

The agentic payments gap

Corporate travel: the proving ground for controlled agentic payments

Introduction

AI agents are moving from travel assistant to corporate spender. Across 600 corporate travel and finance decision-makers, AI agents are expected to manage or authorise 37% of corporate travel spend on average by 2028. More than half (57%) expect AI to manage over a quarter of spend.

The biggest budgets are moving the fastest. Organisations spending \$6.8 million (£5 million) or more a year on corporate travel expect AI agents to manage around half of their spend by 2028, putting some of the largest travel programmes at the front of the shift.

But spending authority is developing faster than the controls around it. 81% already have some form of policy, control or payment guardrail for agentic payments, yet only 36% describe those controls as comprehensive.

Businesses show willingness to move ahead despite those gaps. Around three-quarters trust AI agents to manage travel bookings and spend without human intervention. However, that trust remains qualified: only 26% trust AI

agents completely and 97% have at least one concern about agentic payments, primarily data security, errors and fraud.

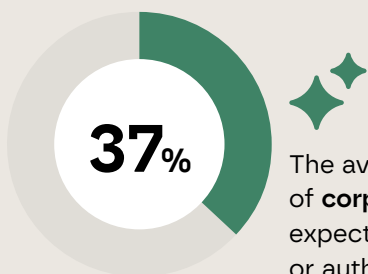
There's also a clear difference in confidence by seniority. 86% of executive leaders and heads of department trust AI agents to manage corporate travel spend, compared to 62% of travel and procurement decision-makers.

As AI agents take on more spending authority, the question becomes how businesses retain control of the transaction. Virtual cards rank first for perceived security in agentic corporate travel purchases, selected by 30%, and are expected to play a growing role in agentic payment safeguards.

Corporate travel is becoming an early proving ground for agentic payments. Business leaders need to decide how much authority they are prepared to give AI agents and make sure payment controls keep pace as AI-managed spending scales.

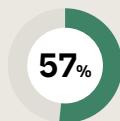
AI agents are getting a corporate travel budget

AI agents are expected to take on a substantial share of corporate travel spending over the next two years.



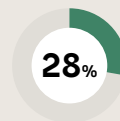
37%

The average proportion of **corporate travel spend** expected to be managed or authorised by AI agents by 2028 is **37%**.



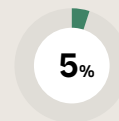
57%

57% expect AI agents to manage or authorise **more than a quarter** of corporate travel spend.



28%

28% expect AI agents to manage or authorise **more than half** of corporate travel spend.



