Fiserv and Mastercard Partner to Advance Trusted Agentic Commerce For Merchants

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MILWAUKEE--(BUSINESS WIRE)--Dec. 22, 2025-- Fiserv, Inc. (NASDAQ: FISV) and Mastercard (NYSE: MA) are extending their partnership to advance agentic commerce for merchants. Fiserv will be one of the first major payment processors to leverage Mastercard's Agent Pay Acceptance Framework at scale, raising the bar for secure, intelligent and interoperable agentic commerce and empowering merchants to confidently embrace the era of AI-driven payments.

Supporting Merchant Acceptance Through Agent Pay

As commerce becomes increasingly digital and autonomous, merchants need trusted solutions that balance innovation with security and transparency. With this expanded partnership, Fiserv is integrating with Mastercard's Secure Card on File solution to act as a network token requestor on behalf of merchants and partners. This capability leverages Mastercard's robust tokenization technology to deliver secure, seamless transactions across the ecosystem.

Fiserv will also adopt the Mastercard Agent Pay Acceptance Framework, which establishes a secure, scalable framework for enabling AI agents to transact on behalf of customers with tokenization, strong authentication, fraud prevention, and governance. The partnership will also simplify merchant participation in the agentic commerce era by providing them with the tools and insights to maintain control of their customer relationships while unlocking new revenue streams.

"Fiserv and Mastercard are working together to establish the foundation for secure, intelligent, and interoperable agentic commerce experiences," said Sanjay Saraf, SVP and Global Chief Product Officer, Merchant Solutions at Fiserv. "Together, we are enabling merchants of all sizes to confidently participate in this new era of commerce, leveraging trusted standards and programmable payments to unlock growth."

"Agentic commerce is transforming payments by creating smarter, more intuitive experiences for both merchants and consumers," said Chiro Aikat, Co-President, U.S., Mastercard. "These technologies simplify transactions, reduce friction, and enable businesses to deliver faster, more personalized experiences. By working with Fiserv, we're making it easier for merchants to embrace these innovations in ways that add trust, speed and confidence."

Fiserv and Mastercard are advancing their work together, following efforts to drive stablecoin adoption and expanding Mastercard's Small Business Navigator program.

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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