# Visa unveils AI innovations to transform commerce with cultural intelligence and programmable money



At the Possible conference held in Miami, Visa’s Chief Marketing Officer, Frank Cooper III, unveiled a transformative suite of AI-driven innovations intended to redefine commerce in an increasingly automated world. These new products focus on enabling autonomous transactions and seamless interactions between AI agents, highlighting a future where machines not only recommend but actively execute shopping and payment processes.

Cooper, in an exclusive interview with The Drum ahead of the launch, emphasised the importance of cultural intelligence in this evolving commercial landscape. He stated, “Culture shapes what we buy, how we buy, and increasingly, who buys on our behalf,” underscoring how rapid changes in consumer behaviour driven by AI require a nuanced understanding beyond technological capability.

The company's rollout included three major product innovations:

1. **Visa Pay** - This enables users of any compatible mobile wallet to access Visa’s extensive global merchant network without requiring new cards or separate enrolment. Cooper explained, “There are billions of people using mobile wallets that don’t work outside their ecosystems. Visa Pay removes that wall. You activate it in your wallet, and now you can tap, click, or scan anywhere Visa is accepted.”

2. **Visa Accept** - Targeting micro-sellers who currently lack card acceptance capabilities, this innovation turns smartphones into card readers with minimal setup. “There are 350 million micro sellers out there who can’t accept cards today. This gives them that ability instantly, using just their phone,” Cooper noted.

3. **Programmable Money and Stablecoins** - Visa has also ventured into digital currencies through its new Tokenized Asset Platform, allowing banks such as BBVA to mint their own digital euros, demonstrating a move toward integrating stablecoins with traditional financial infrastructure.

Cooper highlighted that beyond the technology itself, trust plays a critical role in the success of AI-driven commerce. “In a world of agent-to-agent commerce, marketing’s role will be profound,” he said. Marketing must not only explain new functionalities but also convey whether a brand genuinely understands and values its customers.

Discussing AI's impact on consumer identity, Cooper pointed out that traditional demographic segmentation is becoming obsolete. “One person might be a sneakerhead, a gamer, a Swiftie, and a startup investor - all before lunch. AI helps us see those identities clearly, and in real time.” He stressed that while AI provides deeper insights into complex and fluid identities, human judgement remains essential in interpreting and acting on these insights.

Cooper also shared his perspective on marketing’s evolving role, drawing from his background in music and culture. “Music taught me to understand what moves people,” he explained, highlighting the importance of connection, community, and even imperfection in forging authentic brand relationships. He compared this to the analogue resurgence seen with vinyl records, where the ‘noise’ enhances the realness of the experience.

As AI automates more transactional aspects, Cooper argued that marketers must remain the custodians of brand values and creativity. “If agents are deciding what to buy, who’s programming those agents? If they’re trained only on past behaviour, where does surprise come from? Where does joy come from? That’s our job. To make sure the algorithms don’t erase what makes us human.”

Reflecting on the pace of change, Cooper admitted uncertainty about the exact trajectory but emphasised the swift advancement. “Every month, something that once seemed impossible becomes reality,” he said. He urged marketers to embrace AI promptly: “If you haven’t started investing in AI, it might already be too late. The current is moving. Fast.”

Visa’s strategic push positions it at the forefront of AI-enabled commerce, connecting buyers and sellers through innovative digital tools. Yet, as Frank Cooper articulates, the success of this new era will hinge as much on cultural and emotional intelligence as on the technological breakthroughs powering the transaction.

Source: [Noah Wire Services](https://www.noahwire.com)

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