Issue #11 · Week of 13–19 July 2026

REVA UNIVERSITY
Bengaluru, India

RACE WEEKLY INTELLIGENCE BRIEF

RETINA

AI · CYBERSECURITY · CLOUD · LEADERSHIP

THIS WEEK'S COVER:

WHEN YOUR CUSTOMER IS A MACHINE

It has no eyes for your ad, no account for your subscription, and no patience for your checkout page. The web just switched on apayment layerit had been holding since 1997.

ALSO INSIDE

The World in 5 · Three Forces · The Machine Customer Playbook · Metric of the Week · The Traffic Signal · Fun Fact · CANDID · Book Shelf · RACE Pulse

FROM THE EDITOR'S DESK

For ten issues, RETINA has asked how you build and run AI: who owns the agent, who secures the data, who pays the power bill, who can prove the return, and how small a system can be and still clear the task. Every one of those was a question about your cost line.

This week, the question moves to the other side of the ledger. Not what AI costs you — what it does to how you get paid.

Three things happened while most Indian boardrooms were looking elsewhere. Less than a third of Google searches now end in a click on anything. Cloudflare, which fronts a large share of the world's origins, reported that the majority of internet traffic is no longer human, and that daily AI agent requests on its network rose more than 1,700% in a year. And on 1 July, it opened the waitlist for a product that lets any page, dataset, API or tool charge the machine that asks for it, settling in stablecoins, inside the HTTP request, with no account and no checkout.

Meanwhile, NPCI is quietly building the same capability on entirely different foundations. A Unified Agent Protocol on top of UPI: not a new payment rail, a trust layer that decides which agent is allowed to spend your money and how much.

Two answers to one question, and Indian enterprises will have to work with both. This issue maps what is actually happening to your funnel, what the new rails do, why India's road diverges, and five moves for a business whose next customer may never see a single thing it publishes.

SIGNAL

THE MACHINE CUSTOMER — BY THE NUMBERS

<1 in 3
Google searches in 2026 that still send a click to any website (Similarweb panel, via SparkToro)

+1,700%
growth in daily AI agent requests on Cloudflare's network over the past year

<1%
share of all publisher pageview referrals now coming from chatbots — while Google search referrals fell 34%

22.71 bn
UPI transactions in June 2026 (₹28.92 trillion) — the rail NPCI now proposes to open to verified AI agents

15 SEP
the date Cloudflare blocks Training and Agent crawlers by default on ad-bearing pages for new domains

THE WORLD IN 5

NEW · GLOBAL HEADLINES A CXO SHOULD BE ABLE TO REFERENCE

Five signals from the past fortnight, worth noting at your next leadership table.

1 TRAFFIC: the web stopped being human
Cloudflare's second Content Independence Day report, published 1 July, states that AI training now accounts for the majority of crawler requests on its network — up from roughly 20% in spring 2025 — and that daily AI agent requests grew more than 1,700% over the year. CEO Matthew Prince's framing was blunt: the majority of traffic on the internet is now non-human. Over half of AI crawler traffic, Cloudflare notes, is spent re-fetching pages that have not changed.

2 RAILS: HTTP 402 finally does its job
On 1 July, Cloudflare opened the waitlist for its Monetisation Gateway: charge for any web page, dataset, API or MCP tool behind its network, per request, settled in stablecoins over the open x402 protocol. x402 uses HTTP status code 402 — 'Payment Required' — reserved in the spec since the 1990s and never implemented at scale. No checkout page, no account, no API key; the payment is the credential. AWS had already put a related capability into CloudFront in June. The x402 Foundation sits under the Linux Foundation.

3 INDIA: NPCI builds a different answer
Business Standard reported in early July that NPCI is developing a Unified Agent Protocol — a framework to register, verify and authorise AI agents to transact over UPI, built on the delegated-payment model of UPI Circle, with spending limits and consent controls. NPCI's role stops at confirming the request is genuine; it does not see what was bought. RBI approval is required before launch. For scale: UPI processed 22.71 billion transactions worth ₹28.92 trillion in June 2026 alone, 63.5% of them peer-to-merchant.

