
MERCHANT BILL OF RIGHTS

FOR THE AI-AGENT COMMERCE ERA

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Zologic
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Contact: contact@zologic.nl
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PREAMBLE

The emergence of artificial intelligence agents as autonomous economic actors marks a fundamental transformation in the architecture of digital commerce. Where commerce has historically been mediated by human decision-making—consumers browsing websites, comparing products, and executing transactions through direct interface interaction—we now witness the rise of machine-mediated commerce, in which AI agents act on behalf of users to discover, evaluate, negotiate, and complete purchases across distributed merchant systems.

This shift introduces a new infrastructure layer between merchants and consumers. AI agents do not navigate commerce through visual interfaces designed for human perception. Instead, they require machine-readable protocols, structured data endpoints, and programmatic access to merchant capabilities. The systems that provide this access—whether centralized platforms, proprietary agent networks, or open protocol implementations—will determine the structure of commerce for decades to come.

The concentration of this infrastructure in the hands of a small number of dominant platforms presents significant risks. If AI agents are constrained to operate within closed ecosystems, if merchant access to agent networks is mediated by gatekeepers, or if the

protocols governing agent-merchant interaction are controlled by entities with competing commercial interests, the result will be a commerce environment characterized by reduced competition, diminished merchant autonomy, and structural advantages for incumbent platforms.

The history of digital commerce demonstrates that open, interoperable systems produce more competitive, innovative, and resilient markets than closed proprietary alternatives. The transition to AI-mediated commerce must preserve the principles that have enabled merchant independence and market diversity. This requires the establishment of foundational rights that protect merchant sovereignty in agent-driven ecosystems.

This document articulates a framework of merchant rights designed to ensure that AI commerce infrastructure develops in a manner consistent with open competition, merchant autonomy, and decentralized market structure. These rights are not merely aspirational principles but essential prerequisites for a commerce ecosystem in which merchants of all sizes can participate on fair terms, in which innovation is not constrained by platform gatekeepers, and in which the benefits of AI-driven commerce accrue broadly rather than concentrating in the hands of infrastructure monopolists.

ARTICLE I

RIGHT TO DIRECT PROTOCOL ACCESS

Merchants shall possess the unqualified right to expose their commerce capabilities directly to AI agents through open, machine-readable protocols without intermediation by third-party platforms or proprietary gateway systems.

No entity shall require merchants to route agent interactions through centralized infrastructure as a condition of participation in AI commerce ecosystems. Merchants must be able to implement protocol endpoints on their own infrastructure, publish capability declarations in open formats, and respond to agent requests without dependency on platform-controlled access layers.

This right ensures that the relationship between merchants and AI agents remains direct and unmediated, preventing the emergence of obligatory intermediaries that could extract rent, impose arbitrary terms, or selectively grant or deny access based on commercial considerations unrelated to merchant capability or reliability.

The technical implementation of this right requires the availability of open protocol specifications that merchants can implement independently, the absence of authentication or authorization systems that grant platforms discretionary control over merchant participation, and the preservation of merchant autonomy in determining how and when to expose commerce capabilities to agent systems.

ARTICLE II

RIGHT TO INFRASTRUCTURE OWNERSHIP

Merchants shall retain complete ownership and control over the critical systems that constitute their commerce infrastructure, including product catalogs, pricing logic, inventory management, checkout processes, order processing systems, and customer relationship management.

No platform or agent network shall require merchants to migrate core commerce functions to platform-controlled infrastructure as a condition of agent accessibility. Merchants must be able to maintain authoritative control over their product data, pricing algorithms, stock levels, and transaction processing while remaining fully accessible to AI agents operating across diverse ecosystems.

This right protects merchants from infrastructure dependencies that could compromise their operational autonomy, create switching costs that inhibit competition, or enable platforms to extract data or functionality that provides competitive advantages in adjacent markets.

The preservation of infrastructure ownership ensures that merchants can optimize their systems according to their specific operational requirements, maintain direct relationships with their technology providers, and avoid lock-in effects that would reduce their negotiating power or limit their ability to participate in multiple agent ecosystems simultaneously.

ARTICLE III

RIGHT TO PAYMENT INDEPENDENCE

Merchants shall possess the unconditional right to select and integrate payment processing systems of their choosing without platform-mandated payment infrastructure or compulsory use of specific payment providers.

No agent platform or commerce intermediary shall require merchants to adopt particular payment systems, payment processors, or financial infrastructure as a condition of agent accessibility or favorable treatment within agent discovery mechanisms. Merchants must be able to maintain existing payment relationships, negotiate processing terms independently, and implement payment systems that align with their operational and financial requirements.

This right prevents the emergence of payment monopolies within AI commerce ecosystems and protects merchants from the extraction of excessive payment

processing fees by platforms that leverage their control over agent access to impose unfavorable payment terms.

