TerraPay

Agentic Pay

The Payment Layer for the AI Agent Economy

2026-01

Text generation

Data analysis

$0.01

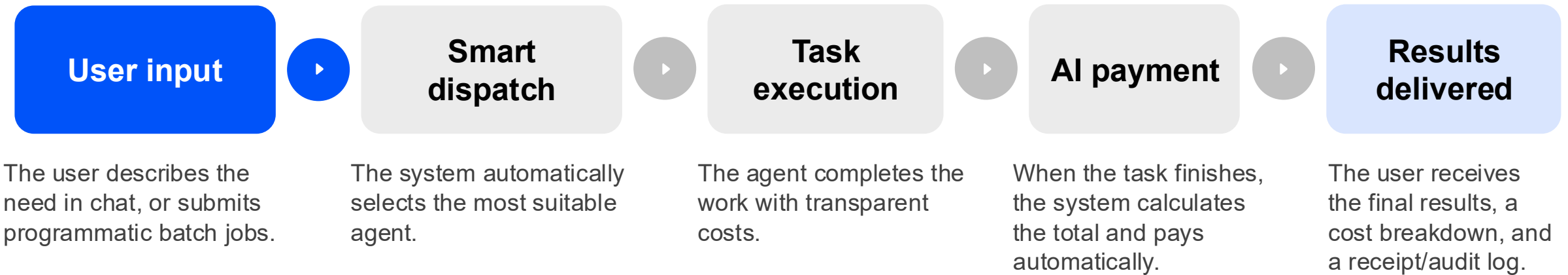Image creation

Code generation
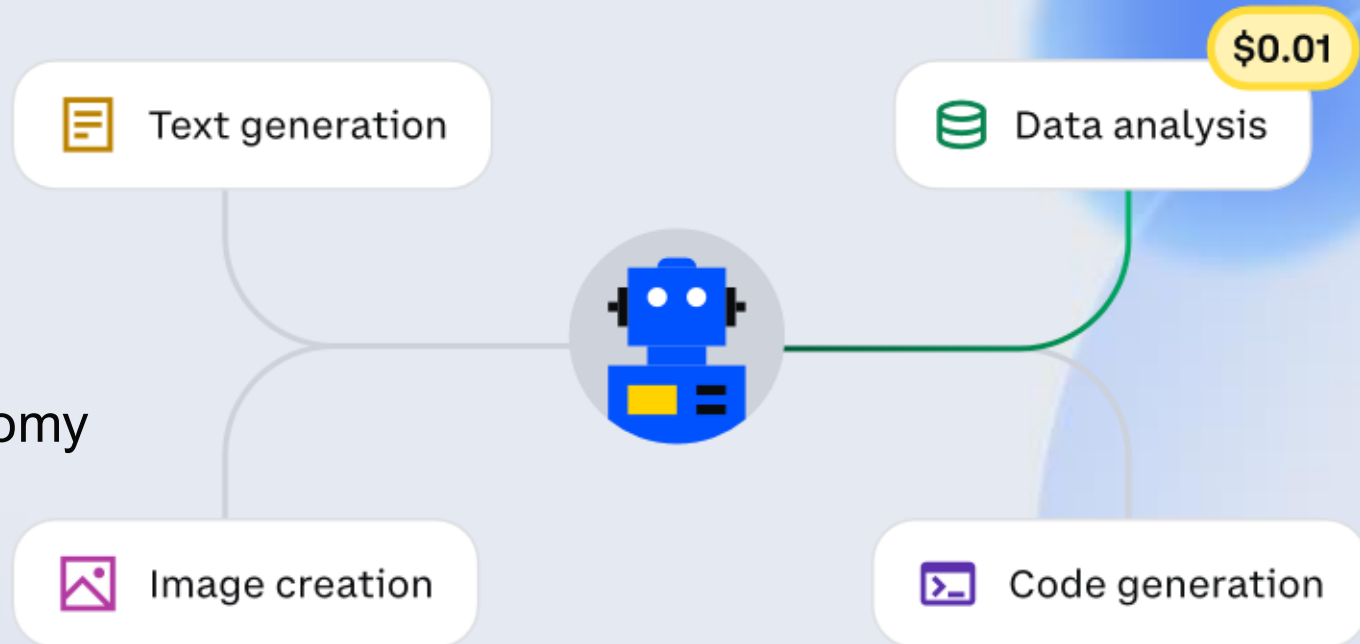
One day in 20XX year...

