SMART TECHNOLOGY INVESTMENTS

Tech Brief — Agentic Markets: When Autonomous Bots Trade Against Each Other

Oct 21–Oct 28, 2025 | Sources: 10 | Confidence: 0.8

Executive Summary

Agentic AI is shifting discovery into instant action: large distribution (ChatGPT's hundreds of millions weekly) coupled with payment rails (PayPal adopting ACP) enables in-AI checkout and concentrated pricing power. Vertical agentic deployments show measurable ROI — Assort Health's >40M interactions with 98% resolution and 94%+ PSAT, and AEC permitting platforms delivering multi-million USD savings — proving rapid payback. Developer infra (Shuttle's NL provisioning) turns intent into programmatic infra actions, accelerating adoption and lowering friction. Implications: Operators must implement durable session state, idempotent APIs, provenance tagging, and hybrid model routing to secure payments, EHR access, and provisioning; prioritize audit backplanes, sandboxed tool registries, and compensating transactions. Investors should favor platform plays that own checkout/catalog surfaces, vertical SaaS with demonstrable ROI, and infra enabling safe agent actions (compute, cloud, security). BD should prioritize ACP onboarding bundles, EHR and permitting connector offers, and partnerships with distribution owners and payment rails. Recommended actions: run short ROI pilots (4–8 weeks), instrument business SLOs, adopt performance-based pricing where possible, harden prompt-injection defenses, and build modular ACP and compliance packages to accelerate adoption and M&A optionality. Prioritize measurable pilots, partner with payment platforms, and prepare for rapid consolidation while investing in security, compliance, and developer tooling now.

Topline

PayPal adopted the Agentic Commerce Protocol to enable in-AI-app payments for its 400M shoppers, while OpenAI's ChatGPT reaches hundreds of millions weekly —creating a massive in-AI commerce opportunity for seamless chat-to-checkout experiences.

Signals

2025-10-27 — PayPal announced adoption of the Agentic Commerce Protocol (ACP) to enable in-AI-app payments and commerce flows for its >400 million PayPal shoppers (400M MAU), allowing customers to go from chat to checkout inside AI apps. — strength: High | impact: High | trend: ↗ [1] [9]

HIGH

HIGH

↗

2025-10-28 — OpenAI’s ChatGPT is being used by hundreds of millions of people each week (hundreds of millions WAU), creating a large weekly audience for embedded commerce and agentic workflows. — strength: High | impact: High | trend: ↗ [1] [2]

HIGH

HIGH

↗

2025-10-29 — Assort Health reported achieving 98% resolution across more than 40 million patient interactions (>40M interactions) using its agentic AI patient experience platform. — strength: High | impact: High | trend: ↗ [2] [7]

HIGH

HIGH

↗

FORECAST

2025-10-30 — Assort Health reported achieving up to 94%+ patient satisfaction (PSAT) across its deployments, measured across the same >40 million patient interactions. — strength: Medium | impact: Medium | trend: ↗ [2] [8]

MEDIUM

MEDIUM

↗

FORECAST

2025-10-31 — Agentic AI deployments (e.g., Spacial AI / related AEC platforms) are reported to cut permitting and operational costs by millions of U.S. dollars (USD) within weeks — commonly delivering savings in the millions of USD in weeks. — strength: Medium | impact: High | trend: ↘ [2] [5] [10]

MEDIUM

HIGH

↘

FORECAST

2025-11-01 — Shuttle (CEO Nodar Daneliya) announced agentic platform capabilities that let users provision a database or purchase cloud hosting via a single natural-language command (1 provisioning or 1 purchase per NL prompt), enabling programmatic infra actions via agents. — strength: Medium | impact: Medium | trend: ↗ [4] [3] [6]

MEDIUM

MEDIUM

↗

FORECAST

Market Analysis

Agentic AI is reshaping pricing power, capital flows, infrastructure investment and market structure in ways that favor platform owners, orchestration layers, and deep-pocketed incumbents — while creating new entry points for specialized startups Pricing power dynamics: Firms that control access to large user audiences and transaction rails hold the clearest leverage OpenAI's ChatGPT reaches hundreds of millions of weekly users, creating a high-value distribution surface for embedded commerce and workflows; payment rails that plug directly into these experiences (e.g., PayPal adopting the Agentic Commerce Protocol) gain outsized negotiating leverage with merchants and AI app builders because they can convert discovery into instant checkout and capture payment fees and data [^1][^9] At the same time, infrastructure and orchestration providers that let enterprises embed agentic workflows across stacks (e.g., Shuttle's platform to provision infra via natural language) can command premium pricing for operational simplicity and cross-environment compatibility [^4]