5%

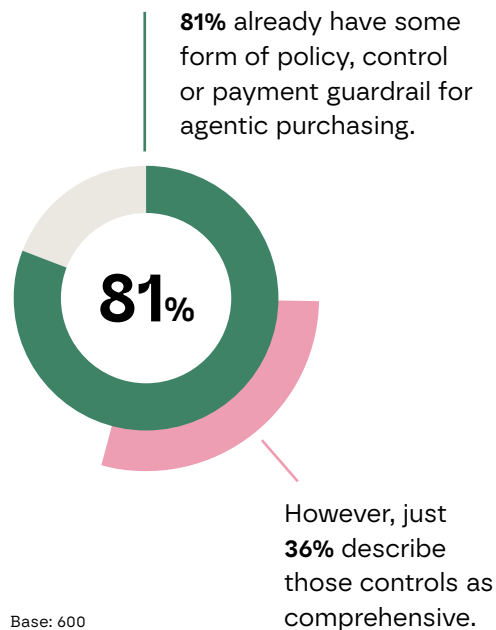
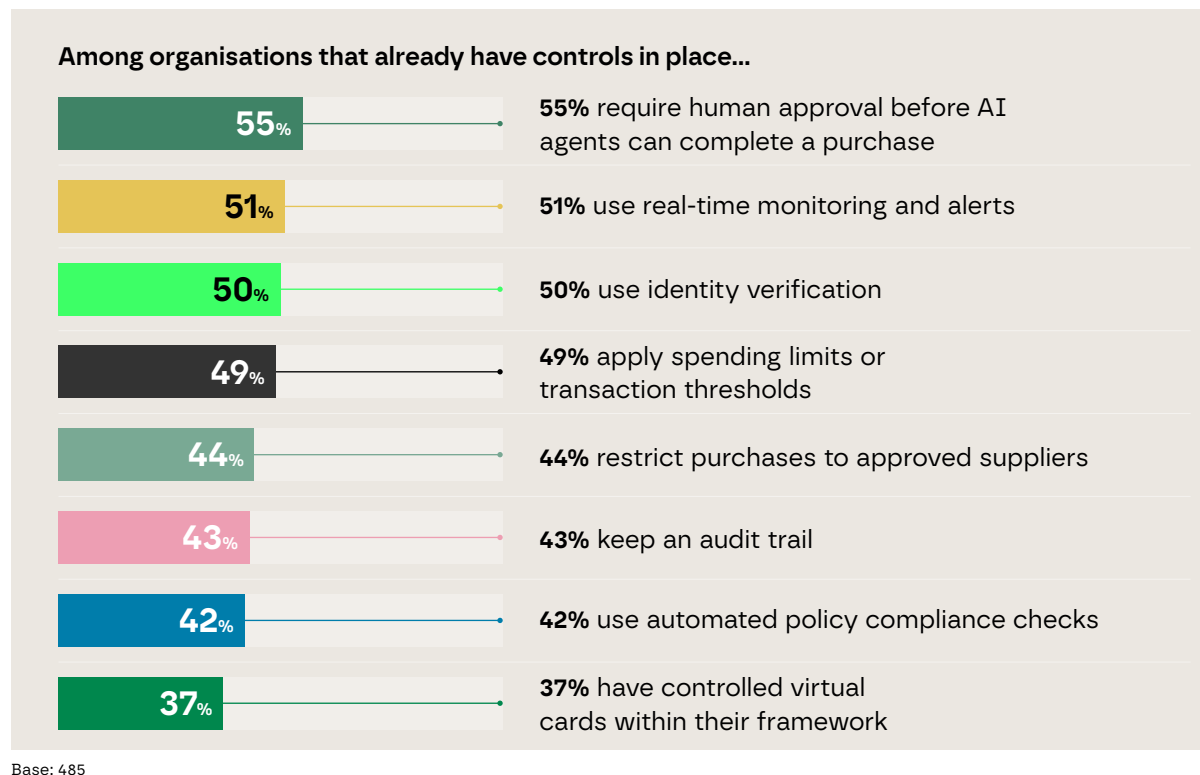
5% expect AI agents to play **no role** in managing or authorising corporate travel spend.

The shift puts AI agents on course to move beyond helping employees search and book travel towards gaining authority over company spending.

AI is expected to manage or authorise more than a third (37%) of corporate travel spend by 2028, equivalent to \$700bn (£535bn) globally when applied to GBTA's 2025 business travel spending forecast.*

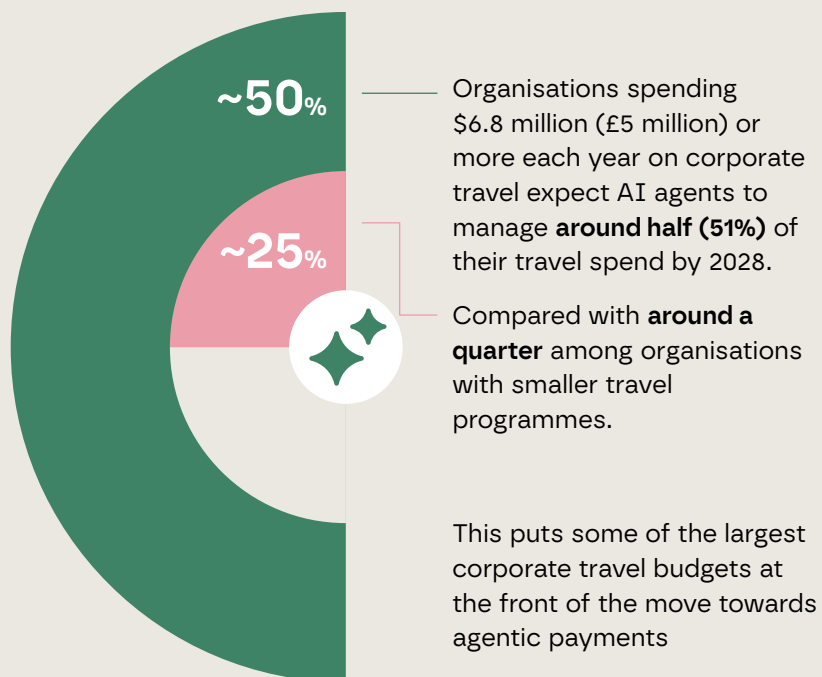
Agentic payments are moving faster than control

Businesses are putting safeguards around agentic purchasing, but the maturity of those controls varies significantly.



