

Paytia lets AI agents take card payments — without the card ever reaching the AI

Capture Assist API keeps card and personal data out of the model's context window, call recordings and chat logs, closing the PCI gap that comes with AI agents

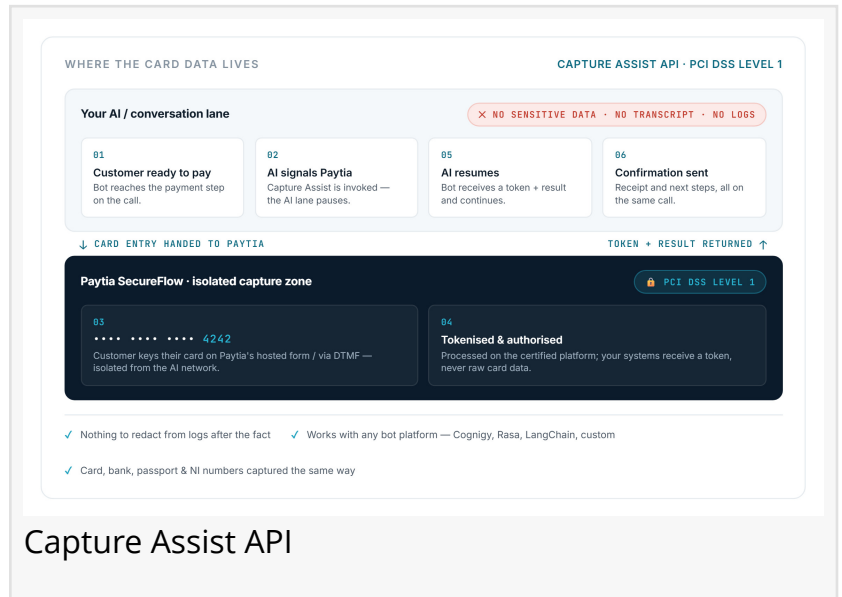
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/EINPresswire.com/ -- Businesses are putting AI agents on the phone and in chat faster than their compliance teams can keep up. The problem shows up the moment one of those agents has to take a payment: the card number passes straight through the language model's context window and can leak into call recordings, chat logs, and training data. That's a PCI DSS nightmare, and it's happening quietly in many new AI deployments.

“

If there's an AI in the loop, this is the only safe way to take a payment. A card number should never sit in a chat log or an LLM's context — but that's exactly where it ends up right now.”

Curtis Nash, CEO of Paytia



Capture Assist API

Paytia today launched [Conversational & AI Payments](#), built on its [Capture Assist API](#), to close that gap. The service accepts a bank or card payment within an AI agent's conversation — by phone or chat — while keeping the sensitive data entirely outside the AI's network, transcript, and logs.

When the agent reaches the payment step, it calls Capture Assist. The customer enters their card on Paytia's hosted form or by keypad on a call, fully isolated from the AI. Paytia processes it on its PCI DSS Level 1 SecureFlow

platform, returns a token and a result, and the bot picks the conversation straight back up. No transfer, no “check your email”, no raw card data anywhere near the model.

“If there's an AI in the loop, this is the only safe way to take a payment,” said Curtis Nash, CEO of Paytia. “A card number should never sit in a chat log or an LLM's context — but that's exactly

where it ends up in most of the AI agents being built right now. We draw a hard line around the card. The bot runs the conversation, we hold the sensitive data, and the two never mix.” It isn’t only cards. The same isolation covers bank account details, passport numbers and national insurance numbers — any sensitive data the process needs to capture.

For telephone agents, Paytia connects over SIP in one of two ways: either sitting in front of the bot for total isolation, or conferencing in on demand when a payment is due, with a unique call ID in the SIP header that triggers capture. Chat agents capture through Advanced Payment Links. It works alongside the platforms teams are already building on, and for anyone already using Paytia, turning it on is a config change rather than a new contract.

The service is backed by a Data Protection Agreement. Paytia acts as the appointed data processor, with defined terms governing how sensitive data is captured, retained, and deleted. Card data is never logged or used to train models. Paytia holds PCI DSS Level 1 and Cyber Essentials Plus certification and has processed more than £400 million since 2020.

Conversational & AI Payments are now available.

About Paytia Paytia provides [PCI-compliant secure payment services](#) that let businesses take card and bank payments over the phone, online and now inside AI conversations, without sensitive data entering their own systems. Paytia serves clients across the UK, US and Canada from offices in London and New York.

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