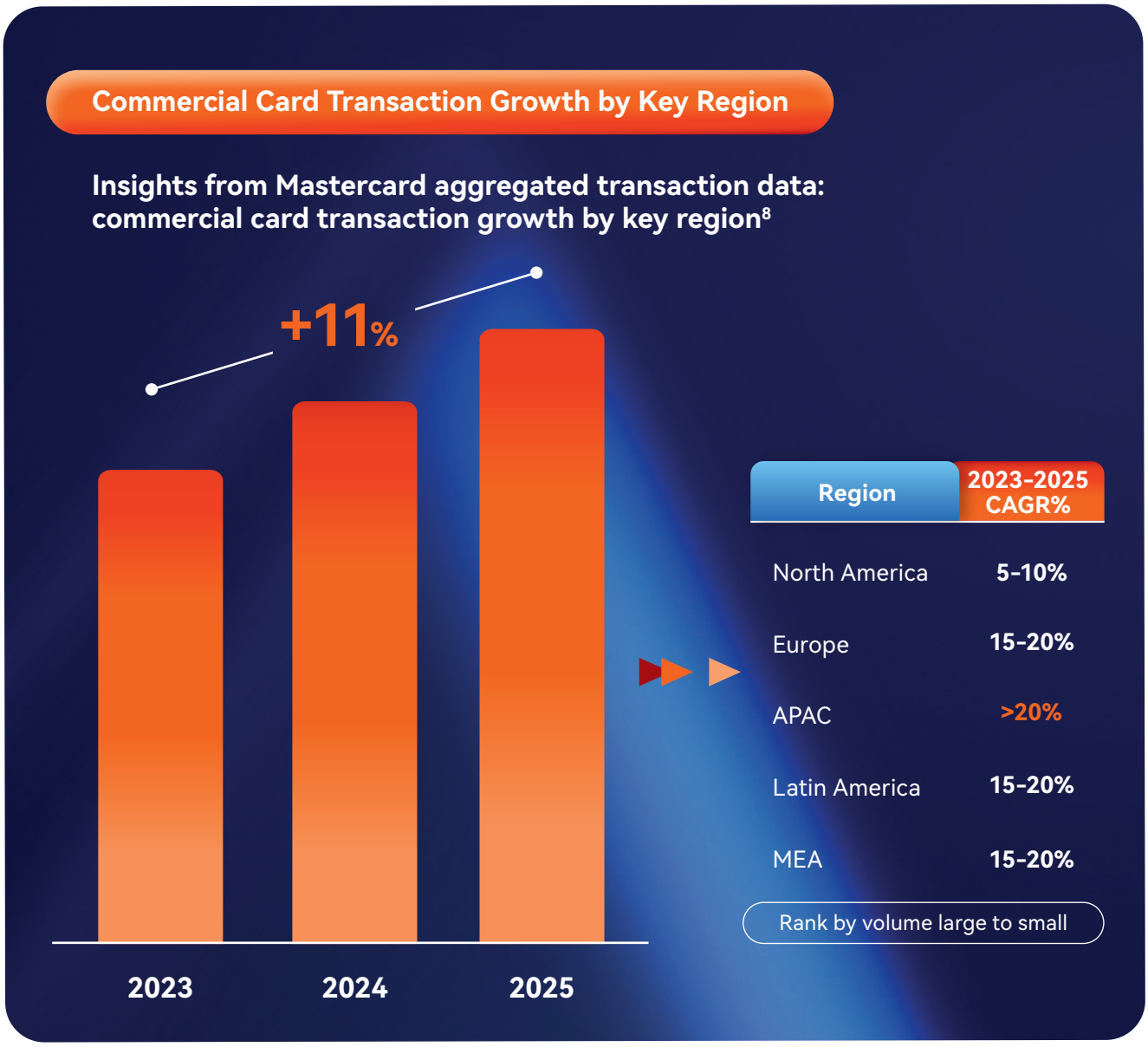


5-year CAGR

Card: 17.5%

Non-card[7]: 3.3%

As payment volume scales across geographies, payment solutions are expected to offer greater speed, transparency, and control, particularly in cross-border contexts where pricing opacity and limited visibility remain persistent challenges. Commercial cards and embedded payment solutions are increasingly meeting these needs by enabling greater visibility into payment activity and supporting more streamlined, integrated payment processes. At a regional level, this shift is particularly pronounced in emerging markets in the Asia Pacific, Latin America, the Middle East and Africa.



Furthermore, these payment flows are not only growing in volume but also becoming more fragmented, time-sensitive, and data-rich. As businesses manage more suppliers, currencies, payment terms, reconciliation requirements, and exception scenarios, the opportunity for agentic AI becomes more compelling. Intelligent systems can help orchestrate decisions across the payment lifecycle, from selecting the optimal payment method and timing to managing approvals, resolving exceptions, and optimizing spending in real time.

2.4 Pain points along the payment value chain drive demand for agentic AI

Overview of Corporate B2B Payment



Pay-in
e.g., sales collection

1. Global collection account/ acceptance setup
2. Invoicing/Payment processing
3. Cash application & settlement
4. Dispute & chargeback management
5. Working capital & reporting

Pay-out
e.g., procurement, T&E, service payment

6. Supplier enablement & onboarding
7. Purchase order & spend control
8. Invoice processing & matching
9. Payment execution & settlement
10. Reconciliation & spend analysis

Relevant key functions for payments

1 Procurement | 2 Payment processing & enablement | 3 Treasury management | 4 Risk & Compliance | Sales Ops IT HR Legal

5 Integration with service providers in payment ecosystem

At the same time, the growing scale and complexity of B2B payment flows are creating new operational pressures for corporate finance and treasury teams. This growing complexity is particularly evident when examining the structure of enterprise payment flows, which can broadly be divided into **pay-in** and **pay-out** processes, each comprising multiple interdependent stages.

Pay-in



On the **pay-in** side, which primarily encompasses sales collection and revenue realization, the process typically begins with establishing global collection and acceptance capabilities, followed by invoicing and payment processing. This then links to settlement & cash application, dispute & chargeback management, and ultimately working capital management and financial reporting.

Each of these steps requires coordination across systems and stakeholders, often involving external partners such as payment providers, banks, and local clearing infrastructures. As companies expand internationally, the diversity of payment methods and regulatory requirements further complicate these flows, making reconciliation and visibility increasingly difficult to manage in real time.

Pay-out



On the **pay-out** side, which includes procurement, supplier payments, and operational expenditures such as T&E, the process is equally complex. It typically starts with supplier enablement and onboarding, followed by purchase order creation and spend control, invoice processing and matching, payment execution and settlement, and finally reconciliation and ROI analysis (if applicable).

These activities are closely tied to procurement, finance, and compliance functions, and often rely on systems that may not seamlessly communicate with one another. As a result, inefficiencies and delays are frequently introduced at multiple points along the workflow.

The increasing volume, use cases, and cross-border nature of B2B payment flows expose structural inefficiencies across both pay-in and pay-out processes, impacting multiple key functions.

For example, **payment processing & enablement** teams face heavy manual workloads across invoice capture, validation, exception handling, and reconciliation across multiple systems, with limited end-to-end visibility into payment status, cash flow and collections across markets and channels. **Treasury teams** often struggle with FX losses driven by suboptimal timing, wide spreads and limited visibility into liquidity positions. **Procurement** processes remain inefficient due to manual supplier onboarding and purchasing, while **Risk & Compliance** complexity continues to rise amid evolving, market-specific AML and KYC requirements.



of SMEs consult AI when unsure what to do next[9]

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Key Pain Points across Corporate Payment Lifecycle

Corporate level constraints

0 Fragmented global payments infrastructure limits scalability, agility and efficiency

a. Infrastructure complexity:



disconnected processes hinder the speed to scale globally

b. Market volatility:



shifting market and regulatory conditions create business uncertainties

c. Operational inefficiency:



inefficient processes drive high operational costs and limit optimization

Functional & support level pain points

1 Procurement

Fragmented, manual procurement drives inefficiency and cost leakage

a. **Supplier visibility gap:** limited visibility into suitable suppliers across markets leads to suboptimal sourcing decisions and higher costs

b. **Manual procurement:** manual sourcing, negotiation & approval processes introduce delays and increase risk of errors or missed opportunities

2 Payment processing & enablement

Manual, fragmented payment operations create processing inefficiencies and poor receivables visibility

a. **Heavy AR/AP workload:** AR/AP processes remain labor-intensive and error-prone as volumes scale

b. **Cross-border setup burden:** complex setup of local collection methods slows expansion and increases operational complexity

c. **Suboptimal payment routes:** payment decisions are often made using static rules with limited real-time intelligence, resulting in higher costs

d. **Weak spend controls:** reactive spend management reduces visibility into breaches and increases risk of overspend & non-compliant purchases

3 Treasury management

Poor cash, FX, and timing decisions erode liquidity efficiency and amplify financial risk

a. **Manual reconciliation:** delays the matching of payments, invoices, and delivery records, increasing operational workload

b. **FX inefficiency:** suboptimal FX conversion rates and timing lead to avoidable FX losses and higher costs

c. **Liquidity blind spots:** delayed visibility into liquidity positions leads to suboptimal cash allocation and inefficient capital deployment

4 Risk & Compliance

Scaling compliance drives operational burden and exposes control gaps

a. **Regulatory lag:** compliance processes struggle to keep pace with evolving regulations; manual rule updates and fragmented controls increase compliance burden, inconsistency, and exposure risk

b. **Fraud & dispute burden:** high effort to identify fraudulent transactions and manage disputes slows resolution and limits the ability to minimize fraud losses

