



IHRE WIRTSCHAFTSKANZLEI

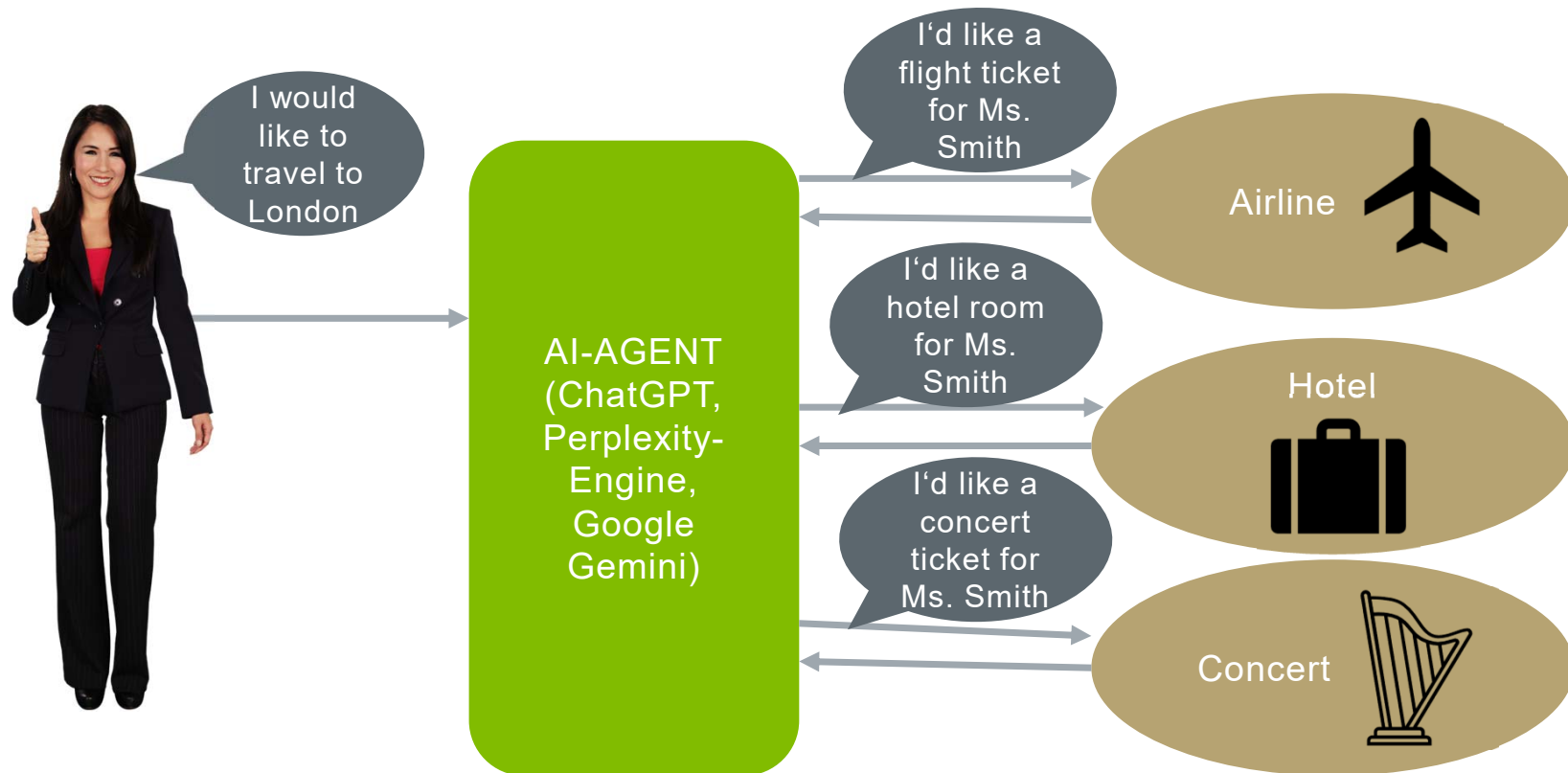


Agentic Payments

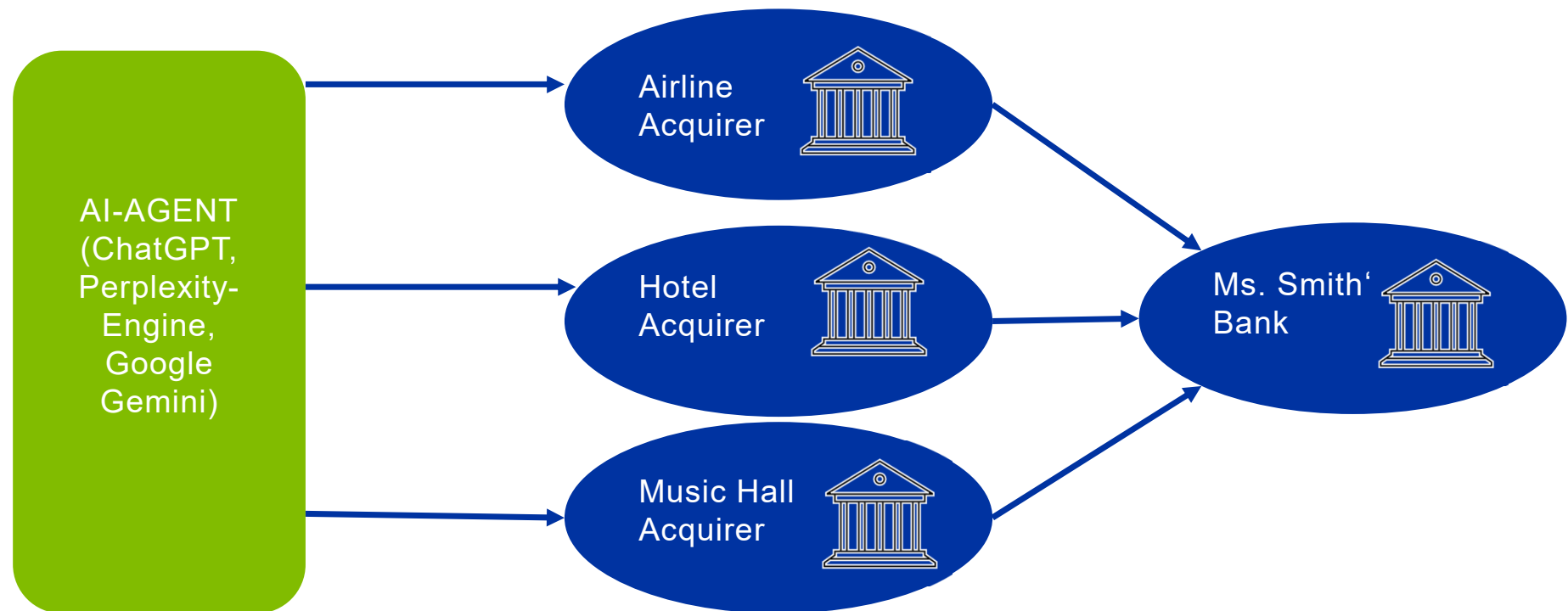
Contract Conclusion, Payment Authorization, SCA

Dr. Matthias Terlau | 14 January 2026

Contract Conclusion



Payment Authorization



Contract Conclusion

Stages of the Contract Genesis



(General) Mandate

AI-AGENT
(ChatGPT,
Perplexity-
Engine,
Google
Gemini)

