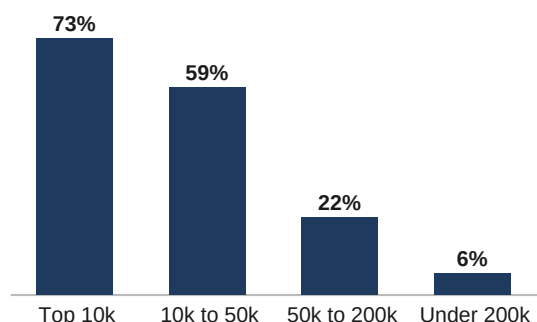


Where stores let them in, AI agents can shop, but not pay

We sent Claude, GPT and Gemini to buy one item from 500 well-known US online stores, including 48 of the NRF Top 100, and stopped each at the card form. Where stores let them in, the agents almost always reached the card. That is also where the routes built for agents hand the purchase back to a person.

1. The biggest stores keep agents out

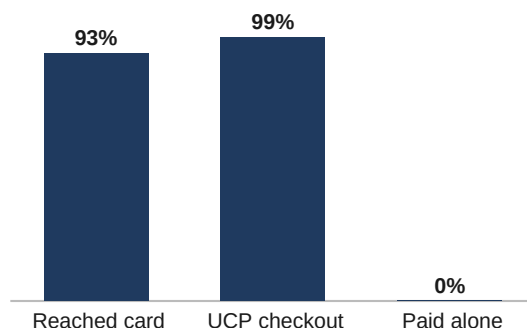
The more traffic a store gets, the more likely it blocks the agent.



Share of stores that blocked the agent, by traffic rank (10k = 10,000). 37% of stores overall, most on the homepage or first search. The store decides, not the AI: 413 of 427 stores treated Claude, GPT and Gemini the same.

2. Inside, they get all the way to the card

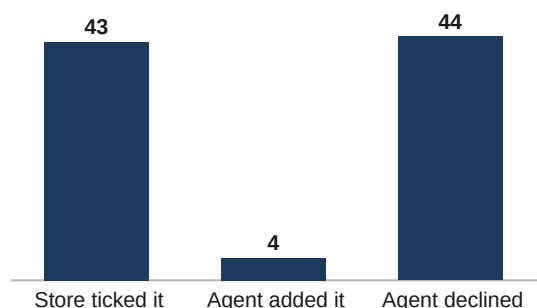
Then they stop. No agent checkout finished paying on its own.



Reached card: 272 of 294 stores that let the agent in. UCP checkout: set up at 195 of 197 Shopify stores that offer it. Paid alone: none; 181 handed payment back to a person. No store advertised ACP to outside agents (0 of 500).

3. Stores add charges nobody chose

Agents often leave on what the store pre-selects.



When an add-on came up at payment, it ended up in the cart 29% of the time (47 of 162 runs): package protection, returns coverage, memberships. Median \$4.19, up to \$150 a year. None were required.

What this means for payments

The gap is at the card, not the agent.

- **Stores can't tell a trusted agent from a bot**, so most big ones block it (chart 1).
- **The open routes end at payment**, even where they work (chart 2).
- **An agent's credential would pay for extras** the buyer never chose (chart 3).

The data covers 500 named retailers, with screenshots of every step. Ask for access at dhruvwalia.com.

Agent Checkout Research Study, October 2026. 500 well-known, hand-picked US stores; Claude Sonnet 5.5, GPT-5.6 Terra, Gemini 3.1 Pro. Automated Chrome, made-up buyer details, nothing bought. Reached the card = card form on screen with the address filled in, scored from the page, not the agent. AI reviewers checked every run against its screenshots, 656 of 1,604 also by hand. Results held on a phone hotspot (165 of 168 stores), the next day (40 of 40) and two weeks later (236 of 241). Rates describe the stores tested. Dhruv Walia, dhruvwalia.com (data a6d9b73).