The biggest travel budgets are moving fastest

The organisations managing some of the largest corporate travel budgets expect AI agents to play the greatest role.



Organisations spending \$6.8 million (£5 million) or more on corporate travel are **more likely to have comprehensive AI controls in place** than those spending less (53% vs 34%).



The picture changes when organisations are compared by headcount. **73% of organisations with more than 10,000 employees have controls in place, compared with 82% of those with fewer than 10,000 employees.** Greater organisational scale does not necessarily mean more controls are in place.

The confidence gap

Businesses broadly trust AI agents to manage corporate travel spend, but complete confidence is much harder to find.

75% trust AI agents to manage corporate travel bookings and spend without human intervention.

26% completely trust AI agents to do so.

97% identify **at least one concern** about AI agents making corporate travel purchases autonomously.

Trust

75%

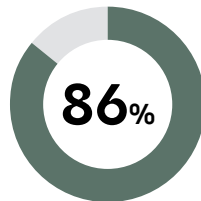
Complete trust **26%**

Concern

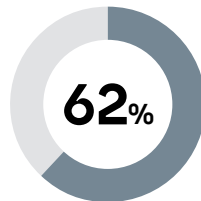
97%

Trust also varies markedly by seniority...

86% of executive leaders and heads of department trust AI agents to manage corporate travel spend.



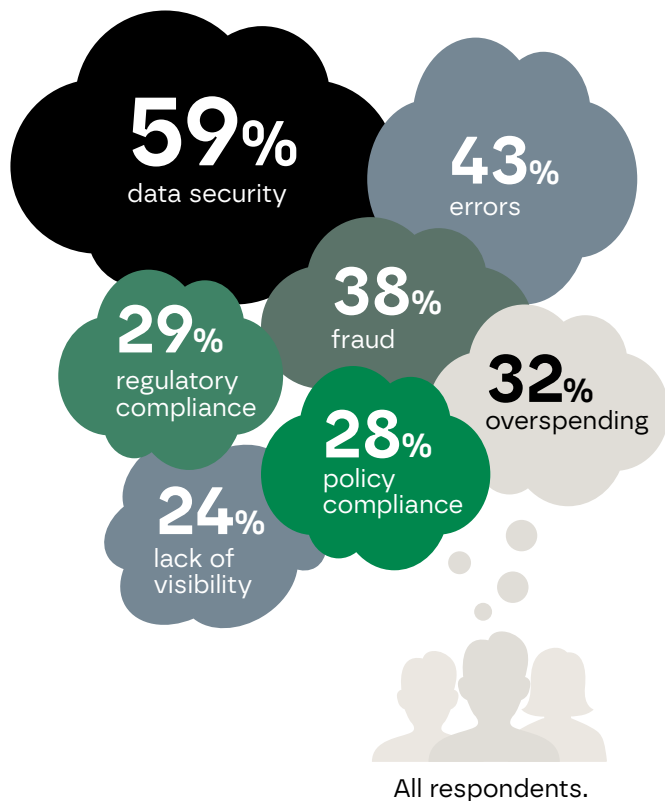
vs.



62% of travel and procurement decision-makers trust AI agents to manage corporate travel spend.

Executive leaders and heads of department show greater trust in AI to manage travel spend when compared to travel and procurement decision-makers.

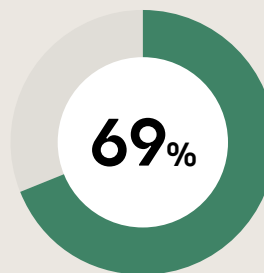
What worries businesses most?



Note: Respondents could select up to three answers.



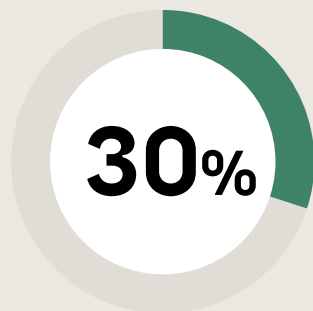
69% of executive leaders and heads of department cite **data security** as a concern.