What is AI Payment Workflow

TerraPay

Use it, and AI payment happens **automatically**

User input	Smart dispatch	Task execution	AI payment	Results delivered
The user describes the need in chat, or submits programmatic batch jobs.	The system automatically selects the most suitable agent.	The agent completes the work with transparent costs.	When the task finishes, the system calculates the total and pays automatically.	The user receives the final results, a cost breakdown, and a receipt/audit log.

Intelligent Dispatch

No more manual Agent marketplace search required.

Transparent Billing

Every micro-cost tracked and auditable.

Instant Settlement

Payouts completed the moment a task is done.

Our Agentic Pay: P.A.I.D.

TerraPay

P: Payment

A robust, multi-rail payment network supporting **stablecoins, fiat currency**, and traditional **banking systems**. Built for global, instant transactions.

Making Every AI Transaction Trustworthy

From Opacity to Transparency,
Reactive to Intelligent,
Risk to Trust.

A: Agent

Precisely track and attribute every cost to the originating Agent, task, or customer. Full visibility into cost sources and destinations.

I: Insights

Leverage payment data to provide intelligent pricing recommendations, cost optimization insights, and Agent performance analytics.

D: Diligence

A multi-layered evaluation system (KYA – Know Your Agent) ensuring every transaction is secure.

Stablecoins Enable Instant, Low-Cost Payments

TerraPay

Web3.0 Native
One universal payment rail for Agents in any country.

Lightning Speed
Near-instant, on-chain finality.

Viable Transaction Ready
Economically viable for payments from $0.0001 to $N.

Feature	Agentic Pay	Bank Transfer	PayPal/Strip	Bitcoin Layer1
Average Fee	< $0.0001	$0.30 + 2.9%	~3% + markup	$1–$5 + gas
Settlement Finality	~2 seconds	Days (batch)	Instant authorization, days for net settlement	~1–2 minutes for confirmations
Chargebacks	No	Yes, up to 120 days (batch)	Yes	Not reversible
Scalability (TPS)	Hundreds to thousands TPS	24,000 TPS globally	Varies; limited by account/provider	~15–20 TPS

From Renting AI Tools to Buying Agent Outcomes

TerraPay

Traditional SaaS

Value Anchor
Access to features
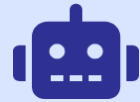
Unit of Charge
Per seat, per month

Cost Structure
High fixed, zero marginal

Pricing Logic
Competitor-based

AI Agent Pricing

Value Anchor
Quality of outcome

Unit of Charge
Per successful result

Cost Structure
Variable compute costs

Pricing Logic
Quantify value created by AI

✓ **Value Alignment**

🛡 **Risk Mitigation**

🤝 **Shared Success**

The Outcome Economy

What you pay for
Completed Tasks & Results

Efficiency
100% Utilization (Pay-as-you-go)

