

Worldline, ING and Visa complete a live agentic payment transaction in Europe

A new use case illustrating how agentic payments can operate securely with strong customer and biometric authentication

Paris-La Défense & Amsterdam, 2 July 2026 – Worldline [Euronext: WLN], a European leader in payment services, and ING, a global financial institution, announce the successful execution of a new live, end-to-end agent-driven payment transaction in Europe with Visa. The transaction illustrates how AI-enabled journeys can begin to operate securely within existing regulatory requirements, including Strong Customer Authentication. It maintains full customer control and merchant trust throughout and helps build confidence in these emerging use cases. As part of this work, Worldline and ING have joined Visa’s Agentic Ready Programme.

In this scenario completed in Germany, a consumer set the conditions for a purchase – including what to buy and when – and instructed a merchant AI agent to act within those parameters. The agent identified a product and the user authenticated the purchase intent using Visa Payment Passkeys. The transaction was confirmed by the consumer through biometric authentication using Visa Payment Passkey, and then authorised by ING, all within the purchase journey. The transaction was processed end-to-end across Worldline’s infrastructure, illustrating how these types of transactions can be conducted in a secure and seamless manner in practice.

“As agentic payments emerge, the priority is to build trust into a new way of buying and paying. With this new use case, together with ING, Worldline is further advancing the maturity of the agentic payments ecosystem in Europe, demonstrating how frontier payment journeys can take shape across geographies, use cases and customer experiences. At Worldline, we connect and orchestrate the participants of the payment value chain – issuers, acquirers, merchants, schemes – to enable these new models at scale, while building the trust, security and reliability needed for broader adoption. This is how we see our role: helping shape the trusted ecosystem for the next generation of payments in Europe.” says **Madalena Cascais Tomé, Member of the Executive Committee, Worldline.**

Throughout the process, the AI agent operated within clearly defined instructions set by the consumer. ING, as the issuing bank, retained control over the authorisation, ensuring a clear and verifiable record of what was authorised, by whom, under what conditions.

For merchants, this proof of concept shows that opening to agent-initiated commerce does not mean reducing trust or fraud protection. Because the transaction was authenticated via Visa Payment Passkeys and authorised by a financial institution under existing SCA requirements, merchants can accept agent-initiated orders with the same confidence as a conventional online purchase - without building bespoke payment infrastructure to support AI-driven shopping.

“ING is committed to delivering convenient and secure experiences for our customers and their trusted agents,” said **Hans Overeem, Head of Payments, ING Netherlands.** *“This milestone demonstrates that agented payments can be both user-friendly and auditable, with biometrics and delayed capture enabling flexible, safe purchasing.”*

“Agentic AI has the potential to reshape digital commerce, and this milestone shows how that future can begin to take shape in Europe. Through Visa Intelligent Commerce, we are helping bring trusted payment credentials, consumer control and programmability into emerging agentic commerce use cases. With ING and Worldline now part of our Agentic Ready programme, we are supporting real-world testing of how AI-enabled experiences can help consumers shop and pay within clearly defined parameters and established payment controls.” **Mathieu Altwegg, Head of Product & Solutions, Visa Europe.**

Beyond this transaction, this new pilot demonstrates how agent-driven payments can work in practice and contributes to the ongoing development of agentic commerce across Europe while building confidence in this emerging capability.

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ABOUT WORLDLINE

Worldline [Euronext: WLN] is Europe's leading operator of critical infrastructure and payment services. With a presence across the entire value chain, the Group offers its customers unique expertise in processing and securing their payments, thereby promoting their growth. Worldline is leveraging its 2030 strategic plan and its technological innovation capabilities to build the European reference payment partner for merchants and financial institutions. With over 1.2 million customers, Worldline achieved €4bn in revenue in 2025. [worldline.com](https://www.worldline.com)

Worldline's corporate purpose (“raison d'être”) is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.

ABOUT ING

ING is a global financial institution with a strong European base, offering banking services through its operating company ING bank. The purpose of ING Bank is empowering people to stay a step ahead in life and in business. ING Bank's more than 60,000 employees offer retail and wholesale banking services to customers in over 100 countries. ING Group shares are listed on the exchanges of Amsterdam (INGA NA, INGA.AS), Brussels and on the New York Stock Exchange (ADRs: ING US, ING.N).

ING aims to put sustainability at the heart of what we do. Our policies and actions are assessed by independent research and ratings providers, which give updates on them annually. ING's ESG rating by MSCI has been upgraded from 'AA' to 'AAA' in October 2025. As of June 2025, in Sustainalytics' view, ING's management of ESG material risk is 'Strong' with an ESG risk rating of 18.0 (low risk). ING Group shares are also included in major sustainability and ESG index products of leading providers. Here are some examples: Euronext, STOXX, Morningstar and FTSE Russell.

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