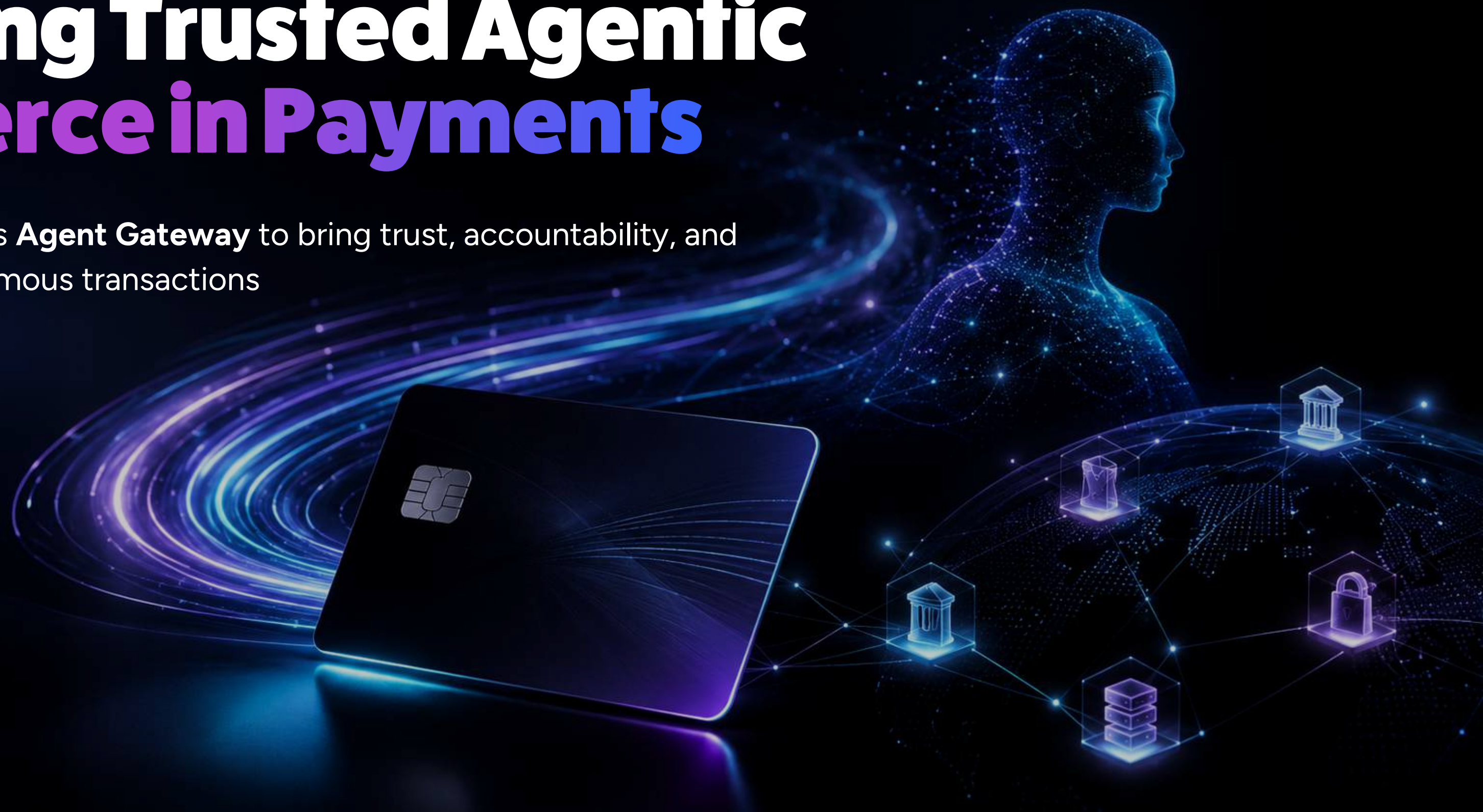


- CASE STUDY

Powering Trusted Agentic Commerce in Payments

How CardInfoLink uses **Agent Gateway** to bring trust, accountability, and governance to autonomous transactions

