

What's New in Commerce



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Agenda

- 2025 Recap: What we shipped
- Jan-June '26: What we shipped
- Beyond June'26

Commerce Investments

Meeting customer today's need and ensuring future success



Fundamentals and
Security



Portfolio maturity and
industries



Acceleration of Copilot
and Agents

Recap: 2025 INVESTMENTS

Where we placed our bets.

Strategic investments shaping Dynamics 365 Commerce in 2025.

POS Modernization

React based transaction page with simplified workflows & payment capture, Self-checkout GA

Mobile POS

Mobile-first POS on iOS, Android, Offline support, TTP iPhone, Peripheral integration

E-Commerce Platform

Security fixes, CAPTCHA, Azure Maps, External Entra id, Zero-dollar authorizations

Payment Modernization

Async payment support, QR code payments, Klarna, Pay by link in POS, Gift card hardening

Unified Pricing

Attribute based pricing, pricing segmentation, complex pricing rules

Copilot Summarization

POS Copilot summarization for product, customer, reports, Statement Posting & Merch.

Jan-June 2026 INVESTMENTS

10.0.47 & 10.0.48

Strategic investments shaping Dynamics 365 Commerce in 2026

POS

Self checkout with multi-language, Cross-legal entity, Language selection for SCO, Modernization of POS workflows with React

E-Commerce

QR code, Pay-by-link, B2B multi-outlet ordering, Customized sign-in/sign-up using entra id

Headless

Agentic & more

Platform

PPAC support, Archival for retail tables

Omni-channel

Credit Management Support, Prevent editing of authorizations from Call center

AI Innovation

MCP for Commerce, MCP Tools, POS Extensibility Skills

Store Commerce

Mobile POS for iOS & Android

Scan and pay with Mobile POS

Whether you are line-busting or assisted selling, mobile POS devices can do it all from bar-code scanning to capturing payment via tap-to-pay.

Camera based barcode scanning and image recognition

Integrated camera-based bar-code scanning for transaction and inventory management.

Image based product recognition also supported using Azure Vision (BYOM)

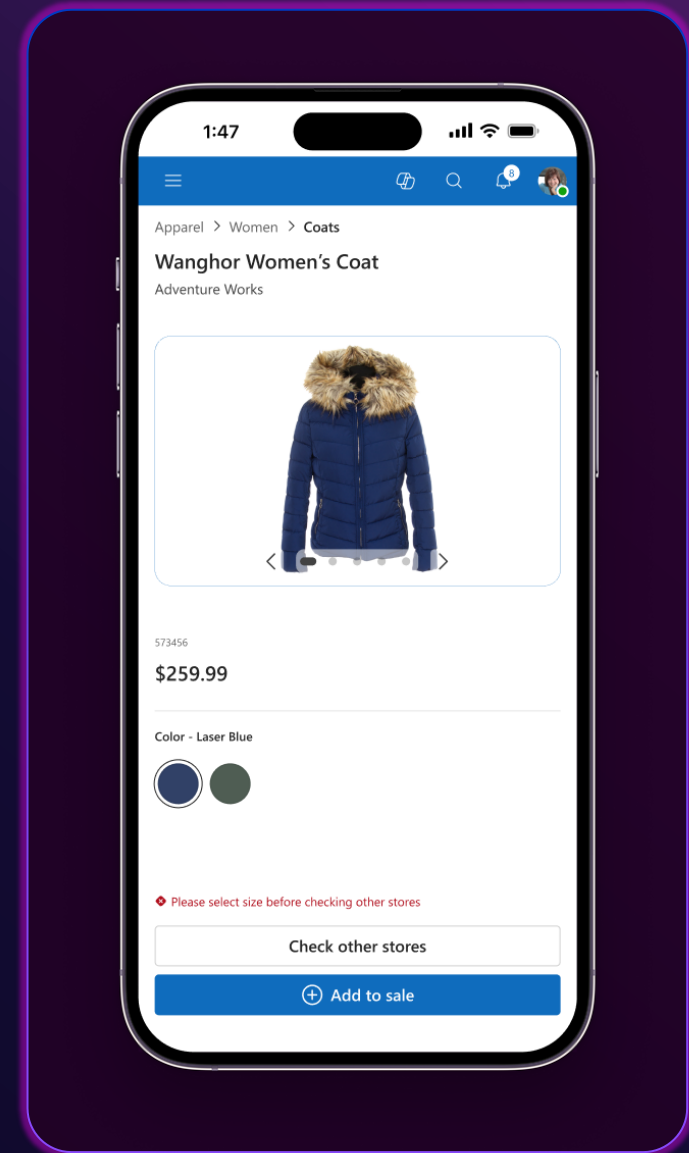
Business continuity with offline support

Support for transacting even during poor network or network outage

Reduce store hardware footprint with simplified hardware integration

without shared hardware station (Windows) and easy pairing of shared peripherals

Parity with Windows on extensibility to allow third-party payments and fiscalization



Modern Intuitive workflows

Transaction Page

The screenshot shows a POS transaction page with a clean, modern design. At the top, there's a search bar and user information for 'Erika Fuller'. The main area is divided into sections: 'Lines' with a table, 'Transaction actions' with a grid of buttons, and a numeric keypad. A large QR code area is prominent in the center.

Item	QTY	Column name	Column name	Line total
Add a product to the transaction				

Transaction actions	
Set quantity	Scan loyalty card
Change unit of measure	Issue loyalty card
Line comment	Return line
Gift card	Gift card
Transaction options	Transaction options
Complete transaction	

Lines	1	Subtotal	1
Discounts	\$0.00	Charges	\$0.00
Deposit	\$0.00	Tax	\$0.00
Deposit paid	\$0.00	Payments	\$0.00
Amount due			\$0.00

Product Page

The screenshot shows a product page for a 'Xenmon Mountain Bike'. It features a large product image, a detailed description, pricing, and options like color and size. The layout is clean and user-friendly.

