MercadoLibre AI assistants for payments, sellers and engineering

IMPLEMENTED 2025–2026 · RETAIL AND HOSPITALITY · ARGENTINA, BRAZIL AND MEXICO · BAND C · CLAIMED ONLY

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MercadoLibre says its Mercado Pago AI assistant resolves 87 per cent of user interactions without human support, a seller assistant advises on transactions worth 20 per cent of gross merchandise volume, and about 30 per cent of production code is written with AI. Its annual report also lists the legal, quality and agent-control risks. The figures are the company's own.

ABOUT THIS SYNOPSIS

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The impact band, proof marker and SEAM view are MarLuc's opinion. The organisation is not a MarLuc client and has not reviewed or endorsed this synopsis. Names and trademarks belong to their owners.

NOTICE WORDING LAST UPDATED 16 NOVEMBER 2026

AT A GLANCE

AI used: Generative AI assistants and agents, plus machine learning credit models.

Implemented: 2025–2026. Grade: band C, Process change, Claimed only.

Headline result, as reported: Company reports an AI assistant resolving 87% of Mercado Pago interactions without human support; annual report lists AI risks

1 · The case

The facts, as reported by the 3 sources listed at the end. Where a source is silent, the field says "Not reported".

Organisation

MercadoLibre, Inc.. Latin American e-commerce and fintech group that files annual reports with the US Securities and Exchange Commission. Most of its revenue comes from Brazil, Argentina and Mexico, per its annual report. Canvas block: 4. Operations and process. Also 3. Customers and proposition, 8. Governance and risk.

Business challenge

The challenge. The annual report says the company's vision is that everyone at the company can use GenAI to boost productivity. On the Q4 2025 call, analysts also asked whether agentic commerce outside its platform could disintermediate the company.

How it was addressed. MercadoLibre built a conversational AI assistant inside Mercado Pago for credit card management, transfers and credit offers, and a seller assistant on its marketplace. It encourages staff use of GenAI and uses autonomous agents for engineering tasks such as code review support and documentation. It is building its own shopping agent inside the platform and has decided not to give its inventory to external agentic shopping platforms for now. [1] [2] [3]

Who implemented it

In-house (In-house): Built the assistants and agents with its own teams.
The annual report names Gemini as an example of content creation assistants staff use. No model provider or integrator is named for the Mercado Pago assistant in the sources opened.

Technology (SEAM pillar E)

SEAM types: T1 Chat assistants, T7 AI agents, T8 Predictive / ML models. Deployment: Not reported. Vendors and products: Mercado Pago AI assistant, Seller assistant, Proprietary machine learning credit risk models, Autonomous AI agents for engineering tasks.

Where it was built in: Inside the Mercado Pago app, the marketplace seller tools, engineering workflows and an employee support bot.

What changed

Before: users and sellers relied on human support, search and listing tools. After, by the company's account: the Mercado Pago assistant resolves 87 per cent of interactions without human support, the seller assistant advises on transactions representing 20 per cent of gross merchandise volume, and AI writes about 30 per cent of production code. [1] [2] [3]

What it cost

Not reported in total. Coverage of the Q3 2026 call says AI investment rose by $30 million from the previous quarter and that management said extra revenue from higher conversion and click-through rates in search more than covered the cost of the models used there.

What it saved

Not reported as a cost or time saving. The company reports usage and resolution measures only. [1] [2] [3]

Governance and control

The annual report says code written with AI goes through established development, review and release processes, and that its risk framework includes managing cybersecurity risks linked to AI. It warns that using AI may bring legal, regulatory and social risks and that failing to govern autonomous agents could lead to regulatory non-compliance. No regulator action on its AI is reported in the sources opened.

S2 · Accountable owner · Not reported
The sources opened name no accountable executive for AI risk.