Concern varies considerably by function: 69% of executive leaders and heads of department cite data security, compared with 59% of respondents in finance and 38% in procurement and travel management.

Building control into agentic payments

As AI agents take on greater responsibility for corporate travel spend, businesses will need payment methods that can carry the rules governing that spend into each transaction.



30% believe **virtual cards** are the **most secure** payment method for AI agents making corporate travel purchases, ahead of...

21% digital wallets

19% bank transfers

19% corporate cards

2% lodge cards.

Virtual cards already lead on perceived security. Their role is also expected to grow as businesses prepare for agentic purchasing.

43%

expect virtual cards with single-use or controlled spending limits to form part of their safeguards for AI agents making purchases by 2028.

- ✓ Spend limit
- ✓ Approved supplier
- ✓ Agreed purpose
- ✓ Time limit
- ✓ Traceable

Virtual cards can give businesses a way to translate policy into payment controls, setting parameters around how much can be spent, where a transaction can take place and what the payment can be used for, while retaining a record of the transaction.

As AI agents gain more freedom to act, putting those controls into the payment itself gives businesses a way to delegate spending without handing over unrestricted financial authority.

One shift, different market instincts

The move towards AI agent-managed corporate travel is global, but attitudes towards trust, security and payments vary between markets.

	UK 	ANZ 	US 
Trust in autonomous AI	79%	73%	72%
Concerns about data security	62%	58%	57%
Preferred method for payment security	25% bank transfers	39% virtual cards	28% virtual cards
Second choice method	24% virtual cards	22% digital wallets	25% corporate cards
Planning to have automated compliance checks in place by 2028	53%	47%	35%

Businesses are moving in the same direction, but the findings show different approaches to trust, controls and payment security across markets.

Why virtual cards are the answer

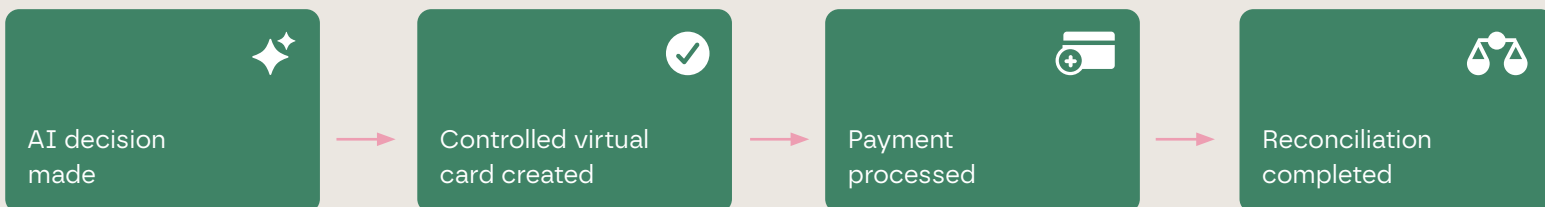
Businesses are preparing to give AI greater authority over corporate travel spend while payment safeguards are still developing.

The challenge is that AI is probabilistic. Ask it the same instruction and it can get there in ten different ways. Finance needs the opposite; it needs control, audit and clean reconciliation every time. Putting those safeguards into the payment itself means the rules hold however the AI agent reaches its decision.

Best practice should include...

- ✓ Setting spend limits before the AI agent acts
- ✓ Restricting where and how payments can be used
- ✓ Monitoring transactions as they happen
- ✓ Keeping a full audit trail
- ✓ Reconciling payments back to the booking.

Virtual cards fit this model because they can be scoped, restricted and auditable from when they are created. As more purchasing activity is delegated to AI agents, precise payment controls become the key to scaling with confidence.



Methodology

The research was conducted by Sapio Research in September 2026 among 600 corporate travel and finance decision-makers from organisations employing more than 200 people.

The sample comprised:

- 200 UK respondents
- 200 US respondents
- 200 respondents from Australia and New Zealand

Respondents represented finance and financial management, executive leadership and heads of department, procurement and purchasing, and corporate travel and travel procurement roles.

All results have been rounded to the nearest whole number for clarity.

For more information on the research, contact marketing@conferma.com.





About Conferma

Headquartered in Manchester, UK, Conferma is the global leader in virtual payments, connecting businesses, issuers and suppliers to streamline and secure transactions. Our technology underpins virtual card issuance for banks, travel management companies and enterprises worldwide.

Talk to us about controlled virtual payments.