Store

Home > Cycling > Mountain Bikes

Xenmon Mountain Bike

Adventure-Works Cycles ★★★★★ 3.5 1,180

30% Off 10% Loyalty Discount

\$1025.49 \$2050.99

2 in stock Item #231251 SKU #2508

Color - Navy

Size S M L

Quantity 1

Hurry, they're almost gone! 2 left in stock

Add to sale

Search Page

A partial view of a search page interface, showing a sidebar with navigation options like Home, Checkout, Tasks, Orders, Products, Inventory, Register, and Shift.

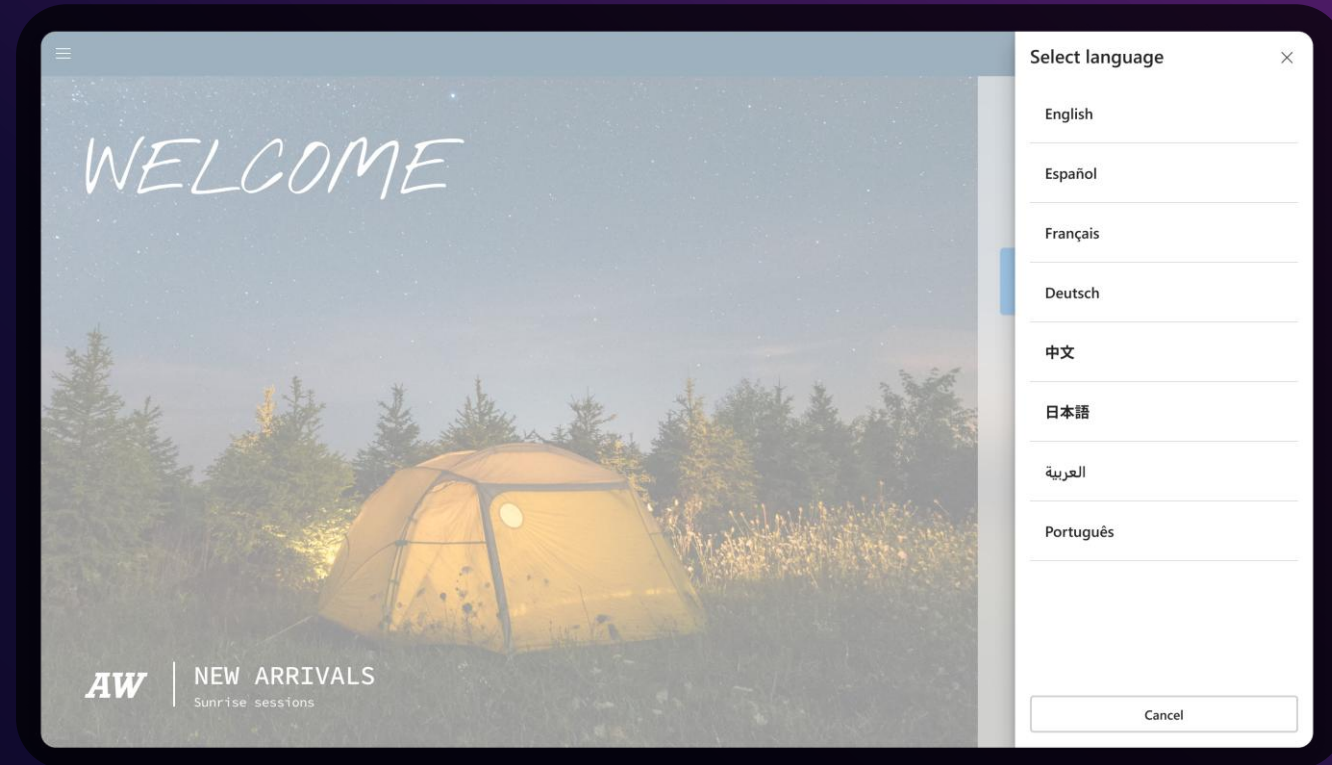
POS improvements to simplify global rollout

Simplified screen configuration

With support for localized button grids, create new screen layout for multiple languages within a single screen layout. Reduces the need to create screen layouts per language

Language selection on screen for Self-Checkout

A customer can easily choose their preferred language when interacting with self-checkout screens.