A1 · Safe use · Claimed
The annual report says it wants everyone at the company to be able to use GenAI, and says AI-written code goes through established development, review and release processes. [2]

A2 · Human in the loop · Claimed
The annual report says all code written with AI is incorporated through established review and release processes; human review of customer-facing assistant answers is not described. [2]

A3 · Monitoring and assurance · Claimed
The annual report says internal measurements show AI's share of code, and its risk framework includes managing AI-related cybersecurity risks. [2]

A4 · Vendor AI · Not reported
The annual report names third-party and open-source AI risks but the sources opened do not describe vendor controls. [2]

A5 · Agent controls · Claimed
The annual report says agents perform defined tasks and warns that failing to govern or control them could lead to regulatory non-compliance. [2]

A6 · Standards and regulation · Claimed
The annual report expects Latin American jurisdictions to adopt AI rules inspired by the EU AI Act and warns of enforcement for non-compliance. [2]

What worked, what did not, what is unproven

WORKED

– The Mercado Pago AI assistant solves 87 per cent of interactions without human support, per the Q4 2025 call.

– Seller assistants advise transactions representing about 20 per cent of gross merchandise volume.

– The company reports about 30 per cent of production code written with AI under its normal review process.

– Management said on the Q3 2026 call that search revenue gains more than covered model costs there.

DID NOT

– On the Q4 2025 call management said "it's still a bit early in the game" on how agentic commerce will play out for the company.

– On the Q3 2026 call management described its own shopping agent as available to a small portion of users and said early results were promising but too early to share.

– The annual report warns that inaccurate or questionable AI output could harm the business and reputation.

UNPROVEN

– What "solved without human support" means for customer satisfaction and repeat contacts: not defined in the sources opened.

– The share of revenue or profit due to AI: management says it is too early to say.

– Whether the 87 per cent figure and the code share have been checked by anyone outside the company: Not reported.

Timeline

2026 FY2025 annual report (Form 10-K) filed, describing GenAI use and AI risk factors [2]

Nov 2026 Q3 2026 call: AI investment up $30 million on the prior quarter; own shopping agent at limited availability [3]

2 · Grade and SEAM assessment

MarLuc's opinion, made on the evidence above. How cases are graded: marluc.co.uk/case-studies/how-we-rate

Level of change and impact

Claimed: Not applicable. Grade: C, Process change. Proof: Claimed only. Level of change: Process change.

Process change (Level 2, band C). Support, seller help and coding are changed in places by assistants, by the company's account. Roles, structure and sourcing are not reported as rebuilt.

A support assistant that resolves most interactions, a seller assistant tied to a fifth of volume and AI-written code point to process change in several functions, band C. The numbers come only from management and from internal measurements, so the marker is Claimed only. The annual report also records risks the company sees, which adds balance but is not a test of the results.

The SEAM view and lessons learnt

MercadoLibre pairs claimed operating results with an unusually frank risk section: output accuracy, agent governance, intellectual property and regulation. The gap is outside checking. For a mid-sized or larger organisation, the transferable point is to publish how a resolution rate is defined, and to treat agent governance as a risk to manage before agents take on more tasks.

1. Define resolution without human support, and report repeat contacts beside it.
2. Run AI-written code through the same review and release process as any other code.
3. Name agent governance as a risk before agents take on more tasks.

Evidence

Score 1 of 4. Company disclosures: an earnings call and a regulatory annual report. No audit, regulator finding or independent evaluation of the AI results was found.

Evaluation method. Management statements and internal measurements; no comparison group or external review.

Status. Figures as of the Q4 2025 call (February 2026) and the FY2025 annual report; Q3 2026 call (November 2026) reports higher AI investment and early shopping agent results. Later results: Not reported in the sources opened.

3 · Original sources

Read these in full. To challenge a fact or a grade, use the contact form at marluc.co.uk or the link on https://marluc.co.uk/case-studies/mercadolibre-mercado-pago-ai-assistants

[1] The Motley Fool: MercadoLibre (MELI) Q4 2025 earnings call transcript
https://www.fool.com/earnings/call-transcripts/2026/02/26/mercadolibre-meli-q4-2025-earnings-transcript/

[2] US Securities and Exchange Commission: MercadoLibre, Inc. Form 10-K for the year ended 31 December 2025
https://www.sec.gov/Archives/edgar/data/1099590/000109959026000006/meli-20251231.htm

[3] MarketBeat: MercadoLibre Q3 earnings call highlights (4 November 2026)
https://www.marketbeat.com/instant-alerts/transcript-mercadolibre-q3-earnings-call-highlights-2026-11-04/

MercadoLibre, Inc. website: https://www.mercadolibre.com

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