RESEARCH SUMMARY · EXCERPT

Points in Agent Checkout

What the standards define and what the market ships, as of October 2026

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Contents

1. Summary 3

2. Scope and method 3

3. What the standards define 4

4. What each company ships 4

5. What live stores have switched on 5

6. What this supports, and what it does not 5

7. Where Paygent Labs works 6

Requesting the full summary 6

1. Summary

An AI agent that shops for a customer can already apply discount codes, show member pricing and tier status, and forecast what a cart will earn. Those steps are defined in the Universal Commerce Protocol (UCP), and some of them in the Agentic Commerce Protocol (ACP). We set out to find out whether anyone lets that agent *spend* loyalty points inside the checkout, and whether anyone brings the card issuer's rewards into the same checkout.

FINDING

The frame for spending points in agent checkout is standard: UCP's split-payments extension, released in v2026-08-25, lets one checkout combine points with a card. No released standard defines the instrument for spending points beside a card. ACP has a draft handler that pays a whole order with the merchant's own points, which is not in its released schemas. UCP has the frame without an instrument; ACP has a draft instrument without the frame.

In our research, we have not confirmed any store with split payments switched on (a third-party tracker reports two), and we have found no one shipping an instrument for spending points beside a card in agent checkout. Nor have we found anyone shipping the card issuer's rewards in agent checkout.

Discount codes, member pricing and the split frame are standardized. The gap is narrower than "loyalty for agents": it is the instrument that lets an agent spend part of a balance of points beside a card, and the issuer's rewards beside it.

This is an excerpt. It keeps each section's reading, and leaves out the tables, store data and sources behind them. The full summary has all of these, with an evidence label on every claim, and is available on request at research@paygentlabs.com.

2. Scope and method

The question

We define a **points instrument in agent checkout** as a way for an agent to pay part of an order with a stated balance of points or stored value, inside the checkout itself. For example, an agent buying a Larkhaven Dutch oven pays part of the price with points and the rest by card, in one checkout. Submitting a coupon or gift-card code does not count: that is a discount, and it is already standardized. Showing a points balance does not count either. A handler that pays a whole order in points, with no card beside it, is reported separately where we found one.

We define **the issuer's rewards in agent checkout** as the card issuer's own earn rates or offers, made available to the agent during checkout, separate from the merchant's program.

Who we checked

Card networks; the standards and their stewards; payment providers; loyalty software vendors; and agent wallet and payment rails. We also read the public UCP profiles of six Shopify stores. The full summary names each company and gives our reading of it.

Evidence labels

In the full summary, every claim is labelled **verified** (we read the primary source ourselves), **claimed** (the company says it, but it has not shipped or we could not see it working) or **unchecked** (from press coverage, search results or a third-party tracker).

Limits

- "Not found" means not found in the sources we read. It is not proof that something does not exist.
- We did not run any company's sandbox or make test transactions on any rail we describe.
- Some company sites refused automated reads. Where we could not read them by hand either, the full summary says so.
- The list of companies is not exhaustive. It covers the rails and standards an agent checkout runs on, and the loyalty vendors that have published anything agent-specific.

3. What the standards define

UCP was announced on 2026-01-11 by Google and Shopify. Its current release is v2026-08-25, and there has been no release since (checked 2026-10-21). ACP is maintained by OpenAI, Stripe and Meta (Meta added 2026-04-24) and is in beta; its latest dated version is 2026-04-17.

In short, the protocol work defines how an agent shows the merchant's program and how it asks to split a payment across instruments. It leaves the points instrument to whoever implements a payment handler, and the issuer's side to an open proposal. ACP drafts a points instrument, but for whole orders and the merchant's own program only, with no split beside a card and no issuer rewards.

> **In the full summary:** a table of eight steps, from discount codes to the issuer's rewards, each with where it is defined and its status, all verified at source: UCP at tag v2026-08-25, ACP on its `main` branch, read 2026-10-21.

