

MPay to Integrate Ant International's AMP Protocol, Among the First E-Wallets Globally to Enable AI Agent Payments

Macao, September 11, 2026 — MPay, Macao's leading e-wallet, will adopt Ant International's Agentic Mobile Protocol (AMP) as one of the protocol's first e-wallet partners. This follows Ant International's recent announcements regarding the global rollout of AMP at the 2026 Inclusion Conference on the Bund.

The AMP integration will enable MPay to further connect AI agents with its existing mobile payment capabilities. Once authorized by users, eligible AI agents will be able to invoke MPay to complete payments, making AI not just a recommendations provider but a transaction assistant. The partnership also makes MPay an early mover in bringing AI payment capabilities to Macao's consumer sector and heralds MPay's evolution into a one-stop digital lifestyle super app enabling a smarter, more open, and more global future.



From “find it for me” to “buy it for me”: AI agents reshape the consumer payment journey

The dawn of everyday AI tools has sparked a shift in consumer purchase behavior and habits. Whereas the previous user journey consisted of research, comparison, decision-making, and then purchase by switching to a payment tool to pay, the future AI-powered user journey weaves agents into every step as they assist with search, price comparison, recommendations, decision-making, and purchase based on user needs.

Ant International designed AMP for mobile payment platforms worldwide, including e-wallets, super apps, and digital banks, to ensure that consumers around the world can shop and pay conveniently, securely, and with confidence using AI agents while addressing key challenges in global agentic commerce, including cross-market connectivity and interoperability for merchants.

YOYO, an AI agent for cross-border travel and consumer services, serves as an illustrative example. A user may simply instruct the agent, “I’m attending the 2026 Inclusion Conference on the Bund in Shanghai. Please find me a nearby hotel for one night from Sep 9.” YOYO then automatically searches for hotels, compares options, and provides recommendations based on the user’s destination, dates, and requirements. Once the user confirms the type of room and provides authorization, YOYO invokes MPay on the user’s mobile device to make the payment, with the user completing the payment verification as prompted.

Throughout the process, users never need to hop repeatedly between merchant pages and payment tools, nor do they need to change their existing payment habits. Once the payment completes, users can view their AI order list, real-time order status, and the progress of delegated tasks through MPay in a seamless, clear, and transparent experience.

Secure and controllable: AI-driven payments built on explicit user authorization

AMP provides a unified framework for agent identity, user authorization, and payment security. For each transaction, users can set the scope of the agent’s authorization, define spending limits, and specify the conditions that must be met. They can also review, update, or revoke their authorization at any time.

In addition, the security mechanisms such as the Know-Your-Agent (KYA) framework and AgentSafePay provide AI agent identity verification and fund protection, ensuring that while AI completes tasks on behalf of users, the payment process remains secure, transparent, and controllable.

Building an open and intelligent super app model for the global ecosystem

In recent years, MPay has actively integrated advanced technologies, third-party applications, and global commerce into its growing one-stop digital lifestyle services app that spans retail, mobility, dining, cross-border services, finance, and local life. MPay currently supports cross-border payments in approximately 60 countries and regions, connecting local life in Macao with consumer services worldwide.

In April this year, MPay launched AI Payment Assistant, an AI Skill that enables local merchants and developers to integrate MPay's payment capabilities, lowering the technical barriers to payment integration and enhancing merchants' digital efficiency. Through the partnership with Ant International's AMP, MPay will be able to further extend its AI payment capabilities into the global agentic ecosystem by plugging local merchant services with the broader cross-border travel, global consumer, and intelligent lifestyle services ecosystem.

Gavin Zhao, President and Chief Product & Technology Officer of Macau Pass Group, said, "MPay is honored to be among the first digital wallets around the world to support Ant International's AMP. AI agents are changing how users access services and complete transactions, and payments are a key link in bringing AI into real-world business environments. As an international city of tourism, Macao has a unique advantage in its ability to unite local life, cross-border consumption, and global services. Macau Pass will continue to embrace pioneering technologies and steer the deep integration of AI, payments, and local businesses to bring more innovative services to Macao first, helping Macao's digital lifestyle, smart city development, and commercial services connect with the broader international ecosystem."

As agentic technologies advance, MPay will continue to introduce more AI agents to tighten the relationship between merchant services and the global consumer industry in an open, intelligent, and secure way. This will allow users to be able to enjoy more convenient and smarter one-stop digital lifestyle services within familiar payments experience and create more opportunities for merchants and partners in Macao to develop their digital, intelligent, and cross-border capabilities.