Contextual switching of apps

Seamless app-switching with POS

Enables easy customization for in-store shopping experience with any custom App

Start your journey in F&O & complete in POS

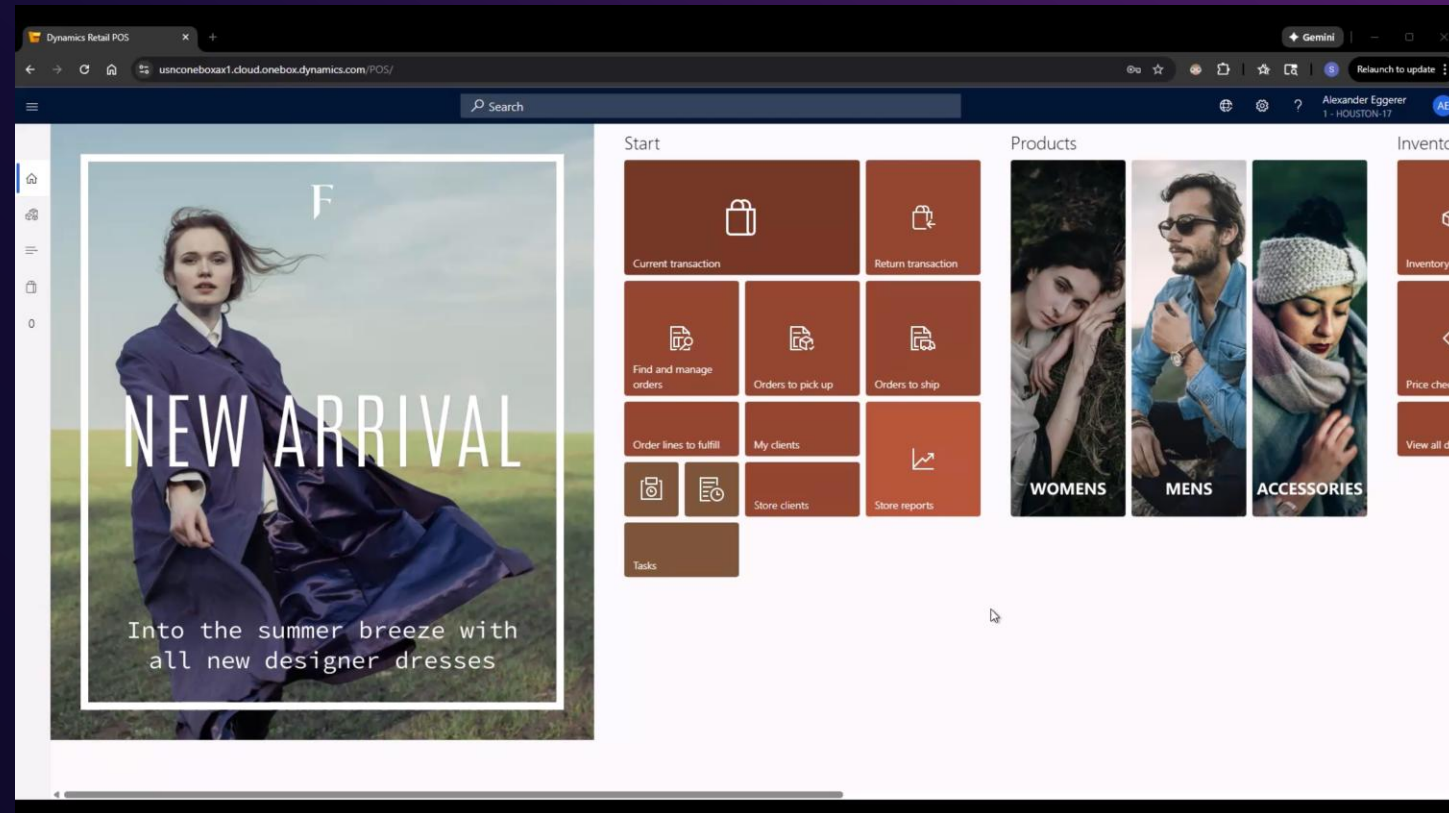
Open POS in Context

The diagram shows two tablet screens. The left screen, titled 'Any application', displays a product 'Wireless Mouse' with a quantity of 1 and a price of \$25.00. Below the product is a blue button labeled 'Complete at Register'. The right screen, titled 'POS', displays a list of items: 'Wireless Mouse' for \$25.00 and 'Sunglasses' for \$50.00, with a total of \$75.00. Below the list is a 'Cash' dropdown menu and a green button labeled 'Complete Sale'. Two white curved arrows indicate the flow of information: one from the 'Wireless Mouse' on the left screen to the 'Wireless Mouse' on the right screen, and another from the 'Complete at Register' button on the left screen to the 'Complete Sale' button on the right screen.

Start anywhere. Complete the transaction where it makes the most sense.

Buy anywhere, Fulfill Anywhere with cross-legal entity support in POS

- Allow inventory lookup in POS across legal entities. Powered by **Inventory Visibility Service**
- Intercompany fulfillment plan generation automatically create intercompany transactions when sales order requires cross-LE fulfillment.
- Enable the Distributed Order Management fulfillment to factor in stock across multiple legal entities.
- Enable direct delivery to customer via intercompany orders
- Auto **re-routing** when initial fulfillment plan got rejected by stores/warehouses



Omnichannel endless aisle experience across franchises/legal entities

POS Enhancements

Dynamic payment terminal pairing

Associates can also pair a new payment terminal mid-transaction by using the new Pair a payment terminal operation, enabling assisted selling scenarios

Customer creation simplified

Simplified one-step customer creation to reduce checkout friction

Configurable inline actions on the transaction grid

Inline actions extensibility lets retailers and implementation partners configure the set of actions displayed per line item in the modern transaction grid

Store Commerce on Mac OS

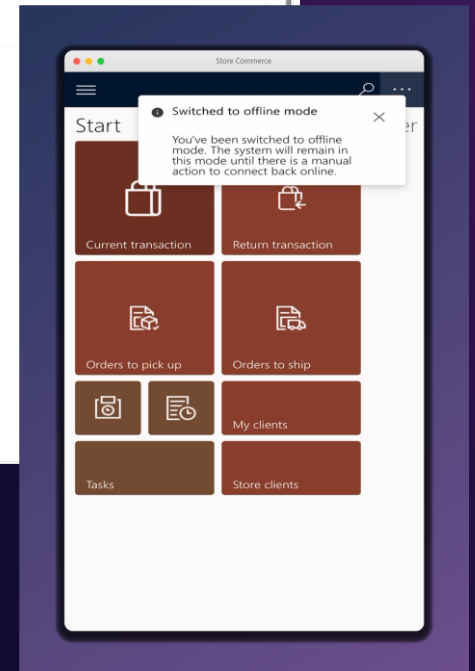
Support for POS on Mac OS

Prevent return of specific items

Merchandising managers to define specific products or entire product hierarchies as nonreturnable

Store locator supports km or miles

Distances are automatically displayed in kilometers for metric-region legal entities and miles for others.