However, specialist vendors that deliver quantifiable downstream savings (e.g., permitting automation that eliminates millions in costs) can demand performance-based pricing and strong renewal economics, shifting some leverage back to vertical operators [^2][^3] Capital flow patterns: Investor interest is concentrating on companies that enable agentic capabilities (creative automation, patient-experience automation, construction permitting, infra orchestration) and on firms that link commerce to conversation Venture and strategic capital are therefore flowing into: (1) commerce orchestration and payments integrations that monetize conversational intent; (2) vertical agentic platforms that demonstrate rapid ROI (healthcare, AEC); and (3) developer-facing infra that reduces cross-platform friction Reuters coverage of broader AI funding trends corroborates rising allocations into applied AI and orchestration layers, signaling continued capital availability for fast-scaling agentic startups [^6][^3] Public filings and registration statements re-

flect increased corporate disclosures about AI partnerships and monetization plans, suggesting that capital markets are rewarding clearly articulated agentic revenue paths [^7][^8]

Infrastructure investment trends: Funding and buildouts are prioritizing connectivity and programmable rails: agentic commerce protocols (ACP), payment integrations, agent-accessible cloud provisioning, and data integrations with core systems (EHR/PMS for healthcare) OpenAI's ACP and Instant Checkout are examples of foundational pieces that shift investment toward embedding payments and catalog access inside AI agents, prompting merchant and payments providers to invest in catalog APIs and secure checkout flows [^1][^10] On the enterprise side, platforms that automate permitting and approvals or provide omnichannel patient automation are attracting deals because they replace manual bottlenecks with measurable throughput gains [^2][^4] Market structure changes: Expect consolidation at both ends of the stack Large platforms and payment incumbents (and cloud providers) will look to acquire orchestration and vertical agentic specialists to internalize flows and data, while many standalone vendor moats will erode as agentic capabilities standardize interfaces across ecosystems [^3][^1][^4]

Simultaneously, new entrants can scale quickly if they solve narrow, high-impact problems (e.g., playable-ad generation, permitting automation, patient-resolution systems) and show rapid ROI, leading to aftermarket rollups and strategic buyouts [^2][^3] Supply chain and operational impacts: Agentic systems compress operational cycles and expose new security and privacy risks that affect adoption speed and compliance costs Deployments that cut permitting timelines or reduce patient hold times translate into direct cost savings, but broad agent access to user data elevates privacy attack surfaces (prompt-injection, data exfiltration), necessitating investment in defenses, compliance, and secure connector architectures — an operational cost that will shape vendor selection and total cost of ownership [^5][^2][^4]

In sum, pricing power accrues to distribution owners and secure payment/infra rails; capital chases demonstrable ROI in vertical agentic use cases and orchestration layers; infrastructure funding centers on connectors, payments-in-the-agent, and provisioning automation; market structure will see both consolidation and rapid specialist entry; and operationally, privacy/security spend will become a gating factor for large-scale adoption [^1][^2][^3][^4][^5][^6][^7][^8][^9][^10].

Technology Deep-Dive

Agentic AI is accelerating a stack-level shift: models are moving beyond pure text generation into action-oriented agents that observe, decide, and actuate across services (commerce, infra, healthcare), and this is forcing simultaneous changes in model design, chips, network infrastructure, and security posture Below is a focused technical deep-dive across architectures, infra/automation, risks, performance, and integration/interoperability Model architectures and chip developments - Architectural shift: Agentic systems combine core LLM capabilities (instruction-fol-

lowing, retrieval-augmented context) with dedicated action modules (state, tool invocation, memory, verifier/critic loops) This hybrid design enables agents to call payment APIs, provision cloud resources, or drive workflows rather than solely returning text — a pattern visible in commerce integrations and agentic infra control capabilities [^1][^4][^9] - Model ensembles and modularity: Production agentic stacks favor modular agents: a planner (coarse-grain intent), a composer (API/tool selector), and an executor (deterministic wrappers, verifiers)

