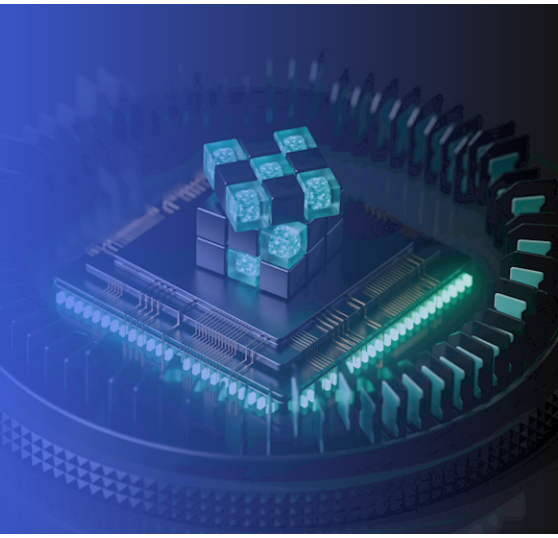
Agentic commerce and the future of banking: Why stablecoins and trust must evolve together



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The next phase of financial innovation may not simply be faster payments. Instead, it could be the rise of agentic commerce – a system in which AI-powered agents manage financial decisions and execute transactions autonomously. But for that vision to become reality, banks will need new financial rails, greater interoperability and, above all, trust.

These themes were central to a recent American Banker webinar, Re-imagining Financial Infrastructure: From Tokenization to Agentic AI, featuring speakers from Infosys, Finternet Labs and Stripe. Their message was clear: tokenized money, including stablecoins, could enable the automated financial systems that AI agents require. But adoption will depend on whether banks can provide the security, regulation and trust necessary to make these systems work at scale.

The agentic commerce potential

At its core, agentic commerce refers to AI agents acting as economic participants. Instead of simply recommending actions, these systems could manage finances, optimize working capital, negotiate contracts and execute transactions automatically – all within policy and compliance guardrails set by humans. Vivek Dwivedi, North America Regional Head at Infosys, described the concept as a shift in how financial systems operate.

"AI is reshaping finance not just as a helper, but as an economic actor," Dwivedi said. "When these agents interact with tokenized assets and programmable money, the entire flow becomes more autonomous, more secure and far more efficient."

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> **Vivek Dwivedi,** North America Regional Head at Infosys

But for AI agents to transact effectively, the underlying financial infrastructure must also evolve. Traditional systems were designed around batch processing, multiple intermediaries and settlement times that can stretch from hours to days. Those delays are incompatible with automated financial decision-making.

The stablecoin and tokenization connection

Challenges stemming from traditional systems may benefit from stablecoins and tokenized assets. By allowing value to move instantly on digital rails, they can provide the programmable infrastructure needed for AI-driven financial workflows. As ***Siddharth Shetty, CEO of Finternet Labs, said "Tokenization is a critical fabric, critical enabler, if we really want to unlock the power of agentic flows."***

Fergal Madigan, Global Financial Services Go-to-Market Lead at Stripe, agreed, explaining that tokenized financial systems could provide new payment options rather than replacing traditional banking outright. "We now see an opportunity to use an additional set of financial infrastructure and rails to allow consumers and merchants to spend, store, move and accept funds in what is the most optimal way for them," he said.

For banks, this means stablecoins could become a complementary settlement layer, particularly in areas like cross-border payments, treasury automation and trade finance. Madigan noted that programmable money allows financial rules to be embedded directly into transactions through smart contracts.

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The 3 layers of trust:

- Confidence in underlying technology
- Legal recognition of digital assets and dispute resolution
- Trust from the users themselves

"That allows there to be conditional or programmable logic that exists natively within this tokenized infrastructure," he said. "We see agentic payments as a mechanism to operate these programmable rules, whether it's something as simple as subscription management or going into more complicated economic activities such as collateral management or even trade finance."

The trust factor

However, the webinar participants emphasized that technology alone will not determine whether agentic commerce succeeds. Trust remains the central challenge. Siddharth Shetty, CEO of Finternet Labs, argued that trust in financial systems operates on several levels. The first is confidence in the technology itself, including cybersecurity and the resilience of blockchain networks. The second involves legal recognition and regulatory frameworks that determine how tokenized assets are treated in disputes.

"You do want some amount of harmonization and trust being established at a legislative level," Shetty said. Without clear rules, digital assets may struggle to gain acceptance in courts, financial institutions or cross-border transactions.

The third dimension of trust concerns users themselves. Consumers and businesses must feel confident that automated systems will protect them from fraud,

errors and misuse. As Shetty noted, trust must be built gradually as new technologies are deployed. “We may not be able to foresee all the risks right up front,” he said. “So, the question becomes how you progressively build trust.”

For banks, this challenge cuts both ways. On one hand, stablecoins and tokenized assets could allow financial institutions to deliver faster payments, more efficient treasury management and AI-enabled services. On the other hand, banks cannot compromise on safety, compliance or customer protection.

Dwivedi believes that banks will remain central to the financial system, but their role may evolve. ***“Banks will be the trust holders,” he said. “They’ll become the trust hubs, the identity anchors and the regulated settlement layers for agent-driven transactions.”***

In this model, banks may increasingly collaborate with fintech firms and technology providers that build the AI and tokenization layers on top of existing financial infrastructure.

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Ultimately, the future of agentic commerce may depend on how well these players work together. Stablecoins and programmable money can enable faster and more automated financial systems, but only if institutions maintain the trust and regulatory safeguards that underpin global finance. For banks considering their next move, the question may no longer be whether these technologies matter, but how to adopt them responsibly.

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