5 Integration with service providers in payment ecosystem

Frictions in service integration lead to a suboptimal customer experience

a. **Onboarding frictions:** manual onboarding and verification involve fragmented data checks, repeated document requests, and manual review, leading to longer wait times and operational rework

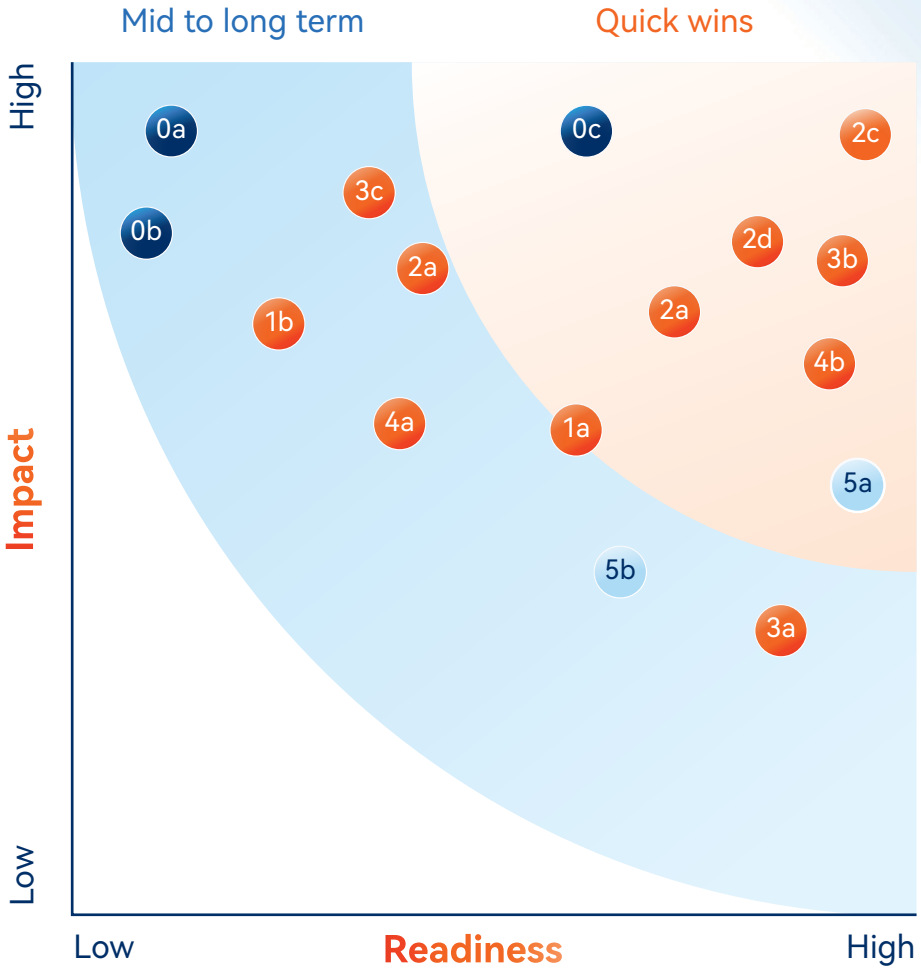
b. **Gaps in contextual support:** limited access to timely, context-specific product knowledge and operational tools results in slower response times and operational inefficiency

Rising complexity creates a clear opportunity for agentic AI to address these challenges. We have mapped the **16 pain points** outlined above and prioritized opportunities based on **business impact** and **near-term readiness** for AI optimization.

"Quick win" opportunities are concentrated in structured, repetitive processes with relatively mature data foundations, such as invoice processing, FX conversion, and procurement workflows, where agentic AI can automate execution, while reducing errors. By contrast, **medium-to-long-term initiatives** may have a higher impact but require deeper integration, standardized data models, and stronger governance to unlock their full value.

> **The best processes for AI agents are repeatable tasks with clear rules, good data sources and a well-defined end outcome.**
>
> **SVP of engineering at a leading travel technology company**[10]

16 Key Pain Points to Be Addressed by Agentic AI across Corporate Payment Lifecycle



- 0a Infrastructure complexity
- 0b Market volatility
- 0c Op. efficiency
- 1a Supplier visibility gap
- 1b Manual procurement
- 2a Heavy AR/AP workload
- 2b Cross-border setup burden
- 2c Suboptimal payment routes
- 2d Weak spend controls
- 3a Manual reconciliation
- 3b FX inefficiency
- 3c Liquidity blind spots
- 4a Regulatory lag
- 4b Fraud & dispute burden
- 5a Onboarding frictions
- 5b Gaps in contextual support

Section

3

Key use cases along the payment journey

As business owners, CEOs, CFOs or finance team leads, the rapid rise of AI agents brings both opportunities and questions. You may be asking:

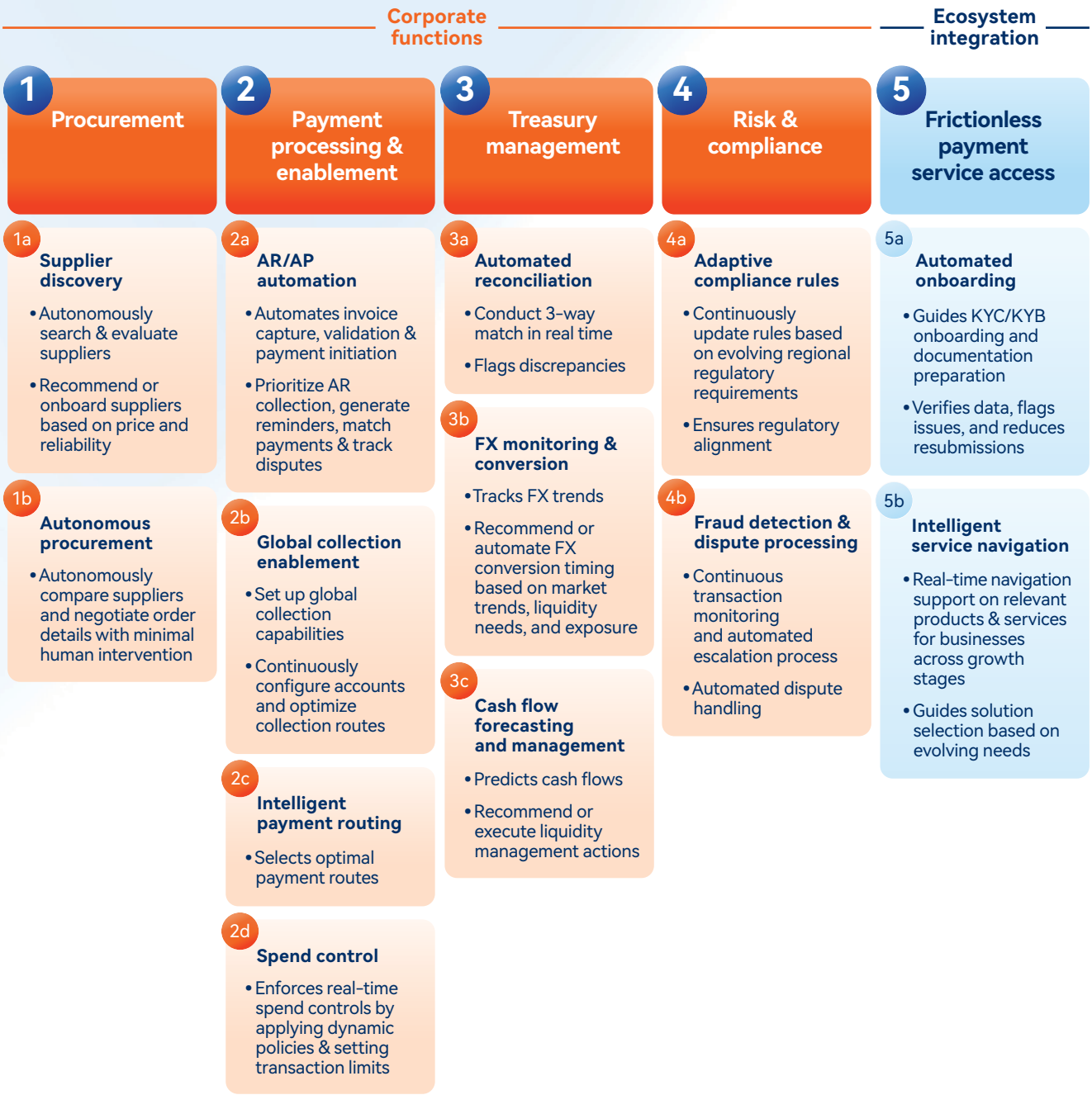
AI is becoming increasingly prevalent in all industries, but how does it concretely fit into my day-to-day payment operations to improve efficiency and help scale my business?

Which parts of my payment processes can realistically be automated or optimized by AI agents?

What will my processes actually look like after adopting AI agents, and how different will operations be in the age of agentic AI?

In this section, we provide a practical roadmap to help answer these questions by breaking down where and how agentic AI can be embedded across the B2B payment lifecycle. Through a deep dive into **13 use cases spanning procurement, payment processing & enablement, treasury management, risk & compliance, and integration with external service providers**, we illustrate how agentic AI is already addressing critical operational pain points today, while enabling more efficient, resilient, and scalable payment operations for the future. Many of these use cases are already being enabled through Sunrate's growing portfolio of AI-powered agents, including Payment Agent, FX Agent, Compliance Agent, Onboarding Agent and Chat Agent, addressing challenges across different functions mentioned above in the B2B payment journey.