Headless & Agentic

Agentic Commerce

MCP for Headless Commerce

Model Context Protocol (MCP) enabled on headless commerce, exposing commerce business logic for agentic workflows

MCP Tool Scope

Shoppers can browse, add items to cart, apply promotions, and complete checkout using Pay by Link. Guest and authenticated users. Returning customers can also retrieve their full order history and order details, including status, line items, and fulfillment tracking.

Agentic experiences

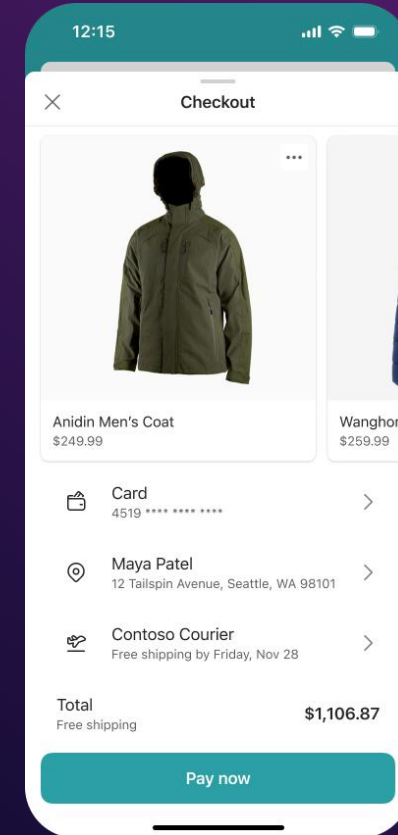
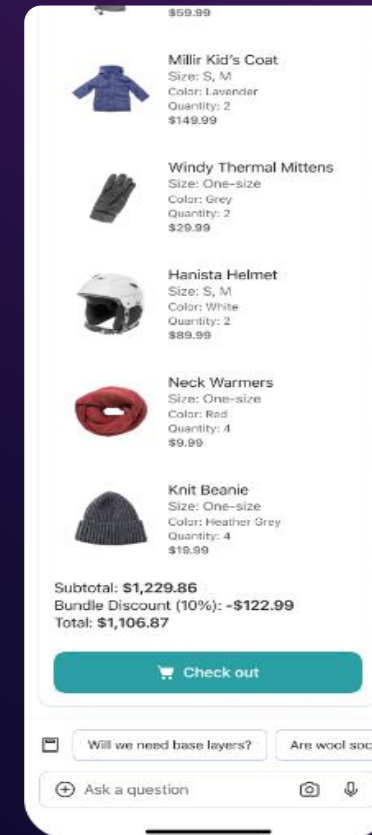
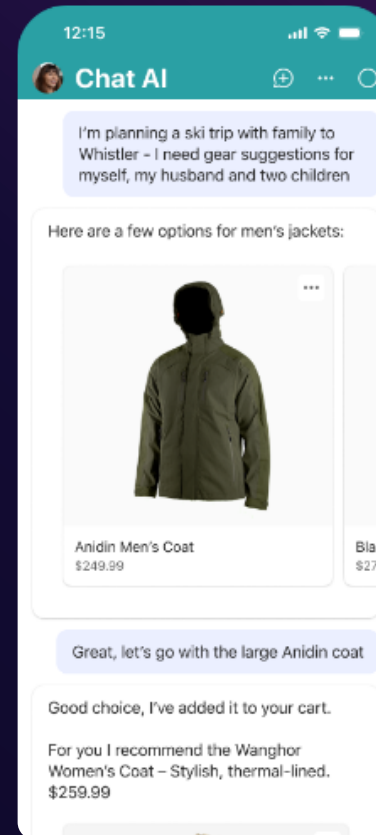
Enables conversational shopping experiences on ecommerce, POS, custom app, Gen AI platforms and any conversational surface

Private Preview 10.0.47

Enabled for select customers and partners to gather early feedback. Supports shopper discovery and checkout.

Public Preview 10.0.48

Available via LCS. Incremental updates to MCP Tools will be shipped via updates to 10.0.48+



Commerce agent templates

Built on Dynamics 365 Commerce and powered by Copilot Studio, these agents bring AI-driven intelligence into every commerce operation.

[Commerce Agent Templates Overview - Dynamics 365 | Microsoft Learn](#)

Payment Reconciliation Agent

Reconcile Faster. Close Smarter

The **Payment Reconciliation Agent** is an AI-driven solution that automates reconciliation between retail transactions and payment provider data. It reduces manual effort, eliminates matching errors, and significantly accelerates reconciliation cycles—enabling faster and more accurate financial close even in high-volume scenarios.



[Payment Reconciliation Agent | Community in Viva Engage](#)



[Dynamics-365-FastTrack-Implementation-Assets/Agents/AI ERP Agents/PaymentReconAgent at master · microsoft/Dynamics-365-FastTrack-Implementation-Assets](#)

Store Monitoring Agent

When Stores Learn to Speak

The **Store Monitoring Agent** is an AI-driven solution that provides centralized, real-time visibility across the entire POS estate. It proactively detects issues across application, hardware, and database layers, enabling faster diagnosis, reducing escalations, and ensuring uninterrupted store operations.



