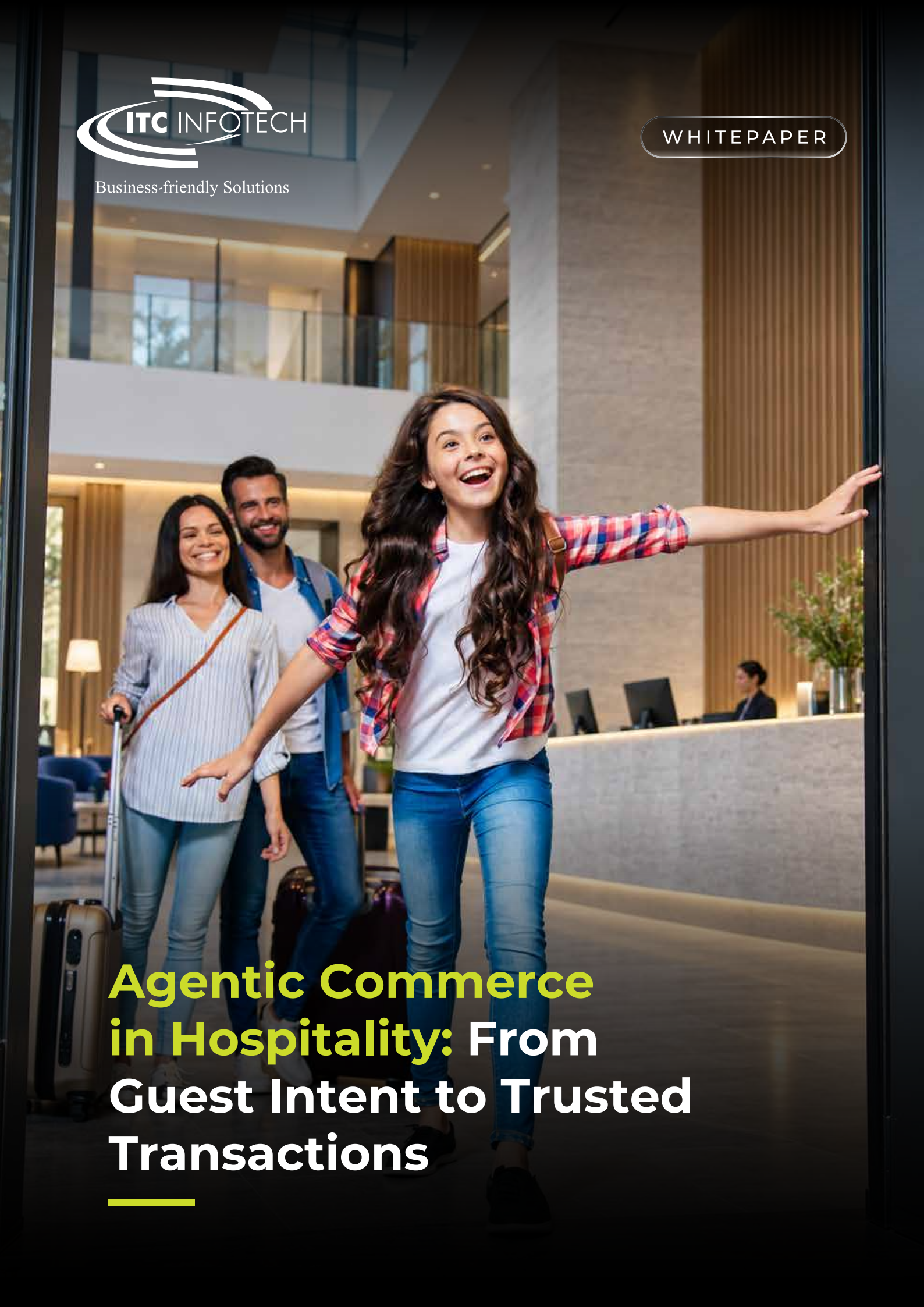




Business-friendly Solutions

WHITEPAPER



Agentic Commerce in Hospitality: From Guest Intent to Trusted Transactions

Hospitality is entering a new phase of AI adoption. For the past several years, much of the industry's focus has been on using AI to improve discovery, recommendations, service, & personalization. The next frontier is more consequential. AI agents are beginning to move beyond influencing what a guest chooses toward acting on those choices: booking rooms, purchasing upgrades, reserving experiences, & managing spend during a stay.

For hotel groups pursuing a ZeroLag guest experience, this creates a strategic challenge: How do you remove the latency associated with human approvals without giving autonomous systems authority beyond what the guest intended?

Solving that challenge may become one of the foundations of agentic commerce in hospitality



Why Autonomous Hospitality Transactions Still Need A Trust Layer

Ask an AI concierge to plan a weekend in Paris, and you'll have a flawless itinerary within seconds. Ask it to book the room, order room service, and put down a deposit on spa treatments, and the illusion of effortless autonomy quickly falls apart ; it isn't a single purchase; it's a web of micro-transactions, varying consent thresholds, and shifting liabilities introducing a different set of requirements: from tax accuracy and payment execution to post-purchase dispute handling.

Studies show that only around 2% of travelers currently trust AI to complete a booking without a person checking it first.

For hospitality, the question is therefore becoming more specific: How can hospitality build trust in agentic commerce?