THE WORLD IN 5

NEW · GLOBAL HEADLINES A CXO SHOULD BE ABLE TO REFERENCE

4 FUNNEL: The clicks are going, and nothing is replacing them

Chartbeat data reported by Axios in March found Google Search referrals to publishers down 60% for small sites, 47% for medium and 22% for large, with overall search traffic down 34% and Google Discover down 15%. The replacement has not arrived: chatbots account for less than 1% of all publisher pageview referrals. Similarweb panel data analysed by SparkToro puts it plainly — in 2026, fewer than one in three Google searches still sends a click anywhere.

5 POLICY: a date on the calendar

From 15 September 2026, Cloudflare sets new defaults: crawlers classified as Training or Agent are blocked on pages that display ads, while Search stays allowed. It applies to new domains, new sites from existing customers, and existing free-tier customers, with an opt-out available until then. The sting is in the multi-purpose rule — Googlebot, Applebot and BingBot crawl for both search and training, so blocking Training can block your search indexing too. Cloudflare's Pay Per Crawl is also becoming Pay Per Use: publishers charge when content creates value, not merely when it is fetched.

Source: https://blog.cloudflare.com/ · https://developers.cloudflare.com/ · https://www.business-standard.com/ · https://www.axios.com/ Chartbeat · https://sparktoro.com/

HYPERFOCAL

WHAT BROKE THIS WEEK

A Status Code Waited 29 Years. It Took a Fortnight to Switch On.

HTTP 402 - Payment Required - has sat in the specification since the 1990s, reserved for a payment layer the web never built. It was never needed because the web found it easier to monetise humans with advertising and subscriptions. Two business models, thirty years, one assumption: that the thing on the other end of the request had eyes and a wallet.

That assumption is now measurably false, and within a few weeks, two of the largest networks fronting the internet acted on it. AWS shipped agent payments on CloudFront in June. Cloudflare opened its Monetisation Gateway on 1 July. The mechanic is the same, and it is deceptively small: a machine asks for a resource, the server answers 402 with a price and an address, the machine pays and asks again with proof attached. The request becomes the transaction. No redirect, no checkout, no relationship.

What makes this a CXO story rather than an infrastructure story is the second Cloudflare announcement the same day: the ability to treat Search, Agent and Training traffic as three different things, with defaults changing on 15 September. Put the two together, and you have the outline of a new commercial settlement for the web - every machine request is now something you can identify, price, permit, or refuse. Almost no Indian enterprise has decided which.

RETINA TAKE

For thirty years the deal was: we crawl you, you get referrals. The crawling continued and the referrals stopped. What is being built now is not a technology upgrade — it is a renegotiation of who pays whom for attention that no longer involves a person.

PANORAMA

THREE FORCES — AND THE MOVE EACH ONE DEMANDS

FORCE 1

Your Audience Is Being Intermediated, and Nothing Is Replacing It

The numbers are not ambiguous, and they are not cyclical. Fewer than one in three Google searches sends a click. Publisher referrals from search are down 34% overall and 60% for small sites. And the AI platforms absorbing that demand return less than 1% of publisher referrals - this is not traffic moving from one channel to another, it is traffic ceasing to be traffic. Your content is still being read; it is being read by something that does not visit, does not convert, and does not appear in your analytics. Every Indian enterprise with a content-led funnel — every B2B marketer, every ed-tech, every publisher, every services firm running SEO - is watching the top of the funnel evaporate while the dashboard reports it as a ranking problem.

The Move: Stop reporting reach as sessions. Instrument the split between human and machine readers, and measure whether AI systems cite you - because citation, not clicks, is now the distribution.

FORCE 2

The Request Is Becoming the Transaction

x402 does something that ordinary payments could never do: it prices a single call. Sub-cent amounts work because the protocol adds almost no overhead, and the buyer needs no account because the payment itself is the credential. Cloudflare's rules API contemplates charging a cent per API call, variable pricing for compute-heavy work, and returning 402 instead of 401 to unauthenticated callers. MCP tools are explicitly in scope, which means the tools your agents call, and the tools you expose to other people's agents, become priced objects. Meanwhile, Pay Per Crawl becomes Pay Per Use, charging when your content creates value rather than when a bot fetches it.

The Move: Decide what a machine's request to your business is worth. Not as a crypto question - as a pricing question you would recognise from any other channel: what is free, what is metered, what is refused.