Specific Order,
Order Confirmation

Specific Order,
Order Confirmation

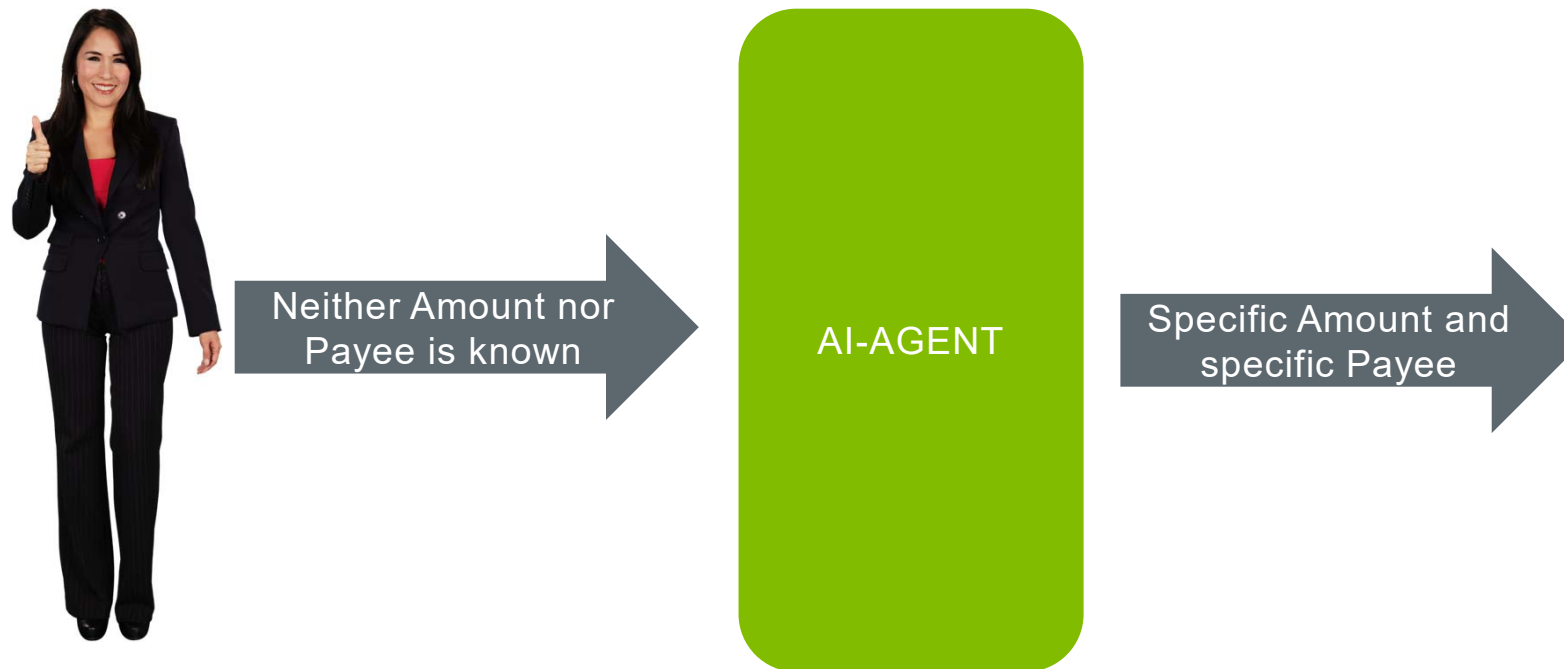
Specific Order,
Order Confirmation

How do we attribute the contract declarations of the AI-Agent to Ms. Smith?

- Shall we treat the AI-Agent as an **Agent** in the legal sense?
- Shall we treat him as a **Messenger**?
- Or as a **Computer-Declaration**?
- Shall we use the structures known for **Blank Declarations**?

