



Hi ,

Would you let an LLM buy a birthday present for you? What about your groceries?

←  r/OpenAI · 3mo ago
deryni21

Agent Mode Ordered this Grocery Haul

Image



We're entering the era of autonomous shopping. This week, Mastercard [announced](#) it is embedding its 'Agent Pay' payment platform into PayPal's digital wallet — paving the way for AI agents to buy stuff on your behalf. This holiday season, hundreds of millions of consumers and tens of millions of merchants will begin transacting through AI-driven checkout flows, shifting power and friction away from the human shopper.

OpenAI's new [agentic commerce protocol](#) turns artificial intelligence from a generator of words and images into an actor in the economy. Currently, this "Buy it in ChatGPT" feature is [only available](#) to people in the United States, but it's fair to expect it will be in Canada soon.

Here's how it works: instead of helping you shop, AI agents will now *shop for you* — finding products, comparing options, negotiating prices and executing purchases on your behalf. [Mastercard's Agent Pay](#), [Microsoft's Copilot Merchant Program](#) and [Amazon's Buy For Me](#) are all early signals that this model is scaling fast.

This is *agentic commerce*, a term that describes transactions where software agents make and settle payments autonomously. It promises frictionless convenience — you can simply tell an LLM you want new red shoes and the pair it selects shows up at your door — but also rewrites the logic of commerce itself.

In the e-commerce flow we've grown used to, one vendor, one payment processor and one delivery agent form a clear, accountable chain. Agentic systems collapse that. Now, machines negotiate and transact with each other in milliseconds. Pricing, purchasing and authorization can occur behind opaque digital doors.

This shift creates a new kind of risk, both jurisdictional and epistemic — because whoever defines the code effectively defines the terms of trade. When U.S. firms like OpenAI, Stripe or PayPal embed their own definitions of what these systems see as legitimate transactions, those definitions can become de facto Canadian law. Essentially, decisions about what constitutes acceptable commerce are migrating from Ottawa to Silicon Valley.

Agentic commerce holds considerable promise for consumer choice and comparison shopping. While offloading the work of shopping onto machine decision-making is interesting and certainly novel, it raises three immediate threats for Canadians:

1. **The loss of control over our payment data:** AI intermediaries will collect data and learn from every transaction Canadian users make, creating new avenues for manipulation, discrimination or surveillance.
2. **Invisible market distortion:** When AI is used to both set prices (via [algorithmic pricing](#)) and pay them (via agentic payments), commerce could become a closed feedback loop among algorithms. Human judgment and regulatory visibility vanish.
3. **Jurisdictional drift:** Foreign payment protocols can quietly embed U.S. commercial norms into Canada's digital infrastructure, deciding which merchants are "trusted," which purchases are "safe," and which consumers are "risky."

Together, these dynamics risk shifting sovereignty from Parliament to platforms.

The good news is that Canada already has a framework capable of responding: [The Bank Act](#). It empowers the Minister of Finance and the Office of the Superintendent of Financial Institutions (OSFI) to regulate any technology that affects the safety, soundness and integrity of our financial system. It's also one of the few federal instruments that gives the Canadian state direct authority over the architecture of its financial system, and, by extension, over who and what is allowed to participate in the country's economic life.

When it comes to this new form of online shopping, Ottawa can treat agentic commerce as a [prudential issue](#) in the same way that it manages liquidity, cybersecurity and consumer protection. [Existing OSFI guidance](#) already requires federally regulated institutions to test algorithmic systems for fairness, explainability and data quality. Those same principles can extend to AI that processes payments.

By aligning prudential regulation with industrial strategy, Ottawa can scale trusted domestic AI champions while protecting national oversight. Ultimately, the policy question is under whose jurisdiction those transactions occur.

As Canada concludes its [AI sprint](#) consultations, SHIELD believes that agentic commerce is a missing element of the AI governance debate. If we only focus on traditional (or more familiar) regulatory questions (such as generative AI content and copyright, or the harms associated with deepfakes) we risk missing this transformation in how machines exchange value. When algorithms determine both what things cost and how they are paid for, pricing power and policy power converge.

Ensuring that the next generation of digital commerce serves Canadians, rather than subordinating them to foreign systems, is squarely in the national interest.

Canada still has time to shape this architecture. Digital sovereignty isn't only about the cloud. It also starts at the checkout.

