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FREE GUIDE

ChatGPT Wallet for business: let AI agents buy from you

OpenAI's ChatGPT Wallet lets AI agents pay for customers. How a purchase works, and the four steps so your bot protection doesn't block real orders.

WHAT THIS ADDS

The news is about shoppers, but the work is on the store side. Most lost sales will not come from a missing integration: they will come from a firewall or fraud filter that sees an AI agent and says no to a customer who already approved the purchase.

What ChatGPT Wallet is

OpenAI announced ChatGPT Wallet on November 13, 2026, built with American Express, Mastercard and Visa. It lets a ChatGPT agent pay for things on a customer's behalf without the customer handing over their real card number. OpenAI says 1.2 billion people use ChatGPT every week, and many already use it to research products and decide what to buy. Wallet lets ChatGPT help them finish the purchase.

Who can use it today

Not everyone. Wallet starts rolling out in **dots**, where a user's dot can complete purchases for them. At first it is only for **ChatGPT Pro subscribers in the US, aged 18 and older, with eligible US-issued cards**. OpenAI calls this limited availability so it can learn from real use and work with businesses, banks and payment networks before it expands. Early is the right time to get your store ready.

How a purchase works

1. The customer adds a card to the wallet once.
2. Before each purchase they review the items, the total and the card they picked.
3. They approve with a security check such as Face ID or a fingerprint scan. Every approval creates a record of what the customer told the agent to buy.
4. The card network gives the agent a **payment token**: a stand-in with its own card number, security code and expiration date. The payment goes to the customer's card, but the real card details are never shared with your business or the agent.

The customer keeps their normal card rewards and protections for eligible disputes.

What it means for your business

OpenAI says customers buy directly from you. You keep the customer relationship and control of your pricing, shipping, returns and customer service. The agent works like a careful shopper on your normal website, not a new marketplace.

The warning: OpenAI says **some sites may unintentionally block purchases** through ChatGPT Wallet or other agent payment products. Bot protection, firewalls and fraud filters can turn away a real customer who already approved the purchase. OpenAI's Commerce Partner Playbook lists four steps.

Step 1: Accurate product information

Claim your business in ChatGPT and, once verified, update your details and upload a product feed with current pricing and availability. The product feed guide says you start in Business Hub, open the product section and verify your identity before you can upload products. Then choose the countries and currencies where you sell, prepare the feed with OpenAI's product feed schema, include the required fields in every record, keep item IDs stable, and pick one delivery method: **manual upload, hosted HTTPS link or SFTP**.

The feed does not update a cart or confirm a purchase. Your live website still checks price and stock when the customer acts.

Step 2: Let ChatGPT's agent into your site

ChatGPT uses a cloud browser to visit your site for the customer. Its requests are signed with **Web Bot Auth**, so your site can prove the visitor really is ChatGPT's agent. Browser access needs no plugin and no product feed: you just stop blocking it.

- **Cloudflare:** Security, Settings, filter by Bot traffic, open AI Crawler and Agent access policies. Under Personal Agents, find *dots, OpenAI* and set it to **Allow**.
- **Akamai:** the verified bot named *ChatGPT Agent*.
- **Vercel:** traffic shows up as *chatgpt-operator*.
- **HUMAN:** use Sightline Known Bots.
- **Other providers or your own servers:** OpenAI publishes the public keys and header names so your developer can verify signatures with RFC 9421.

Allowing ChatGPT's agent does not open your site to other bots, and it does not change how OpenAI's search crawler treats you.

Step 3: Talk to your payment and fraud providers

The tokens work with your existing checkout. The accept payments guide says Wallet works out of the box with existing checkout pages and payment forms, with no special integration. The catch: fraud systems tuned to catch bots look at the IP address and browser, and ChatGPT's cloud browser can trip them.

OpenAI is starting to pass the customer's own signals in the standard **Forwarded** header, such as the country of their IP address, language, time zone and network details. If you use an outside fraud provider, ask them to read these signals. OpenAI names Forter, Riskified, Sardine and Signifyd for fraud, and Adyen, Checkout.com and Stripe for payments.

Step 4: More ways for agents to work with you

Optional and more technical: build a plugin that lets agents check availability, manage carts or take other actions through your systems, or add WebMCP tools to your website. Most small businesses should finish steps 1 to 3 first.

Three mistakes to avoid

1. Assuming your site is fine because it works for you. Bot protection may be quietly blocking agent shoppers. Test your settings.
2. Letting your fraud filter cancel good orders. If declines rise on orders that look automated, call your provider before you block them.
3. Uploading a product feed and forgetting it. Old prices and out-of-stock items send agents to a page that says something different.

DO THIS

This week, log in to your CDN or firewall, find the setting for ChatGPT's agent and make sure it is allowed. Then claim your business in ChatGPT and tell your fraud provider about the Forwarded header.

What Fynl.io is

One portal a small business runs itself on, instead of five subscriptions that do not talk to each other.

- A CRM and pipeline that shows every lead and where it stopped
- A calendar clients can book straight into
- Quotes, contracts and invoices, with deposits taken up front
- A website and form builder, so the enquiry lands in the same place
- Your Gmail connected, so the whole thread sits on the contact
- Automations for the follow-up you keep forgetting to send

The AI runs on **your own Claude or ChatGPT API key** — no markup on it. No SMS or phone calls yet. $49/month per business, $149 Agency, and we move your contacts over for you.

Fynl.io does the busywork around a change like this in plain words: you say what you want, and the AI drafts your product descriptions, policies and customer replies using your own Claude or ChatGPT API key, with no markup on top.

Sources

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