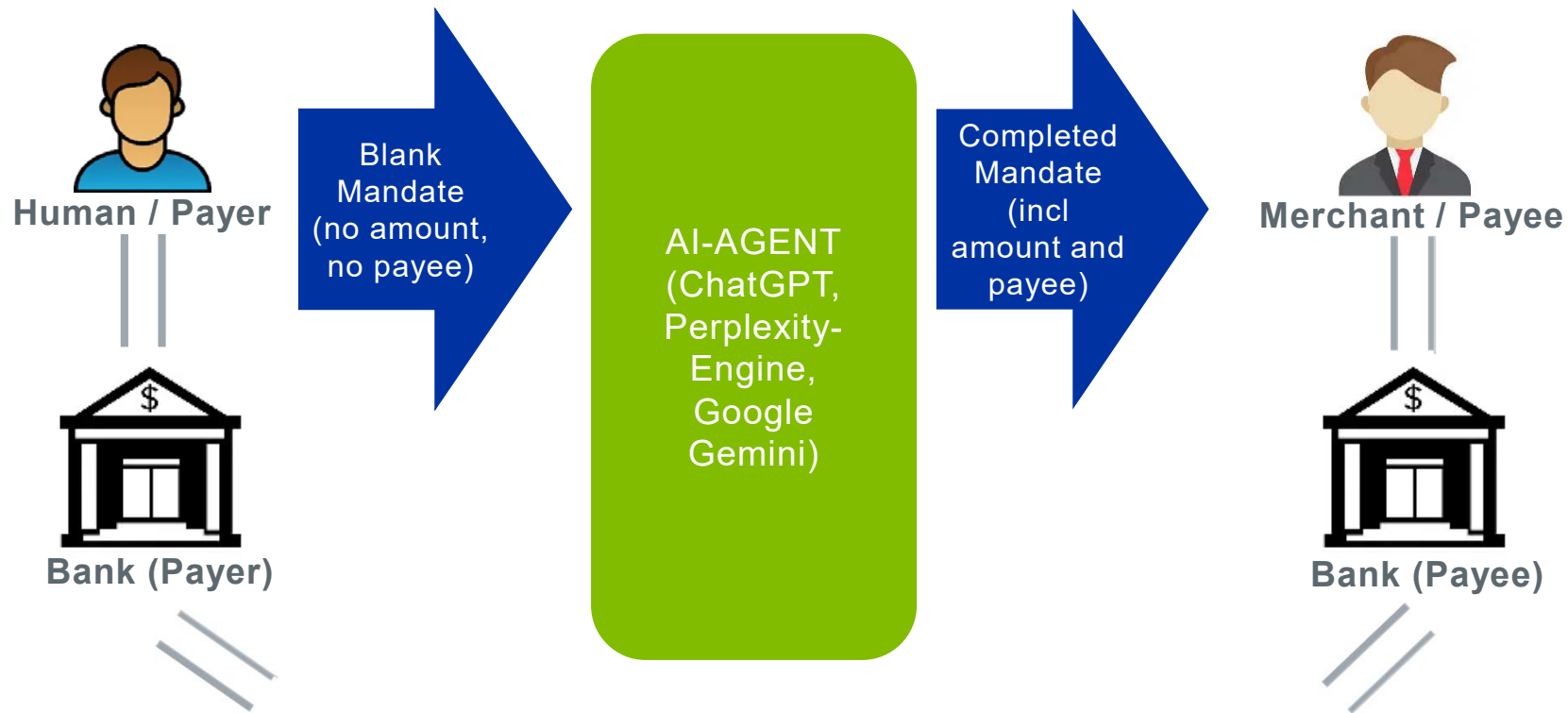
02 | Payment Authorization (General)