Addressing that challenge requires a way to translate guest intent into clear, enforceable boundaries at the point of transaction.

That creates three requirements at the point of transaction:

1. The guest's authority must be defined,
2. The proposed action must be checked against that authority, and
3. The basis on which the transaction proceeded must remain verifiable afterward.

The missing capability is therefore an independent checkpoint between agent intent and transaction execution.

AIVL: A Verification Layer for Agentic Transactions

AIVL - the Agentic Intent Verification Layer - is a proposed model for creating that checkpoint.

Rather than replacing the agent, payment platform, or hospitality systems already involved in the journey, AIVL would sit between the decision and execution layers, verifying whether a proposed transaction falls within the authority the guest has granted.

The foundations for this type of architecture are already emerging. Google's Agent Payments Protocol (AP2) and Mastercard's work on Verifiable Intent point toward models in which user intent and transaction authorization can be represented in signed, verifiable forms. Applying the same to hospitality, however, introduces unique complexities. A single guest stay is rarely a single transaction; it is a moving chain of purchases—from room rates and incidental deposits to dining and upgrades—each governed by its own price caps, rate terms, and consent thresholds.

AIVL extends the principle of verifiable intent into this hospitality context through three capabilities.

- **The Intent Manifest** provides a structured, signed representation of delegated authority. It defines what the guest has permitted the agent to purchase, along with applicable budgets, categories, exclusions, and conditions for re-authorization. In a hospitality context, this could include room type, cancellation terms, upgrades, food and beverage, spa services, activities, and incidental spending.
- **The Verification Engine** evaluates each proposed transaction against those permissions before the transaction reaches the PMS, POS, booking engine, or payment gateway. A transaction that remains within the defined boundaries can proceed. One that exceeds a spending limit, enters an excluded category or violates a specified condition can be stopped or routed back to the guest for fresh authorization.
- **The Evidence Record** preserves the relationship between what was authorized, what the agent proposed and what was ultimately executed. That provenance provides the guest, hotel, and payment ecosystem with a common source of evidence if a transaction is subsequently challenged, audited, or disputed.

Together, these capabilities create a control that conventional AI governance alone does not necessarily provide - transaction-level verification of delegated intent at the moment an autonomous action is taken.

The result is a clear separation between what the agent determines is appropriate and what it is actually permitted to execute. That distinction could become critical as hospitality moves toward more autonomous guest journeys.



What Trusted **Autonomy Could** Unlock for Hospitality



Closing the "ZeroLag" Gap The value of a verification layer extends beyond risk management. It could determine how far hospitality companies are able to take autonomous service in practice and move towards the vision of a ZeroLag enterprise.



Elevating Human Touch: Automating routine transactional guardrails frees hotel staff from manual verification, letting them focus on what humans do best: empathy, complex service recovery, and personalized hospitality.



Capturing Perishable Revenue: Hotel groups eliminate booking drop-offs, converting in-the-moment guest interest directly into ancillary revenue without operational friction.



Bridging Legacy Rails: Tech platforms can layer autonomous agentic experiences directly over hospitality's existing PMS and payment infrastructure, avoiding costly rip-and-replace overhauls.



Earning True Delegation: Guests won't hand over purchasing power without security. Explicit guardrails give travellers confidence that AI agents remain accountable to their authorized spending limits.

Removing latency from discovery and recommendation delivers only part of the experience. The ability to act on guest intent with the same speed could become the next frontier.

Why Hospitality Should Shape Agentic Commerce Now

- **Hotel Stays Aren't Simple Shopping Carts:** Standard e-commerce assumes a straightforward one-click checkout. It breaks the moment it touches hospitality realities like split folios, non-refundable deposit terms, room-charge limits, and fluctuating cancellation policies.
- **The Accountability Rules Are Being Codified Today:** Regulators and payment networks are deciding right now who holds the bag when an AI buys something on someone's behalf. If transaction proof, identity checks, and fraud protections aren't built for hospitality workflows, hotels will bear the brunt of dispute headaches.
- **A Narrow Window to Set the Benchmark:** The infrastructure for autonomous transactions is coming together fast. If hospitality leaders don't collaborate now with tech vendors and payment partners to define these rails, the industry will spend years retrofitting rigid, third-party retail standards to fit complex hotel operations.



Moving From Concept to Operating Model

AIVL is currently a proposed model, not an industry standard. Its next test is therefore practical: can it work reliably within the complexity of a real hospitality journey?

- **Codify the Rules of Engagement:** Define a hospitality-specific authorization framework—mapping transaction categories, spending caps, rate rules, explicit exclusions, and re-authorization triggers across live PMS, POS, & booking engines.
- **Start With a High-Impact Pilot:** Test the framework in a contained, high-value scenario—such as an automated mid-stay room upgrade or last-minute spa add-on—to validate that intent can be verified at transaction speed with an airtight audit trail.
- **Establish True Economic Agency:** Build an industry-standard operating model that empowers autonomous agents to transact with genuine financial authority while preserving bulletproof guest transparency and brand accountability.
- **Scale for Real-World Interoperability:** Expand tested guardrails across multi-system environments, proving that autonomous authorization works seamlessly across legacy tech stacks, disparate vendor integrations, & split folios.

As agentic capabilities mature, hospitality leaders will need to decide how much authority they are prepared to delegate, where controls need to sit, and how that model can scale across the guest journey.



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