85% Savings

**Stop paying for "AI Tax"
Start paying for value!**

Complete Visibility & Control

TerraPay

Payment Processing

01
- High-Throughput
- Atomic Ledger
- Real-Time Clearing

Data Record

02
- Full-Chain Provenance
- Granular Attribution
- Tamper-Proof

Cost Management

03
- Budget Controls
- Anomaly Detection
- Optimization Insights

Financial Compliance

04
- Automated Accounting
- Global Tax Compliance
- Audit-Ready Data

User: Check this supplier contract and tell me the key risks, the important terms, and whether we should proceed.
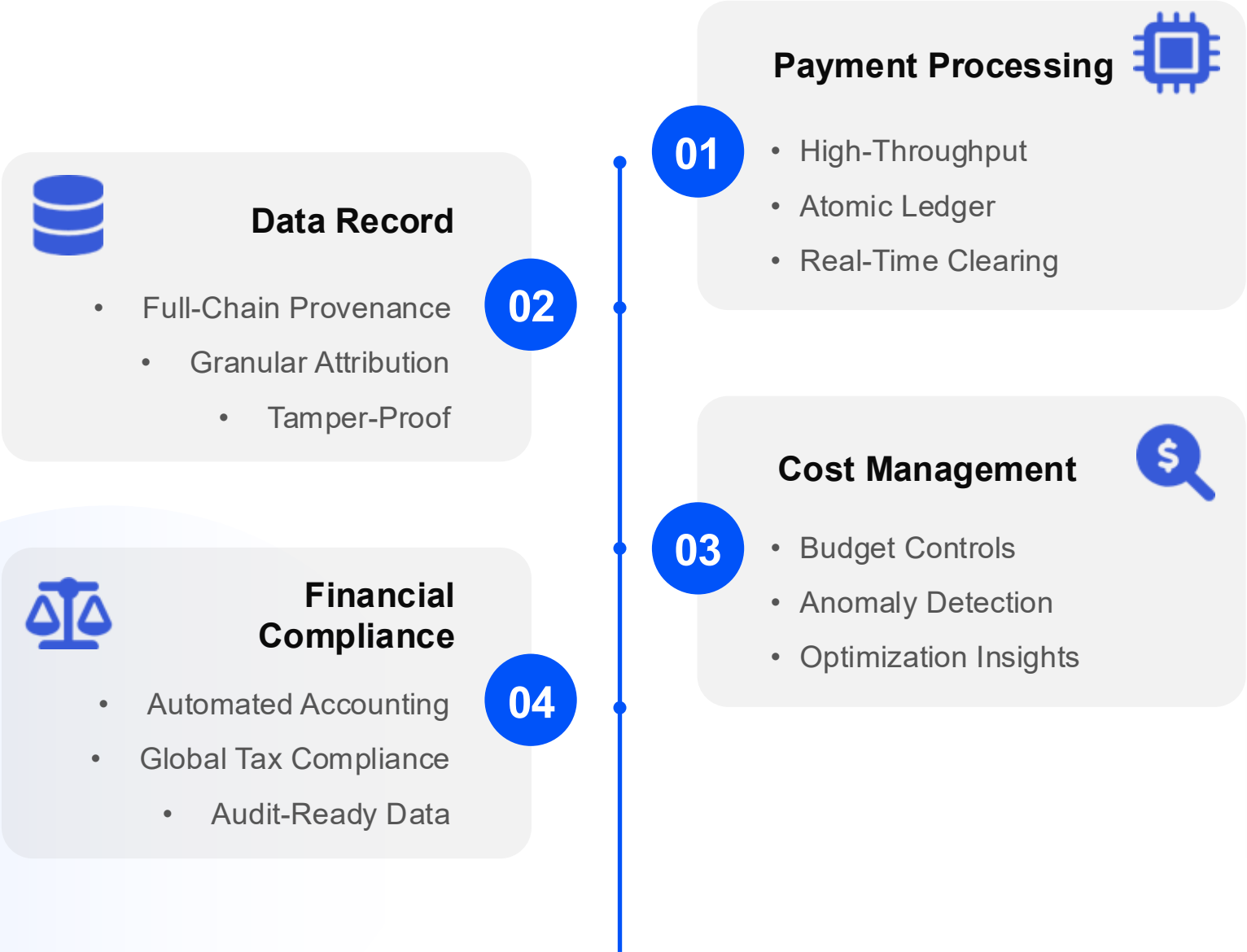
- LIVE FEED

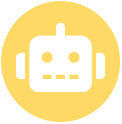| Agent Name	Context	Cost
Legal-Analyzer	Parses contracts and laws to …	$0.4200
File-Search	Finds and ranks relevant ….	$0.0015
Data-Miner	Extracts, cleans, and structures ….	$0.0300
Email-Drafter	Turns bullet points into polished …	$0.0800
Sheet-Tools	Auto-extracts fields from text ….	$1.1000
Session Total		**$1.6315**

Know Your Agent (KYA)

TerraPay

Verified before a cent is paid, monitored so trust won't fade.

Legal-Pro
ID: ag_250115001

4.9 RATED

Trust Score

98

Success Rate	**99.9%**
Avg. Cost	**$0.45/Task**

Identity Layer
- Developer certification, historical transaction records, registration data verification......

Capability Layer
- Task success rates, average response times, error rate statistics, cost efficiency.......

Reputation Layer
- Customer ratings, dispute rates, refund request frequency, reuse rates.......

Security Layer
- Anomaly behavior detection, fraud monitoring, data security audits ....

Identity Verification

Cryptographic proof of Agent origin and developer identity.