Structures and Issues of Payment Authorization

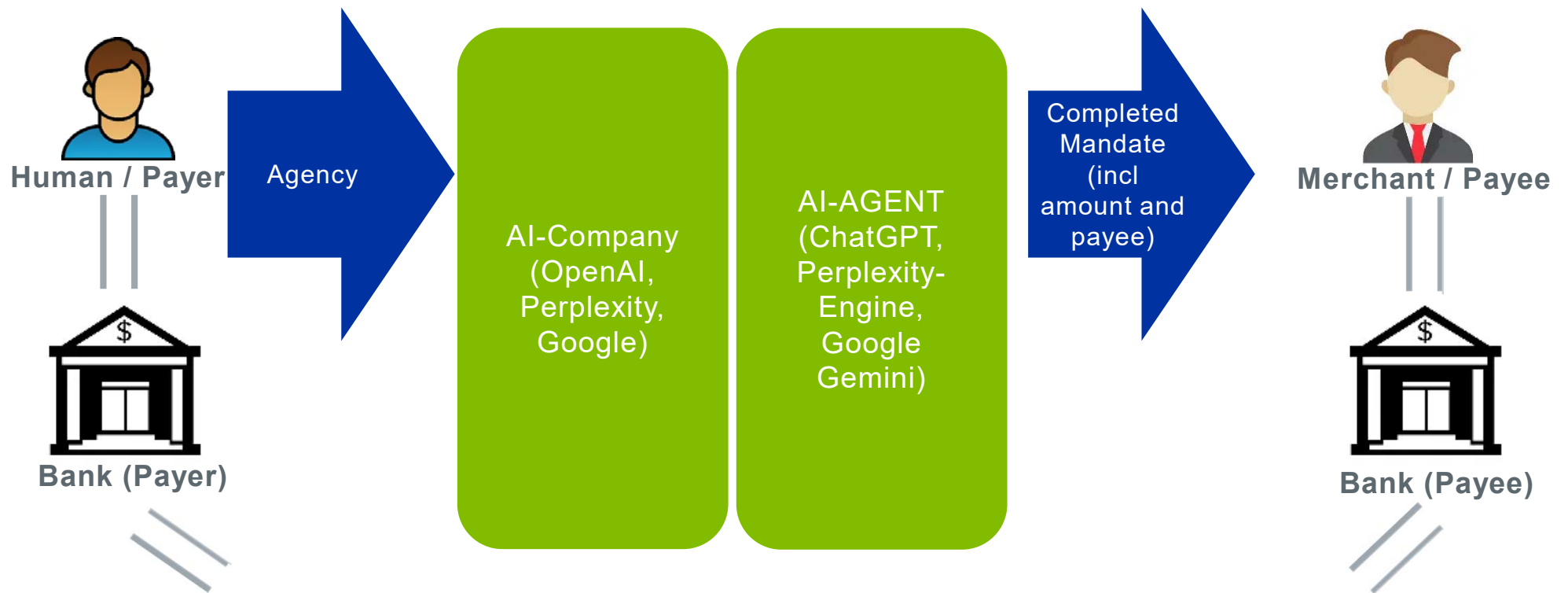


03 | Payment Authorization (Direct Debit)

SEPA Direct Debit (Blank Mandate)



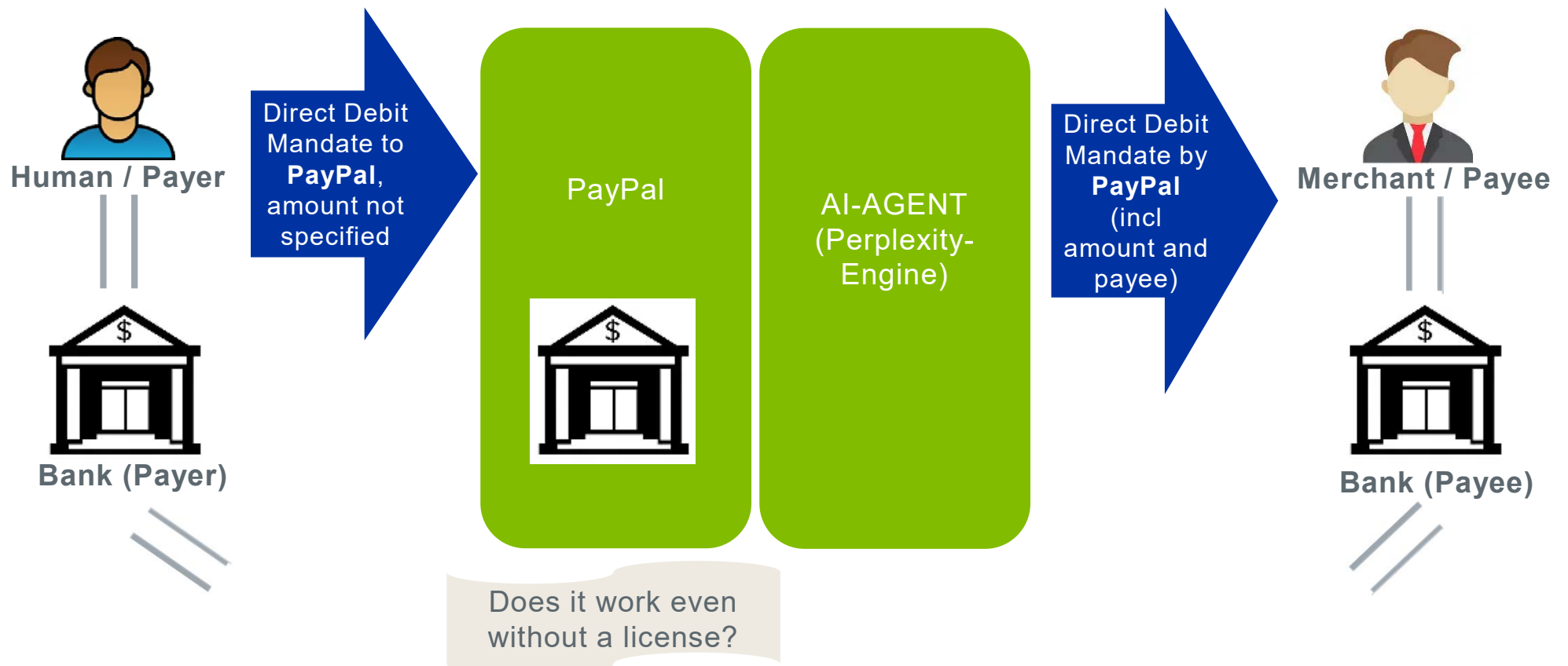
SEPA Direct Debit (OpenAI / Perplexity / Google as agent)