[Store Monitoring Agent \(D365 Commerce\) | Community in Viva Engage](#)



[Dynamics-365-FastTrack-Implementation-Assets/Agents/AI ERP Agents/PaymentReconAgent at master · microsoft/Dynamics-365-FastTrack-Implementation-Assets](#)

Inventory Fulfillment Agent

Agentic Copilot Studio solution for inventory promising and fulfillment

The **Inventory Fulfillment Agent** is an AI-driven solution that orchestrates end-to-end order fulfillment across stores, distribution centers, and suppliers. It enables flexible querying of on-hand inventory, performs accurate ATP checks, and drives fulfillment and replenishment decisions through a guided, automated flow—ensuring consistent execution and improved customer outcomes.



[Inventory Fulfillment Agent | Community in Viva Engage](#)



[Dynamics-365-FastTrack-Implementation-Assets/Agents/AI ERP Agents/Inventory Fulfillment Agent at master · microsoft/Dynamics-365-FastTrack-Implementation-Assets](#)

Adaptive Skills Policy Agent

Policy-driven execution for enterprise operations

The **Adaptive Skills Policy Agent (ASPA)** is an AI-driven solution that automates ERP operations through policy-driven execution of approved business processes. It enables controlled autonomy with built-in approvals, auditability, and guardrails—reducing manual effort, ensuring consistency, and improving compliance across operations.



[Adaptive Skills Policy Agent | Community in Viva Engage](#)



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E-commerce


Release Summary


Feature delivery across recent releases

10.0.45 – 10.0.46

 Asynchronous Payment processing

 Entra External id support for e-commerce


 Azure Maps support for BOPIS, address lookup


 Canonical URL re-direction enabling SEO


 Typescript upgrade

 Fraud prevention with preventing zero-dollar authorization


10.0.47 – 10.0.48

 QR code and Pay by Link

 B2B account management via Contacts

 B2B multi-outlet ordering with contact model

 Customize sign-in/sign-up for Entra External id

 Prevent search engines from indexing internal Urls

Multi-outlet ordering for B2B

Support a single sign-in to order across multiple outlets

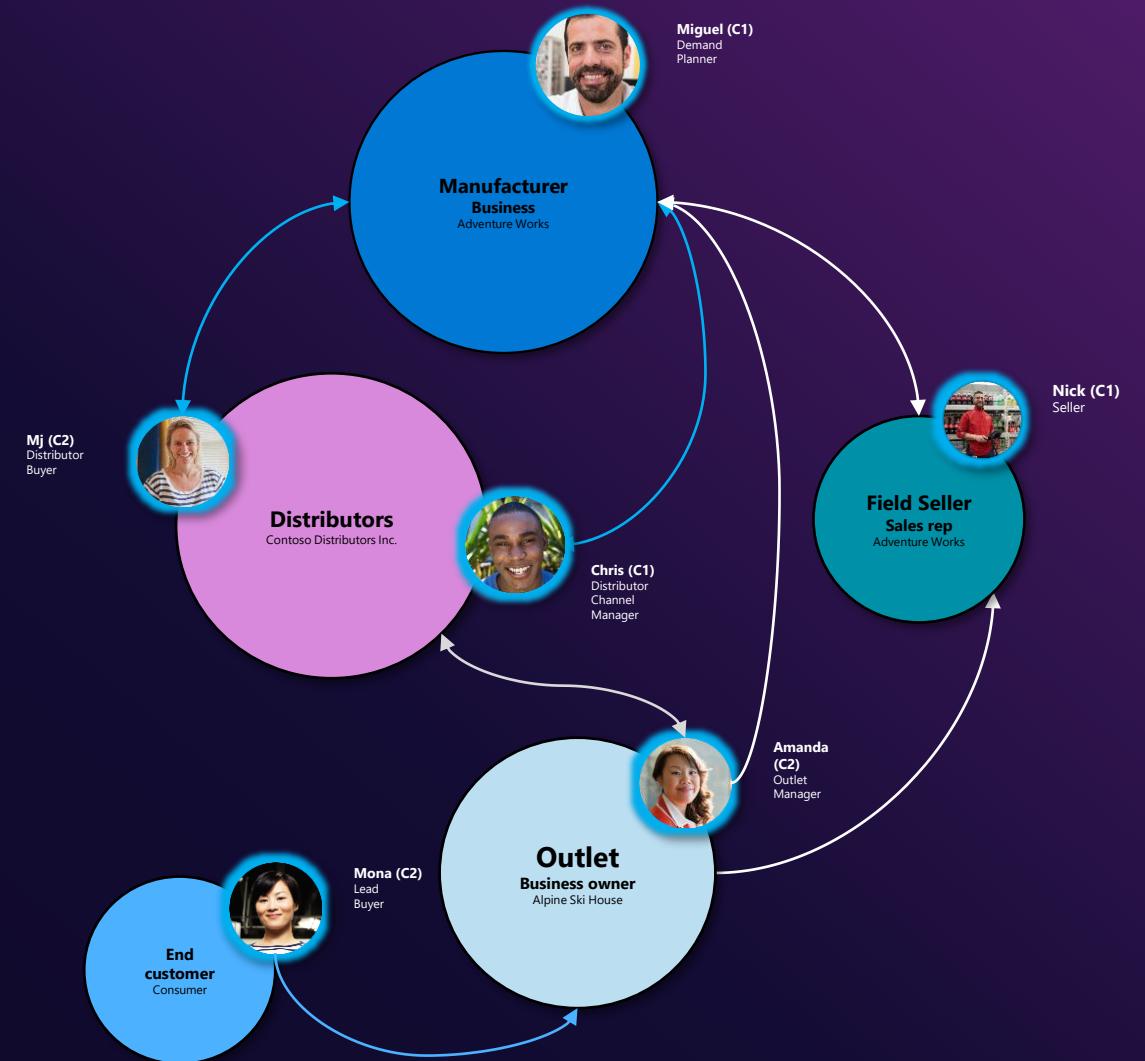
Provide the ability to link a customer to an organization. Provide ability to audit customer linkages by customer or by organization.

