



IHRE WIRTSCHAFTSKANZLEI

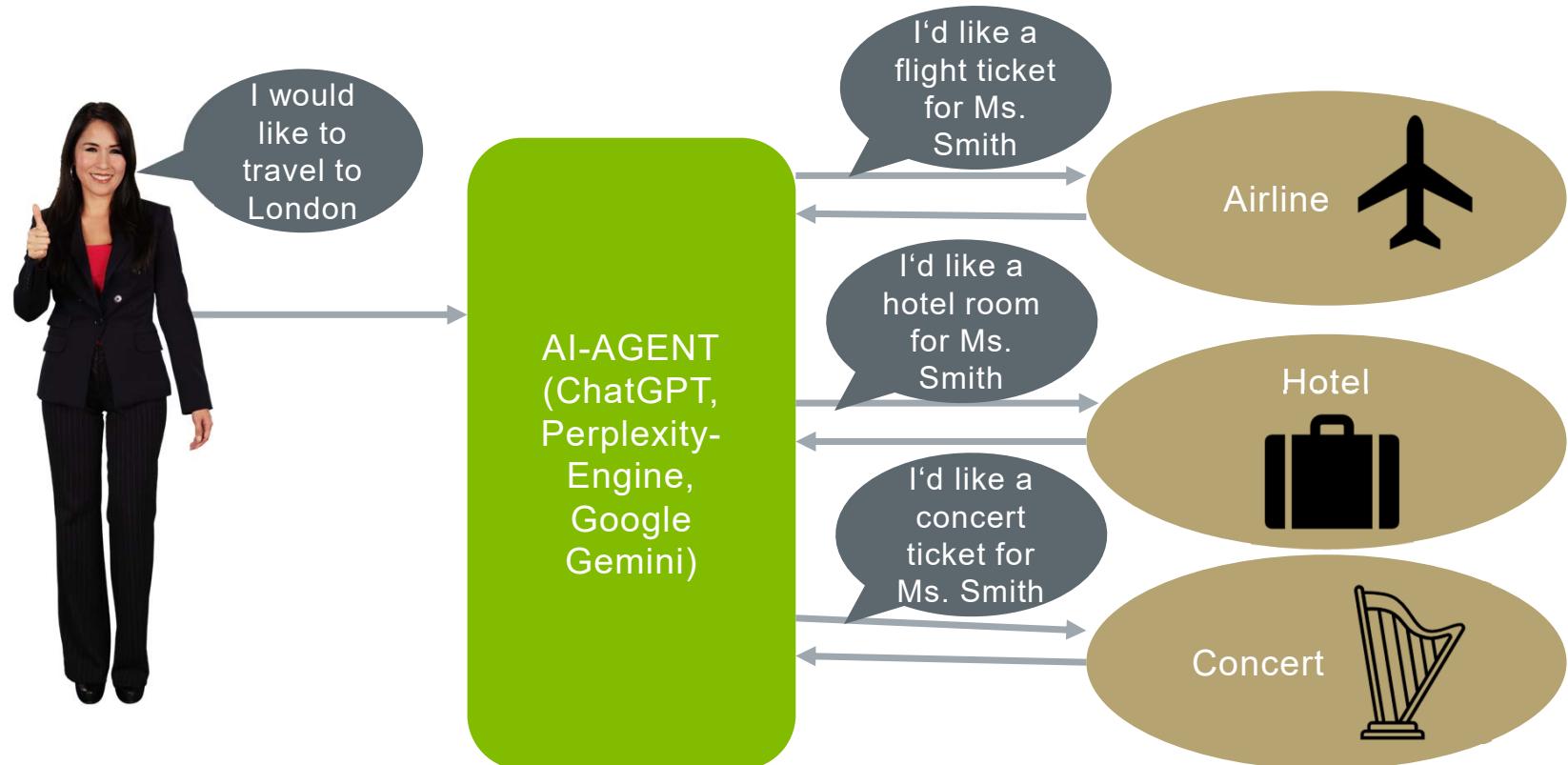


Agentic Payments