SEPA Direct Debit to (Partner of) AI-Company (Perplexity & PayPal-Modell)

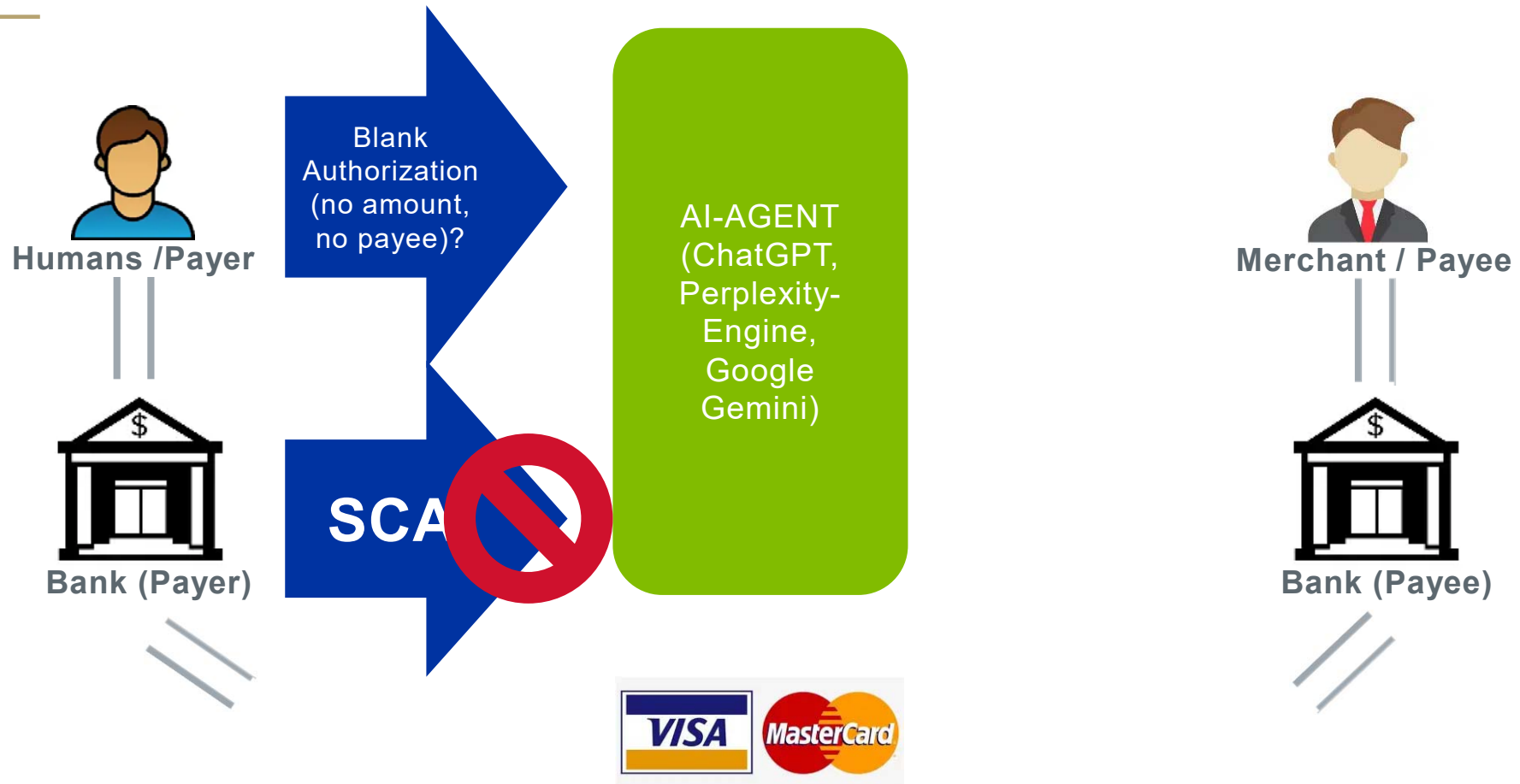