The technical implementation of this right requires that agent-merchant protocols support diverse payment methods and processing systems, that agents can complete transactions regardless of the merchant's payment infrastructure choices, and that no artificial barriers prevent merchants from offering competitive payment options to agent-mediated transactions.

ARTICLE IV

RIGHT TO TRANSPARENT DISCOVERY

When AI agents employ ranking algorithms, trust scoring systems, or selection mechanisms to determine which merchants to engage for particular transactions, the signals and criteria underlying these mechanisms shall be transparent and comprehensible to affected merchants.

Merchants have the right to understand how agent systems evaluate merchant suitability, what factors influence merchant ranking or selection, and what actions merchants can take to improve their standing within agent discovery systems. This transparency must extend to both the general principles governing agent selection and the specific factors affecting individual merchant evaluation.

This right does not require the disclosure of proprietary algorithms in their entirety, but it does require that merchants be able to understand the relationship between their observable characteristics—such as pricing, inventory availability, fulfillment speed, return policies, and historical performance—and their treatment by agent systems.

The absence of discovery transparency creates information asymmetries that favor platforms over merchants, enables arbitrary or discriminatory treatment of merchants, and prevents merchants from making informed decisions about how to optimize their offerings for agent-mediated commerce.

ARTICLE V

RIGHT TO PROTOCOL PARTICIPATION

Merchants shall possess the right to participate in AI commerce ecosystems through open, interoperable standards that are developed through inclusive processes and made available without discriminatory licensing terms or access restrictions.

No entity shall control the development of agent-commerce protocols in a manner that excludes merchant participation, favors particular platform interests, or creates technical barriers that prevent broad merchant adoption. Protocol development must occur through processes that incorporate diverse stakeholder input and prioritize interoperability over proprietary advantage.

This right ensures that the technical standards governing AI commerce reflect the needs of the entire ecosystem rather than the narrow interests of dominant platforms. It prevents the emergence of protocol fragmentation that would require merchants to implement multiple incompatible systems to achieve broad agent accessibility.

The implementation of this right requires the establishment of open standards bodies or collaborative development processes that include merchant representation, the publication of protocol specifications under permissive licensing terms, and the availability of reference implementations that merchants can adopt without prohibitive technical or financial barriers.

ARTICLE VI

RIGHT TO PERFORMANCE FAIRNESS

Infrastructure systems that mediate agent-merchant interactions shall provide measurable, consistent, and non-discriminatory performance characteristics including response latency, system reliability, and request determinism.

Merchants have the right to expect that their interactions with agent systems will not be subject to arbitrary throttling, selective degradation, or performance characteristics that systematically disadvantage particular merchants or merchant categories. Infrastructure providers must publish performance standards and provide merchants with visibility into their actual performance metrics.

This right prevents the use of infrastructure performance as a mechanism for competitive manipulation, ensures that merchant success is determined by the quality of their offerings rather than their relationship with infrastructure providers, and enables merchants to diagnose and address legitimate performance issues that may affect their agent accessibility.

The technical implementation of this right requires infrastructure monitoring systems that provide merchants with performance data, service level agreements that establish minimum performance standards, and accountability mechanisms that address systematic performance discrimination.

ARTICLE VII

RIGHT TO DATA INTEGRITY

Merchants shall maintain authoritative control over their product data, pricing information, inventory levels, product descriptions, and transaction records, with the right to ensure that this data is represented accurately and completely in agent interactions.

No platform or intermediary shall modify, supplement, or override merchant-provided data without explicit merchant authorization. Agents must retrieve product information, pricing, and availability directly from merchant systems or from merchant-authorized data sources, ensuring that the information presented to users reflects the merchant's current and accurate state.

This right protects merchants from data manipulation that could misrepresent their offerings, create customer service issues arising from inaccurate information, or enable platforms to inject competitive products or alternative offerings into merchant-agent interactions.

The preservation of data integrity requires technical protocols that maintain clear data provenance, prevent unauthorized modification of merchant data in transit or storage, and provide merchants with visibility into how their data is represented in agent interactions.

ARTICLE VIII

RIGHT TO COMPETITIVE NEUTRALITY

AI commerce ecosystems shall be structured to permit merchants of all sizes to participate on fair terms, without systematic advantages granted to dominant platforms, vertically integrated retailers, or merchants with preferential platform relationships.

Infrastructure providers that operate their own merchant services or maintain commercial relationships with particular merchants must implement structural separations that prevent the use of infrastructure control to advantage affiliated merchants. Agent systems must evaluate merchants based on objective performance criteria rather than platform affiliation or commercial relationships.

This right addresses the fundamental conflict of interest that arises when platforms that control agent infrastructure also compete as merchants. Without competitive neutrality requirements, these platforms can leverage their infrastructure position to disadvantage independent merchants, replicate successful merchant offerings, or steer agent transactions toward their own retail operations.