FORCE 3

India Is Building a Trust Layer, Not a Payment Rail

The Western answer to machine commerce is a new rail: stablecoins, peer-to-peer settlement, no prior relationship. India already has the rail. UPI moved 22.71 billion transactions worth ₹28.92 trillion in June alone, and its architecture - mandates, delegated payments through UPI Circle, authentication guardrails - was built for exactly the problem agents create. So NPCI is not building payments for agents. It is building the layer that decides which agent is genuine, what authority it holds, and who is accountable when it exceeds that authority. It needs RBI's nod, and it lands amid a field of competing protocols: Visa's Trusted Agent Protocol, Google's AP2, OpenAI's Agentic Commerce Protocol, Pine Labs' P3P. India's advantage is that it is the only one of them with a national rail network.

The Move: If your customers are Indian consumers, your agentic checkout will be UAP-shaped, not stablecoin-shaped. Track it now, the design decisions being made this quarter will define your integration for the next decade.

RETINA

PERSPECTIVES

DEEP TECH — ANALYSIS BY THE RACE TEAM

The Buyer With No Eyes

By **Dr. Shinu Abhi**, Director — Corporate Training, REVA Academy for Corporate Excellence, REVA University

Every marketing function in India is built on a single inherited assumption: that persuasion works. We write for a reader. We design for a glance. We buy attention because attention converts. The entire apparatus — the brand campaign, the landing page, the retargeting pixel, the checkout flow, the loyalty programme- is machinery for moving a human mind from unaware to paying.

A machine customer cannot be moved. It will not be delighted by your homepage, it will not remember your jingle, and it will not feel the mild guilt that closes a cart. It reads a specification, compares it against a constraint, and acts. Gartner's researchers gave these buyers a name years ago, **custobots**! And made the point that still has not landed in most boardrooms: machine customers do not need to be delighted, and they never forget to repeat the order. Both halves of that sentence are commercial facts. One destroys a marketing budget. The other rebuilds it as an annuity.

Which means the questions change completely. Discovery stops being 'do they find us' and becomes 'can a machine parse us.' A product page written to seduce and structured for nobody is invisible to an agent doing comparison shopping; a boring feed with complete, accurate, machine-readable attributes wins. In a world where four out of five queries end without a click, being the source an AI system cites is worth more than being the site it ranks. That is not SEO with new tools. It is a different objective function.

Pricing changes, too, and more uncomfortably. When the buyer is a machine with a budget cap and no loyalty, price becomes the whole conversation unless you have engineered a reason for it not to be. Every enterprise that has quietly depended on customer inertia — on the renewal nobody examined, the plan nobody downgraded — should understand that inertia is a human trait. Agents do not forget to cancel.

And trust changes shape. This is where India's approach is more interesting than the world's. The stablecoin rail solves settlement elegantly and leaves the hard part untouched: it does not tell you whether the agent was authorised, what happens in a dispute, or who pays when an agent buys the wrong thing. NPCI's Unified Agent Protocol goes at that problem first — verify the agent, define its authority, fix accountability when it exceeds that authority, and only then let the money move over rails that already work. That ordering is not conservative. It is the same instinct that made UPI succeed where card rails did not: solve trust as public infrastructure, and let commerce compound on top of it.

The uncomfortable part for leadership teams is timing. None of this is a 2030 problem. The traffic has already left. The rails already exist. The Cloudflare default changes on 15 September. The only genuine question is whether your business is legible to a buyer that will never look at it - and most Indian enterprises, if they audited their own product data honestly this week, would find that it is not.

RACE PERSPECTIVE

For thirty years we optimised for a customer with eyes, memory and impatience. The next one has an API, a budget cap and infinite patience. Almost nothing you built for the first one works on the second, and the migration has already started without you.

THE MACHINE CUSTOMER PLAYBOOK

GETTING PAID BY A BUYER THAT NEVER VISITS

Five moves, ordered from fastest to most strategic, that any leadership team can act on.

MOVE 1

Find out who is already reading you

You almost certainly cannot say what share of your traffic is human. Split your logs three ways - Search, Agent, Training, and look at what each is taking, how often, and what it sends back. Cloudflare's own data suggests over half of AI crawler traffic re-fetches pages that never changed; you are paying for that bandwidth today.

The Move: Run the audit this month and put one number in front of the leadership team: what percentage of our audience is not a person. It reframes every marketing conversation that follows.

MOVE 2

Decide your bot policy before 15 September

The three-way split, index me, act on my behalf, train on me, are three different commercial deals, and most enterprises have accepted all three by default. Note the trap: Googlebot, Applebot and BingBot crawl for both search and training, and the most restrictive rule wins. Block Training carelessly and you can block your own search visibility.