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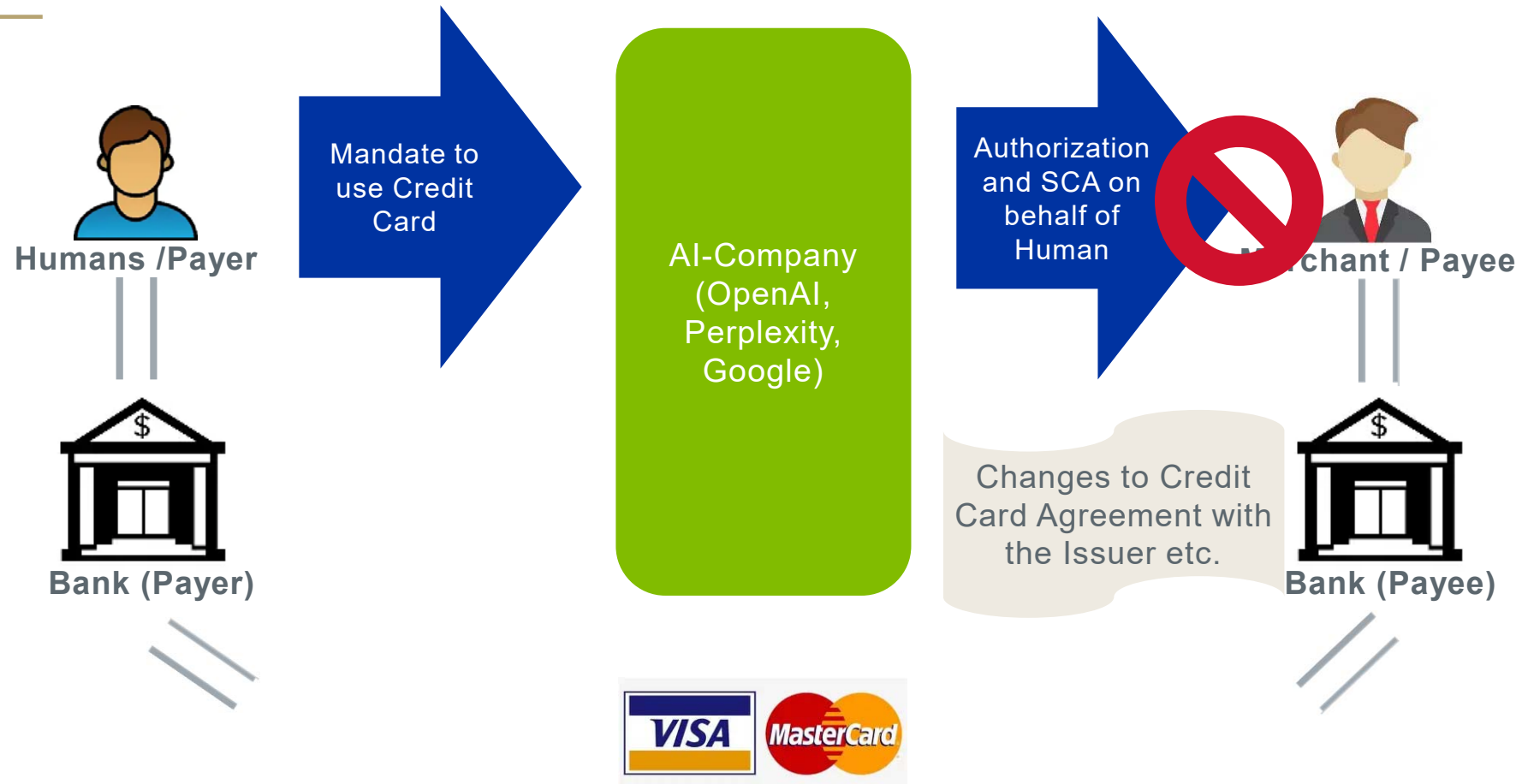