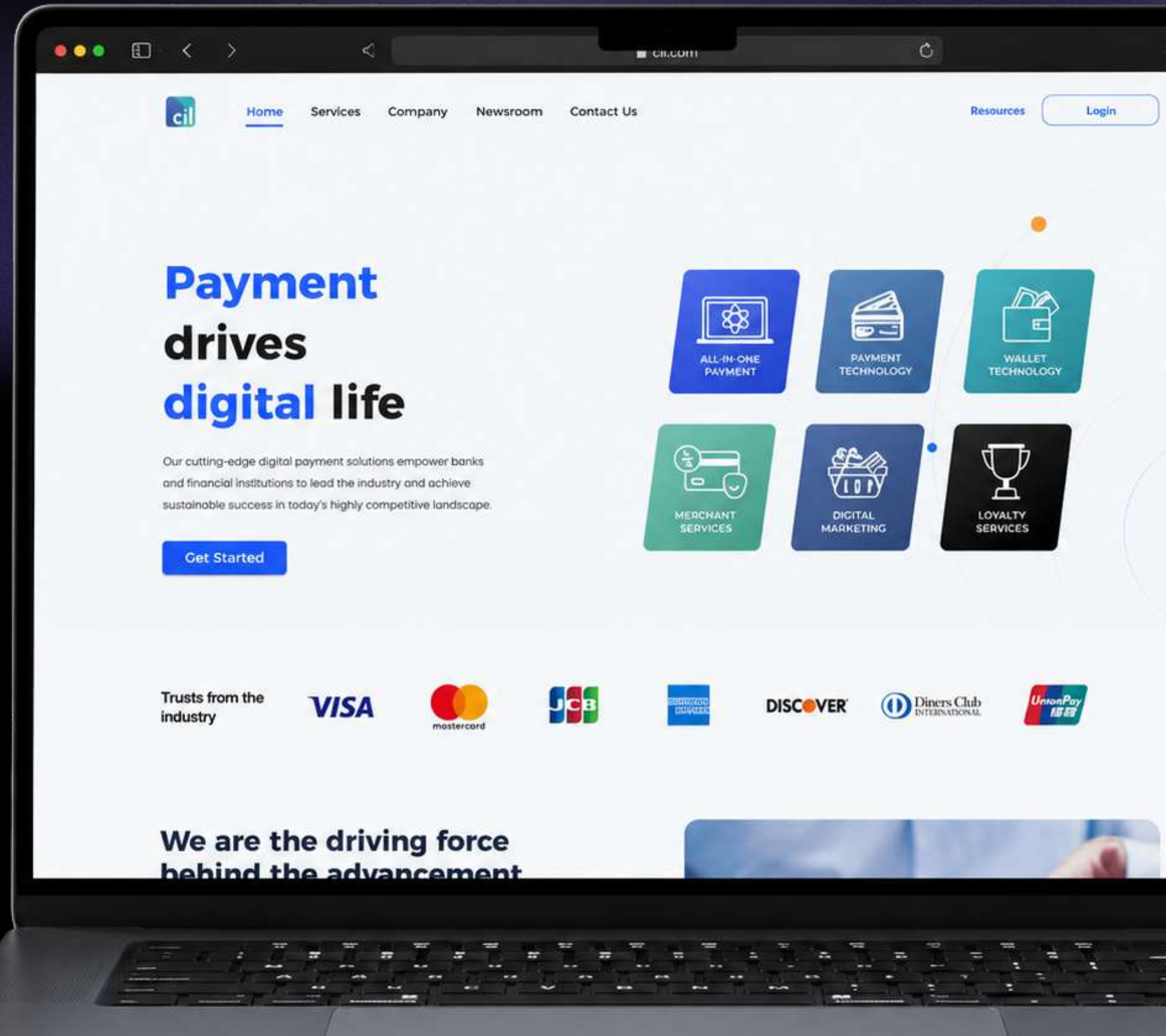
CARDINFOLINK



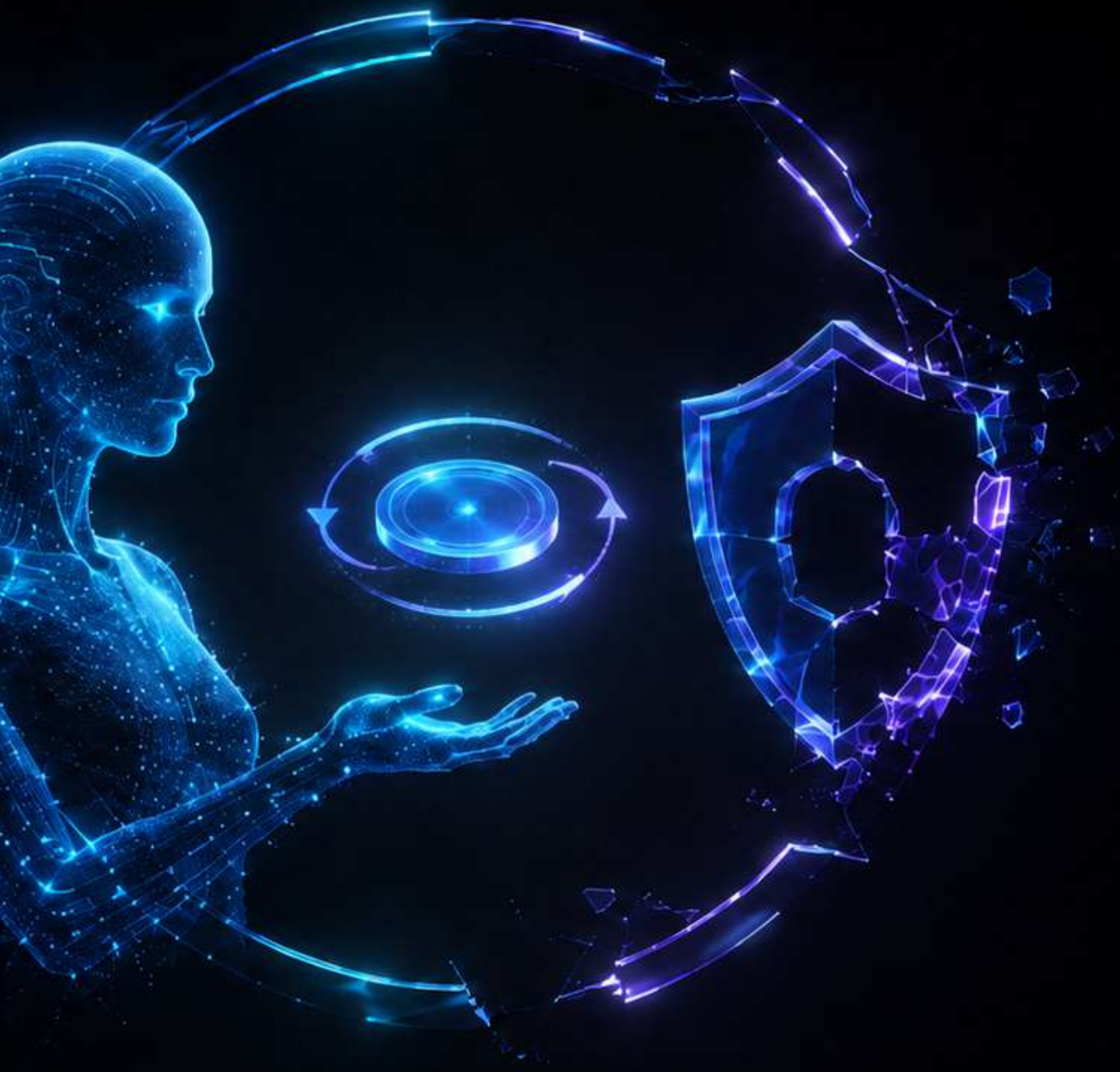
• ABOUT CARDINFOLINK

CardInfoLink, operating with Evonet, is a fintech and payment infrastructure provider with more than 15 years of experience in acquiring and processing across Asia. It operates directly in live environments, supporting real merchants and real transaction flows in one of the world's most dynamic payment ecosystems.

This production-first foundation distinguishes CardInfoLink from many emerging players exploring AI in controlled settings. Its systems already sit at the core of digital commerce, where uptime, compliance, and trust are non-negotiable. As the nature of commerce begins to change, CardInfoLink is extending this infrastructure into a new paradigm, agentic commerce, where AI agents act as autonomous participants in transactions.



● THE CHALLENGE



The transition to agent-driven commerce was not driven by speculation. It came from real, immediate demand from merchants.

Businesses began asking for AI-native transaction experiences that could make decisions faster, orchestrate services seamlessly, and execute purchases end-to-end. At the same time, behaviour itself began to evolve. AI systems were no longer simply assisting users. They were beginning to act independently as digital consumers, initiating and completing transactions without human intervention.