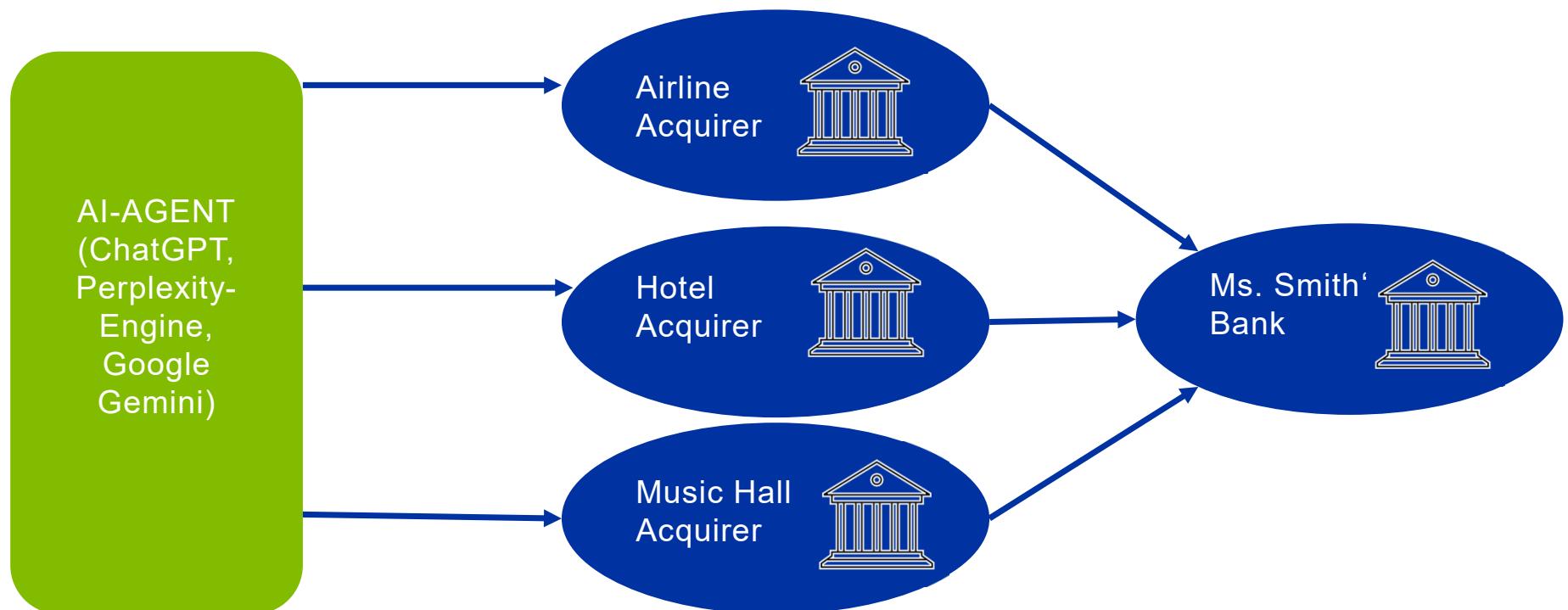
Contract Conclusion, Payment Authorization, SCA