The Move: Make an explicit decision on each of the three categories, and check the multi-purpose crawler setting before the default lands. Doing nothing is also a decision — just not one anybody made.

MOVE 3

Make yourself machine-readable

An agent cannot buy what it cannot parse. Complete structured product data, accurate feeds, clean APIs, documented tools, this is the new shelf placement. Prose written to persuade sits below a specification written to be read. If an AI shopping agent cannot resolve your price, availability and attributes, you are not in the consideration set at all; you are not even rejected.

The Move: Audit your product and service data the way you would audit a store display, because that is now what it is. Machine-readability is a merchandising decision, not an IT ticket.

MOVE 4

Price the machine request

If you publish anything of value, data, research, tooling, or an API, you have been giving it to machine buyers for free because there was no way to charge. There is now, at the edge, per request, with no relationship required. Cloudflare's Pay Per Use points at the more interesting version: charging when the content creates value rather than when it is fetched.

The Move: Draw the line between what stays free for reach and what gets metered for revenue. Not every business should charge, but every business should now know which side of that line each asset is on.

THE FRUGAL AI PLAYBOOK

NEW · TURNING THE PROOF GAP INTO AN ADVANTAGE

MOVE 5

Watch the Unified Agent Protocol like a payments change, not an AI story

If you sell to Indian consumers, agentic checkout will arrive through UPI, gated by RBI, verified by NPCI — not through a stablecoin wallet. Chargebacks, disputes and liability for agent-initiated payments are unresolved, and the answers being drafted now will bind your business.

The Move: Put someone from payments, legal and product in the same room on this before the consultation closes. The organisations that shaped UPI integration early spent fewer years less on it than the ones that reacted.

Source: *https://blog.cloudflare.com/ · https://developers.cloudflare.com/ · https://www.business-standard.com/*

THE TRAFFIC SIGNAL

THE MACHINE WEB'S NUMBERS

The infrastructure data that will shape your revenue model, whether you track it or not.

1 JUL 2026 - Cloudflare opened the Monetization Gateway waitlist — charge per request for any page, dataset, API or MCP tool, settled in stablecoins over x402.

JUNE 2026 - AWS added a related AI-traffic monetisation capability to CloudFront; Bedrock AgentCore supports agent payments in USDC.

1997 - the year HTTP 402 'Payment Required' entered the specification, reserved for future use. This is the future.

MAJORITY - share of crawler requests on Cloudflare's network now attributable to AI training, up from roughly 20% in spring 2025.

>50% - of AI crawler traffic spent re-fetching pages that have not changed, bandwidth you already pay for.

4 - competing agent-commerce protocols in the field alongside NPCI: Visa TAP, Google AP2, OpenAI ACP, Pine Labs P3P.

Source: *https://blog.cloudflare.com/ · https://developers.cloudflare.com/ · https://www.business-standard.com/*

FUN FACT

SOMETHING TO REPEAT AT DINNER

HTTP status code 402 reads, in full: 'Payment Required.' It was written into the specification in the 1990s and then marked reserved for future use — a door built into the architecture of the web with nothing behind it. For nearly three decades, every browser knew how to receive a bill and never got one, because the web decided it was easier to sell your attention than to sell you anything. The code sat unused for twenty-nine years ,waiting for a customer who could not be advertised to. That customer has now arrived, and it is not a person.

Source: *https://blog.cloudflare.com/*

METRIC OF THE WEEK

ONE NUMBER, PROPERLY UNDERSTOOD

Less than 1% of publisher pageview referrals now come from chatbots

What it is: Chartbeat's finding, reported by Axios, sits alongside a 34% fall in Google search referrals and a 60% collapse for small publishers. The AI platforms consuming the web's content return under one per cent of the traffic the web used to receive for it.