This shift is already visible in real-world scenarios. AI agents are booking rides, reserving hotels, and purchasing airline tickets autonomously, without requiring manual confirmation loops. These flows introduce a fundamentally different model of commerce; one where transactions are initiated and executed entirely by machines.

However, the underlying payment infrastructure was never designed for this. Traditional systems are built around human identity, explicit consent, and clear accountability. When an AI agent becomes the one transacting, these assumptions break down. The key question becomes not just whether a transaction can be executed, but whether it can be trusted.

In practice, that means being able to prove which AI agent initiated an action, on whose authority it acted, which credentials it used, and which policies governed the transaction. In regulated payments, that level of accountability is not optional.

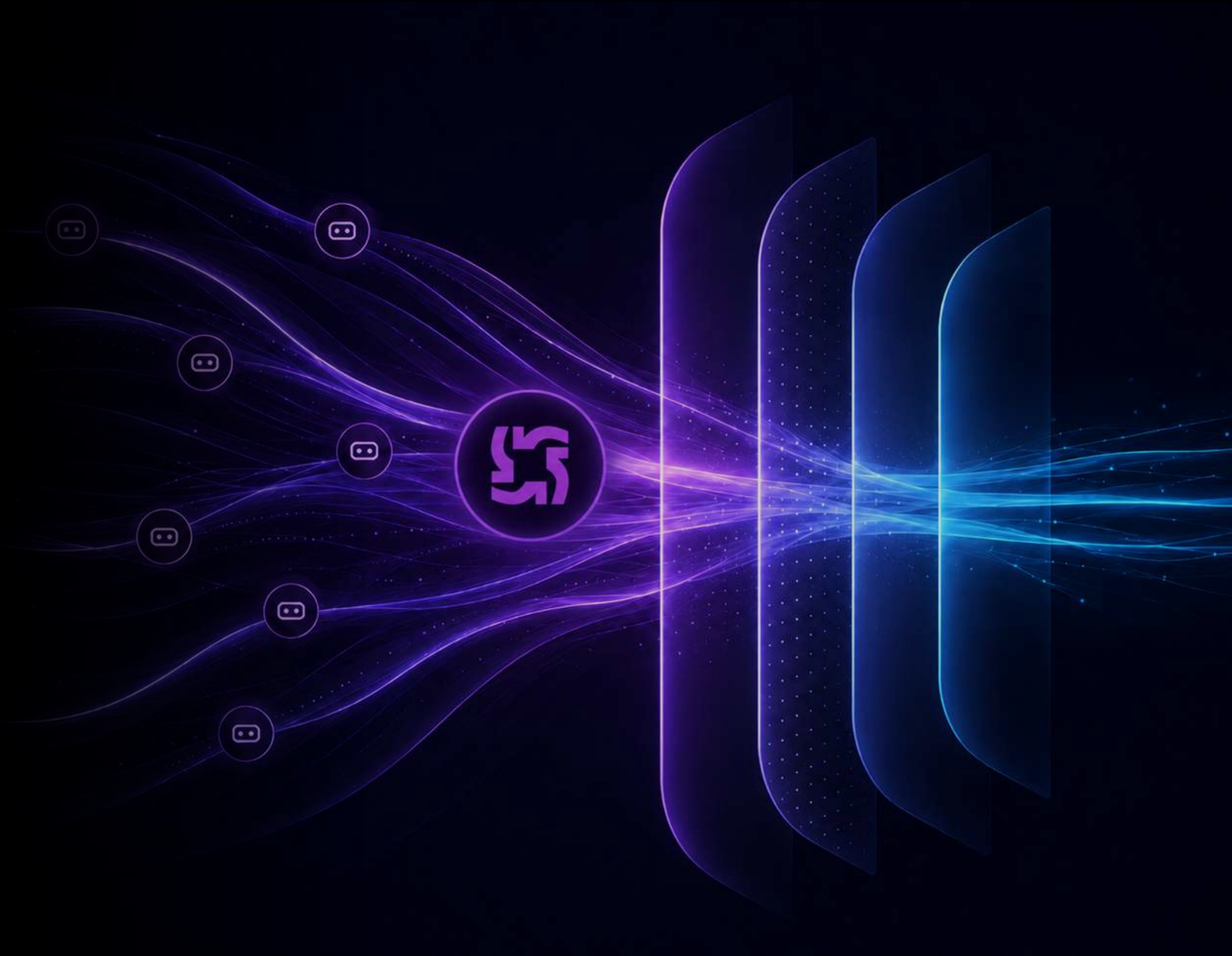
● THE SOLUTION

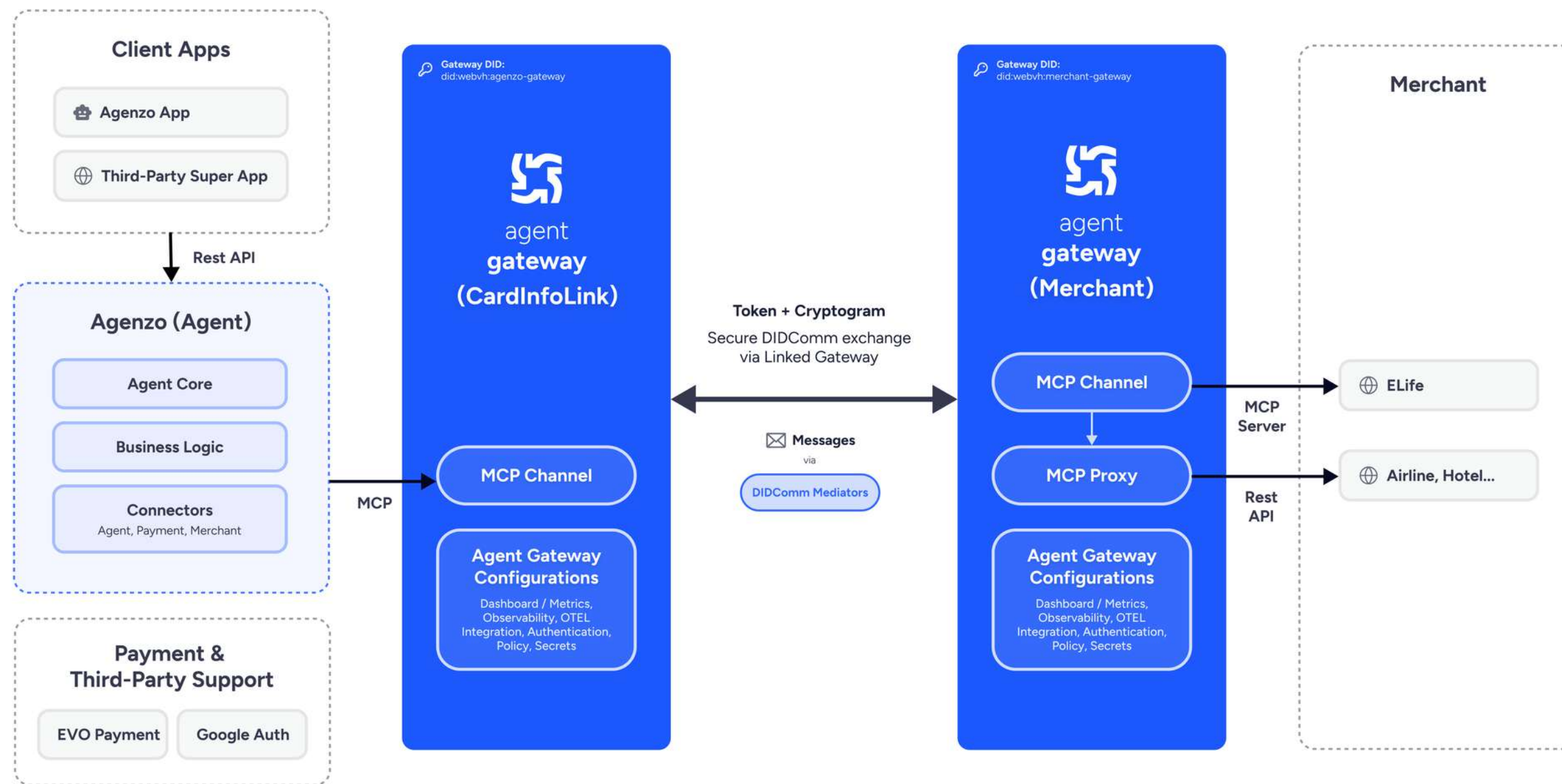
CardInfoLink addressed this by building an agentic payment infrastructure that abstracts complexity away from AI systems while retaining full control over execution.

