



Nexi Group and Google Cloud collaborate to drive agentic commerce across Europe

Strategic partnership to enable AI agent-based transactions while leveraging Google Cloud technologies to transform Nexi's fraud detection and operational efficiency

MILAN – March 3, 2026 – Nexi Group, a leading European paytech, and Google Cloud today announced a memorandum of understanding (MoU) to build foundational infrastructure for the next generation of digital commerce. The collaboration focuses on enabling agentic commerce—in which AI agents autonomously navigate shopping journeys and execute secure payments on behalf of consumers, strictly based on their explicit authorizations. In parallel, Nexi will leverage Google Cloud technologies to drive operational efficiency across its core platforms.

Under the MoU, the companies aim to combine Google Cloud's advanced AI and data infrastructure with Nexi's extensive European payment network and acquiring expertise. Additionally, Nexi is committed to support open source commerce standards, such as the Universal Commerce Protocol (UCP) and Agent Payments Protocol (AP2), to enable agentic shopping journeys and payments. Together, the companies intend to explore next-generation agentic shopping journeys while evaluating ways to optimize Nexi's operational efficiency, internal real-time fraud detection, and merchant onboarding. The collaboration also aims to create a secure environment where digital intent can be converted into seamless, authorized transactions.

*"We are entering an era where AI agents will increasingly orchestrate commerce on behalf of consumers, making it imperative for merchants to provide seamless, autonomous transaction experiences - **said Roberto Catanzaro, Chief Business Officer, Merchant Solutions at Nexi** - By endorsing the UCP and AP2 protocols alongside other leading payments and technology companies, we will help shape the European ecosystem for this transformational shift. To reach this objective, we will leverage our deep understanding of European requirements, leadership position in the ecommerce mid-market, and large network of partners including local platforms and ISVs."*

*"As consumer journeys shift toward agentic commerce, trust and security become the primary currencies of the digital economy - **said Tara Brady, president of Google Cloud EMEA** - Google Cloud is at the forefront of delivering secure, agentic AI technologies to the financial sector. With these capabilities, Nexi will accelerate innovation, optimize transaction workflows, and define the next generation of digital payments for the European market"*.

Transforming commerce: from interaction to transaction

By integrating Nexi's deep European payment expertise with Google's AI technologies, the collaboration will enable:

The power of AP2 and UCP: Nexi is committed to supporting these open standards. By utilizing UCP to orchestrate the end-to-end AI commerce lifecycle and AP2 as the specialized trust layer for transactions,



the collaboration will support the ability for AI agents to facilitate seamless shopping journeys and execute authorized, secure payments via cryptographically signed mandates and verifiable credentials.

Conversational sales channels: Merchants will be able to capture intent exactly where it happens, bridging the gap between a search query or a video recommendation and an immediate, AI-facilitated purchase.

Seamless European infrastructure: The collaboration will provide a standardized, secure payment engine that allows AI agents to operate with European regulatory compliance and trust.

Advancing operational excellence and ecosystem growth

Beyond consumer experiences, the collaboration also emphasizes operational innovation. Nexi intends to leverage Google Cloud's advanced AI and data analytics to evolve its internal processes. This includes identifying opportunities to optimize real-time fraud detection, automate compliance, and streamline merchant onboarding to create a more resilient, cost-effective operational backbone.

Furthermore, the companies will explore ways for Nexi to leverage Google Cloud to develop and enhance the accessibility of its payment services for independent software vendors (ISVs).

About Nexi

Nexi is the European PayTech, operating in high-growth, attractive European markets and in technologically advanced countries. Listed on Euronext Milan, Nexi has the scale, geographical reach, and capabilities to drive the transition towards a cashless Europe. With its portfolio of innovative products, ecommerce expertise, and sector-specific solutions, Nexi provides flexible support to the digital economy and the global payments ecosystem through a broad range of channels and payment methods. Nexi continuously invests in technology and innovation, focusing on two key principles: meeting the needs of its customers together with its partner banks, and creating new business opportunities for them.

About Google Cloud

Google Cloud is the new way to the cloud, providing AI, infrastructure, developer, data, security, and collaboration tools built for today and tomorrow. Google Cloud offers a powerful, fully integrated and optimized AI stack with its own planet-scale infrastructure, custom-built chips, generative AI models and development platform, as well as AI-powered applications, to help organizations transform. Customers in more than 200 countries and territories turn to Google Cloud as their trusted technology partner.

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