



Vreme: 18.09.2026 13:39

Medij: faktor.mk

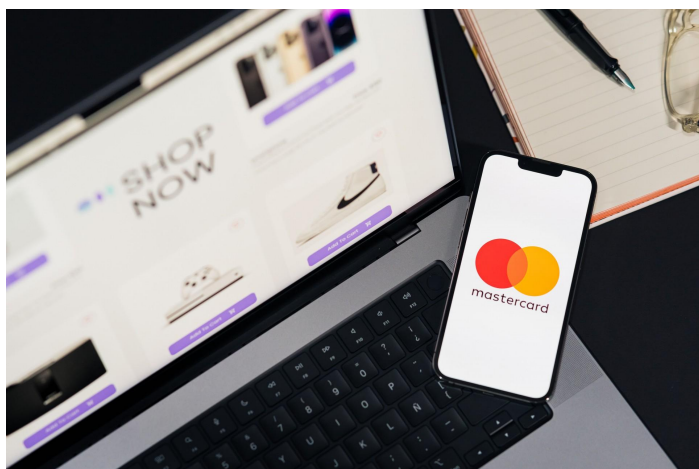
Link: <https://faktor.mk/mastercard-im-dava-kartichki-na-vi-asistentite-kje-mozat-da-kupuvaat-vo-ime-na->

Autori: Redakcija

Teme: MasterCard (Master)

Naslov: Mastercard gives AI assistants "cards"; they will be able to make purchases on behalf of users.

2913



Mastercard is developing a new method of online shopping powered by artificial intelligence (AI) that enables AI assistants to search for products, make selections, and complete transactions on behalf of users. Through a partnership with the technology firm Alkemi, users will be able to create virtual payment cards for their AI assistants. Users will be able to pre-set limits on how much the AI can spend, where it can shop, and which transactions require additional approval. The "Agent Pay" system allows AI agents to make payments on the user's behalf, and European payment infrastructure is already preparing to handle such transactions. The technology has undergone real-world testing, with a successful transaction completed in Europe in June following user approval. According to a Mastercard report, more than one in ten online shoppers could be regularly using AI agents by 2030. While questions regarding security and transaction control have been raised, the system will utilize specific permissions and payment tokens. The system is being developed for the European market, though there is no specific announcement yet regarding when the service will become available in Macedonia.

Dobivaj vesti na Viber

Masterkard podgotvuva nov način na onlajn kupuvanje vo koj VI-asistentite ?e možat da prebaruvaat proizvodi, da izbiraat i da završuvaat transakcii vo ime na korisnikot.

Kompanijata skluči partnerstvo so tehnološkata firma "Alkemi", preku koe korisnicite ?e možat da sozdavaat virtuelni platežni kartički nameneti za VI-asistenti, objavi "Volstrit žurnal".

Korisnikot ?e može odnapred da odredi kolku pari smee da potroši VI, kade može da kupuva i za koi transakcii ?e bide potrebno dopolnitelno odobruvanje. Vo tie ramki, VI-asistentot ?e može samostojno da go završi kupuvanjeto.

Masterkard ve?e go razviva sistemot "Agent pej", preku koj VI-agentite ?e možat da izvršuvaat pla?anja vo ime na korisnicite. Kompanijata naveduva deka evropskata platežna infrastruktura ve?e se podgotvuva za vakov tip transakcii.

Tehnologijata ve?e e testirana i vo realni uslovi. Vo juni Masterkard, ING i Vorlidlajn uspešno izvršija transakcija vo Evropa inicirana od VI-agent, pri što korisnikot ja odobril konečnata nabavka, a pla?anjeto bilo obraboteno preku postojnata bankarska infrastruktura.

Spored izveštaj objaven od Masterkard, do 2030 godina pove?e od eden na sekoi deset onlajn kupuvači bi možel redovno da koristi VI-agenti za prebaruvanje, izbor i pla?anje proizvodi.

Novata tehnologija otvora i prašanja okolu bezbednosta i kontrolata na transakciite. Masterkard naveduva deka sistemot ?e koristi posebni dozvoli i platežni tokeni, so što treba da bide jasno koga transakcijata ja iniciral VI-agent i vo čie ime postapuva.

Sistemot se razviva i za evropskiot pazar. Za Makedonija zasega nema konkretna najava koga vakvata usluga bi možela da stane dostapna preku domašnite banki.

