

Worldline and ING complete a live end-to-end European agentic payment in production

Demonstrating with Mastercard that secure and compliant agentic payment is a deployable reality today

Paris-La Défense & Amsterdam - 2 June 2026 – At Money 20/20, Worldline [Euronext: WLN], a European leader in payment services, and ING, a global financial institution with a strong European base, announce the successful execution of Europe's first end-to-end agentic payment transaction in production with Mastercard.

Completed between an ING cardholder and a merchant in the Netherlands, the solution operates on the same underlying infrastructure across Belgium and runs across Mastercard network - leveraging their respective secure authentication and authorisation mechanisms. This milestone demonstrates that merchant AI agent-initiated and authenticated payments can function end-to-end, across multiple European markets.

"Agentic commerce is no longer theoretical, it is production-ready today. Powered by Worldline's platform, this transaction proves that we are fully enabled across acceptance, acquiring, authentication and issuer processing at a pan-European level. Together with ING and Mastercard, we are making agentic payments a seamless and secure reality happening." Madalena Cascais Tomé, Member of the Executive Committee, Worldline.

As the agentic commerce space accelerates - with major international card schemes and financial institutions actively building agentic frameworks and orchestration standards - the critical question has shifted from can it work to can it be trusted at scale. Worldline and ING's production transaction provides a concrete, verifiable answer.

An ING cardholder searches for a wedding anniversary gift online. A merchant's AI agent identifies concert tickets within the defined budget, presents a curated selection, and completes the transaction only after the consumer gives explicit approval. Authentication is handled through established secured mechanisms with ING - as the issuing bank - playing a central role in authorising the transaction and Worldline processing the payment end-to-end across its issuing and acquiring platforms.

At the centre of the model is consumer-driven approval where the consumer remains directly involved in the final purchase decision. The transaction carries explicit identifiers that reveal its agentic nature, providing transparency to the issuing bank, which maintains control through authentication and authorisation. This ensures security and trust, while the payment is processed in a seamless and traceable way across the full transaction chain

"We're excited about this concrete move towards shaping a future where seamless, intelligent interactions redefine the way we engage with banking and online shopping. For ING, this collaboration is the perfect opportunity to lay a solid foundation for our continued role as a trusted partner in an increasingly agentic future in banking. We

look forward to making agentic commerce a great experience for all our customers, both private and business. " Hans Overeem, Head of Payments, ING Netherlands.

"We are seeing the next evolution of digital commerce, where trusted agents can act on behalf of consumers in a secure and transparent way. This milestone demonstrates how Mastercard Agent Pay can enable scalable, interoperable agentic payments – grounded in network-wide guardrails and reinforced by strong authentication and network-level protections. More importantly, Mastercard establishes the foundation for how this ecosystem can operate at scale: agents are onboarded within defined standards and controls, merchants are enabled through consistent integration frameworks, and issuers retain full visibility and control over every transaction. With Agent Pay we ensure that innovation scales safely-built on trust, aligned across the ecosystem and ready for real-world deployment." Brice van de Walle, Executive Vice President, Core Payments Europe, Mastercard.

Beyond the single purchase, this pilot establishes that the technological and business workflows required for agentic payments are production-ready on a European infrastructure - orchestrated across networks, markets and use cases. It also creates a basis for exploring future use cases, such as recurring transactions and delegated purchases within pre-defined parameters.

ABOUT WORLDLINE

Worldline [Euronext: WLN] is Europe's leading operator of critical infrastructure and payment services. With a presence across the entire value chain, the Group offers its customers unique expertise in processing and securing their payments, thereby promoting their growth. Worldline is leveraging its 2030 strategic plan and its technological innovation capabilities to build the European reference payment partner for merchants and financial institutions. With over 1.2 million customers, Worldline achieved €4bn in revenue in 2025. [worldline.com](https://www.worldline.com)

Worldline's corporate purpose ("raison d'être") is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.

ABOUT ING

ING is a global financial institution with a strong European base, offering banking services through its operating company ING bank. The purpose of ING Bank is: empowering people to stay a step ahead in life and in business. ING Bank's more than 60,000 employees offer retail and wholesale banking services to customers in over 100 countries.

ING Group shares are listed on the exchanges of Amsterdam (INGA NA, INGA.AS), Brussels and on the New York Stock Exchange (ADRs: ING US, ING.N).

ING aims to put sustainability at the heart of what we do. Our policies and actions are assessed by independent research and ratings providers, which give updates on them annually. ING's ESG rating by MSCI has been upgraded from 'AA' to 'AAA' in October 2025. As of June 2025, in Sustainalytics' view, ING's management of ESG material risk is 'Strong' with an ESG risk rating of 18.0 (low risk). ING Group shares are also included in major sustainability and ESG index products of leading providers. Here are some examples: Euronext, STOXX, Morningstar and FTSE Russell.

ABOUT MASTERCARD

Mastercard powers economies and empowers people in 200+ countries and territories worldwide. Together with our customers, we're building a resilient economy where everyone can prosper. We support a wide range of digital payments choices, making transactions secure, simple, smart and accessible. Our technology and innovation, partnerships and networks combine to deliver a unique set of products and services that help people, businesses and governments realize their greatest potential. <https://www.mastercard.com/>

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