



CONSULTIPLY DAILY BRIEF • SMB

PUT AI TO WORK

AI agents can now carry a budget. Write the spending rules first.

Mastercard opened early access to Agent Pay for Machines. Set the limits before the agent spends.

OPENED

October 20, 2026



ILLUSTRATION, NOT A PRODUCT SCREENSHOT

How Agent Pay for Machines works



Step	What happens	Who decides
1	A business gives the agent a task and a spending limit	The business
2	A paid service answers 402 Payment Required	The service
3	The agent signs a payment voucher within its limit	The agent
4	The provider verifies the voucher and delivers	The provider
5	Vouchers are combined and settled later	Mastercard network

SOURCE: MASTERCARD, OCT 20, 2026

Is your business ready for an agent that pays?

One point for each yes.



Does every agent have a written spending limit per task?

☐ Yes

☐ Partly

☐ No


Is there a list of what each agent may buy?

☐ Yes

☐ Partly

☐ No


Does a named person approve anything above the limit?

☐ Yes

☐ Partly

☐ No


Do agent payments show up somewhere you review weekly?

☐ Yes

☐ Partly

☐ No

0 - 1

Write the rules first

2 - 3

Close the gaps

4

Ready to pilot

“ Payments aren't the hard part. Authority is. (Mastercard)

Four limits to set before any agent spends

01



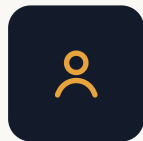
A budget per task, not an open card.

02



A list of what the agent may buy, and from whom.

03

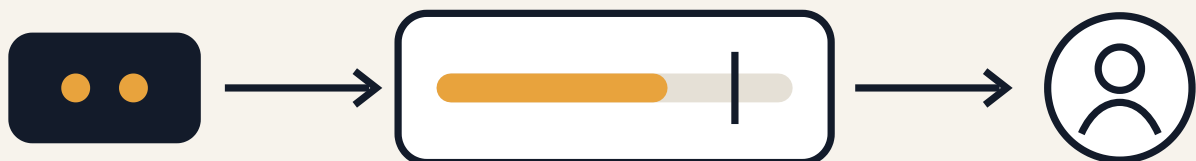


A person who approves anything above the limit.

04



A weekly look at every agent payment.



ILLUSTRATION, NOT A PRODUCT SCREENSHOT



KEEP EXPLORING

What this is, and what it is not

01

Early access for developers, not a switch most small businesses can turn on today.

02

The pilot numbers are Mastercard's own demo: nine payments, two merchants, one approved budget.

03

Your bank, card issuer and software vendors will decide when this reaches you.

04

The spending policy is yours to write now.

Read the full guide

consultiplify.ai/blog/mastercard-agent-pay-ai-agent-budgets-smb

SOURCES

Source: Mastercard, Oct 20, 2026

<https://www.mastercard.com/global/en/news-and-trends/press/2026/october/Mastercard-Agent-Pay-for-Machines-in-action.html>