

Kachyng Releases 'When AI Agents Go Shopping'

New whitepaper maps the protocols shaping agent commerce and identifies the operating layer required for governed enterprise execution.

SAN FRANCISCO, CA, UNITED STATES, July 14, 2026 /EINPresswire.com/ -- [Kachyng](#) Inc., the payment infrastructure company for autonomous AI agents, today released "When AI Agents Go Shopping," the latest paper in Kachyng's State of Agent Commerce series.

The whitepaper provides a plain-English map of the rapidly developing agent commerce landscape, covering the protocols and standards shaping how AI agents discover businesses, communicate with software, prove consent, complete purchases, and initiate payments.

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*Resh Wallaja, Founder of
Kachyng*

The paper examines MCP, A2A, UCP, ACP, AP2, Visa's TAP, Mastercard Agent Pay, x402, OAuth, OIDC, and RFC 8693 token exchange. Rather than examining each protocol in isolation, it places them into a single layered architecture and explains how the pieces fit together.

Its central conclusion is that the protocol stack is developing quickly, particularly around retail commerce, but still leaves a critical operating layer unresolved.

Most current protocols help AI agents reach software, interact with merchants, present evidence of consent, establish network trust, or initiate payment. They do not transform a company's raw APIs, embedded business rules, contracts, approvals, entitlements, and internal controls into a governed set of actions that autonomous agents can safely understand and execute.



Kachyng whitepaper "When AI Agents Go Shopping," part of the State of Agent Commerce series.

"Every protocol on this map teaches AI how to reach software," said Resh Wallaja, founder of Kachyng. "The unresolved problem is how software becomes operable by AI. Applications expose functions, but businesses operate through outcomes. Those outcomes must be governed by identity, authority, policy, approvals, limits, and evidence before an autonomous agent can safely act."

The paper draws a distinction between consumer and enterprise commerce.

Retail commerce generally follows a path from search to catalog, cart, checkout, and payment. Enterprise commerce operates through approved suppliers, negotiated contracts, pricing agreements, requisitions, approval chains, purchase orders, invoices, and settlement.

Kachyng argues that many current agent commerce protocols remain shaped around the retail model, while enterprise commerce—the larger and more complex opportunity—remains largely unresolved.

The whitepaper also examines the transition from probabilistic AI reasoning to governed execution. An AI model may propose an action, but a business system must still determine whether that action should execute, stop, escalate, or request more information.

The paper describes the distinction this way:

"Inference determinism is an engineering property. Decision determinism is a governance property."

Kachyng's A-Commerce platform is designed around four integrated pillars:

IDX, or Identity Exchange, establishes who the agent is, on whose behalf it is acting, and what authority has been delegated to it.

AGX, or Agent Gateway Exchange, transforms raw software functions and buried business rules into governed business actions that autonomous agents can safely select and execute.

KYA, or Know Your Agent, extends compliance and trust controls to non-human actors before they are permitted to transact.

PRX, or Processor Exchange, connects authorized agents to existing payment processors and financial rails.

Together, these four layers form the trust, identity, authorization, compliance, and payment-routing infrastructure required for A-Commerce.

"AGX does not make the AI agent deterministic," Wallaja said. "It makes the business outcome governed, reproducible, and enforceable. The agent may reason probabilistically, but the business must still produce exactly one controlled outcome: execute, reject, escalate, or ask."

The paper summarizes the operating model in two principles:

Rules, not feeds.

Expose decisions. Enforce rules.

Download "When AI Agents Go Shopping" at:

<https://kachyng.com/press/when-ai-agents-go-shopping>

About Kachyng

Kachyng Inc. is building payment infrastructure for autonomous AI agents. Headquartered in San Francisco, Kachyng's A-Commerce platform—comprising IDX, AGX, KYA, and PRX—provides the trust, identity, authorization, compliance, and payment-routing layer required for AI agents to transact across traditional financial rails.

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