Simplify the out-of-the-box business buyer sign-up flow so that an AAD B2C can be easily associated

Ability to select multiple outlets to purchase from without signing out. Populate the business buyers address and credit limit from the organization's data.

Provide the ability for the business buyer to create a cart and complete purchase. Capture the business buyers name as the order taker in the sales order

Easy auditing of orders across outlets



Platform & Omni-channel

Modern Payments

Powered by native integration with Adyen Payments

Out-of-box support with Adyen Payments across channels. Supports cash, credit, gift card across channels.

QR code payments

Support for Klarna, Wechat pay, Affirm, Pay Pay and other modern QR-code payments in-store.

Pay by Link for POS, Call center, SCM and ecommerce

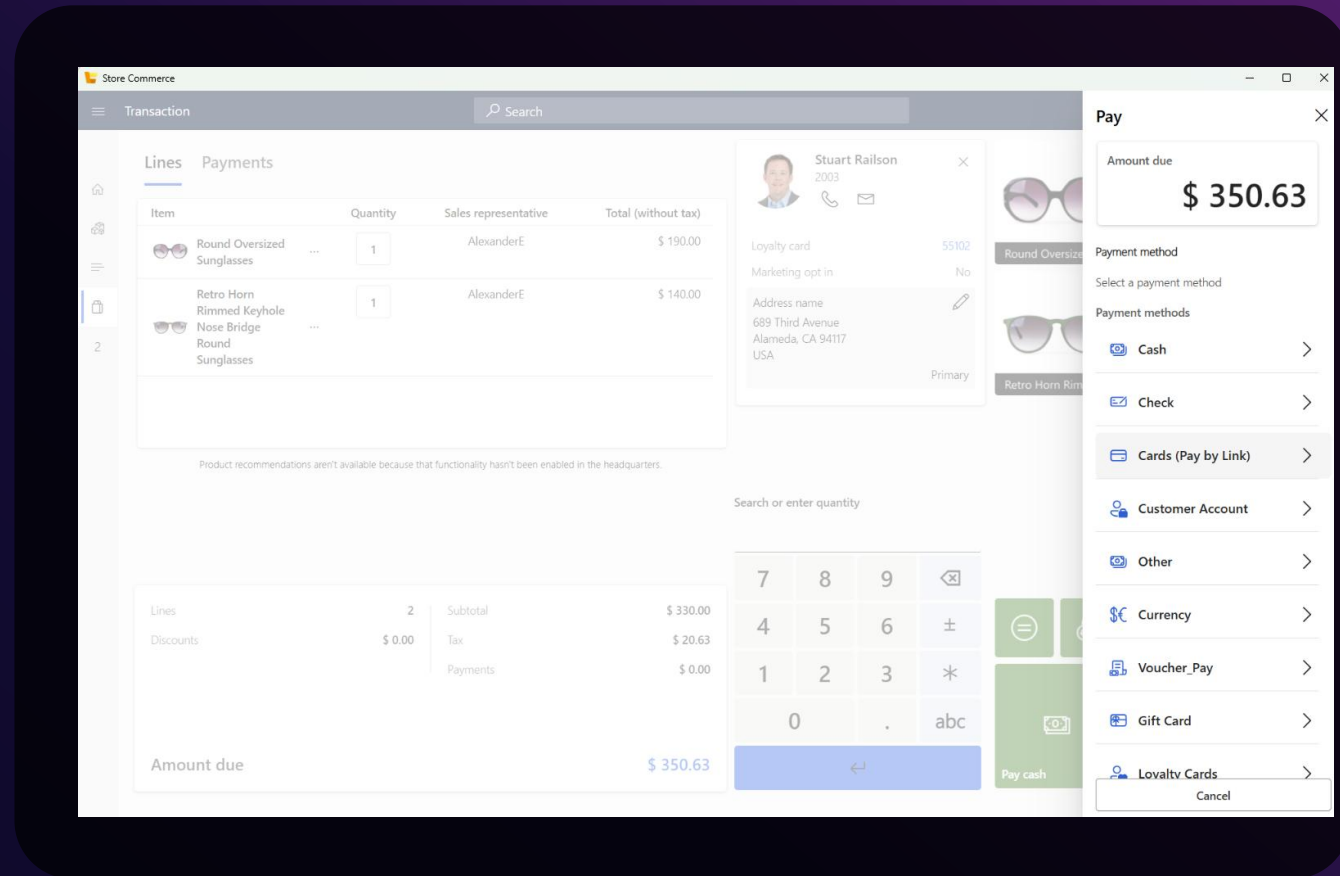
Enables the order takers to create a payment link and send it to the customers to pay at their convenience. Enabled for both cash-and carry and customer orders in POS. Provides convenience for card-not-present scenarios.

Tap to Pay on iPhone

Turn any standard iPhone device into payment terminal by accepting NFC enabled cards for payments. Tap to Pay on Android is on the roadmap.

Seamless refund to original payment method

In case of returns, enable the refund to the original payment method without the need for the customer to swipe/tap the original credit card used for the transaction.



Credit Management

Support for Credit Management module for Commerce orders

Provide the ability for **Commerce orders to honor the Credit management configurations.**

Instead of preventing the order creation, the **orders will go on Credit hold** as per the blocking rules.

On hold Commerce orders can be **reviewed and released from the credit hold** using the existing credit management dashboard.

