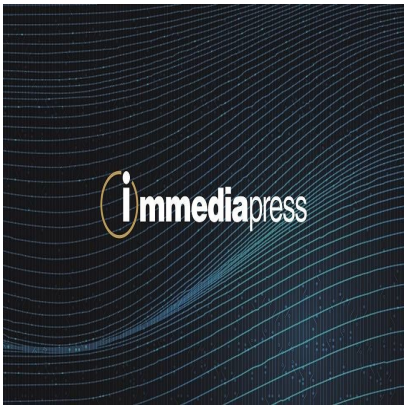

UnionPay Launches Agentic Payment Open Protocol Framework: Building an Open, Trusted Smart Payment Ecosystem

Descrizione

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SHANGHAI, April 3, 2026 /PRNewswire/ â?? On April 2, a special taxi booking transaction was successfully completed in Hong Kong, China. After entering the booking information into the AI assistant developed by the technology company Evonet, the tester quickly received a list of available taxi types and prices from the ride-hailing platform Hoppa, along with a recommended booking option.

As an international card scheme with a global footprint, UnionPay has officially released the Agentic Payment Open Protocol (APOP) framework â?? UnionPayâ??s solution for agent-based payments â?? leveraging its platform capabilities and neutrality.

Four critical capabilities underpinning the trust mechanism and interaction model for agentic payments

The APOP framework aims to establish a unified trust mechanism and interaction paradigm. By connecting players in the agentic payment ecosystem through trusted routing, it enables any compatible agent, merchant, financial institution, and technology platform to integrate on a plug-and-play basis, and to easily and securely participate in the complex processes of agentic payments. Specifically, the framework is built on four core capabilities.

First, it supports the lifecycle management of agent identity, ranging from registration and information updates to deregistration. Second, by offering end-to-end intent management covering generation, registration, and verification, the APOP framework establishes a trust mechanism centered on user intent. Third, it provides streamlined user identity management. The framework enables single sign-on (SSO) across participants such as agents, merchants, and financial institutions, allowing for credentials sharing mechanisms while safeguarding privacy and security. Fourth, the APOP framework offers a comprehensive set of payment authorization services, including activation authentication for agentic payments, payment debiting, and user consent verification.

Global industry players collaborating for an open and secure agentic payment ecosystem

The APOP framework follows the principle of openness and interoperability. Built upon UnionPayâ??s global acceptance network, it seeks to develop industry-wide standards and create an inclusive framework that enables interoperability across institutions, platforms, and use cases in and outside Chinaâ??s mainland.

In addition, another four core principles feature prominently in the design of the APOP framework. First, compliance and controllability. Agentic payments must comply with existing regulatory requirements to ensure alignment of the business framework with evolving regulatory trends. Second, security as a priority. Through agent identity verification and intent management, the framework ensures that agentic payment processes are understandable, traceable, and can be fully reconstructed. Third, enhanced trust. The framework has clearly defined the responsibilities, rights, and risks of all stakeholders to provide a sound basis for dispute resolution. Fourth, broad compatibility. Multiple access solutions are on offer to enable participants to integrate into the ecosystem in a cost-effective and seamless manner, while maintaining a high level of scalability.

According to Dong Junfeng, Chairman of China UnionPay, the company will continue to uphold its vision of â??Trusted Ties, Shared Successâ?•, working closely with industry partners to actively embrace the transformative opportunities brought by AI. Leading a joint effort, UnionPay aims to chart a new blueprint for agentic payments that is secure, controllable, inclusive, efficient, and characterized by global connectivity, bringing the payment industry to a new height in the AI era.

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