At its core, the system enables AI agents to initiate transactions across multiple payment models such as tokenised cards and network credentials without needing to understand the underlying mechanics. Importantly, this allowed CardInfoLink to extend trusted agentic capabilities into its existing payment and merchant infrastructure without rebuilding the systems already supporting live transaction flows. Payments can be created and executed in milliseconds, with CardInfoLink handling orchestration across merchants and payment rails.

This capability enabled autonomous execution, but it did not yet solve the deeper issue. For agentic commerce to scale, every transaction needed to be verifiable, attributable, and governed.

To bridge this gap, CardInfoLink integrated Agent Gateway, part of Affinidi Trust Fabric, into its architecture as the foundational trust layer between AI agents and merchant systems.





“ Affinidi introduced the missing trust layer: Agent Gateway, MCP, A2A encryption, and agent architecture.

It didn't make our AI smarter, it made our AI trustworthy. That distinction is everything in financial services. ”

CardInfoLink Co-Founder, Hyman Zhu

● THE SOLUTION

With this integration, the focus shifted from enabling transactions to enabling *trusted* transactions.

Each agent interaction is anchored in verifiable identity, so every request carries a clear and provable origin. That identity can be authenticated as agents interact across company boundaries, giving CardInfoLink and its partners confidence in which agent is acting and on whose authority. Data exchanged between agents, merchants, and partner systems is secured and tamper-evident, while policy is enforced at runtime through approvals, tool access controls, and transaction guardrails. For CardInfoLink, this created a live control point over autonomous payment flows, backed by an audit-ready record of agent activity.

This moves trust out of individual systems and into a shared infrastructure layer, making it possible for financial ecosystems to accept AI-driven activity with confidence. This also helps reduce operational risk by keeping sensitive credentials under centralised control, rather than embedding them across individual agent flows.



● WHAT CARDINFOLINK GAINED WITH AGENT GATEWAY



Trusted Identity

Verifiable agent identity, so every transaction request has a provable source.



Governed Runtime

Runtime governance and auditability, so actions can be controlled and reviewed in a production financial environment.



Agentic Payments

A path to live agentic commerce without rebuilding core infrastructure, enabling deployment across live merchants and payment environments.

● BUILDING THE INFRASTRUCTURE FOR AI COMMERCE

CardInfoLink views this shift as part of a broader transformation in digital infrastructure. The company draws a parallel to the introduction of shipping containers in global trade; a simple standard that reduced costs by 97%, from \$5 to \$0.16 per ton, and in doing so, reshaped the global economy.

In a similar way, AI today represents a massive leap in productivity but remains fragmented without the infrastructure needed to scale it reliably. Trust, identity, and interoperability are still missing at a systemic level.

By embedding **Agent Gateway** into its stack, CardInfoLink is helping build that missing layer, positioning trust as the standardised interface through which AI agents interact with commerce systems.

This approach reframes agentic commerce not as a feature, but as infrastructure in transition.



● FROM EXPERIMENTATION TO LIVE DEPLOYMENT

With trust embedded into its architecture, CardInfoLink has moved decisively beyond proof-of-concepts into production.

From 1 June 2026, its infrastructure has been powering live agentic payment flows across multiple markets, supporting real transactions initiated and completed by AI systems. These include autonomous bookings for transport, accommodation, and travel, all underpinned by complete traceability, verifiability, and runtime governance.

This marks the point at which agent-driven commerce moved from theory into real merchant ecosystems.

By combining execution capability with a robust trust layer, CardInfoLink ensures that these transactions meet the expectations of financial systems. Merchants can accept them, payment providers can process them, and organisations can audit and govern them with confidence.



● THE FUTURE

CardInfoLink sees the next phase of AI adoption being defined not by intelligence alone, but by the infrastructure that supports it.

As AI agents become more capable, their ability to participate in real-world systems will depend on trusted frameworks for identity, policy enforcement, and secure interaction. Without these, adoption will remain constrained.

“ **Intelligence is necessary, but not sufficient. Trusted infrastructure is what unlocks adoption. Build the infrastructure. The intelligence will follow.** ”

CardInfoLink Co-Founder, Hyman Zhu

By integrating Agent Gateway into its core systems, CardInfoLink is laying the foundation for this shift, enabling a future where AI agents can participate seamlessly and securely in global commerce.

[Click here to learn more about **Agent Gateway** ->](#)