Standard view

Blocking rules

Days overdue

Account status

Terms of payment

Credit limit expired

Overdue amount

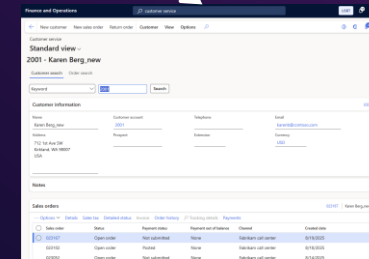
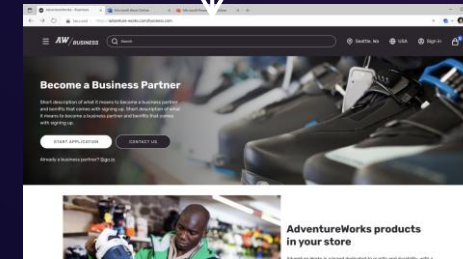
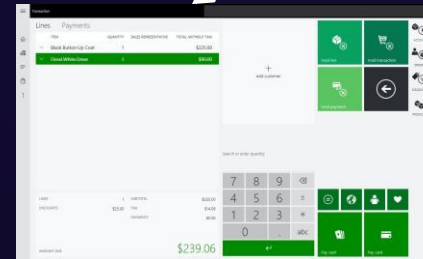
Sales order

Credit limit used

Set up days overdue blocking rules

+ New Delete

	Account code	Account/Group n...	Risk group	Rule type	Operator	Value type	Overdue
<input type="radio"/>	Table	US-001		Blocking	Greater than or equal to	Days	0
<input type="radio"/>	Table	US-005		Blocking	Greater than or equal to	Days	0
	Group	Major	High	Blocking	Greater than or equal to	Days	0
	Group	Major	Low	Blocking	Greater than or equal to	Days	20
	All			Blocking	Greater than or equal to	Days	20
	All		High	Blocking	Greater than or equal to	Days	0
	All		Low	Blocking	Greater than or equal to	Days	20
	All		Medium	Blocking	Greater than or equal to	Days	10



Pricing

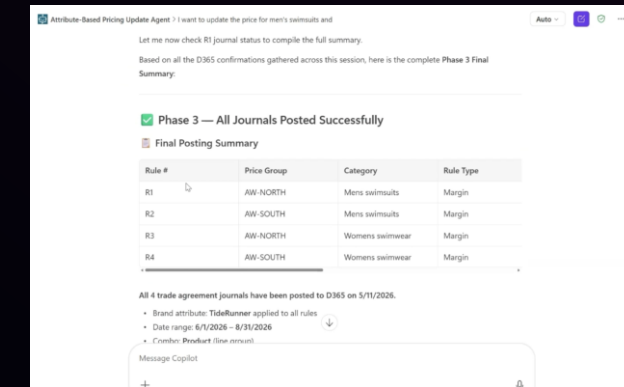
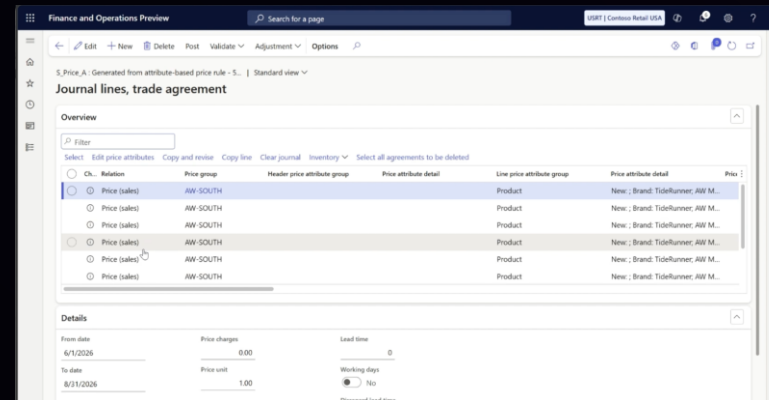
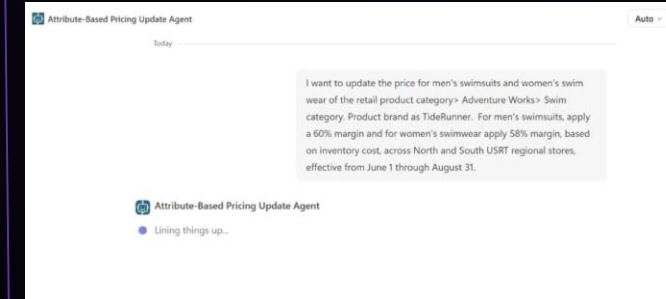
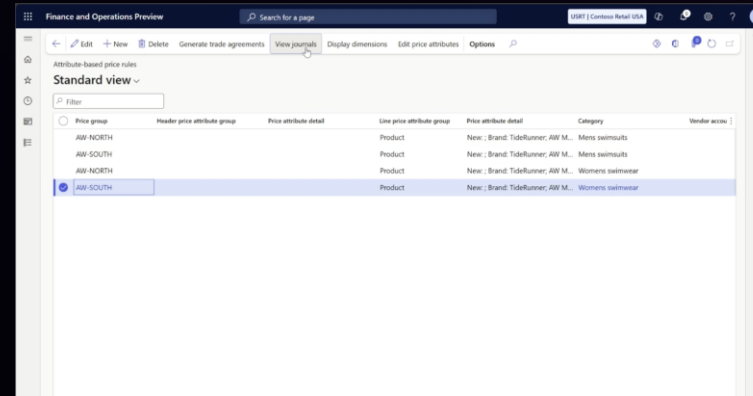
Enables flexible, high-performance pricing with base currency support, tender discounts, and scalable price quoting across SCM and Commerce.