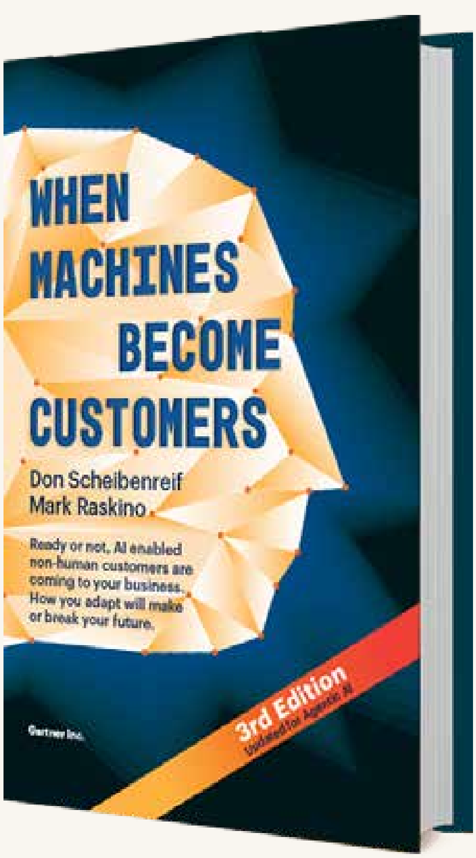
Why it matters now: Most leadership teams have quietly assumed that referral traffic is migrating — that the audience is moving from Google to ChatGPT and will show up again on the other side. It is not migrating. It is being absorbed. Any strategy built on 'we will win in AI search the way we won in SEO' is planning to capture a channel that returns less than one per cent.

How leaders use it: Ask your marketing team what share of the pipeline depends on someone arriving at a page you own. Then ask what the plan is when that number halves — not whether it will.

Source: *https://www.axios.com/ Chartbeat, March 2026*

BOOK SHELF

RETINA'S READ OF THE WEEK



RETINA RECOMMENDS · THIS WEEK'S THEME

When Machines Become Customers

Don Scheibenreif & Mark Raskino · Gartner Inc., 2023

Two Gartner analysts wrote the field guide to this issue three years before the rails existed. Their argument: for thousands of years, a customer has been a human, a family or an organisation, and that is about to stop being true. They call the new buyers custobots, machines that shop for us first and then, eventually, for themselves. Gartner named machine customers a Top 10 Strategic Technology Trend for 2024, and the book was published a year before that.

The line worth carrying into your next leadership meeting is deceptively plain: machine customers do not need to be delighted, and they never forget to repeat the order. Sit with both halves. The first one invalidates most of what a brand budget buys. The second one is the largest annuity opportunity in modern commerce, available to whoever makes themselves legible first.

It is a Gartner book, so it reads like one, structured, sober, occasionally dry. Read it anyway, and read it before your next marketing plan rather than after. It was early in 2023. It is not early any more.

SPOTLIGHT

Razorpay - the pilot that predicted the protocol

Bengaluru · Founded 2014 · Harshil Mathur & Shashank Kumar

While the rest of this issue describes a payment layer the West is inventing from scratch, one Indian company has been running it in private beta since last October.

At OpenAI's DevDay in October 2025, Razorpay announced Agentic Payments, built with NPCI and OpenAI, letting a ChatGPT user in India find a product and pay for it inside the conversation, with no app switch, no OTP, no redirect. Tell it "order ingredients for a Thai curry for four," and it searches the catalogue, presents options, and settles the bill.

What makes it worth a leadership team's attention is the architecture, not the demo. Razorpay didn't build a wallet or a new rail. It built the **merchant integration layer** — the piece that lets an existing business transact through an AI assistant — and ran it on infrastructure NPCI already had: **UPI Reserve Pay**, which blocks a specific sum for future debits to a named merchant, and **UPI Circle**, which delegates authentication. Both were designed for humans to delegate to humans. They turned out to fit machines delegating for humans almost exactly.

The first merchants were BigBasket and Vi, with Axis Bank and Airtel Payments Bank underneath. Razorpay's Harshil Mathur made the point that most Indian boardrooms still haven't absorbed: *it is not a payment experience — it is a discovery and commerce experience.* The checkout and the shelf collapsed into the same moment.

Why this matters now: NPCI's Unified Agent Protocol, reported this month, is the generalisation of what this pilot proved. India is not waiting for stablecoin rails to reach it. It is extending a rail that already carries 22.71 billion transactions a month.

The lesson for enterprises: Razorpay's advantage wasn't a model. It was being ready — catalogue, checkout and consent — the week the assistant showed up asking. Everyone else is negotiating that integration now, from behind.