Agentic AI Use Case Map in B2B Payment Lifecycle:
Addressing each of the functional-level pain points identified in section 2



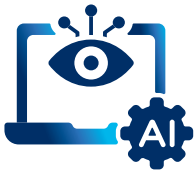
3.1 Procurement

Procurement processes have traditionally been slow, bureaucratic and manual, involving multiple steps, especially for large, complex organizations. Procurement teams often lack clear visibility into suitable suppliers, often relying on manual searches or limited internal lists. Sourcing, RFQ issuance, bid evaluation, and contract negotiation remain labor-intensive, often relying on emails and spreadsheets, which leads to delays and missed savings opportunities.

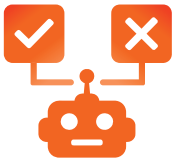
Agentic AI is changing this by helping procurement teams identify the right suppliers faster and autonomously execute sourcing and negotiation workflows. The following two use cases show how this shift is taking shape in supplier discovery and autonomous procurement.

1a. Supplier discovery

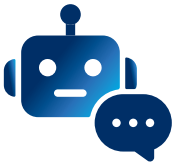
Agent capabilities



Identification: scans internal and external sources to shortlist suppliers



Evaluation: compares suppliers across price, performance, and risk & compliance

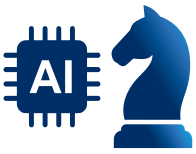


Recommendation: proposes an optimal supplier proactively or on demand for a certain procurement objective

Imagine you are leading the procurement function at a fast-growing OTA based in Southeast Asia and you are responsible for sourcing a wide range of travel partners and services across markets. On a day-to-day basis, you spend hours identifying potential suppliers, comparing fragmented quotes across platforms, and navigating lengthy evaluation and negotiation cycles, often with limited visibility into pricing, performance, and risk. As a result, decisions can be slow, suboptimal, and resource-intensive. With agentic AI, this process looks very different. Instead of manually scanning the market, AI agents continuously identify and shortlist relevant suppliers, compare them across key criteria in real time, and proactively recommend optimal options. Rather than chasing information, you receive data-driven insights and clear recommendations, enabling faster, more informed decisions and better procurement outcomes.

1b. Autonomous procurement

Agent capabilities



Autonomous negotiation:
uses AI-driven strategies to identify room for optimization and negotiate price, delivery and terms



Order placement:
assesses offers using multi-criteria scoring and awards a contract with minimal human intervention

As a procurement lead for your organization, you regularly deal with complex sourcing cycles that involve multiple rounds of negotiation, manual evaluations, and back-and-forth with suppliers. These processes are often time-consuming, with limited visibility into whether you are securing the best price, terms, or supplier fit, slowing down decision-making and tying up valuable team resources. Now, AI agents can independently engage suppliers, evaluate offers based on predefined criteria, and even negotiate key terms such as pricing and delivery conditions within predefined commercial rules, with human approval for material decisions. Instead of managing every step manually, you can rely on agents to execute sourcing and ordering workflows end-to-end, reducing cycle times, accelerating decisions, and allowing your team to focus on higher-value strategic priorities.



Business in Practice

More than 40,000 companies in North America are now using agentic AI solutions from an agentic AI Procurement Platform to optimize procurement processes. Research shows AI agents can help **reduce procurement cycle times by up to 40%.**[11] **Organizations leveraging agentic AI capabilities have achieved cost savings up to 12–15%** while improving policy compliance and shifting procurement teams from transactional execution to higher-value supplier and strategy work.[12]

3.2 Payment processing & enablement

Payment operations today remain siloed and process-heavy. Teams still manage disconnected workflows across invoicing, execution, reconciliation, and compliance, with limited end-to-end visibility. Agentic AI is starting to change this by moving beyond task automation to orchestrating payment flows end-to-end. Instead of reacting to events, payment processing can increasingly rely on AI agents to plan, execute, and continuously optimize payment activities within defined policies and controls.

The following use cases illustrate how this shift is taking shape across payment processing and enablement:

2a. Accounts payable/accounts receivable automation

Agentic AI is turning AR/AP from labor-intensive back-office processes into autonomous cash flow engines.

AP automation (Account-based pay-outs)

Agent capabilities



Invoice processing: extracts and validates invoice data across formats and channels



Invoice matching: matches invoices against POs, contracts, and supporting documents



Payment execution: auto-fills payment details, provides routing recommendations and executes payments based on predefined rules and approvals

For example, for a US-based importer, finance teams handle high volumes of cross-border payments to overseas suppliers, manufacturers, and logistics providers. Daily work involves capturing invoice data from different formats, matching it against purchase orders and shipping documents, and resolving discrepancies across systems, often leading to delays, errors, and reconciliation backlogs. With agentic AI, this workflow becomes far more streamlined. AI agents can extract and validate invoice data, match it against supporting trade documents, and generate payment instructions with minimal manual effort, enabling faster cross-border payments, improved accuracy, and better visibility over global cash flows.

Virtual commercial card (VCC) automation

Agent capabilities



Card generation:
creates virtual card details based on predefined rules



Payment orchestration:
supports one-time and recurring payments embedded within AP workflows



Spend visibility & control:
monitors transaction activity in real time, improving auditability and control

In high-volume pay-out scenarios such as travel, finance teams often struggle with rigid payment processes, fragmented controls, and limited visibility over individual transactions. Virtual card workflows are highly standardized, making them well-suited to agentic AI. AI agents can generate virtual card details based on predefined rules, support card binding or one-time payments and monitor authorized transaction activity against predefined spend policies, helping improve auditability, exception handling, and control. These capabilities are already being enabled through networks and payment service providers, such as Mastercard and Sunrate, to support high-frequency, fast card-based pay-out scenarios with programmable execution embedded directly into AP workflows.

For example, in a recent pilot in Singapore, AI agents were able to act on behalf of a multinational corporate buyer to complete an end-to-end B2B procurement and payment flow with a regional e-commerce supplier through a digital procurement platform. The agent sourced products, generated purchase orders, verified approvals, and executed payment autonomously via the Mastercard network, while ensuring secure, traceable, and policy-bound execution through tokenized payments and embedded controls like “Know Your Agent” (KYA). This fast-growing payment method is well-suited to agentic AI automation given its structured, standardized, and traceable nature.

AR automation

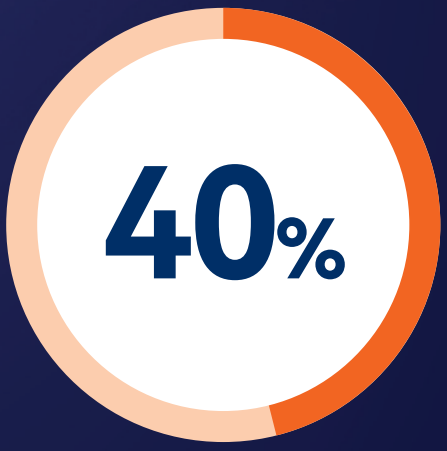
Agent capabilities

Collections prioritization:
dynamically prioritizes collection efforts based on payment status, risk, terms, and liquidity considerations

Customer engagement:
generates tailored reminders and follow-ups based on payment terms

Cash application:
matches incoming payments to invoices, resolves remittance gaps, and flags exceptions

For example, as the CFO of a cross-border trading company, you oversee collections from global buyers across multiple markets, currencies, and payment methods. Your AR team spends significant time tracking outstanding invoices, following up manually, and matching incoming payments, often with limited visibility into customer payment behavior, leading to delays and higher Days Sales Outstanding. With agentic AI, this process becomes far more proactive. AI agents can prioritize collections based on risk and payment patterns, automate tailored outreach, and match incoming payments in real time, helping accelerate cash collection and improve overall cash flow visibility.



finance teams using intelligent automation in their AR processes can reduce manual effort by up to 40%[13]



Business in Practice

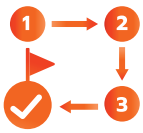
A leading platform integrating AI agents can run the AR collection process end-to-end, helping companies significantly **reduce Days Sales Outstanding (DSO) by up to 12 days and cut manual follow-ups by 50%.**[14]

2b. Global collection enablement

Agent capabilities



Account setup guidance:
recommends optimal setup (local vs. cross-border, account type, banking partner) based on historical patterns and bank requirements



Exception handling:
identifies root causes of rejected collections and provides actionable remediation guidance

For example, as the finance head of an e-commerce exporter expanding into new markets, you are responsible for setting up local collection capabilities to receive payments from overseas customers. This often involves navigating fragmented banking requirements, currencies, and compliance processes, slowing down market entry and creating operational friction. With agentic AI, this setup becomes more streamlined. AI agents can recommend optimal collection structures, flag potential issues upfront, and guide setup decisions, helping you onboard faster and scale collections more efficiently across markets.

2c. Intelligent payment routing

Agent capabilities



Routing recommendation:
selects optimal route, provider, and rail based on market, transaction type, and historical patterns



Real-time optimization:
continuously optimizes for cost, speed, risk, and success rates

As the treasury lead of a global trading company, you manage outbound payments to suppliers and partners across multiple currencies and corridors. Many payments rely on predefined routing setups that struggle to adapt to changing FX rates, fees, and market conditions, resulting in higher costs and slower execution.

With agentic AI, payment routing becomes dynamic and optimized. AI agents can select the most efficient route in real time based on cost, speed, and risk, improving payment reliability while maintaining tighter cost control.