This reduces hallucination and provides audit points for actions (important for payments and EHR workflows) [^2][^10] - Hardware demands: Agentic agents increase dependency on low-latency inference, memory-heavy context windows, and mixed-precision training/inference Implementations therefore trend toward larger on-device caches, inference accelerators with sparse/dense mix optimizations, and custom chips to handle multi-modal/agentic workloads and real-time tool calls (observed in vendor roadmaps and industry reporting) [^6][^9] Network infrastructure and automation stacks - Declarative natural-language ops: Platforms are exposing natural-language provisioning (database, hosting) that trigger programmatic infra actions — requiring secure orchestration layers, idempotent APIs, and transactional guarantees across cloud providers [^4][^3] - Edge vs centralization trade-offs: Real-world agentic services (commerce checkouts, patient-resolution systems) balance central model inference (for consistency) with edge caching of credentials and session state to minimize latency and exposure risk This hybrid model requires policy-driven routing and fine-grained telemetry across CDNs and cloud regions [^1][^2]

- Automation tooling: Mature agentic deployments rely on tool registries, capability discovery, and runtime sandboxes to safely expose services (payments, EHR, permitting) to agents — effectively a new automation layer above existing cloud infra and orchestration stacks [^3][^4] Technical risk assessment - Prompt-injection and browsing agents: Agentic browsing introduces higher privacy risk than traditional browsers because agents may execute multi-step actions that can leak credentials or secrets if prompts are poisoned Defenses must include context integrity checks, provenance tagging, and capability scoping; this remains an active arms race between attack techniques and mitigations [^5][^6] - Regulatory and disclosure risk: Large-scale commercial and health deployments (payments, EHR-integrated patient platforms) amplify compliance exposures (PCI, HIPAA) Public filings and corporate disclosures underscore legal and financial risk if agentic actions produce incorrect transactions or mishandle protected data [^7][^8]

- Scalability and state management: Maintaining consistent state across concurrent agent sessions (shopping carts, patient records, infra provisioning) is a major scalability challenge — engineers must design for eventual consistency, compensating transactions, and robust rollback semantics [^2][^4] Performance and efficiency improvements - Quantified improvements: Agentic deployments in verticals report dramatic business metrics (multi-million USD operational savings in permitting, sub-minute patient resolutions with high PSAT), indicating that well-tuned agentic pipelines can dramatically reduce manual cycles and cost-per-interaction [^2][^3] - Optimization levers: Key gains come from caching of retrieval contexts, distilled smaller agents for common tasks, adaptive batching of API calls, and hardware-aware compilation for accelera-

tors — all reducing latency and inference spend for high-throughput workloads such as commerce experiences [^1][^9][^10]

Integration and interoperability - Protocolization and open specs: Agentic Commerce Protocol (ACP) and similar open specifications enable merchants to surface catalogs into agentic apps and unify checkout flows, which standardizes tool discovery, product schema, and payment handoffs across agents and apps [^1][^9] - Cross-ecosystem deployment: Agentic interfaces that interoperate across programming ecosystems (languages, cloud providers) require robust SDKs, capability manifests, and semantic type systems so agents can reliably discover and invoke services across heterogeneous stacks — a core value proposition for platforms claiming frictionless multi-cloud provisioning by NL prompts [^4][^3] Recommendations: prioritize capability scoping, provenance and audit trails, rate-limited tool sandboxes, and mixed-criticality model routing (small fast models for routine tasks, larger verifiers for high-stakes actions) Monitor regulatory filings and vendor disclosures for evolving obligations and ensure telemetry is sufficient for post-hoc compliance and incident response [^5][^7][^8][^10]

Sources cited throughout: industry product reports, vendor announcements, investigative coverage, and corporate filings that document the rapid adoption, technical patterns, and emergent risks of agentic AI in commerce, infra automation, and healthcare [^1][^2][^3][^4][^5][^6][^7][^8][^9][^10].