Dr. Matthias Terlau | 14 January 2026

Contract Conclusion



Payment Authorization



Contract Conclusion

Stages of the Contract Genesis



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

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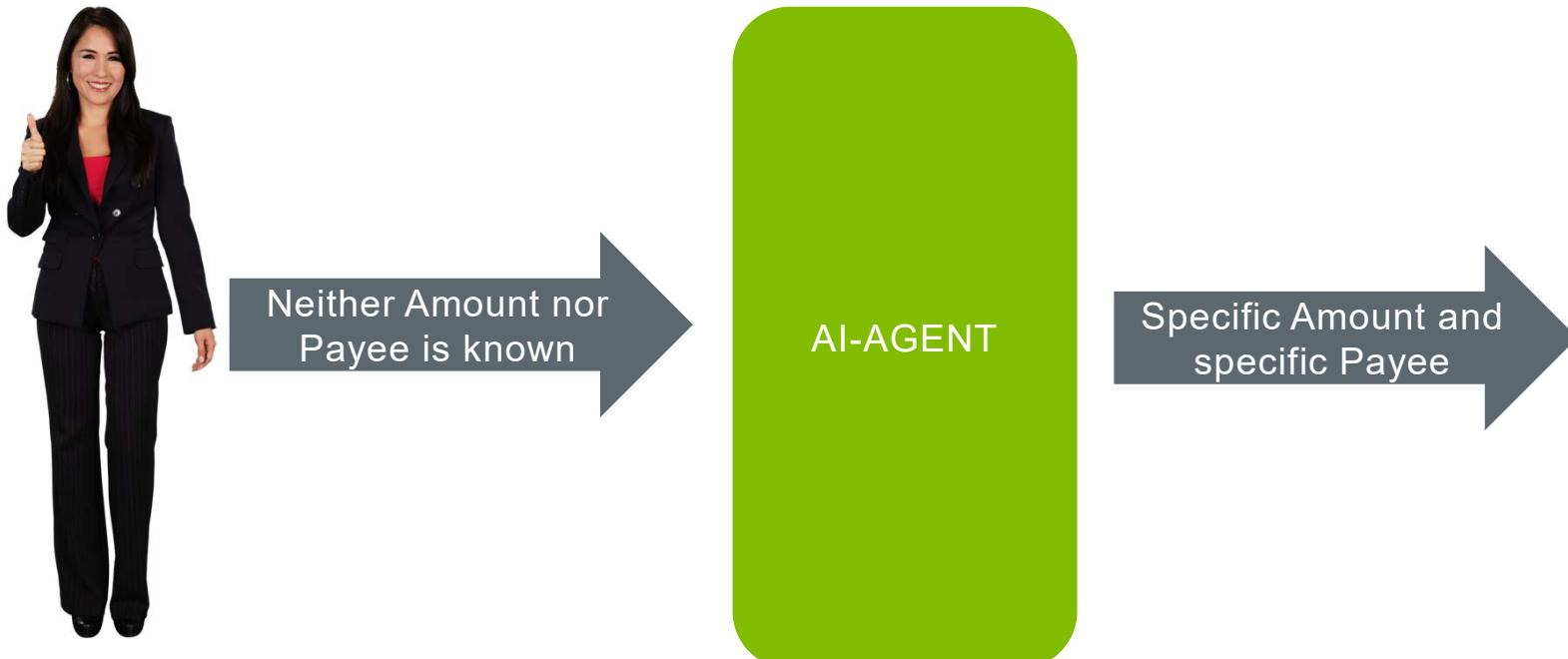
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- Shall we treat the AI-Agent as an **Agent** in the legal sense?
- Shall we treat him as a **Messenger**?
- Or as a **Computer-Declaration**?
- Shall we use the structures known for **Blank Declarations**?

02

Payment Authorization (General)