2d. Spend control

Agent capabilities

Real-time policy enforcement: screens transactions against company policies and predefined rules

Anomaly detection: flags unusual or non-compliant spending patterns in real time

Automated intervention: blocks, approves, or escalates transactions based on policy and risk thresholds

Imagine that as the CFO of a global OTA or e-commerce platform, you need to manage spending across distributed teams, regions and marketing/supplier payments. With transactions happening across multiple channels, maintaining real-time visibility and enforcing policy controls is challenging, increasing the risk of overspending or non-compliant transactions.

With agentic AI, spend control becomes more automated and precise. AI agents can monitor transactions in real time, enforce policies, and flag or block anomalies, helping maintain tighter control over distributed spend while reducing manual intervention.



Business in Practice

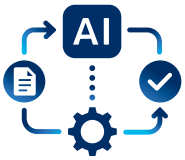
Sunrate provides a Payment Agent that supports both pay-in and pay-out workflows. For pay-in, the Payment Agent helps customers configure and activate global collection services, including collection document setup and validation of collection requirements. For pay-out, the Payment Agent checks key payment information, recommends suitable routes and timing, and generates VCCs for payment after human confirmation, helping reduce costs and accelerate payment execution.

3.3 Treasury management

Treasury teams often struggle to get a clear, real-time view of cash, especially across different markets, making it hard to match decisions with liquidity needs. Agentic AI can provide a more predictive and automated engine, thereby improving visibility and enabling teams to act faster with greater confidence.

3a. Automated reconciliation

Agent capabilities



Transaction matching:
matches payments against invoices, receipts, and delivery data in real time



Discrepancy identification:
flags mismatches, missing information, and exceptions for follow-up

For example, as the treasury lead of a cross-border e-commerce platform, you need to reconcile large volumes of transactions across multiple payment providers, markets, and internal systems. Your team often relies on periodic manual matching and exception handling, with frequent mismatches caused by fragmented data, leading to delays and significant operational effort. With agentic AI, reconciliation becomes continuous and automated. AI agents can match transactions across invoices and systems in real time, flag only true discrepancies, and keep records constantly updated, reducing manual workload while improving accuracy and operational efficiency.

3b. FX monitoring & conversion

Agent capabilities



Conversion optimization:
recommends when to convert based on liquidity needs, payment timing, and pricing



Controlled execution:
supports controlled FX execution within predefined rules and approval guardrails

If you are the treasury lead of a global OTA, you manage FX exposure across bookings, hotel/airline supplier settlements, and cross-border payouts, often with limited visibility and fixed conversion schedules that miss optimal timing and drive up costs. Agentic AI shifts this from reactive to proactive. AI agents monitor market movements in real time, recommend optimal conversion timing, and execute within predefined policies, helping reduce costs while improving control and execution certainty.



Business in Practice

Built on Sunrate's years of FX expertise, Sunrate provides an FX Agent that continuously monitors currency exposures across account balances, receivables, payables, and upcoming payment obligations. By combining real-time market data with liquidity needs, settlement timelines, historical transaction patterns, and treasury policies, the agent identifies when FX actions may be required and proactively recommends optimal conversion strategies. This helps customers improve FX timing, cost control, and decision confidence.

3c. Cash flow forecasting and management

Agent capabilities

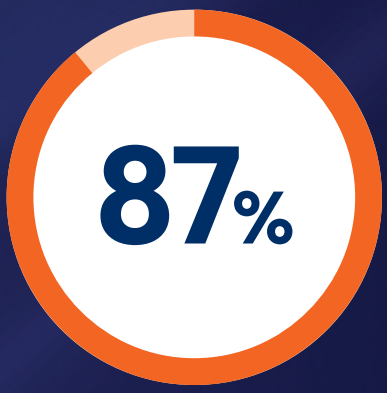


Real-time data aggregation:
consolidates cash positions across accounts, receivables, payables, and payment flows



Liquidity recommendation:
forecasts cash positions and recommends optimal liquidity actions

For example, as the CFO of an international trade business, you need a clear, real-time view of cash positions across accounts, entities, and markets. However, complex payment flows and reliance on static reports make it difficult to forecast liquidity and respond quickly to changing conditions accurately. With agentic AI, cash management becomes more dynamic and forward-looking. AI agents aggregate real-time data across accounts and flows, forecast positions continuously, and recommend liquidity actions, enabling faster, more informed decisions on funding and cash allocation.



of SMEs say financial insights are critical[15]



of SMEs indicate reconciliation and settlement timing are the top pain points for cross-border transactions[16]



one in four businesses struggles to optimize liquidity and working capital, while 48% of CFOs cite data-driven liquidity visibility and forecasting as their top challenge[17]

3.4 Risk & compliance

As payment volumes scale and cross-border exposure increases, risk and compliance functions are under growing pressure to keep pace with evolving regulatory requirements and transaction complexity. Traditional approaches rely on static rules, manual reviews, and case handling. This results in operational burden, slow issue resolution and increased exposure to fraud, disputes, and compliance breaches.

Agentic AI shifts risk management toward continuous, context-aware control, embedding policies directly within transaction flows while improving both efficiency and decision quality.

4a. Adaptive compliance rules

Agent capabilities



Dynamic monitoring:
continuously monitors compliance context by assessing transaction characteristics, such as country, industry, and risk profile



Continuous rule optimization:
updates logic based on outcomes, historical data, and evolving regulations

For example, as the head of compliance at a global trading business, you operate across multiple jurisdictions where regulations and transaction risks constantly evolve. Traditional rule-based systems struggle to keep up, requiring heavy manual reviews and creating risks of inconsistency or missed issues. With agentic AI, compliance becomes more adaptive and embedded. AI agents continuously assess transactions based on context, update rules dynamically, and monitor risk in real time, improving accuracy and scalability while reducing manual effort.

4b. Fraud detection & dispute processing

Agent capabilities



Risk-based transaction monitoring: flags elevated-risk transactions using contextual and historical signals



Automated case management: prepares cases, matches supporting evidence, and conducts initial review



Case classification & escalation: classifies standard vs. complex cases for appropriate handling and escalation

For example, as the risk lead of a cross-border e-commerce platform, you manage high volumes of transactions and disputes across markets, including refunds, chargebacks, and fraud cases. Manual review processes and fragmented data slow resolution and increase exposure to losses and customer friction. With agentic AI, risk management becomes more intelligent and efficient. AI agents can identify high-risk transactions early, consolidate supporting data, and automate case handling for standard scenarios, accelerating resolution while allowing teams to focus on more complex, high-value cases.



Business in Practice

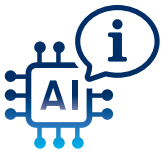
Sunrate's Compliance Agent screens inflow and outflow transactions using country, industry, transaction context, and predefined risk rules. It flags higher-risk cases for human review while fast-tracking low-risk transactions, helping reduce repetitive checks and continuously improve review logic.

3.5 Frictionless payment service access

As companies scale globally, they inevitably need to integrate with external payment service providers. Yet these interactions, particularly during onboarding and account setup, are often cumbersome, document-intensive, and heavily reliant on manual support, resulting in slow response times and limited context-specific guidance. Agentic AI changes this by embedding always-on, contextual support across the full client lifecycle, guiding customers through onboarding, resolving day-to-day questions in real time 24/7, and helping them navigate provider capabilities as their needs evolve. This helps reduce operational friction while improving overall customer experience.

5a. Automated onboarding

Agent capabilities



Pre-check & document guidance: performs initial onboarding eligibility checks and dynamically guides clients to prepare required KYC/KYB documentation



Data validation: validates submitted information and conducts consistency checks across documents and data sources



Status tracking & exception management: provides real-time application status updates and flags missing or inconsistent data

Imagine you are the finance head of a US-based export business onboarding with new payment service providers to support global collections, payouts, and FX capabilities. The process often involves complex KYC/KYB requirements, multiple document submissions, and coordination across different PSPs, creating delays, rework, and inconsistent data. With agentic AI, onboarding becomes more structured and efficient. AI agents can assess requirements upfront, guide document preparation, validate submitted information, and track application progress end-to-end, helping accelerate PSP onboarding, reduce back-and-forth, and activate global payment capabilities faster.

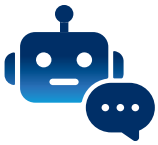


Business in Practice

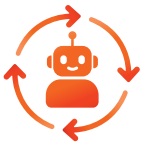
Sunrate's Onboarding Agent guides customers through account registration and KYB/KYC documentation preparation, verifies registration documents, provides real-time reminders when clients need to take action, and offers guidance to reduce resubmissions, helping clients complete onboarding in as little as half a day while reducing rework by **50–60%**.

5b. Intelligent service navigation

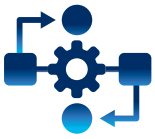
Agent capabilities



Conversational query handling: supports knowledge-based inquiries across operational and compliance topics through a natural language interface



Lifecycle service navigation: guides clients through the full self-service journey, from onboarding to ongoing operations



Context-aware recommendations: identify relevant services and solutions based on client profile, needs, and stage of growth

For example, as the CFO of a growing international business, you need to leverage a range of PSP services, from collections and payouts to FX and compliance. However, identifying the right solutions often requires manual exploration and repeated interactions with support teams. This can slow decision-making and limit your ability to fully utilize available capabilities. With agentic AI, service navigation becomes more intuitive and seamless. AI agents function as a single, context-aware interface, guiding you through workflows, answering operational queries in real time, and recommending relevant services based on your business needs, helping you make faster decisions and maximize the value of your PSP relationships.



Business in Practice

Unlike traditional chatbots that often lack context and nuance, and escalate most inquiries to human support, Sunrate's Chat Agent resolves around 90% of customer questions without human intervention, improving the customer experience. It guides customers across the full service lifecycle, answers operational questions such as supplementary document requirements and payment receipt status, and passes transaction context to other agents to enable smoother follow-up actions.