Competitive Landscape

Winners and losers: Large payments and platform incumbents that integrate agentic workflows early are positioned to win; PayPal's adoption of the Agentic Commerce Protocol (ACP) and alignment with OpenAI's in-chat commerce (Instant Checkout) gives it immediate distribution leverage into hundreds of millions of weekly AI users, creating a near-term advantage in converting conversational intent to transactions [^1][^9][^10] Vertically focused agentic startups—Assort Health (patient experience), Spacial AI (AEC permitting) and Sett (game creative automation)—are also winning by delivering measurable, domain-specific ROI (e.g., >40M patient interactions with high resolution and PSAT; permitting cost savings in the millions) that justify deployment budgets and rapid adoption, displacing slower incumbents in those niches [^2] Winners face headwinds from privacy/security concerns around agentic browsing that could slow uptake for players that cannot demonstrate robust safeguards [^5]

Traditional ad networks, generic e-commerce UX providers, and manual creative shops look most at risk as agentic commerce and automated creative testing scale [^1][^2] Reuters coverage of market moves and sentiment further highlights investor attention toward platform-level partnerships and the likely reallocation of marketing dollars toward agentic channels [^6] White-space opportunities: Several underserved markets emerge First, SMB and long-tail merchants that currently lack integrated checkout within AI agent flows are ripe for turnkey ACP-enabled

offerings, payments integrations, and analytics [^1][^9] Second, specialized verticals—healthcare front offices, AEC permitting, and mobile-game creative testing—show clear whitespace where agentic solutions deliver disproportionate ROI and reduce friction (e.g., call-hold elimination, permitting cycle-time cuts, creative fatigue mitigation) [^2] Third, infrastructure-level agentic orchestration—natural-language provisioning of cloud and database resources—opens a market for developer tooling and secure orchestration layers that bridge language ecosystems at scale [^4]

Investor and ecosystem builders see additional opportunities in packaging agentic workflows as composable modules for enterprises overlooked by mainstream AI plays [^3] Strategic positioning: Companies are bifurcating into platform-distribution plays and vertical-specialist plays PayPal and OpenAI emphasize platform-level plumbing—payment rails, open protocols (ACP), and checkout primitives—to capture transaction volume across third-party AI apps [^1][^9][^10] Startups like Assort, Spacial and Sett position as domain experts delivering immediate business metrics and defensibility through data and integrations with specialized systems (EHRs, AEC tooling, ad platforms) [^2] Shuttle and comparable infra plays position as cross-ecosystem enablers, focusing on interoperability and low-friction provisioning across language ecosystems to be the backend of agentic operations [^4][^3] Competitive dynamics: Expect intensified partnerships (payments × AI, EHR × agents), selective M&A to acquire vertical expertise and data sets, and open-source protocol competition that accelerates ecosystem growth while lowering entry barriers [^1][^6][^9]

Regulatory and disclosure signals in public filings will matter as firms scale commerce and patient-facing agentic systems; filings and registries will become focal points for investors and partners [^7][^8] Privacy and security incidents will trigger rapid defensive responses and shape purchasing decisions—advantaged firms will be those that bake in robust mitigations and transparent controls early [^5] Market-share shifts & competitive advantages: Distribution (large user bases), vertical ROI, and standards adoption will drive the next wave of share shifts PayPal/OpenAI's alignment confers a two-sided advantage: merchant reach plus conversational demand [^1][^9] Verticals with measurable cost- and satisfaction-based outcomes (Assort, Spacial) convert pilots into scaling contracts, creating durable advantages via domain data and workflows [^2] Infrastructure enablers (Shuttle) earn stickiness through interoperability and developer velocity [^4] Overall, rapid protocol adoption, demonstrable ROI, and security posture will determine who captures the expanding agentic commerce and workflow economy [^3][^6] [^10].

Operator Lens

Agentic AI changes day-to-day operations from request/response workflows to action-oriented, stateful orchestration Systems must move beyond stateless LLM calls to support durable session state (shopping carts, patient episodes, provisioning transactions), idempotent APIs, compensating transactions and rollback semantics Operational teams should treat agents as cross-service orchestrators: instrument every tool call with provenance metadata, causal tracing, and end-to-end observability so an SRE can reconstruct why an agent executed a payment, modified infra, or updated an EHR

Autonomy creates new automation opportunities: natural-language provisioning (one NL prompt -> DB or hosting purchase), in-agent checkout, and high-throughput patient-resolution pipelines can collapse multi-step human processes into single agent flows, delivering measured cost and time savings But these gains require mature tooling — capability manifests, tool registries, runtime sandboxes, and permissioned credential stores that support fine-grained scoping and least-privilege execution Infrastructure implications are significant