4. What each company ships

We checked five groups: the standards and their stewards, card networks, payment providers, loyalty software, and agent wallets and payment rails. Most of what they ship for agents is payment itself: agentic card tokens, checkout APIs, agent wallets and stablecoin payments. Talon.One's protocol lets an agent read balances and tiers, or submit a code, but not spend points. The other loyalty vendors' agent tools serve the program's own staff.

In none of the five groups did we find an instrument for spending points beside a card in agent checkout, or the card issuer's rewards in agent checkout. The nearest are drafts and plans. ACP's draft handler pays a whole order in the merchant's own points and is not in its released schemas. Google's AP2 lists using loyalty points as a benefit to come. American Express describes rewards in agent checkout as a future service.

> **In the full summary:** 17 rows in five groups, each with what the company ships for agents, our evidence label and the date we read it.

5. What live stores have switched on

A UCP merchant advertises what it supports in a public profile at `/.well-known/ucp`. We read six on 2026-10-21.

In the six profiles we read, and in a third-party tracker's counts across the stores it follows, discount codes are widely live, and the loyalty and split-payment extensions are almost entirely unused.

> **In the full summary:** each store's profile, re-read for split payments on 2026-10-22, and the tracker's counts by capability.

6. What this supports, and what it does not

What this maps

This paper maps what the agent checkout ecosystem has built and where it stops. The ecosystem is building the market for agent checkout itself; the points step beside a card, and the issuer's rewards, are where it stops today.

Supported

- Showing earn, member status and member pricing to an agent is standardized, and so is applying discount codes. Discount codes are live at scale.
- Combining points with a card in one checkout has a standard frame in UCP. We have not confirmed any store with it switched on; a third-party tracker reports two.
- No released standard defines an instrument for spending points beside a card, and we found no one shipping one in agent checkout. ACP's draft handler covers whole orders in the merchant's own points only.
- No standard defines the issuer's rewards in agent checkout, and we found no company that ships them. American Express states it as a plan.

Not supported

- **Who will pay for the step beside a card.** This paper does not measure it.
- **Permanence.** The pieces exist in several places. UCP has the frame, payment providers already take gift-card partial payments outside agents, and Adyen now owns a loyalty engine. A published loyalty handler would fill the gap without a new standard.

Developments that would change this reading

- A UCP payment handler publishes a loyalty, gift-card or store-credit instrument, or UCP makes one normative.
- UCP accepts the open proposal for issuer rewards, or adds a redemption capability.
- Google ships "using loyalty points" on AI Mode or Gemini.
- Adyen offers Talon.One points at authorization, or in any agent checkout.
- American Express ships rewards or offers through ACE.
- A major store platform switches on the loyalty or split-payments extension.

7. Where Paygent Labs works

Paygent Labs builds a buyer-side shopping agent that a bank or loyalty program can run as its own. It is built on UCP's wire models; merchant-side UCP integration is on the roadmap.

Our wallet contract does the points step its own way: it reserves the points, takes the shopper's per-item approval, and captures them once the payment succeeds, with card-by-card earn quotes self-attested against the same contract. That is how we implement the step. UCP's split payments define the frame for this step; our contract orders it differently and does not implement that extension.

As of October 2026, our recorded demo shows that sequence: the points reserved, the shopper's approval, and the capture. Separately, it shows points issued and redeemed on Stellar testnet. It does not show points paying part of an order beside a card. In the demo the points do not reduce the order total; that step belongs to the merchant's checkout.

Requesting the full summary

> **AVAILABLE ON REQUEST**
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> PL-RS-2026-001 has what this excerpt leaves out:
>
> - the eight-step table of what the standards define;
> - each company we checked, with what it ships for agents, and our evidence label and reading date for each claim;
> - the UCP profiles of six live stores, and a third-party tracker's counts;
> - every source, with dates, release tags and file paths.
>
> Ask at research@paygentlabs.com.

Company and product names belong to their owners and are used here only to describe publicly available products and specifications. This summary describes the market as we read it on the dates given. It is not investment advice.