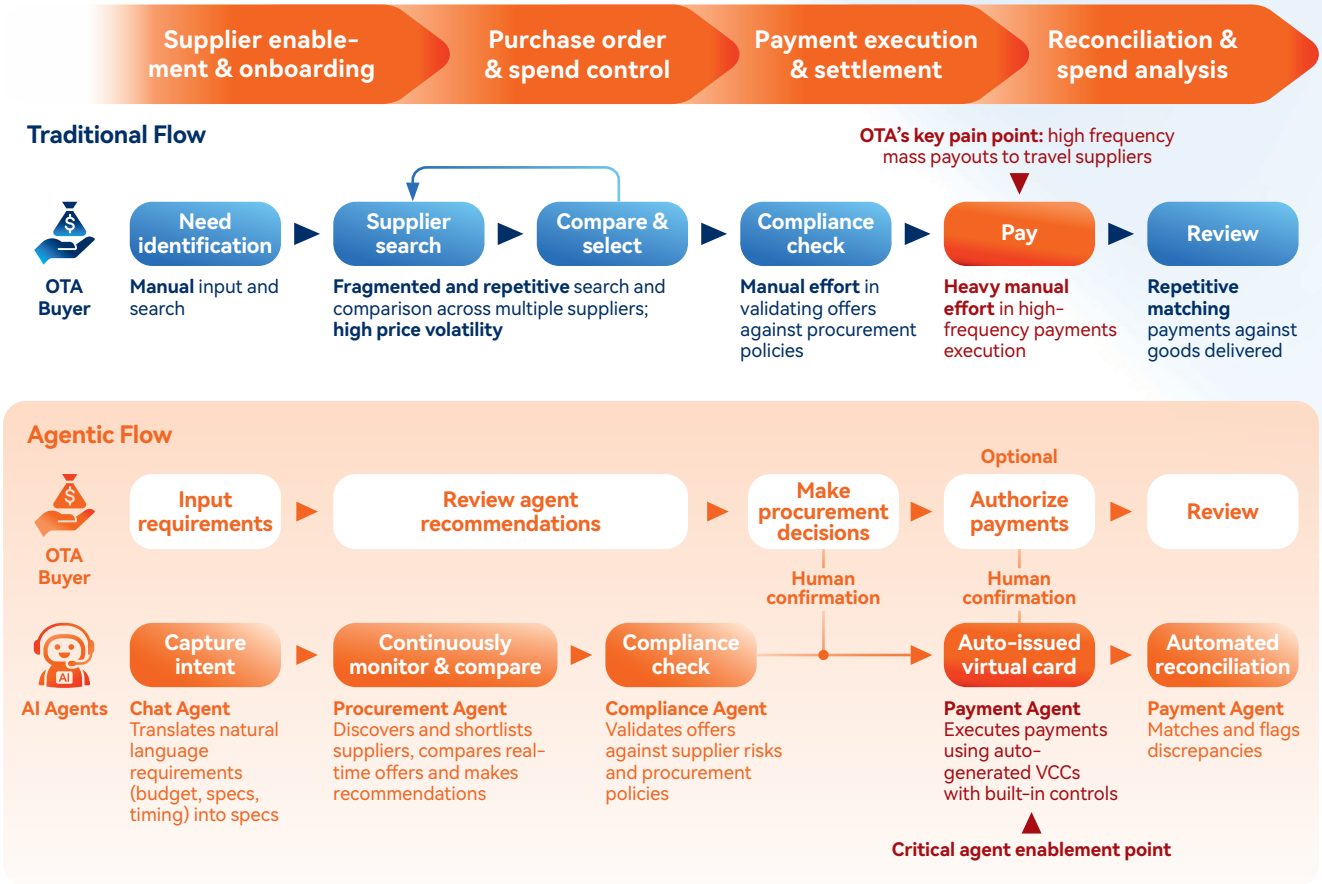
Case studies ▶

OTA

Imagine a European OTA gearing up for a holiday travel surge. Its procurement team must quickly source overseas hotels, airlines, and local service providers, but supplier options are scattered across markets, prices change constantly, and available inventory can disappear within hours. Even after a supplier is selected, payment remains complex: payouts may involve different legal entities, multiple currencies create FX exposure, and finance teams must still reconcile bookings, payments, and fulfillment records.

These dynamics create recurring challenges. Traditionally, most of this work is handled through manual comparison, communications, and disconnected payment workflows, which can slow procurement decisions, weaken margin control, and reduce payment transparency. Especially in the payment execution stage, agentic AI helps reduce manual effort by automatically issuing virtual cards and executing supplier payouts with embedded controls. Agentic AI is beginning to change the process by connecting sourcing, payment execution, and reconciliation into a more intelligent, continuously optimized workflow.

OTA Payout Case Study



Use Cases: 1a Supplier discovery · 1b Autonomous procurement · 2a AR/AP automation · 2d Spend control · 3a Automated reconciliation · 4a Adaptive compliance rules

Before vs. After: Traditional Flow vs. Agentic Flow

STEP 1



Supplier enablement & onboarding

Before: OTA procurement teams manually translate business needs into supplier requirements and compare fragmented hotel, airline, and local supplier options across multiple channels.

After: Agents structure the request, scan supplier networks, compare price, availability, risk, and performance, and recommend the best-fit option.

STEP 2



Purchase order & spend control

Before: Teams manually validate supplier offers against procurement policies and spend limits, creating delays and back-and-forth.

After: Compliance Agent screens suppliers and transactions upfront based on country, industry, counterparty, and transaction context.

STEP 3



Payment execution & settlement

Before: Payments are processed through disconnected workflows, with manual data entry and approval steps.

After: With human approval, the Payment Agent sets up a VCC and executes payment end-to-end within predefined controls.

STEP 4



Reconciliation & spend analysis

Before: Finance teams manually match bookings, payments and fulfillment records after the transaction.

After: Payment Agent can reconcile payment and booking data automatically, flag exceptions, and feed learnings back into future sourcing and payment decisions.

Agentic AI can now embed payment execution directly into booking and fulfillment workflows, turning OTA payments into a connected layer across pricing, sourcing, execution, and reconciliation. This enables OTAs to optimize margins at the point of decision, while applying real-time controls, improving payment transparency, and closing the loop between what was booked, paid, and delivered.

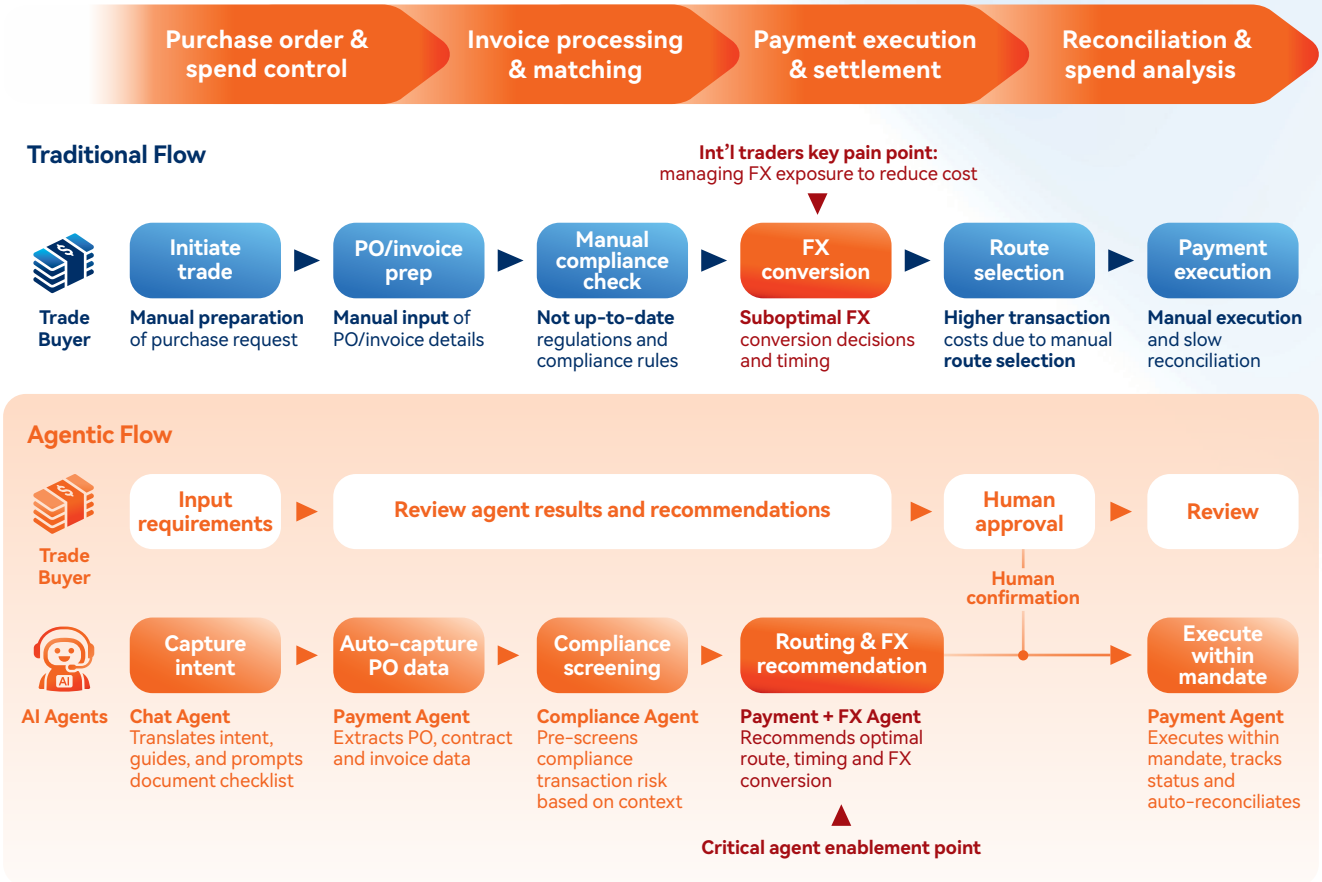
Case studies ▶

International trade

If you are a Chinese trader meeting a promising overseas supplier at the Canton Fair and looking to place an order quickly, the commercial decision may feel straightforward, but the payment rarely is. You still need to verify supplier bank details, prepare trade documents, choose a payment route, manage FX exposure, and make sure the transaction meets market-specific compliance requirements. With information spread across invoices, contracts, emails, and bank portals, a single supplier payout can easily turn into a slow, manual, and visibility-limited process. Especially when selecting payment routes and managing FX conversion, agentic AI can help identify the optimal routing, timing, and conversion options to improve cost efficiency and control.

