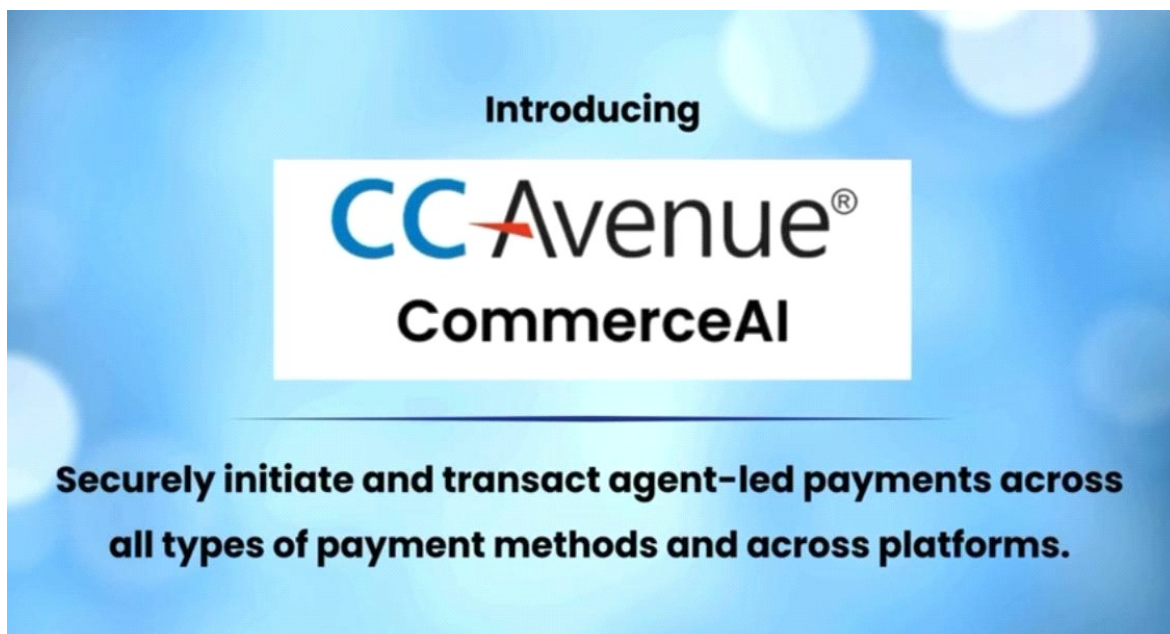**Media Release**

CCAvenue Launches CommerceAI Platform with MCP Protocol to Revolutionise Agentic Payments in India

Gandhinagar, October 08, 2025 – CCAvenue, India's leading payment solutions provider, today announced the launch of CCAvenue CommerceAI, a platform designed to enable merchants, developers, and AI ecosystems to integrate autonomous commerce experiences directly into their applications, CRMs, and AI agents.

At the core of CCAvenue CommerceAI is the CCAvenue Model Context Protocol (MCP). This secure, standardized interface acts as a bridge, allowing AI agents and merchant systems to securely connect with CCAvenue's payment infrastructure. The MCP's role is to enable these AI agents to autonomously initiate, orchestrate, and execute payment tasks within a verified and auditable environment, moving beyond traditional manual payment processes.

The platform is designed for a wide range of enterprises with direct customer interactions, including telecom companies for mobile recharges, power distribution companies and municipalities for utility bill collections, hotels, insurance providers for premium collections, OTT platforms for subscription management and other enterprises that manage high-frequency digital payments.

"CCAvenue CommerceAI represents a paradigm shift in how payments are conducted in India," said **Vishwas Patel, Joint MD of Infibeam Avenues Ltd**. "By enabling AI-driven, agentic payment flows, we are making commerce smarter, faster, and more personalized for both merchants and consumers." The platform was unveiled at the Global Fintech Fest 2025 in Mumbai.

Key Features and Architecture

CCAvenue Commerce AI operates across three major layers:

- **CCAvenue MCP:** A secure protocol layer for AI agents to connect and perform payment operations.

- **Commerce AI Orchestration Engine:** Handles intent parsing, workflow planning, and payment orchestration for multi-step commerce flows.

- **PayCentral.ai (P2A / A2A Layer):** Enables direct AI-agent to AI-agent payment execution, facilitating instant settlement between buyer and seller agents.

Integration Paths include:

1. **AI Agent → MCP → CCAvenue Payment Gateway:** Autonomous payments via AI assistants, chatbots, or smart devices.

2. **Agent-to-Agent (A2A) via PayCentral.ai:** Buyer and seller agents communicate securely to settle payments in real-time.

3. **Merchant CRM / App → MCP → Payment Orchestration:** Dynamic payment method presentation, personalization, and real-time transaction closure within enterprise systems.

Transforming Payments for Consumers and Merchants

The launch of CommerceAI and MCP empowers:

- **Consumers:** Real-time, frictionless payments through personal shopping assistants and AI-driven interfaces.

- **Merchants:** Automated payment workflows, enhanced operational efficiency, and improved fraud detection via intelligent agent orchestration.

CCAvenue, the flagship payments brand of Infibeam Avenues Ltd, already processes billions of transactions annually across sectors in India and abroad. Its portfolio includes payment gateway services, SoftPOS, white-label payment solutions, utility bill payment systems and many other payment services.

With CommerceAI, CCAvenue is poised to transform India's e-commerce landscape, delivering agentic commerce that is secure, seamless, and highly personalized.

About CCAvenue

CCAvenue, the flagship brand of Infibeam Avenues Limited, is a PCI DSS 3.2.1 compliant payments platform for eCommerce businesses in India. The organization serves millions of merchants spread across verticals such as Retail, Travel, Real Estate, Telecommunication, Government departments, and Utility billers, Hospitality, Education and Healthcare. It enables merchants to accept online payments through a spectrum of new-age payment options including 6 major Credit Cards, 97+ Debit Cards (All MasterCard / Visa / Maestro / RuPay Cards), Amex EzeClick, 58+ Net Banking, Mobile Wallets, UPI and up to 15 Multi Bank EMI options.

About Infibeam Avenues Limited

Infibeam Avenues Ltd. is one of the leading global financial technology (fintech) company offering comprehensive digital payment solutions, Artificial Intelligence (AI) solutions and enterprise software platforms to businesses and governments across industry verticals. The company's payment infrastructure solution includes acquiring and issuing solutions and offering infrastructure for banks. The core Payment Gateway (PG) business provides over 200 plus payment options to the merchants allowing them to accept payments through website and mobile devices in 27 international currencies. Infibeam Avenues' enterprise software platform hosts India's largest online marketplace for government procurement. The company processed transaction worth INR 8.67 trillion (US$ 106 billion) in FY25. Company currently has over 10 million plus clients across digital payments and enterprise software platforms. The company's vast clientele includes merchants, enterprises, corporations, governments, and financial institutions in both domestic (India) as well as international markets. Infibeam Avenues' international operations are based in the United Arab Emirates, Kingdom of Saudi Arabia, Australia, and the United States of America. We also have business presence in Oman working with three of the largest banks in the country.

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