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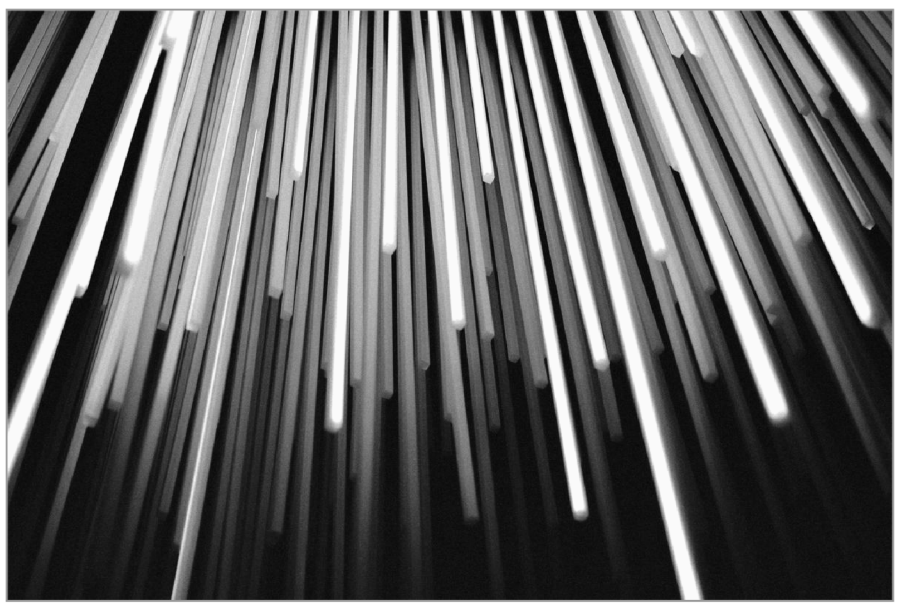
À LA UNE

Tencent and Mastercard Explore a Potential Interoperability Framework for Agentic Commerce

A memorandum of understanding between two of the region's biggest payment gatekeepers signals early steps toward a possible shared interoperability framework for agentic commerce — with potential implications for how loyalty redemption and checkout could work, should such a framework materialise.

Tencent and Mastercard confirmed on 2 November, during Hong Kong FinTech Week, that they have signed a non-binding memorandum of understanding to explore interoperability for cross-border payments and so-called agentic payments — transactions initiated on a consumer's behalf by an AI agent rather than typed in at checkout. The agreement pairs Tencent's reach across WeChat Pay and China's mobile-payment rails with Mastercard's global card network, with the two companies agreeing to explore what a shared interoperability framework might look like for how an agent authenticates a purchase, settles across borders and reconciles the result back to the consumer's account — though no technical standard or timeline has been set. For loyalty and engagement teams, the stakes are specific rather than abstract: if an AI agent is the one choosing where to book a hotel or which card to charge, the earn-and-redeem logic that currently depends on a human clicking through a branded app or website would eventually need to be rebuilt to work inside an agent's decision loop — including how points balances, tier status and personalised offers get surfaced to an agent that never sees a loyalty programme's interface. Sillage East already flags agentic commerce as the structural shift most likely to force a rework of redemption flows over the next two years, and this MOU is an early signal that the infrastructure conversation is starting, even if a working framework is still some way off. Brands that wait for such a framework to mature risk finding their loyalty mechanics invisible to the agents that may eventually be making purchase decisions on their customers' behalf.

— Source: **Macau Business**



Picture by Christopher

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Air India Turns Maharaja Club Into a Retail Marketplace

Air India opened the Maharaja Shop on 5 November, letting Maharaja Club members earn points on everyday retail purchases and exclusive airline-branded merchandise — points that still count toward award flights and upgrades.

— Source: **Air India Newsroom**

Amex Platinum Cardholders in Singapore Can Now Claim Accor Gold Status

Amex and ALL Accor announced their global partnership in July 2026, with enrolment opening market by market since; Singapore is among the latest of twelve markets now live, letting Platinum Card members enrol for complimentary ALL Accor Gold status.

— Source: **American Express Newsroom**

Bilt Acquires Sports-Loyalty Platform Lava for US$300 Million

Lava builds fan-engagement and loyalty software for sports teams and venues, connecting ticketing, point-of-sale and payment systems across 56 professional franchises in the NFL, NBA, MLB, NHL and MLS. Bilt — which already counts over 7 million members and 50,000 merchant partners — plans to pair its AI agents with Lava's real-time tools to extend community-based rewards beyond housing, its second acquisition in two months after Livly.

— Source: **Bilt Newsroom**

> *"83% of hotel brand CEOs now rate loyalty as critical or very important to revenue growth over the next three years — and 87% expect AI assistants to be among the most influential hotel-booking channels by 2030."*
>
> GLOBAL HOTEL ALLIANCE SURVEY OF 30 HOTEL BRAND CEOS, CEO OUTLOOK 2027 (2 NOVEMBER 2026)

DANS LES DÉPÊCHES

Salesforce agrees to acquire AI contact-centre platform Cresta, its third deal in two weeks ◆

DBS trims the Altitude Card welcome bonus to 20,000 miles