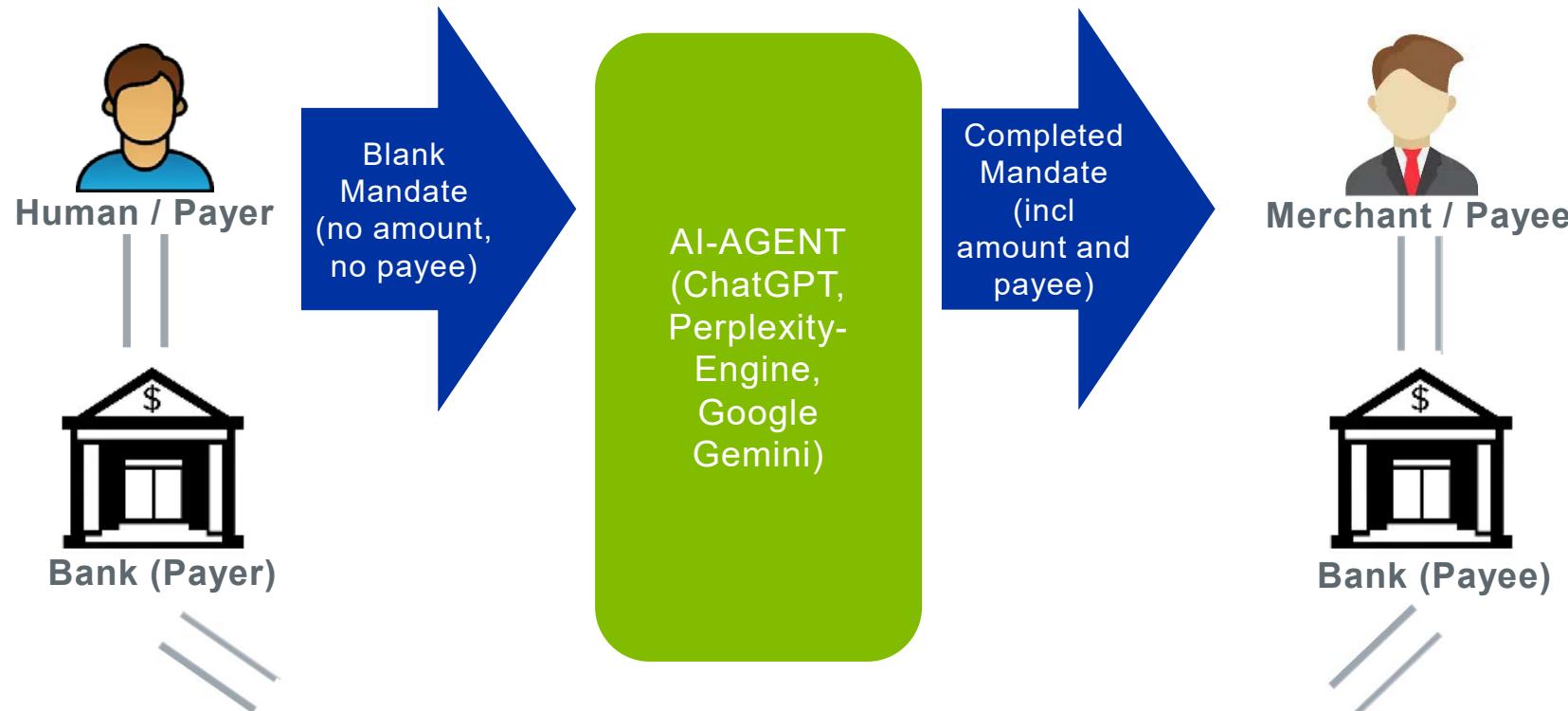
Structures and Issues of Payment Authorization