The best gift we can give ourselves is decisive regulatory foresight that recognizes the realities of this new economy.

SHIELD submitted to the [federal AI consultation](#), and will be in Ottawa for lock up on Budget day.

Until next time,
Vass Bednar

In the Sovereignty Conversation This Week

We co-designed ten mini-SAGITs ([Sectoral Advisory Groups on International Trade](#)) to help Canada strengthen its strategic intelligence ahead of the CUSMA review. These sessions brought together experts across key sectors including automotive, cybersecurity, AI, defence, life sciences, logistics, critical minerals, and cloud infrastructure.

Summaries from these roundtables will be submitted jointly by the BSIA, CIGI, CCI and SHIELD as part of Canada's [official CUSMA consultation](#) alongside SHIELD's own independent submission on sovereignty and trade readiness.

A compendium from the [Elbows Up Economic Summit](#) held in September 2025 was published this week. It's called: [Elbows Up: A Practical Program for Canadian Sovereignty](#). The Summit was co-sponsored by the Canadian Centre for Policy Alternatives (CCPA), the Centre for Future Work, and several national civil society organizations. SHIELD's economist Kaylie Tiessen presented at the conference and is part of the compendium with an essay on "[Sovereignty by Design: Infusing Sovereignty Into Decision-Making](#)." As the organizers write, "Canada needs to build big things, but we need to build the *right* big things, and the *right way*."

Our friends at the Council of Canadian Innovators released a report, "[Building at Scale: A Policy Report on Innovation & Canada's Housing Crisis](#)," and our economist Kaylie Tiessen participated in their launch event. You can read the report [here](#) and watch the launch event [here](#).

SHIELD In the News

The Globe and Mail - "[These Blue Jays tickets are too high. We must do something.](#)" Managing Director Vass Bednar wrote about how algorithmic resale markets are turning fandom into a finance game, and how other jurisdictions are setting new standards that limit resale markups.

BNN Bloomberg - Managing Director Vass Bednar [joined BNN](#) to talk about the World Series ticket fiasco, and how the frustration around ticket allocation gets at a deeper challenge: the loss of control over the systems that decide what something is worth.

Join us at these Upcoming Events

- **Sunday, November 2nd** - We are interviewing **Andrew Coyne** about his book [The Crisis of Canadian Democracy](#) at the Toronto International Festival of Authors (TIFA). Coyne takes on the structural and cultural drift undermining trust in our democratic institutions. This event is ticketed and you can purchase [here](#).
- **Friday, November 7th** - We are interviewing **Tim Wu** on his new book [The Age of Extraction: How Tech Platforms Conquered the Economy and Threaten Our Prosperity](#) at Hot Docs. The Columbia Professor and former White House advisor behind [The Attention Merchants](#) returns to explore how our digital and economic systems extract value, and what it would take to rebalance power. This event is ticketed and you can purchase [here](#).
- **Tuesday, November 11th** - [CBC Ideas](#) is celebrating 60 years! Join the country's longest-running program of big thinking as it looks back (and forward) on how we talk about ideas in Canada. SHIELD will be on stage. This event is free and you can register [here](#).
- **Friday, November 21st** - We are interviewing **Cory Doctorow** about his new book [Enshittification: Why Everything Suddenly Got Worse and What to Do About It](#), in partnership with BC Libraries and the Vancouver Public Library. Doctorow continues his excellent campaign against platform decay and monopoly logic. This event is online and you can register [here](#).
- **Tuesday, November 25th** - We are interviewing **Darrell Bricker** and **John Ibbitson** about their new book, [Breaking Point: The New Big Shifts Putting Canada at Risk](#) where they explore how economic, technological and geopolitical pressures are reshaping Canada's future. This event is free to attend and will be hosted on the CIGI campus. Grab your ticket [here](#).
- **Friday, December 5th** - We are kicking off the [Toronto Public Library's AI Summit](#) with a discussion on Building the AI Future We Want To Live In. We will interview **Mutale Nkonde**, the founder of [AI for the People](#). This event is free to attend and [requires registration](#).

This song come from a reader (thank you!). We were looking for a Canadian music rec, and now we've met Ottawa-based Matt McKechnie, aka "[Graven](#)." He's got a great alt-rock-meets-folk Canadian sound. Here's a single of his from a few years ago called "Music Magic."



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