

Agent Trust

Enabling safe, agentic commerce for your customers

Experian® Agent Trust brings a better agentic experience for your customers, with more transactions and less risk for your business. With one line of JavaScript installed, Agent Trust frictionlessly verifies **identity, intent and authorization** for your customers and the agents acting on their behalf.

693%

Increase in generative-AI chatbot traffic to retailers' sites over the 2025 holiday season.

Adobe Analytics, January 2026

57.4%

Of web requests now come from bots and AI agents — automated traffic overtook human traffic in May 2026.

Cloudflare Radar; Fortune, September 2026

Your fraud stack was built to detect bots — not to authorize them.

Agent Trust closes it with verified identity, bound to the agent, validated on every transaction.

Why merchants need it now

Know the consumer, the agent and authorization behind every agentic transaction

01

Determining a good agent from a bad agent is challenging

Traffic from AI agents looks like automation. Bot defenses treat it as a threat, so legitimate, consumer-authorized purchases get blocked alongside the fraud.

02

Authorization is ambiguous

Does the consumer actually own the payment method presented? Did they approve this purchase, at this price, from this merchant? Without a record of intent and consent, fraud, disputes and chargebacks follow.

03

Standing still is the expensive option

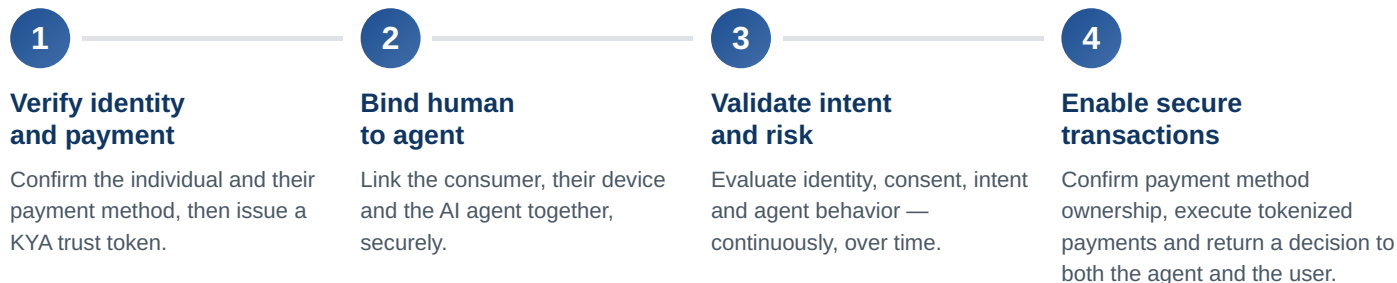
Turning agents away costs conversion today. Letting them through unverified opens the door to synthetic identity, account takeover and scaled abuse.

What Experian Agent Trust delivers

- **Verify who is behind each AI agent** with a Know Your Agent (KYA) approach.
- **Maintain customer trust** through transparent, consent-based interactions.
- **Go beyond authentication** with human-to-agent binding and intent validation.
- **Reduce fraud** with real-time identity, intent and risk validation.
- **Enable AI-driven commerce at scale** with continuous decisioning.
- **Integrate across existing rails** with a platform-agnostic approach to commerce and payments.

How Experian Agent Trust works

Four steps, built on Experian's leadership in identity and fraud prevention



The building blocks

Human-to-Agent Binding

A cryptographic link between a verified consumer, their device and the agent authorized to act for them — so every action traces back to a real, consenting person.

Agent Trust Tokens

Portable, tokenized signals that travel with the transaction to validate identity and authorization without exposing underlying consumer data.

Agent Trust Registry

Dynamic risk scoring for agents based on observed behavior over time, so reputation informs decisioning the same way it does for consumers.

What a pilot looks like

A focused, low-lift engagement designed to prove value on your traffic — not a platform migration.

- 1 Scope together.** We start with a working session on where agent traffic is already showing up in your funnel and which decisions you'd want Agent Trust to inform.
- 2 Connect in parallel.** Agent Trust is platform-agnostic and runs alongside your existing fraud and payments stack — no rip-and-replace to see results.
- 3 Measure what changed.** We look at approval rates on agent-initiated transactions, fraud and dispute outcomes, and the friction your customers actually felt.

BEST FIT FOR

- › Merchants who want to offer agentic experiences on their own site while maintaining customer relationships, without a heavy lift
- › Fraud teams and payments leaders defining an agentic commerce policy

GROWING LIST OF ECOSYSTEM PARTICIPANTS



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GET STARTED

Bring trust to AI-driven commerce.

Request a demo — or talk with us about joining the Agent Trust merchant pilot.



experian.com/agenttrust