This is where agentic AI can reshape trade payments, making complex cross-border workflows more intelligent, visible, and controlled.

International Trade Pay-out Case Study



Use Cases:

- 2a AR/AP automation
- 2c Intelligent payment routing
- 2d Spend control
- 3a Automated reconciliation
- 3b FX monitoring & conversion
- 4a Adaptive compliance rules

Before vs. After: Traditional Flow vs. Agentic Flow

STEP 1



Purchase order & spend control

Before: Teams manually turn supplier orders into purchase requests and check whether the spend fits the agreed-upon terms and budgets.

After: Chat Agent structures the purchase request, checks it against policies and recommends next steps.

STEP 2



Invoice processing & matching

Before: Teams manually extract payment needs, supplier bank information from the contract, PO and invoice.

After: Payment Agent extracts and structures payment data from multiple documents and flags missing or inconsistent information.

STEP 3



Payment execution & settlement

Before: Teams rely on static compliance checks, fixed payment routes, and manual FX comparisons to execute payouts.

After: Compliance Agent pre-screens transaction risk, while Payment Agent recommends the optimal route, timing, and FX conversion. Execution proceeds after human confirmation within defined controls.

STEP 4



Reconciliation & spend analysis

Before: Teams execute payments manually and match invoices, payments, and settlement records after the fact.

After: Payment Agent executes approved payouts, tracks settlement, and reconciles records automatically.

By streamlining trade payment workflows, AI agents help companies execute payments faster, reduce data errors, strengthen confidence in compliance, optimize routing and FX decisions, and accelerate reconciliation.

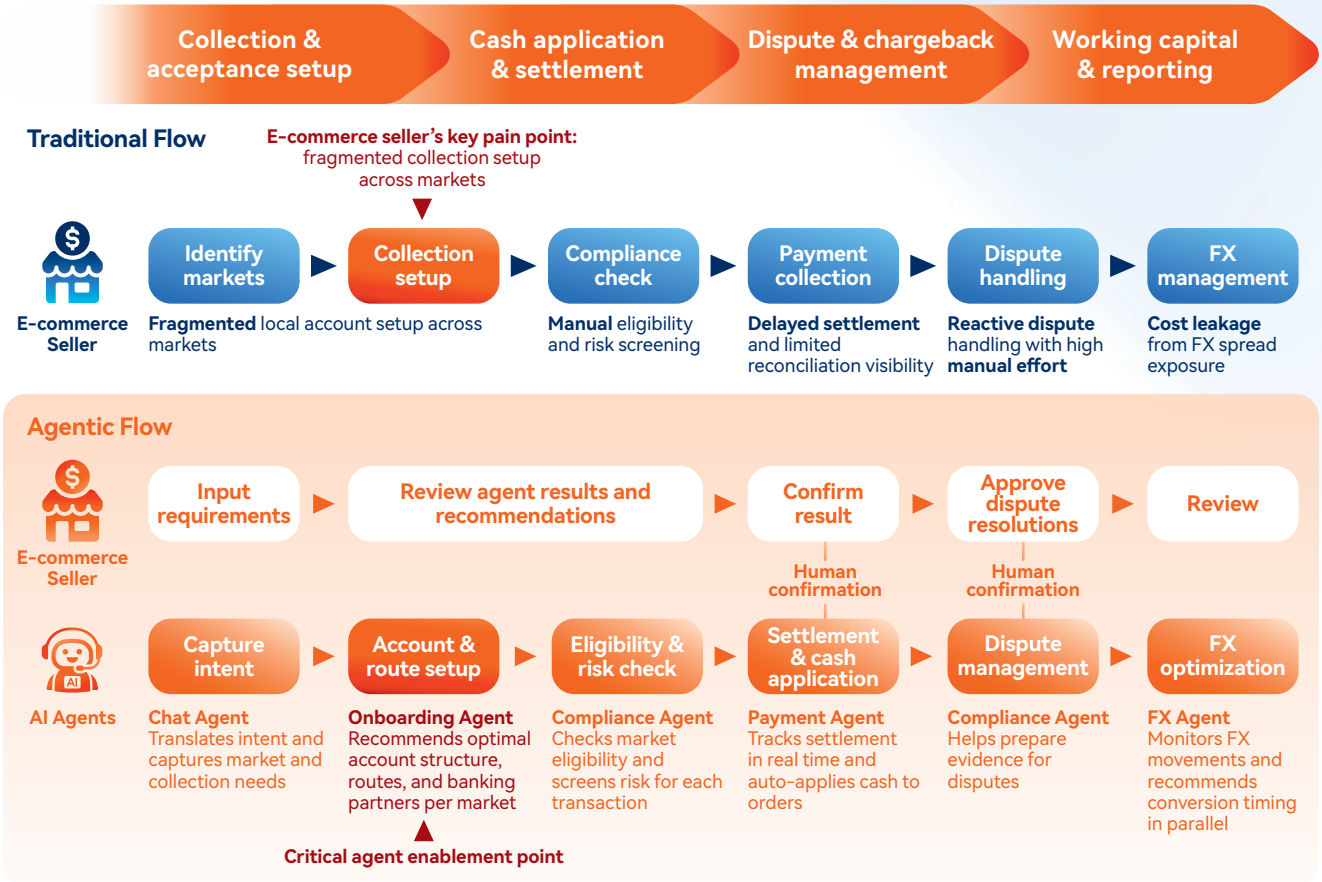
Case studies ▶

E-commerce

If you are a European cross-border e-commerce seller running stores across Amazon, independent sites, and other overseas platforms, getting paid can be complicated. Each market may require different collection accounts, payment methods, platform rules, and settlement timelines, while refunds, chargebacks, FX exposure, and delayed payouts make incoming funds hard to track and turn into usable cash. Especially during collection setup, agentic AI can help simplify onboarding by recommending the optimal account structure, collection routes, and banking partners for each market.

Agentic AI can help e-commerce sellers scale globally faster by turning fragmented collections and cash flow management into a more connected, integrated workflow.

E-commerce Pay-in Case Study



Use Cases: 2a AR/AP automation · 2b Global collection enablement · 3a Automated reconciliation · 3b FX monitoring & conversion · 4a Adaptive compliance rules · 4b Fraud detection & dispute processing

Before vs. After: Traditional Flow vs. Agentic Flow

STEP 1



Collection & acceptance setup

Before: Sellers manually assess local collection needs, payment methods, platform rules, and bank requirements market by market.

After: Sellers tell Chat Agent their market and collection needs. Onboarding Agent recommends the optimal account setup and payment acceptance configuration based on market and platform context.

STEP 2



Cash application & settlement

Before: Finance teams track platform settlements, PSP reports, bank credits, and order-level deductions across disconnected portals and spreadsheets.

After: Payment Agent tracks settlement status, applies incoming funds to the right orders, and escalates unresolved payment exceptions.

STEP 3



Dispute & chargeback management

Before: Teams investigate refunds and chargebacks case by case, collecting evidence from platforms, logistics records, and payment providers.

After: Compliance Agent prepares dispute cases, links supporting evidence, and prioritizes high-risk or high-value exceptions.

STEP 4



Working capital & reporting

Before: FX conversion and cash planning rely on periodic reports, delayed settlement data, and manual timing decisions.

After: FX Agent monitors balances, settlement timing, and FX movements to recommend conversion actions and improve usable cash visibility.

By integrating and optimizing the whole e-commerce pay-in flow, AI agents help e-commerce sellers enter new markets faster, gain clearer settlement visibility, accelerate cash application, reduce dispute handling effort, and make better-timed FX decisions.

Section

4

What to consider when deploying AI in payments

Despite growing momentum around agentic payments, adoption remains limited in the B2B (business-to-business) segment. This gap is reflected in today's market size: agentic payment volume in B2B is estimated at just ~$910mn in 2026, compared with ~$7,120mn in C2B (consumer-to-business), highlighting lower penetration in enterprise use cases for now. However, the B2B segment is expected to scale rapidly, with a projected ~335% CAGR over the next five years versus ~211% in C2B, indicating substantial untapped potential as foundational capabilities mature.[18]

Looking at the bigger picture of AI adoption in general, despite enthusiasm around AI capability development by businesses in all aspects of operations and management, according to Gartner's research, by the end of last year, at least 50% of AI projects were abandoned after proof of concept, due to poor data readiness, high internal cost and investment, lack of consideration for risk control, and unclear prioritization.[19] Businesses must take these into consideration when scaling AI from pilot to production, especially when building capabilities in-house.