Source: *https://razorpay.com/blog/ · https://techcrunch.com/ · Business Standard*

RESEARCH RADAR

EDITOR'S NOTE

Two new Springer publications from RACE's cloud security track. Both take security work that is normally manual and human-paced — forensic investigation, database assessment — and rebuild it as automation. Standard format: technology summary, then enterprise relevance.

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RESEARCH RADAR

RACE PUBLICATIONS THIS WEEK

CLOUD SECURITY · KUBERNETES · DIGITAL FORENSICS

Advanced Detection and Investigation Using GRR Framework on AWS EKS

Parth Acharya; Shinu Abhi; Rashmi Agarwal

Google Rapid Response is a proven incident response framework, but its deployment patterns assume traditional environments. This paper builds a working GRR infrastructure on Amazon EKS - provisioning the clusters, containerising the components, integrating them- to enable live forensics and threat detection inside an ephemeral container estate. The deployment showed measurable gains in detection and response.

Enterprise Relevance: For CISOs and SOC teams, incident response tooling built for servers does not translate to Kubernetes, where the evidence disappears when the pod does. This is a working path to running forensics where the workloads actually live.

CRM 2025 · Smart Innovation, Systems and Technologies, vol 448, pp 185–195 · Springer, Singapore, 2026
https://link.springer.com/chapter/10.1007/978-981-96-8126-6_14

CLOUD SECURITY · DATABASE AUTOMATION · RISK REPORTING

A Framework for Developing a Security Automation Platform for Enterprise Database as a Service

Deepak Chandrappa; Rashmi Agarwal; K. Sandeep Vijayaraghavan

Generic tooling assesses infrastructure broadly and databases shallowly. This platform, built for database security on AWS, runs Oracle's Database Security Assessment Tool automatically against RDS instances and centralises the output — turning a point-in-time audit into historical risk profiling. The work also examines automated mitigation.

Enterprise Relevance: For CIOs, data platform owners and compliance teams, database assessment is typically manual, rare and quickly forgotten. Automating it makes database risk a continuously reported number rather than an annual surprise.

CML 2025 · Lecture Notes in Networks and Systems, vol 1614, pp 91–104 · Springer, Singapore, 2026
https://link.springer.com/chapter/10.1007/978-981-95-2878-3_7

Explore the full RACE research archive at https://raceresearch.reva.edu.in.
For collaboration, licensing or research-partnership enquiries: race@reva.edu.in

SATURDAY 1 AUGUST 2026

RACE SANDBOX

Run your career simulation. Live on campus.

Every prospectus makes the same promise, and every prospectus is written by someone who wants you to enrol. Sandbox is the opposite proposition: come and check.

For half a day you are inside RACE as a participant, not a visitor. Sit in a live Master's class rather than watch a video about one. Walk the AI, Cybersecurity and Cloud labs rather than read a specification. Watch current participants and alumni demonstrate the projects they actually built, not a slide describing them. Work through a career simulation and a real case scenario. Then meet the faculty, mentors and alumni in person, and take a 1:1 on where your career actually goes next.

Six things happen, in order: **Experience** the campus and infrastructure · **Attend** live classes and interactions · **Explore** the labs and technologies · **Work on** career simulations and case scenarios · **Interact** with mentors, alumni and industry experts · **Decide** with confidence.

Build your future in AI & Machine Learning, Data Science & Analytics, Cybersecurity, or Cloud Computing.

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Saturday 1 August 2026 · 9:30 AM – 2:00 PM · RACE, REVA University, Bengaluru
Seats are deliberately few; this is a working session, not an auditorium.
Reserve your slot: +91 89040 58866 · enquiry@race.reva.edu.in · https://race.reva.edu.in/

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https://race.reva.edu.in/race360
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RACE PULSE

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AGENTIC AI 4–6 weeks **AGENTIC AI SYSTEMS DESIGN** Multi-agent systems using LangChain, LangGraph, CrewAI. Capstone: deployed autonomous agent.	DATA & AI 12 weeks **DATA SCIENCE & BUSINESS ANALYTICS** Statistics to ML to BI. Python, SQL, Power BI, Tableau on real business datasets.

Enroll with us · race@reva.edu · race.reva.edu.in

THIS WEEK, ASK YOUR LEADERSHIP TEAM

"If our next customer never sees a page, never clicks an ad and never opens an account, how does it find us, and how does it pay us?"

RETINA PUBLISHES EVERY SUNDAY · FORWARD TO A CXO YOU RESPECT

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