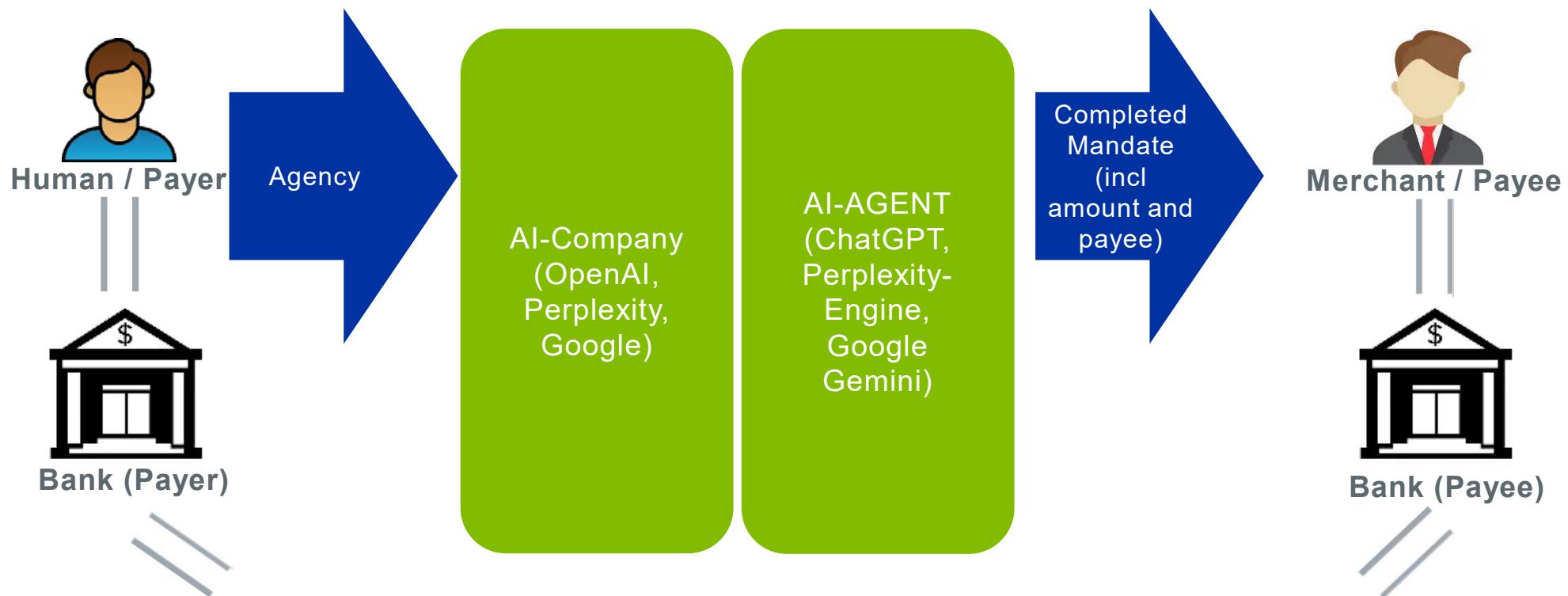
03

Payment Authorization (Direct Debit)

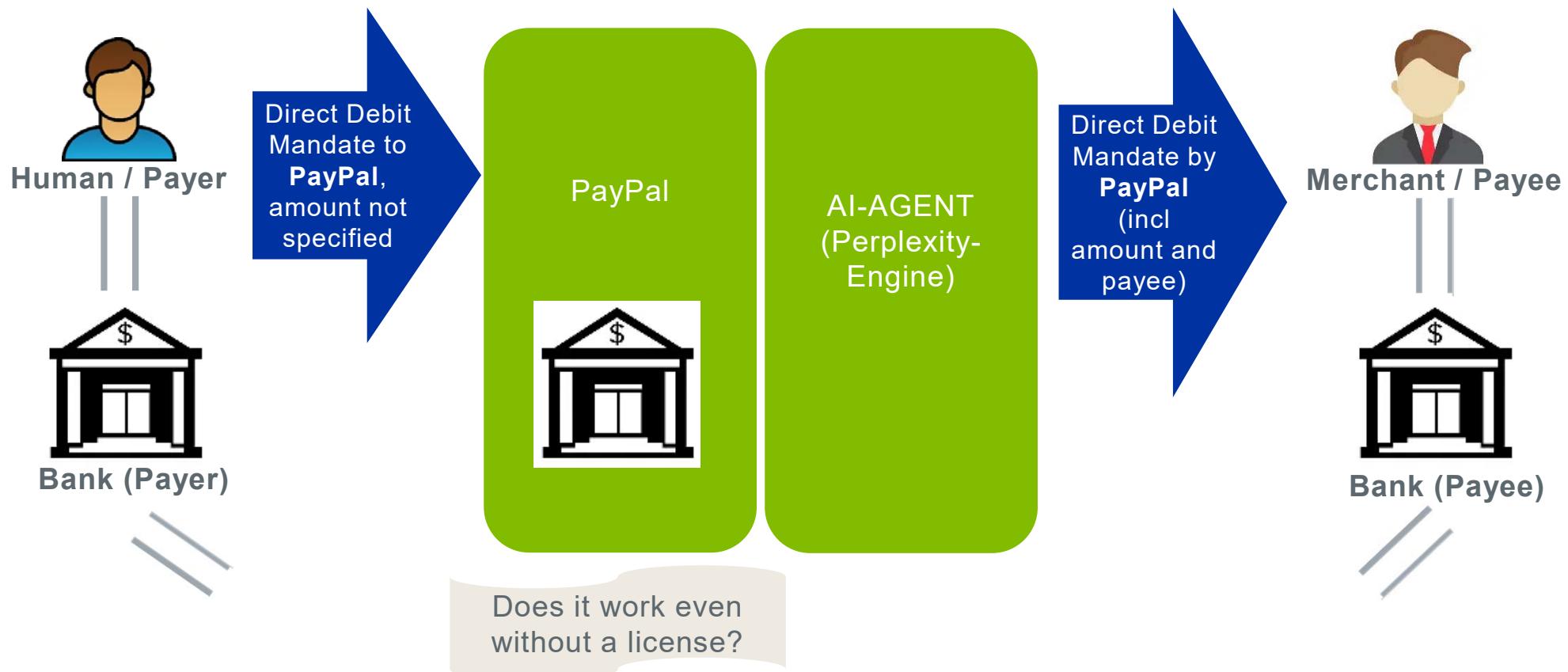
SEPA Direct Debit (Blank Mandate)



