

WRITTEN BY



VISA INTELLIGENT COMMERCE

Artificial intelligence is moving from assisting consumers to acting on their behalf. AI agents can already search, compare and monitor prices and even complete transactions. Visa Intelligent Commerce is a strategic initiative designed to enable this new era, where AI not only recommends what to buy but securely executes purchases.

FROM INSPIRATION TO TRANSACTION

Imagine planning your next vacation. Instead of repeatedly checking airline websites, an AI assistant tracks routes, monitors price fluctuations and identifies the best time to book. It understands your travel preferences, budget and schedule. When the right offer appears, it notifies you or, with your approval, completes the booking on your behalf.

This shift represents a move from manual digital shopping to AI-driven commerce. What may seem like a minor upgrade can fundamentally reshape the process. Consumers no longer need to spend hours comparing options; AI agents can do this continuously in the background. From

reordering essentials to managing subscriptions, commerce becomes proactive rather than reactive.

As AI takes on a more active role, security becomes central. How do we ensure payments remain secure?

TRUST AS THE STARTING POINT

For Visa, AI-powered commerce builds on decades of experience in secure digital payments. The company has used artificial intelligence in fraud prevention and risk management for more than 30 years, continuously refining its ability to detect suspicious transactions in real time.

The infrastructure that supports billions of transactions worldwide, including tokenization and advanced fraud prevention technologies, is now being prepared for AI-driven environments.

When an AI agent is authorized to make a purchase, the rules do not change. Payment data remains protected, and transactions remain transparent and under the consumer's control.

“Artificial intelligence is opening a completely new chapter in commerce. But no matter how technology evolves, trust remains the foundation,” says Ľubica Gubová, Country Manager Visa for Slovakia. “Visa Intelligent Commerce is designed to ensure that even when AI agents initiate transactions, consumers stay in control and payments remain secure.”

The aim is not to replace human decision-making, but to simplify everyday processes while preserving oversight.

A NEW COMMERCE ECOSYSTEM

Visa Intelligent Commerce also signals a broader shift for businesses. As AI systems compare offers across platforms in real time, visibility, transparency and clear value propositions become even more important.

For digitally advanced markets such as Slovakia, this represents both a challenge and an opportunity. E-commerce and digital payments are well established, making AI-supported purchasing a natural next step.

This evolution does not necessarily favor only large players. AI agents evaluate relevance, price and reliability rather than brand size. For small and medium-sized enterprises with a strong digital presence, this may open doors to customers who might otherwise never discover them. In this environment,

The introduction of new technologies is not only transforming online shopping but also reshaping the way we live. We compare prices in seconds, book holidays from our phones, and pay with a single tap. But what if the next evolutionary step in digital commerce is not faster browsing, but no browsing at all?



payments become increasingly embedded. Booking travel, arranging deliveries or renewing services takes place within a connected ecosystem supported by secure payment infrastructure.

This reflects the broader evolution of digital payments. From cash to contactless and mobile wallets, each step has increased convenience without compromising trust. AI-powered commerce can be seen as the next stage in this progression.



AI is opening a completely new chapter in commerce. But no matter how technology evolves, trust remains the foundation.

ĽUBICA GUBOVÁ
Country Manager Slovakia
Visa

ARE WE READY FOR AI THAT SHOPS?

AI agents are gradually moving from experimentation to practical application. Commerce is likely to evolve faster than many expect.

The question is not whether artificial intelligence will influence how we shop, but how prepared businesses are for this shift. Companies that invest in digital visibility, transparency and secure payment integration will be better positioned to remain competitive.

At the same time, innovation must not come at the expense of trust. As artificial intelligence becomes more involved in everyday transactions, consumers will continue to expect security and control. For businesses, staying up to date with digital trends is increasingly essential. For consumers, confidence in every transaction should remain unchanged.

INNOVATION THAT SERVES PEOPLE

Artificial intelligence is often described as disruptive. In commerce, its purpose can be simpler: to reduce friction and make everyday processes more efficient. By automating routine decisions and accelerating comparisons, consumers save time while maintaining control and security.

■ Visa Intelligent Commerce Smarter shopping with AI

BENEFITS OF AN AI ASSISTANT

- Saves Time
- Finds the Best Deals
- Secure Payments

WHAT IS VISA INTELLIGENT COMMERCE?

- AI That Acts
- Consent-Based Transactions
- Trusted Payment Infrastructure

AI-enabled commerce. Human-controlled security.