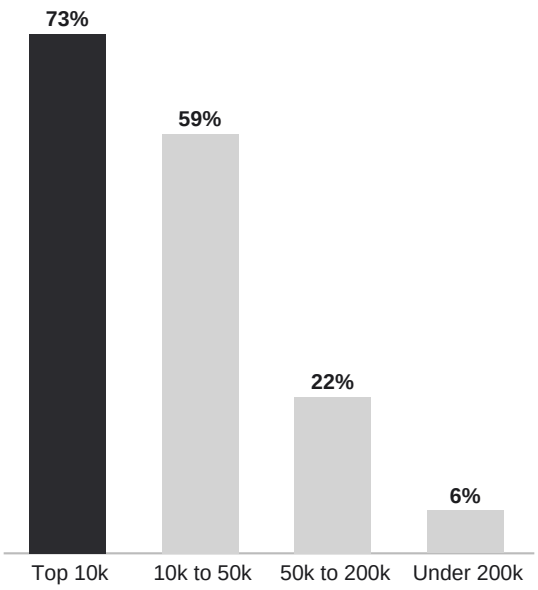
AI agents can shop, but have no trusted way to pay

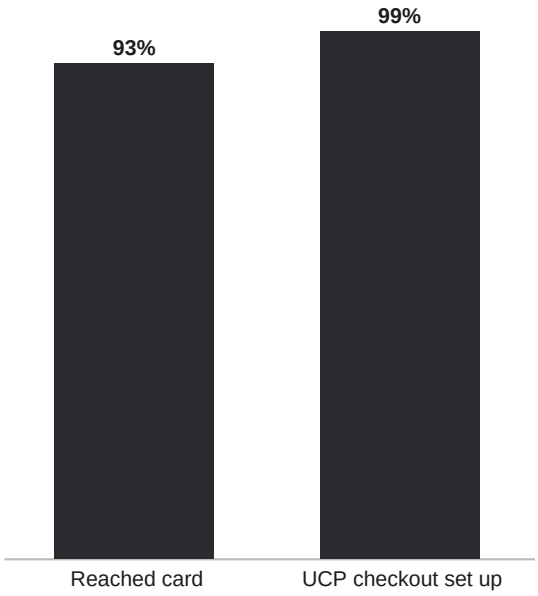
Claude, GPT and Gemini tried to buy at 500 US stores; we stopped each at the card form.

1. Blocking rose with store popularity



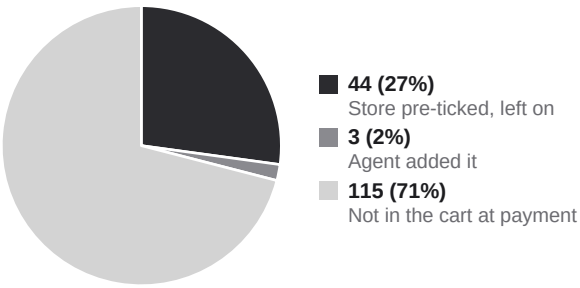
37% of the stores tested stopped it.

2. Let in, the Claude agent reached the card



A test script set up the UCP checkouts; every one then stopped before payment.

3. Stores added unrequested charges



162 checkouts offered an add-on; it stayed in the cart in 47 (29%).

What this means for payments

Agentic routes stopped before payment.

1. Most big stores block agents.
2. The agent routes stop before payment.
3. A card given to an agent could pay for extras.

Dhruv Walia, October 2026 · data on request at dhruvwalia.com