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



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



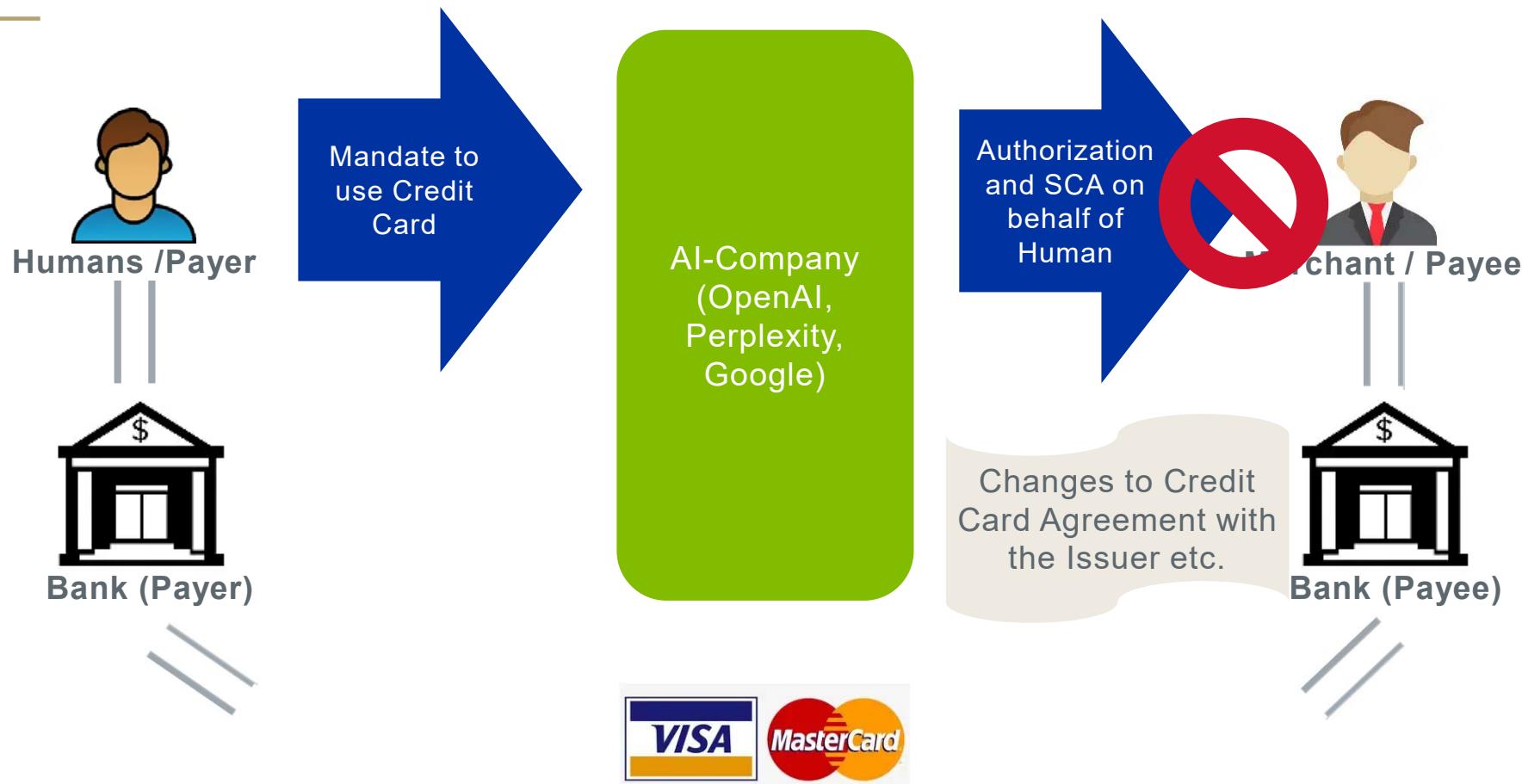
04

Payment Authorization & SCA (Credit Card)

