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The State of AI Agent Spending 2026

Every company now has an AI workforce that spends money. Almost no one is keeping its books.

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Executive summary

In the span of roughly twelve months, AI agents went from answering questions to **spending money**. They consume metered compute and tools by the second and — increasingly — hold credentials and make purchases. The payment industry moved fast to give them rails: Stripe, Visa, Mastercard, American Express, PayPal, and a wave of stablecoin players all shipped agent-payment infrastructure between early 2025 and mid-2026.

The accounting has not kept up. Finance teams see a large, growing line item for "AI" and frequently cannot answer the most basic questions about it: *Which agent spent this? On whose authority? Against which budget? Is it deductible? Can we prove any of it to an auditor?*

> "Every company now has an AI workforce that spends money — and almost no one is keeping its books."
>
> — The thesis of this report

This report documents three things: that the spend is **real and accelerating**, that the rails for autonomous spending have **arrived**, and that a structural **accountability gap** now sits between them — one that a regulatory clock (the EU AI Act, SOX, SEC disclosure) is about to make urgent. We call the emerging discipline that closes this gap **AI Spend Accounting**.

Note on sourcing: figures are attributed to their sources. Forward-looking projections are labeled as such. 2028–2030 market-size forecasts vary by orders of magnitude and should be read as directional, not precise.

1 · The spend is real — and accelerating

The most important fact about AI agent spending is that, for a growing set of companies, it is **already happening at meaningful scale today** — not in a projected future. It takes two forms.

Metered consumption (live now)

Every agent run consumes model tokens and tool/API calls billed by usage. This spend is already large and volatile.

13×

Growth in average monthly AI token spend across a major card platform's customers

Source: Ramp

$50K

Can be burned by a single agent stuck in a loop "before anyone notices"

Source: Ramp

79%

Of finance leaders had AI cost overruns in the prior 12 months

Source: DoiT / Sapio, Feb 2026

Autonomous purchasing (live, early, growing)

- LIVE **Instant Checkout** in ChatGPT — on the OpenAI/Stripe Agentic Commerce Protocol — went live in the US in late Sept 2025 (Etsy, then 1M+ Shopify merchants).
- LIVE **Visa Intelligent Commerce** reported agent-initiated transactions across 100+ partners by December 2025.

The question is no longer *whether* companies spend through AI. It is whether they can **account** for it.

2 · The rails have arrived

A year ago, "an agent with a credit card" was a thought experiment. Today it is shipping infrastructure. The architecture has converged on **scoped, tokenized, single-use credentials** — an agent transacts without ever touching a raw card number, with limits on amount, merchant, and time.

- **Stripe** — Agent Toolkit (GA); Agentic Commerce Protocol with OpenAI; Issuing & a Link wallet for agents (Apr 2026, human approval still required per spend today).
- **Visa** — Intelligent Commerce: tokenized, controllable agent credentials.
- **Mastercard** — Agent Pay, using "Agentic Tokens."
- **American Express** — ACE Developer Kit with agent purchase protection (Apr 2026).
- **Stablecoin rails** — Coinbase x402 and Circle's USDC stack as the machine-to-machine micropayment layer; one industry report estimates ~$73M settled across ~176M agent blockchain transactions in a 12-month window, the majority in USDC (single-source estimate).

> The dominant agent protocol layer — Anthropic's Model Context Protocol — has **no native payment or accounting primitive**. Money movement and its record-keeping are left to others. That gap is the subject of this report.

3 · The accountability gap

Between "the agent spent money" and "the books are correct" sits a gap almost no tool spans today.

36%
Cite lack of clear financial attribution as the top barrier — the #1 issue
Source: DoiT / Sapio

15%
Of finance leaders can calculate AI ROI without major bottlenecks
Source: DoiT / Sapio

~0
Dedicated tools for tax treatment of agent-initiated spend
Source: Veritally research

- **Attribution beats measurement.** "The biggest challenge is not measuring usage, it is proving attribution." Ownership splits near-evenly between Technology (55%) and Finance (53%) — meaning **no clear owner**.
- **Analysts name it as white space.** CB Insights maps agent-spend cost management as explicit unbuilt territory.
- **Tax treatment is unaddressed.** Existing "agentic AI + tax" material is about AI *doing* tax work — not booking what agents spend.
- **"The agent did it" is not an audit answer.** Money-moving actions must be attributable to an accountable party with an immutable trail today's stacks rarely produce.

In accounting terms: companies have spun up an AI workforce that incurs expenses, but it has **no chart of accounts, no attribution, no audit trail, and no tax treatment.** That is the gap.

4 · The regulatory clock

What turns this from "nice to have" into a deadline is regulation arriving precisely as the spend scales.

- **EU AI Act.** Most high-risk obligations — risk management, technical documentation, **logging**, post-market monitoring — become enforceable **August 2026**. Logging stops being best practice and becomes legal evidence.
- **SOX.** Agents become internal-control risks the moment they touch financial processes. The auditor's question shifts to "which autonomous process did what, under which policy, and can you prove it end-to-end?"
- **SEC.** Four-business-day cyber-incident disclosure pulls identity/access failures in financial systems into securities scope.
- **IMF.** A 2026 staff note on agentic AI in payments calls explicitly for agent-identity safeguards, programmable controls, and **audit trails**, noting liability "follows authorization."

The compliance forcing function and the spend curve intersect in **mid-to-late 2026**. That timing is why this category is forming now rather than later.

5 · The rise of AI Spend Accounting

If the last decade gave finance teams **FinOps** for cloud spend, this decade needs an equivalent for autonomous spend. We call it **AI Spend Accounting**: the practice and tooling that make every dollar an AI agent spends *attributable, categorized, auditable, and correctly treated for tax.*

A complete solution will need to:

- **Ingest spend across rails** — token/model consumption, tool and API calls, agent card transactions, stablecoin payments — in one place.
- **Attribute every transaction** to the agent, its human principal, and the governing policy or budget.
- **Categorize to a general ledger** and export cleanly to QuickBooks, Xero, NetSuite.
- **Produce an immutable, auditor-ready trail** aligned to EU AI Act logging and SOX expectations.
- **Apply correct tax treatment** to machine-initiated spend — the most under-served piece of the stack.

Today this is approached from two directions that don't meet: spend-management incumbents adding per-agent traceability to their own cards, and agent-payment startups building the rails. The connective layer — **the books and audit trail for agent spend, across every rail, with accounting-grade output** — is not yet owned by anyone.

Can you account for what your AI spent last month?

Run the free **Veritally Accountability Check** — upload a usage export, get an attribution breakdown and an Audit-Readiness Score in two minutes.

veritally.ai/check

Methodology & sources

Synthesized from a multi-source review (June 2026) across vendor documentation and product announcements (Stripe, Visa, Mastercard, American Express, PayPal, Coinbase, Circle, Ramp, Brex, Mercury, Intuit, Xero), independent surveys (DoiT/Sapio Research; FinOps Foundation), analyst research (CB Insights), and policy sources (European Commission; IMF). Claims are attributed inline. Forward-looking market-size figures are labeled as projections and treated with deliberate skepticism; near-term

operational figures are drawn from dated 2026 surveys and vendor data. This report is informational and is not legal, tax, or investment advice.

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