04 | Payment Authorization & SCA (Credit Card)

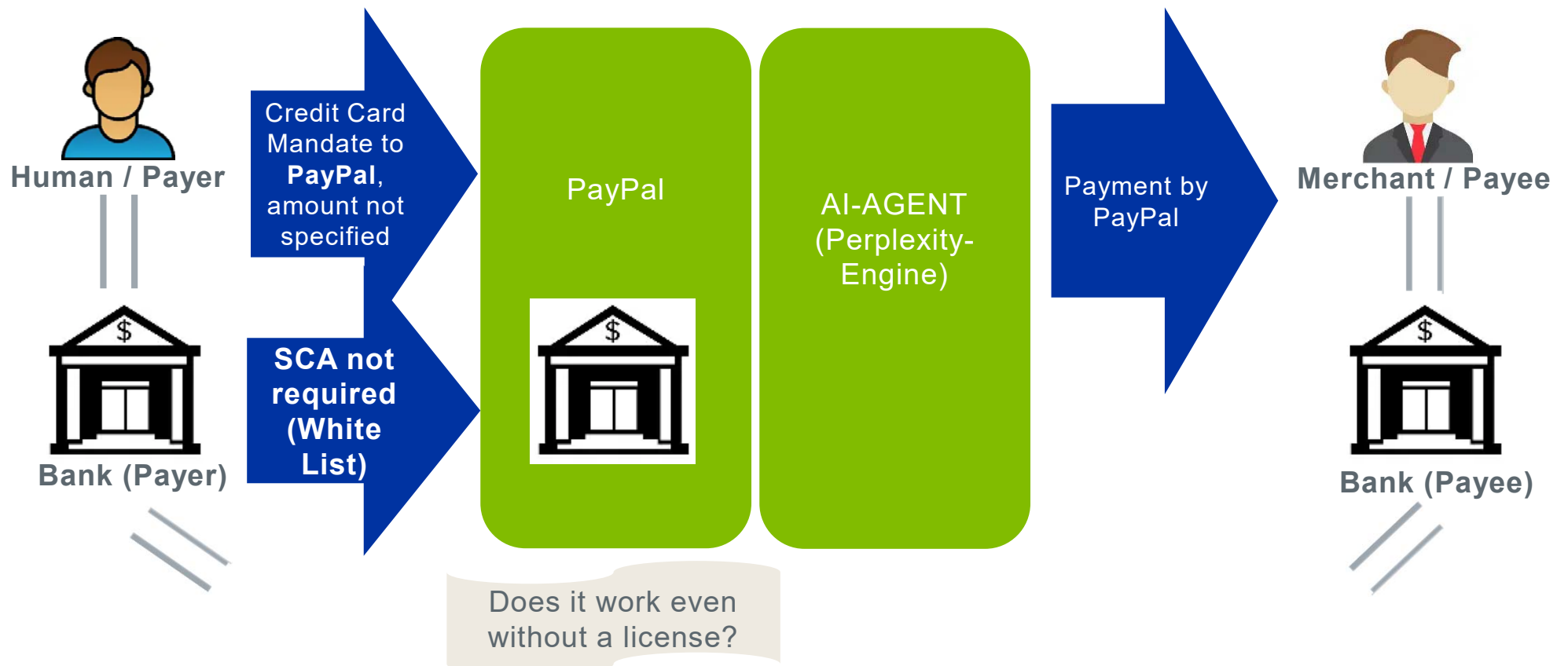
Credit Card – Blank Authorizations?



Credit Card – AI-Company as Representative?



Credit Card Payment to (Partner of) AI-Company (Perplexity & PayPal-Modell)





Thank you for your attention!

More Information on
payment-law.eu

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The logo consists of the word "GÖRG" in a white, sans-serif, uppercase font, centered within a dark gray square.

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Nie weit entfernt – Unsere Standorte

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