The implementation of this right may require organizational separation between infrastructure and merchant operations, algorithmic transparency to detect

discriminatory treatment, and regulatory oversight to ensure that competitive neutrality principles are maintained in practice.

ARTICLE IX

RIGHT TO INTEROPERABILITY

Merchants shall possess the right to interact with multiple AI agents and agent platforms through standardized integrations, without being required to maintain exclusive relationships or implement platform-specific customizations that create switching costs or limit multi-platform participation.

Agent-commerce protocols must be designed to enable merchants to serve multiple agent ecosystems simultaneously without duplicative infrastructure, conflicting technical requirements, or contractual restrictions that limit merchant participation in competing platforms.

This right ensures that merchants can maximize their addressable market by participating in diverse agent ecosystems, that competition among agent platforms benefits merchants rather than constraining their options, and that merchants are not forced to make exclusive commitments that reduce their negotiating power or limit their strategic flexibility.

The technical implementation of this right requires standardized protocol specifications that enable broad interoperability, the absence of proprietary extensions that fragment the ecosystem, and contractual terms that permit merchants to participate in multiple platforms without penalty or restriction.

ARTICLE X

RIGHT TO MERCHANT SOVEREIGNTY

Merchants shall retain fundamental independence and autonomy in their participation in AI-mediated commerce, including the right to determine their own business models, set their own terms of service, establish their own pricing strategies, and make independent decisions about which agent systems to support and under what conditions.

No platform or agent network shall impose business model requirements, pricing constraints, or operational mandates that override merchant autonomy as a condition of participation in agent commerce ecosystems. Merchants must be free to experiment with different approaches to agent commerce, to decline participation in particular agent systems or transactions, and to establish their own policies governing agent interactions.

This right recognizes that merchant diversity and independence are essential characteristics of competitive markets. The preservation of merchant sovereignty ensures that innovation in commerce models, pricing strategies, and customer service approaches can occur at the merchant level rather than being dictated by platform policies.

The implementation of this right requires that agent-commerce infrastructure be designed as an enabling layer that expands merchant capabilities rather than as a control layer that constrains merchant autonomy. Merchants must be able to participate in agent commerce on their own terms, maintaining the independence that has historically characterized competitive retail markets.

CONCLUSION

The transition to AI-mediated commerce represents one of the most significant structural transformations in the history of digital markets. AI agents promise substantial benefits: improved price discovery, enhanced product matching, reduced transaction costs, and more efficient allocation of goods and services. These benefits can accrue to consumers, merchants, and the broader economy if the infrastructure supporting agent commerce develops in a manner consistent with open competition and merchant autonomy.

However, the same technological transition that enables these benefits also creates risks of unprecedented centralization. If the protocols, platforms, and infrastructure systems that mediate agent-merchant interactions become concentrated in the hands of a small number of dominant entities, the result will be a commerce environment characterized by reduced competition, diminished innovation, and systematic extraction of value from merchants who lack alternatives.

The rights articulated in this document are designed to prevent this outcome. They establish foundational principles that preserve merchant sovereignty, ensure competitive neutrality, and maintain the decentralized market structure that has enabled commerce innovation and merchant diversity. These rights are not obstacles to AI commerce development but rather prerequisites for ensuring that AI commerce develops in a manner that serves broad economic interests rather than narrow platform advantages.

The implementation of these rights requires commitment from multiple stakeholders. Technology providers must design agent-commerce systems that prioritize interoperability and merchant autonomy. Merchants must demand open protocols and resist infrastructure dependencies that compromise their independence. Policymakers must recognize that the governance of AI commerce infrastructure will determine market structure for decades to come and must act to prevent the emergence of new bottlenecks and gatekeepers.

Open protocols, merchant-owned infrastructure, and interoperable systems are not merely technical preferences but essential elements of a competitive commerce ecosystem. The principles articulated in this Merchant Bill of Rights provide a framework for ensuring that the AI commerce era preserves the market characteristics that have driven innovation, protected merchant independence, and served consumer interests. The choices made in the coming years regarding AI commerce infrastructure will determine whether these principles are realized or whether the promise of AI-mediated commerce gives way to a more centralized, less competitive, and less innovative market structure.

ATTRIBUTION

Merchant Bill of Rights for the AI-Agent Commerce Era

Proposed by **Zologic Research**

This framework reflects ongoing research into merchant sovereignty and infrastructure independence in AI-mediated commerce systems. Supporting infrastructure research includes the development of native merchant integrations such as UCP-compatible WooCommerce systems and open agent-commerce protocols designed to preserve merchant autonomy and enable direct agent-merchant interaction.

For additional information:

<https://zologic.nl>