Enables managing pricing rules (trade agreements, discounts, adjustments) using a **generic/base currency** across currencies.

Enable **price attribute-based pricing mass- updates & expiration**. – can be enabled by agent via MCP

Support **smart rounding** in trade agreements

Mass-updates & expiration of the Trade Agreement Prices



PPAC support for Commerce

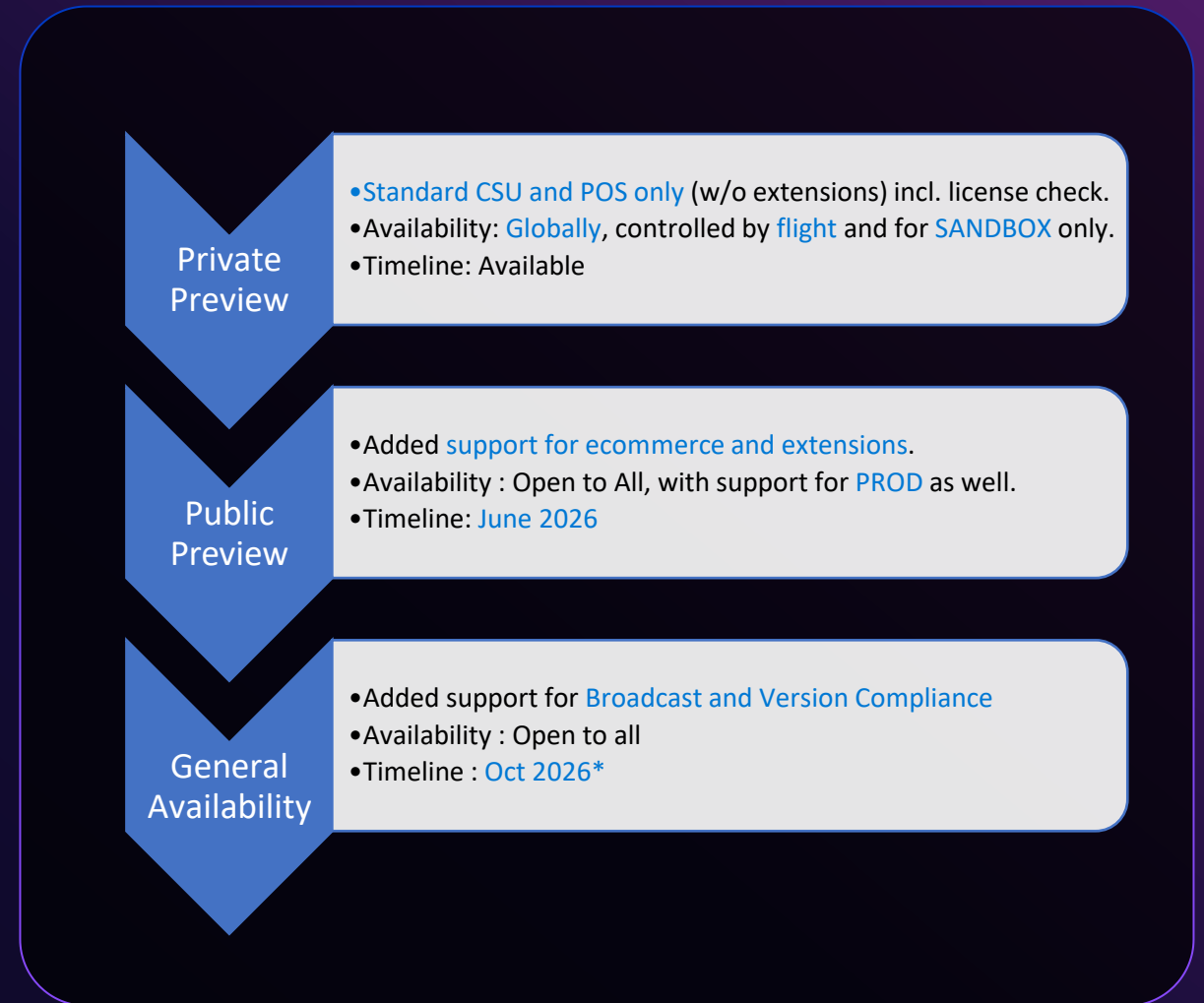
Move from Lifecycle Services (LCS) to PPAC modernizes how Dynamics 365 Commerce environments are provisioned and managed.

Unified Admin Experience: Manage CSUs alongside other Dynamics 365 and Power Platform resources in a single pane of glass.

Improved ALM (Application Lifecycle Management): PPAC introduces structured workflows for create, update, delete, restart, and extension management, which were previously fragmented in LCS.

Streamlined Navigation and Action Flow : Faster UI than LCS, CSU Deployment management PPAC introduces a single-page application (SPA)-like experience for CSU management, eliminating the multi-tab, multi-click navigation typical of LCS.

Extension Management: Support for deploying and updating CSU extensions is being added progressively with direct integration Azure Dev Ops.



Beyond June 2026

10.0.49+

Strategic investments shaping Dynamics 365 Commerce in 2026

POS Retail & Trade POS

A4 receipt & Label printing, Bulk ordering, on-accounts, Pickup in warehouse

B2B E-Commerce

Cross-LE support, Platform upgrades, B2B acceleration

Headless

CSU Expansion

Payments-as-a-service

Payments for all D365 apps

Omni-channel

Unified Pricing with Demand Planning

AI Innovation

MCP GA, MCP Tools & Skills, AI receipt designer & screen layout designer

Q&A