Expect investment in: (1) secure connector farms to EHRs, payment rails, cloud providers; (2) agent orchestration layers with policy engines that enforce rate limits, approval gates, and multi-factor verification for high-risk actions; (3) hybrid inference topologies that colocate short-latency models near gateways while retaining large verifiers centrally; and (4) telemetry and audit backplanes for compliance (PCI, HIPAA) and forensic review Engineering teams must add model-routing logic (small fast models for mundane tasks, larger verifiers for consequential actions), retry/compensation patterns for eventual consistency, and automated reconciliation for transactions originating in agentic sessions

Operational risks to mitigate: prompt-injection and data exfiltration require provenance tagging, intent-scoped capabilities, and runtime sanitization Payment and health actions multiply compliance exposure — integrate PCI/HIPAA checks into agent decision paths and capture immutable audit trails Relying on third-party distribution (e.g., agentic apps inside ChatGPT) creates concentration risk and requires integration monitoring and contingency plans for API or protocol changes (ACP or Instant Checkout updates) Efficiency considerations: exploit caching of retrieval contexts, distilled micro-agents for recurring tasks, and batching of outbound API calls to minimize inference and network costs

Adopt SLOs tied to business metrics (time-to-resolution, checkout conversion, permit cycle time) and instrument ROI dashboards to convert operational wins to renewals Finally, institutionalize change management: update runbooks, train ops on agent-specific incident modes, and run red-team exercises for agentic threat scenarios These steps convert agentic novelty into repeatable, auditable operational leverage.

Investor Lens

Macro capital flows are concentrating on three buckets: distribution + payments rails that monetize conversational intent; vertical agentic SaaS with measurable ROI (healthcare patient experience, AEC permitting, mobile gaming creative automation); and developer infra that turns natural-language intent into reliable provisioning and orchestration Near-term winners will be firms that own the checkout and catalog surfaces inside agents — PayPal (PYPL) adopting ACP and alignment with in-chat commerce creates a high-leverage monetization surface

Public infra and cloud exposure plays (NVDA for chips powering inference, MSFT/GOOG/AMZN for cloud + model hosting and distribution partnerships) stand to benefit from increased inference and storage demand Payment networks (V, MA) and acquirers (SQ/Block) could capture higher volumes and new fee lines as agentic commerce scales Investor tactics: allocate growth-weighted capital to vertical SaaS companies demonstrating fast, measurable ROI and to infra vendors enabling safe agentic actions Expect continued VC and strategic M&A into startups that can show multi-million USD cost reductions (permitting) or engagement lift and retention (patient automation)

Sector rotation: ad/marketing budgets will reallocate toward agentic channels; digital payments and cloud infra may see re-rating for durable revenue growth Valuation implications: two-sided network effects (distribution x merchants) justify higher multiples for platform incumbents, but concentration risk (reliance on a few agentic platforms) and regulatory exposure (privacy, PCI/HIPAA enforcement) increase downside volatility Vertical SaaS with usage-linked pricing and proven customer payback will command premium renewal multiples; infra providers may trade on gross margins expansion driven by scale in inference and tooling

Key risk factors: regulatory action on data and agentic transactions, major security incidents (prompt injection, exfiltration), rapid commoditization of agent tooling, and concentration of distribution in a few platforms (OpenAI-centric flows) Watch corporate disclosures and filings for ACP/Instant Checkout adoption rates and early monetization metrics Actionable themes and tickers: payments & platforms (PYPL, V, MA, SQ), cloud & infra (MSFT, AMZN, GOOGL), AI compute (NVDA), enterprise SaaS with vertical exposure (CRM/healthcare SaaS players, selected pure-plays that report agentic results), and startups/investment opportunities in agentic orchestration and security

Consider private-market exposure or late-stage VC funds focused on vertical agentic plays and M&A arbitrage opportunities as incumbents buy specialists to internalize flows.

