Fiserv Collaborates with Visa to Accelerate Agentic Commerce

December 22, 2025

MILWAUKEE--(BUSINESS WIRE)--Dec. 22, 2025-- Fiserv, Inc. (NASDAQ: FISV) today announced a strategic collaboration with Visa (NYSE: V) to enable Visa Intelligent Commerce and deploy Trusted Agent Protocol across Fiserv's interoperable agentic ecosystem. This will empower merchants to participate in the rapidly evolving world of Agentic Commerce, where artificial intelligence-driven agents act on behalf of consumers to discover, compare, and purchase products. By combining Visa's authentication and agentic commerce capabilities with Fiserv's extensive merchant network, the two companies are delivering the infrastructure and trust needed for merchants to thrive as commerce becomes increasingly automated.

"Fiserv and Visa are simplifying entry into the Agentic Commerce ecosystem, giving Clover and Fiserv merchants, as well as our ISV and ISO partners, the tools to capitalize on the groundbreaking experiences while fostering trust and safety," said Sanjay Saraf, SVP and Global Chief Product Officer, Merchant Solutions at Fiserv.

"Through Visa Intelligent Commerce and our Trusted Agent Protocol, we are building trust into every layer of the agentic commerce experience," said Rubail Birwadker, Global Head of Growth Products and Strategic Partnerships, Visa. "Partners like Fiserv are essential to scaling these secure, innovative solutions for merchants and consumers worldwide."

Supporting Merchant Acceptance Through Trusted Agent Protocol

As part of this collaboration, Fiserv and Visa are working together to deploy Trusted Agent Protocol across Fiserv's acceptance ecosystem to authenticate, retrieve, accept, and process agentic transactions. The Trusted Agent Protocol establishes a secure framework that distinguishes trusted agents from malicious bots, ensures every interaction is authorized by a consumer with verified intent, and validates that payment information used at checkout remains unaltered. With the Trusted Agent Protocol available within Fiserv's existing products and services, merchants and their customers can engage confidently in automated commerce experiences knowing that every transaction is protected by robust identity and transaction safeguards.

Beyond Acceptance: Enabling Intelligent Commerce

Fiserv and Visa are also looking beyond solely supporting agentic acceptance to enable the full potential of intelligent commerce. Fiserv and Visa deliver the foundational capabilities that make agent-driven experiences possible. This includes providing merchants, ISVs, and ISOs with the infrastructure, tools, and integration frameworks needed to embed AI-driven agentic experiences seamlessly into their workflows without disrupting existing operations.

Fiserv's enabler role extends outside of payments to include secure connectivity that authenticates agents and protects transactions, scalable integration options that allow businesses to adopt agentic capabilities at their own pace, and operational intelligence that automates dispute resolution and optimizes routing in real time. By connecting merchants to Visa Intelligent Commerce's global authentication and tokenization services and enabling issuers and acquirers to participate in shaping agentic experiences, Fiserv acts as the bridge between the traditional payment ecosystem and the agentic commerce ecosystem.

Fiserv and Visa are united in their commitment to innovation and merchant success. Merchants and partners are invited to explore these solutions and learn more about integration and onboarding opportunities at Fiserv.com and Visa.com.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV), a Fortune 500 company, moves more than money. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and Clover®, the world's smartest point-of-sale system and business management platform. Fiserv is a member of the S&P 500® Index, one of TIME Magazine's Most Influential Companies™ and one of Fortune® World's Most Admired Companies™. Visit fiserv.com and follow on social media for more information and the latest company news.

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Fiserv Media Relations:
Alex Ebanks
Vice President, Communications
+1 718-928-5727

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