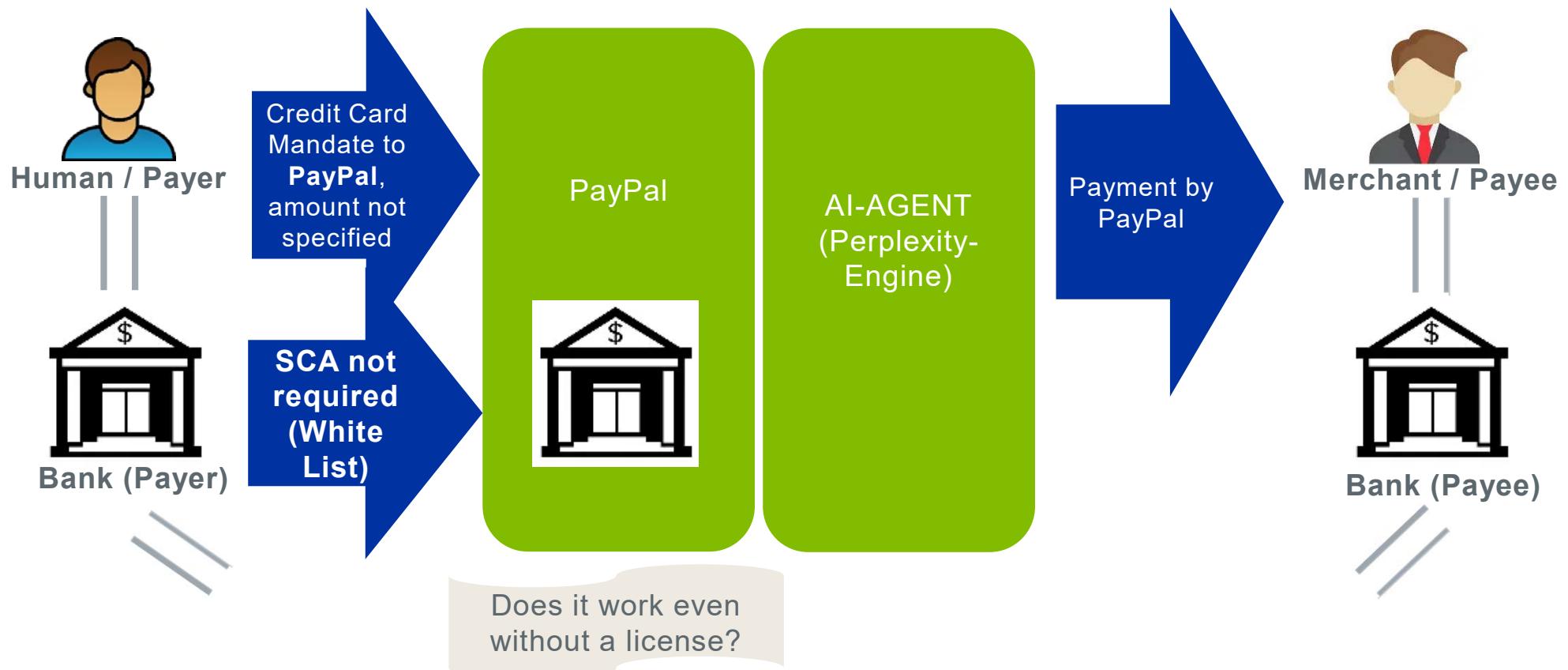
Credit Card – Blank Authorizations?



Credit Card – AI-Company as Representative?



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





Thank you for your
attention!

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More Information on
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