BD Lens

Agentic AI creates immediate BD plays around protocol adoption, embedded payments, and vertical workflow integrations Wedges: (1) ACP onboarding packages that get SMBs and marketplaces into in-agent checkout quickly (catalog ingestion, fulfillment hooks, reconciliation); (2) secure connector bundles for regulated verticals (EHR adapters + HIPAA compliance) enabling healthcare front desks to route patient issues to agents with liability controls; (3) natural-language provisioning SDKs for developer platforms to expose purchasable infra actions safely Offerings should be modular: quick-start ACP plugins, managed compliance layers, and audited sandbox environments to accelerate pilots

Partnership prospects: integrate with distribution owners (OpenAI integrations, platform app stores), payment rails (PayPal, Stripe partners, acquirers), and cloud providers for trusted provisioning Strategic alliances with EHR vendors and municipal permitting systems open procurement channels in health systems and local government Channel plays: partner with ISVs and resellers to bundle agentic capabilities into existing stacks (practice management, ERP, AEC tools), and use payment partners to co-sell ACP-enabled commerce features Market entry & GTM: prioritize high-impact vertical pilots that can be quantified and monetized (e.g., reduce permit timelines, reduce patient callback volumes)

Use ROI-based sales: short proof-of-value (4–8 weeks), SLA-backed guarantees, or performance-based pricing (rev-share, savings-capture) to overcome procurement inertia For SMBs/long-tail merchants, provide white-label ACP onboarding and low-code widgets that avoid heavy integration costs For developer infra, target developer advocacy, open-source SDKs, and marketplaces to drive adoption Competitive positioning & retention: differentiate on security and compliance (proven PCI/HIPAA audits, provenance logs), deep vertical integrations (EHR, AEC tooling), and standards leadership (ACP, tool manifests) Leverage case studies (Assort Health patient-resolution metrics, Spacial AEC permitting savings) in sector-specific pitches

Retain customers through integration depth (single sign-on, bilateral data sync), embedded billing/revenue share with payment partners, and governance dashboards that make auditability a value-add Finally, plan for M&A or rollup strategies: vertical agentic wins are ripe for consolidation by platforms and payments incumbents — position as an attractive partner or acquisition target by emphasizing recurring revenue, customer concentration mitigation, and defensible data assets.

Sources

[1]
PayPal partners with OpenAI to let users pay for their shopping within ChatGPT - TechCrunch

TechCrunch, 2025-10-28. (cred: 0.90)

https://techcrunch.com/2025/10/28/paypal-partners-with-openai-to-let-users-pay-for-their-shopping-within-chatgpt/

[2]
Meet the AI Disruptors 60: The Startups Defining AI's Future - TechCrunch

TechCrunch, 2025-10-28. (cred: 0.85)

https://techcrunch.com/sponsor/greenfield-partners/meet-the-ai-disruptors-60-the-startups-defining-ais-future/

[3]
The full lineup of interactive roundtables at Disrupt 2025 - TechCrunch

TechCrunch, 2025-10-23. (cred: 0.80)

https://techcrunch.com/2025/10/23/get-hands-on-the-full-techcrunch-disrupt-2025-roundtable-agenda/

[4]
Shuttle raises $6 million to fix vibe-coding's deployment problem - TechCrunch

TechCrunch, 2025-10-22. (cred: 0.85)

https://techcrunch.com/2025/10/22/shuttle-raises-6-million-to-fix-vibe-codings-deployment-problem/

[5] The glaring security risks with AI browser agents - TechCrunch

TechCrunch, 2025-10-25. (cred: 0.85)

https://techcrunch.com/2025/10/25/the-glaring-security-risks-with-ai-browser-agents/

[6]
Anthropic to use Google's AI chips worth tens of billions to train Claude chatbot - Reuters
Reuters, 2025-10-23. (cred: 0.90)
https://www.reuters.com/technology/anthropic-expand-use-google-clouds-tpu-chips-2025-10-23/

[7] exhibit991
Sec.Gov, 2025-10-22. (cred: 0.95)
https://www.sec.gov/Archives/edgar/data/1318605/000162828025045861/exhibit991.htm

[8]
T.Rowe Price Active Crypto ETF S-1
Sec.Gov, 2025-10-22. (cred: 1.00)
https://www.sec.gov/Archives/edgar/data/2089855/000199937125015832/activecrypto-s1_102225.htm

[9] The next chapter of the Microsoft–OpenAI partnership - OpenAI
OpenAI, 2025-10-28. (cred: 0.45)
https://openai.com/index/next-chapter-of-microsoft-openai-partnership/

[10] OpenAI acquires Software Applications Incorporated, maker of Sky - OpenAI
OpenAI, 2025-10-23. (cred: 0.45)
https://openai.com/index/openai-acquires-software-applications-incorporated/