

Agent Commerce Is Shifting Power From Sellers to Buyers — For the First Time in Decades

Based on Nate B. Jones, "Stripe, Visa, Mastercard, Microsoft, Meta. All Building The Same Thing" (April 2026)

Agent Commerce

Healthcare Strategy

Diamond AI

Why this matters for Diamond Health: The next patient won't Google "doctor near me." Their AI agent will search, evaluate, and route them to the best provider — before the human ever sees a website. Diamond must be the network every AI agent finds first. This transcript explains the structural shift underneath that prediction.

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The Core Thesis

Power in the entire internet economy is shifting from the seller to the buyer for the first time in decades. This is the biggest shift in commerce patterns in two decades.

The old internet asked: "How do we get the customer into our store?"
The next internet asks: "How do we become usable by the customer's agent when the customer never comes to the store at all?"

SHIFT 1

The Funnel Crumbles

The old funnel was not a marketing diagram — it was an institutional arrangement for making human intent observable. The website, checkout page, pricing page, product detail page — these were controlled environments where a business could watch demand take shape. The buyer searched, clicked, browsed, compared, hesitated, abandoned a cart, returned, upgraded, churned. The seller could see

enough of that behavior to optimize around it.

An entire industry got built around that. There were more than 8,000 MarTech companies in the 2010s. Search optimization, landing pages, performance marketing, attribution, personalization, lifecycle email, conversion rate optimization, pricing tests — all of that made sense because the buyer was a person moving through a seller-controlled environment.

Agents change where intent becomes explicit. The user doesn't begin with a search query or a product page. The user begins with a task: "Find coffee I would like." "Book the restaurant if a table opens." "Get my mother flowers on her birthday." The commercial surface migrates from the seller's environment to the buyer's agent.

SHIFT 2

Payment Authority Travels With the Task

In the old model, payment authority was extracted inside the seller's flow. The customer arrived, chose the product, entered payment details, passed through checkout. In the agent model, the buyer's agent may bring payment authority to the seller — like carrying your wallet in and saying, "I already know what I'm paying with."

The payment method is attached to the task. It can be bounded by amount, currency, merchant, credential type, or approval state. It might be scoped to a single transaction. It could expire. The seller may not be receiving a browsing customer. The seller may be receiving an authorized purchasing attempt by a bot.

SHIFT 3

Brand Migrates to Buyer Memory

Brand becomes less like a billboard and more like an entry in the buyer's operating context.

Agents are rational optimizers — they don't feel status, nostalgia, or aspiration like a person does. But brand doesn't disappear. It changes location. In the seller-controlled web, brand does its work at the point of

persuasion. In the agent-mediated web, brand becomes part of the buyer's memory — preferences, prior purchases, trust history, loyalty memberships, stated dislikes become inputs to the agent's decision-making.

The brands that matter to agents will be the ones with clear data, clear policies, consistent fulfillment, strong reputation, good support, and enough accumulated trust to survive the comparison.

The old brand question was: "How do we make the buyer feel something now?" The new brand question is: "How do we become the kind of business the buyer's agent remembers as a good answer to the buyer's question?"

PRACTICAL

What Businesses Must Do

A business must become **callable by agents** — not scraped, not summarized, called programmatically. An agent needs:

Structured enough information to reason against. It needs confidence that the seller is legitimate. It needs the final price, the delivery window, the return policy, the payment options, the inventory, the constraints, the escalation path. It needs ways to translate a wide-ranging intent into a coherent purchasing decision.

Agentic commerce is about being usable by software acting on behalf of humans. It's a much higher bar than SEO. A person will tolerate ambiguity, infer from aesthetics, click around, read reviews and decide something seems fine. All an agent needs is for the business to be legible enough to operate against.

QUESTIONS

Is Your Business Agent-Ready?

Nate B. Jones closes with six questions every business must answer:

1. Can your business be called by agents — not scraped, not summarized, called programmatically?

2. Can an agent understand what you do as a business?
 3. Can it identify when you are relevant?
 4. Can it compare you against alternatives?
 5. Can an agent read your pricing, terms, identity, error handling, data access, cancellation and recourse policies?
 6. Can an agent distinguish your real capabilities from marketing fluff?
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WARNING

The Infrastructure Is Crumbling

As more and more agents get on the internet and start to drive intent over time, the entire infrastructure of the selling funnel is going to crumble. It just won't work the way it used to.

Companies that survive on persuading tired, frustrated humans will be in trouble. Agents make that moment of pure emotional decision much less frequent. The internet economy becomes more rational. More efficient. A place where agents smooth out the emotional choppiness that marketers rely on.

FOR DIAMOND

What This Means for Diamond Health

When a human says to their AI agent: **"I want to stay healthy"** or **"find my family the best primary care,"** the agent doesn't Google "doctor near me." It evaluates structured data: pricing transparency, member outcomes, physician credentials, appointment availability, trust signals, network coverage.

Diamond's \$85/month DPC model is inherently agent-readable — one price, all primary care. Diamond's employer dashboard data doubles as agent-facing proof of outcomes. Diamond's 7-pillar compliance architecture IS the trust signal. And at 500 practices, Diamond is the agent's default answer for "primary care near me" across America.

This is not SEO. This is infrastructure. Diamond gets there first.

Source: Nate B. Jones, "Stripe, Visa, Mastercard, Microsoft, Meta. All Building The Same Thing" — AI News & Strategy Daily, April 2026. Full video: youtube.com/watch?v=XGvDbeoSN3E. Transcript prepared for Diamond Health strategic review.

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