Performance Record

Real-time tracking of task success vs. failure rates.
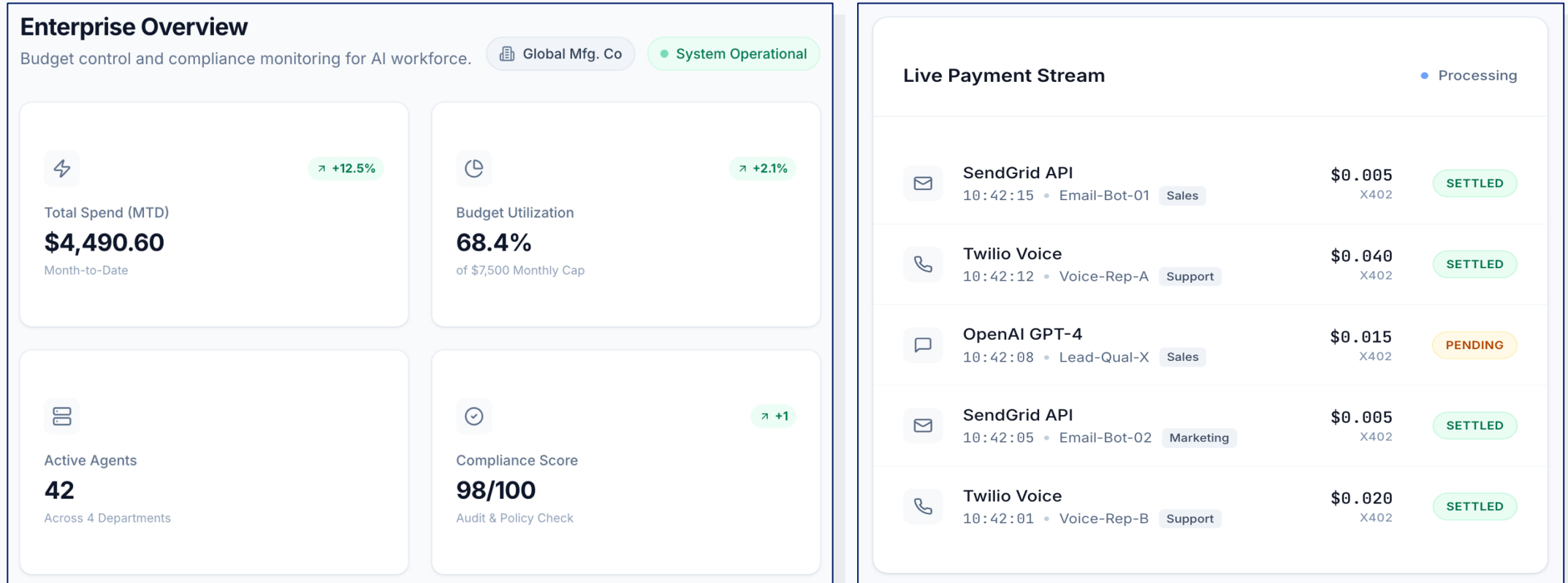
Security Scanning

Automated checks for malicious code or data leakage risks.

Dispute Resolution

Smart contracts automatically hold funds if trust score drops.

Example: Cost and Revenue Dashboard

TerraPay

Enterprise Overview

Budget control and compliance monitoring for AI workforce.

Global Mfg. Co • System Operational

⚡   ↗ +12.5%

Total Spend (MTD)
$4,490.60
Month-to-Date

◔   ↗ +2.1%

Budget Utilization
68.4%
of $7,500 Monthly Cap

▤

Active Agents
42
Across 4 Departments

⊘   ↗ +1

Compliance Score
98/100
Audit & Policy Check

Live Payment Stream
• Processing

✉	**SendGrid API** 10:42:15 • Email-Bot-01 Sales	$0.005 X402	SETTLED
☎	**Twilio Voice** 10:42:12 • Voice-Rep-A Support	$0.040 X402	SETTLED
💬	**OpenAI GPT-4** 10:42:08 • Lead-Qual-X Sales	$0.015 X402	PENDING
✉	**SendGrid API** 10:42:05 • Email-Bot-02 Marketing	$0.005 X402	SETTLED
☎	**Twilio Voice** 10:42:01 • Voice-Rep-B Support	$0.020 X402	SETTLED

✔ **Drop-in components**

Copy–paste and they work immediately.

✔ **Fast CLI**

Install in under 5 minutes with minimal setup.

✔ **Custom dashboards**

UI freely—charts, panels, layouts.

Market Opportunity & Strategy

TerraPay

Building The Engine Of The
New AI Economy

Strategic

Move beyond single tasks to agent-to-agent commerce where outcomes are priced, settled, and audited.

Entry Points

- Enterprise pilots
- Developer growth
- Ecosystem

TAM: $2.0 quadrillion
(Payments Industry)

SAM: $3-5 trillion
(AI Agent Commerce)

$300B
SOM
(AI AGENT PAY)

Source：
QuantumBlack AI by McKinsey: The agentic commerce opportunity: How AI agents are ushering in a new era for consumers and merchants, October 17, 2025

Thank you for watching.