FIS Launches Industry-First Offering Enabling Banks to Lead and Scale in Agentic Commerce

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- First-of-its-kind capabilities will help FIS bank clients remain top of wallet with cardholders by enabling agentic commerce while enhancing fraud protection.
- FIS is partnering with Mastercard and Visa to bring agentic commerce capabilities to market, enabling banks to participate in AI-mediated commerce at scale.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Jan. 12, 2026-- FIS® (NYSE: FIS), a global leader in financial technology, today announced the launch of its first offering to enable agentic commerce on the heels of announcing the close of the acquisition of its FIS Total Issuing™ Solutionsportfolio. FIS' new agentic commerce offering is the first to enable banks to safely and securely conduct commerce with AI agents and card networks.

This press release features multimedia. View the full release here: https://www.businesswire.com/news/home/20260112574474/en/

In agentic commerce transactions, AI functions as a personal digital assistant that can source, negotiate and complete purchases or financial transactions using preapproved payment methods on behalf of a customer. McKinsey forecasts that agentic commerce could generate as much as $1 trillion in orchestrated U.S. retail revenue by 2030, and as much as $3 trillion to $5 trillion globally[1].

Through collaboration with global payment networks, AI-initiated transactions are executed within existing authorization, authentication and dispute frameworks trusted by banks, merchants and consumers worldwide.

Financial services companies are integral to agentic commerce because they provide the infrastructure, security protocols and payment systems that allow AI agents to transact safely and seamlessly. As agentic payment transactions accelerate, this new offering empowers FIS' bank clients to remain central to this new method of commerce by providing technologies that help banks identify and authorize agent-initiated transactions and support related compliance efforts. Importantly, this will allow FIS' banking clients to institute fraud protections on behalf of consumers.

Expected to be available by the end of Q1 2026 to all FIS issuing bank clients, this offering is designed to allow issuers to use relevant know your agent (KYA) data and card details securely. It is also designed to enable issuers to benefit from fewer chargebacks, merchants to benefit from higher transaction approval rates and fewer false declines, and consumers to benefit from enhanced fraud protection and seamless experiences across traditional and agentic AI purchasing.

"FIS has spent decades helping financial institutions navigate technological inflection points. Agentic commerce represents a next fundamental shift in how consumers interact with financial services, and our role is to ensure banks not only participate in this transformation but lead it," said Stephanie Ferris, CEO and President, FIS. "By combining our global payments scale, our newly acquired issuing capabilities, and partnerships with industry leaders like Mastercard and Visa, we're enabling AI-powered solutions that keep our clients at the center of commerce while enhancing security, reducing friction and improving experiences for the consumers they serve."

Visa and Mastercard are key strategic partners in this launch, with Visa Intelligent Commerce and Mastercard enabling AI agents to initiate and safely conduct transactions across their networks. The initial use cases focus on transaction authorization, fraud and customer servicing. FIS plans to work with these partners and pilot clients to deliver a set of initial use cases including transaction authorization, fraud, loyalty and customer servicing, and more broadly, collaborate on an expanded set of data-powered uses cases over time.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology to the world across the money lifecycle underpinning the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients to confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses of all sizes adapt to meet the needs of their customers by harnessing where reliability meets innovation in financial technology. Headquartered in Jacksonville, Fla., FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X.

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[1] Digital Commerce 360

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