Back to payments, while the foundations are already in place, broader adoption by more businesses will require three key advances: scaling the trust framework for agentic payment, enabling seamless experience in end-to-end journeys, and further tailoring AI models to the unique context of payment environments. Rather than building everything alone, companies can accelerate adoption by leveraging proven infrastructure and agentic payment solutions from payment networks, PSPs, and other ecosystem partners.

Agentic B2B Payment: A Trust + Experience Dual-Engine Framework

AI agents are already able to make payment on their own under current technology, what's more important is whether the ecosystem can trust the agent and whether the agent delivers superior experience.

New paradigm of global payment for businesses

- Delegation & autonomy with human control
- Secure & Compliant agent-driven payment workflow
- End-to-end enablement across global payment lifecycle

TRUST LAYER
Can we trust it?

1. Credential Protection
Tokenization; No raw card/account sharing

2. Intent Capture
Secure transmission of user intent; Budget/Preferences/Constraints

3. Know Your Agent (KYA)
Agent identity verification; Permission boundaries; Behavioral compliance

AI FACTORY - Agent development & validation:

Design ▶ Build ▶ Test ▶ Govern ▶ Scale

- Reusable AI Skills & Tools for Orchestration
- Agent-to-Agent Collaboration
- Modular Agent Architecture

INTELLIGENT EXPERIENCE LAYER
Should businesses adopt it?

1. Experience Orchestration
End-to-end journey orchestration; Each step in the B2B payment life-cycle is in one flow

2. Information Intelligence
Real-time payment information capture and monitoring; Customized recommendations

3. Decision Support
Beyond transaction execution; Help businesses make better decisions

FOUNDATION MODEL LAYER

- Payment-Domain Foundation Models
- Embedded Compliance & Risk Intelligence
- Multi-modal Processing for Payment Workflows

> **The future of agentic payment will be shaped by both sides of the equation: trust in autonomous transactions and value in the AI-led experience.**
>
> Mastercard AI expert

> **Fully autonomous, end-to-end transaction use cases are for now in experimentation phase and are undergoing further validation to achieve widespread enterprise adoption.**
>
> Senior Director of Product Management from a leading fintech

4.1 A strong trust layer is needed

Agentic B2B payments should be viewed as a journey rather than a binary shift from manual execution to full autonomy. In principle, an AI agent could already complete a payment today using delegated access or shared credentials. But this is not the safest or the most scalable model for enterprise payment. For agentic payments to scale, the ecosystem needs to **move beyond basic credential delegation toward a more secure, governed, and trusted model of delegated action**.

The core challenge is to ensure that **every participant in the payment flow**, including enterprises, banks, acquiring partners, payment networks, and payment service providers and platforms, **can trust that an AI agent has been authenticated, is properly authorized, and is acting within clearly defined commercial and policy boundaries**. This requires a stronger trust layer across the payment ecosystem. For example, credentials must be protected through mechanisms such as tokenization, rather than directly sharing card or account details. Payment intent must also be captured, preserved, and transmitted securely, while new identity and governance frameworks, such as "Know Your Agent" (KYA), are needed to define each agent's identity, authority, and permitted scope.

4.2 An elevated intelligent experience layer is expected

Adoption of agentic B2B payments will depend heavily on the quality of the agent experience. Enterprises and payment/finance teams will only adopt when it can meaningfully improve the end-to-end payment experience instead of simply automating payment execution. To deliver that elevated experience, agents must be able to **orchestrate multiple steps across functions, monitor real-time information, and give recommendations to help businesses improve efficiency and make better decisions**.

On the one hand, it must be able to curate and simplify complex experiences that are made up of multiple small, tedious tasks. For example, this could include supplier searching, comparing, negotiating, payment execution, route selection, FX conversion, and reconciliation. A strong AI agent should **reduce friction by turning a fragmented journey into a guided, coherent experience**.

On the other hand, it must be able to provide **dependable, timely, and relevant information**. For example, the agent needs access to accurate account information, payment details, FX prices, liquidity positions, route eligibility, and contextual recommendations in an FX payout scenario. Beyond simply completing a transaction, the agent should elevate the experience by recommending better FX payout options and helping users **make decisions with confidence**.

To deliver this elevated experience, businesses need to adopt a structured development approach, which is "design, build, test, govern, and scale," to establish modular and reusable agent architectures that can support effective agent-to-agent collaboration.

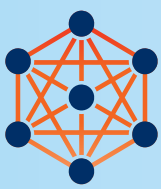
> **I want an AI that adapts over time, listens to my needs and takes action.**
>
> SME Business owner[20]

4.3 A payment-specialized model layer is critical

The model layer forms the foundation of agents, making a robust architecture critical. However, to operate effectively in B2B payment, the model layer must support **multi-modal processing, LLM configurability, and deep payments-specific knowledge** across markets, especially in compliance and risk.



First, **multi-modal is critical because payment workflows rely on a wide range of inputs** such as text, invoices, receipts, contracts, screenshots, onboarding materials, and other image- or PDF-based documents that must be interpreted accurately within the business context. A model that can understand both text and visual information is therefore far better suited to support end-to-end payment workflows.



Second, **LLM configurability can further improve performance**. Different models may be better suited to different tasks, such as document extraction, reasoning, summarization, or decision support, so a model gateway can be used to route requests dynamically to different models based on the use case, balancing quality, speed, and cost.



Most importantly, **models must be customized with payment-specialized capabilities** that combine high-quality domain data and architecture designed to interpret context, apply business rules, and support operational decision-making in payment-specific scenarios. General-purpose models are not sufficient in a field where outcomes depend on a nuanced understanding of payment operations, cross-border routing, and diverse compliance and risk requirements across markets. This includes experience-based knowledge of market-specific rules, sanctions screening, AML controls, counterparty risk signals, and payment failure patterns. Experienced payment service providers such as Sunrate can strengthen specialized models by grounding them in years of global payments experience, proprietary data, and operational expertise, helping build agent capabilities that are more reliable and adapted to real-world payment scenarios.

4.4 Ecosystem integration is critical for end-to-end AI delivery

Finally, enabling agentic B2B payments requires more than enterprise effort alone. It also depends on deep integration across the broader payment ecosystem:

Building the trust layer, for example, is not solely a single company's task. While companies must define clear boundaries, rules, and approval frameworks for how agents operate, other ecosystem participants also play a critical role in providing the infrastructure and standards needed to support trusted execution across parties. In this context, card schemes like Mastercard can play a critical role in enabling trust throughout the ecosystem with its neutral position, global network and established payment security capabilities, helping extend governed and traceable tokenization, human intent verification, and identity standards like "Know Your Agent" (KYA) into secure, scalable payment flows in the agentic era.

To deliver the elevated experience that enterprises expect, businesses ultimately need to follow a gradual path of designing, building, testing, governing, and scaling their own agent capabilities. In the near term, however, many businesses lack the capacity to develop payment-specific agents internally for efficiency improvement across relevant functions. As a result, partnering with specialized payment platforms such as Sunrate offers a practical way forward. By leveraging agents that have already been built, validated, and scaled for B2B payment scenarios, enterprises can accelerate efficiency gains while laying the foundation for more advanced agentic capabilities over time.

Another key consideration is cross-jurisdictional compliance on AI adoption, bringing high complexity for a single business alone to adapt to global regulatory uncertainty and differences, cross-border data flow restrictions, and agent liability control requirements. Leveraging validated frameworks and capabilities from a global platform will largely reduce risks and efforts on this front.

Section

5

Implications & potential actions for businesses

Agentic AI is fundamentally changing how B2B payment decisions are made and executed. For CEOs, CFOs, business owners or operators, this presents a unique opportunity to reshape how finance operates within the enterprise. Looking ahead, three key implications stand out for business leaders:

5.1 Lead with a vision: Business leaders must rethink operating models to lead AI-driven transformation

AI transformation in B2B payments must be led from the top. As AI agents take on more responsibility in executing and optimizing payment decisions, the role of the finance function is evolving from executing transactions to orchestrating rules, controls, and outcomes. This requires business leaders to rethink traditional operating models and move toward enabling real-time, intelligent, and increasingly autonomous workflows.

For business owners, CEOs, and CFOs, this means taking ownership of the AI agenda rather than delegating it to technology teams. They must actively guide their organizations in prioritizing where AI can deliver the most impact, whether in reducing operational friction, improving working capital efficiency, or enhancing the experience for suppliers and customers. At the same time, decision-making shifts from approving individual transactions to setting clear policies, constraints, and governance frameworks that AI can operate within.

Ultimately, AI-driven transformation in B2B payments is a leadership challenge as much as a technological one. Organizations that lead with a clear vision will be better positioned to align teams, allocate resources effectively, and capture long-term competitive advantage.

> **The companies that will win in travel over the next five years won't just be the ones using AI—they'll be the ones that have embedded it into how they operate.**
>
> **SVP Digital & Distribution at a leading global hospitality group**[21]

5.2 Take actions now: A phased approach is key to scaling AI across the business

While the long-term ambition is fully agent-driven, end-to-end payment workflows, most organizations will need to take a staged approach to get there. As outlined in section 2, the readiness × impact framework provides a practical lens to prioritize use cases, balancing quick wins with longer-term transformation opportunities. Progressively scaling AI adoption in this way allows businesses to deliver value early while building the capabilities required for more advanced use cases over time.

Phase 1



Immediate actions:
Identify and deploy quick-win initiatives

Organizations should prioritize high-impact, low-complexity use cases, as outlined in the readiness vs. impact framework. These initiatives can be rapidly deployed using external solutions and require limited internal build.

This allows companies to quickly improve targeted processes, such as **supplier identification, invoice processing, and fraud monitoring**—delivering near-term value while reducing operational friction.

Phase 2



Mid to long term:
Build internal capabilities for scaled adoption

Over time, AI adoption expands from isolated use cases to more integrated, workflow-level orchestration across all business functions. This requires organizations to invest in internal capabilities, including data integration, system connectivity (e.g., ERP and treasury platforms), and governance frameworks, to support more advanced and autonomous decision-making. As these capabilities mature, AI becomes embedded into core operations, enabling more seamless, end-to-end optimization across the payment lifecycle.

5.3 Partner to win: Ecosystem strategies as a source of competitive advantage

As organizations scale agentic AI across B2B payment workflows, ecosystem partnerships are becoming increasingly prevalent and often critical to achieving speed and scalability. Many of the capabilities required to operate globally are already embedded within card networks and payment service providers, such as cross-border infrastructure, regulatory coverage, and network connectivity. Leveraging these external capabilities allows organizations to accelerate deployment, expand into new markets more efficiently, and avoid the complexity of building everything from scratch.

However, the implication for business owners, CEOs, and CFOs is not simply to rely on the ecosystem, but to make intentional decisions about when, what, and how to leverage external capabilities. As AI becomes more deeply integrated into payment operations, these choices become central to shaping both operating model and long-term competitiveness.

This requires a structured approach to capability design. External providers can offer clear advantages in areas such as scalability, speed to market, and access to specialized expertise, particularly in complex and fragmented domains like cross-border payments and compliance. At the same time, organizations may choose to retain or build certain capabilities internally, such as core decision logic, customer experience, or strategic data assets, where control and differentiation are more critical. Key considerations in these decisions include efficiency, cost, reliability, and scalability. The optimal balance will vary by organization, depending on its scale, maturity, and strategic priorities.

From the perspective of building readiness to integrate with the entire payment ecosystem and interact with other participants in agent-driven payment flows, the implications and actions will vary across different roles in the market. If you are a supplier or seller, priority areas include making product, pricing, and service information more structured, accessible, and machine-consumable, and enabling discoverability and interoperability with AI Agents for your business through mechanisms and protocols like Generative Engine Optimization (GEO) and Model Context Protocol (MCP). Otherwise, you risk being disintermediated from AI-led sourcing and procurement flows, even if your underlying offering remains competitive. Historically, investment focused on sales enablement and digital storefronts designed for human buyers. Going forward, information must also be easily discoverable, interpretable, and actionable for AI agents participating in sourcing and procurement processes.

For buyers and procurement organizations, greater automation will likely increase the frequency and distribution of purchasing decisions across channels and workflows. This raises the importance of embedding secure payment credentials, human approval controls, and governance mechanisms seamlessly into purchasing journeys, ensuring transactions can scale without creating additional operational or risk burdens.

Looking ahead, leveraging partner capabilities and integration with the ecosystem will become a defining factor of competitive advantage. Organizations that can effectively combine ecosystem capabilities with internal strengths, leveraging external platforms for scale while maintaining control where it matters most, will be better positioned to deploy AI faster, adapt to market complexity, and capture value in the evolving B2B payments landscape.

Section

6

Closing – the road ahead

The global B2B payment landscape is entering a new phase of transformation, as agentic AI reshapes how financial operations are designed and executed. As outlined throughout this paper, payments are evolving into more integrated workflows where intelligent agents coordinate actions, decisions, and execution across the full lifecycle. This shift represents a structural change in how businesses operate, with intelligence embedded directly into core financial processes.

For businesses, this transformation directly addresses long-standing challenges across the payment value chain. Fragmented systems, manual coordination, limited visibility, and inefficiencies in cross-border payments have historically constrained growth and operational performance. With agentic AI, these processes are becoming more connected, operating in real time, and continuously optimized, enabling organizations to achieve greater speed, improved accuracy, and stronger control across global operations.

Beyond addressing today's operational inefficiencies, Agentic Global Payments will also unlock entirely new payment models and transaction flows that are difficult to execute at scale today. As AI agents increasingly act on behalf of businesses, payments may become more frequent, dynamic, and embedded within real-time commercial activities, such as autonomous procurement and high-volume OTA-driven transactions. In some scenarios, payments may evolve toward agent-to-agent interactions, where intelligent agents negotiate, initiate, and settle transactions autonomously.

While these developments create significant opportunities for efficiency, automation, and new business models, they also introduce new risks related to authorization, identity, compliance, accountability, and trust. As a result, foundational capabilities such as intent capture, identity verification, "Know Your Agent" (KYA), governance controls, and secure payment orchestration will become increasingly critical to enabling a safe and scalable agentic payment ecosystem. On the other hand, this shift in trend also introduces new competitive pressure. Businesses that delay action and fail to make themselves agent-ready risk falling behind as AI agents increasingly shape how counterparties are discovered, transactions are routed, and payment decisions are executed.

Looking ahead, adoption will continue to progress in stages. Many organizations are already deploying AI agents in high-impact areas such as reconciliation, FX management, and payment execution. Over time, these capabilities are expected to scale into more integrated, end-to-end workflows that span procurement, payments, treasury, and compliance. Realizing this vision requires strong data foundations, clear governance frameworks, and continued collaboration across the broader ecosystem, including banks, networks, and payment service providers.

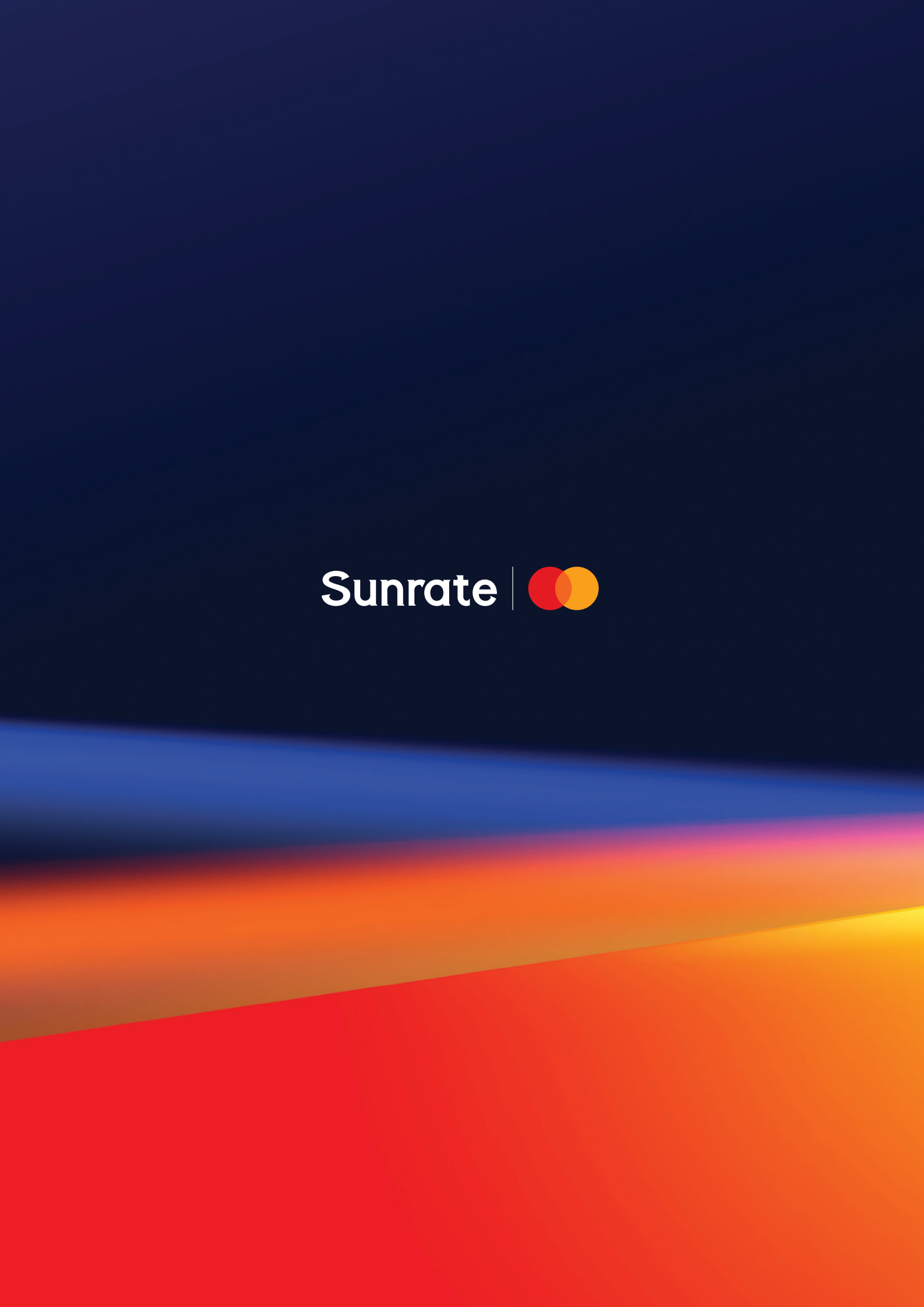
Ultimately, B2B payments are entering a new paradigm where intelligent agents enable more unified, adaptive, and controlled financial operations across the payment lifecycle. This paper sets the direction for defining agentic global payments in practice and highlights how businesses can move beyond automation toward a more connected and intelligent operating model.



B2B payments are entering a new era shaped by the intelligent orchestration of AI agents, and businesses should embrace Agentic Global Payments to operate with greater speed, precision, and control.

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