

The State of x402 and ERC-8004: Call for Builders

@bc1beat

January 2026

Abstract

x402 handles payments. ERC-8004 handles trust. The infrastructure layer is ready—what the agent economy needs now is demand-side development: discovery, validation, and real use cases. This report maps what exists, what’s emerging, and where builders should focus next.

The Opportunity

x402 has been running for months. Agents can pay for services—20 million transactions in January alone, \$1.72M in volume, \$0.09 average. HTTP-native micropayments, stablecoin settlement, no API keys. The payment infrastructure works.

What x402 couldn’t answer: should an agent trust a service before paying? Is this API reliable? Will this data feed deliver? Payments flowed, but trust was unverified.

On January 29, ERC-8004 launched on Ethereum mainnet—a new standard designed specifically for autonomous agents. The protocol has three components: an Identity Registry that gives agents portable, censorship-resistant identifiers (built on ERC-721); a Reputation Registry where clients submit feedback after every interaction; and a Validation Registry that enables pluggable trust models from simple staking to zero-knowledge proofs. Within 48 hours, 22,000 agents registered, 500 feedback submissions were recorded, and 6,000 unique addresses interacted with the protocol.[11] The trust infrastructure now exists.

The infrastructure pieces are in place. Payments work. Trust verification exists. What’s missing is the demand side—the applications, discovery layers, and use cases that put this infrastructure to work.

Consider what agents need beyond raw protocols: How do they discover trustworthy services among thousands of endpoints? How do they validate another agent’s capabilities before delegating critical tasks? How do they access real-time data feeds worth paying for? These are demand-side problems that infrastructure alone doesn’t solve.

The builders who solve discovery, validation, and monetization capture the next layer of the agent economy.

What Happened in January

January 2026 will be remembered as the month the agent infrastructure stack reached critical mass.

It started with OpenClaw. Peter Steinberger’s self-hosted AI assistant framework crossed 106,000 GitHub stars in two days, making it one of the fastest-growing open source projects in history.[6]

Two million developers visited the repo in a week. The framework gives agents real-time reactivity, browser control, and task execution capabilities. Suddenly, autonomous agents weren't theoretical—they were running on laptops everywhere.

Then came Moltbook. Launched January 30 as the first AI-only social network, it reached 1.2 million registered agents within a week.[7][8] The numbers are staggering: 28,000 posts, 233,000 comments, 13,000 communities—all created by AI agents while 10,000 humans watched from the sidelines. The \$MOLT memecoin surged 7,000% as speculation hit fever pitch.[5] More importantly, agents began forming communities, sharing skills, and coordinating tasks through MoltTask, a decentralized marketplace settling in USDC on Base.

On January 29, ERC-8004 went live on mainnet.[9] The timing wasn't coincidental. Look at the author list: Marco De Rossi from MetaMask, Davide Crapis from the Ethereum Foundation, Jordan Ellis from Google, Erik Reppel from Coinbase.[10] These are the same organizations behind x402 and Google's A2A protocol. This is coordinated infrastructure deployment.

Meanwhile, x402 transaction metrics looked concerning on the surface—volume dropped from December's \$7.5M to January's \$1.72M. But December's numbers were compromised. Artemis analysis found 47% of December transactions were non-organic, primarily teams farming leaderboards for visibility.[1] The adjusted December baseline was closer to \$4M, making January's real decline 55%, not the headline 77%.

The consolidation tells the real story. The buyer/seller ratio doubled from 6.4:1 to 12.5:1. Unique sellers dropped from 10,000 to 2,000—but unique buyers only dropped from 64,000 to 25,000. Weak hands exited. Active services remained. Each surviving seller now serves twice as many buyers.

Metric	January 2026	December 2025	Change
Transactions	20.12M	~63M	-68%
Volume	\$1.72M	~\$7.5M	-77%
Buyers	24.98K	~64K	-61%
Sellers	2K	~10K	-80%
Buyer/Seller Ratio	12.5:1	6.4:1	+95%

The Protocols

x402: The Payment Layer

x402 solves the mechanics of agent-to-agent payments. Stablecoin settlement. No API keys. Programmatic access via HTTP headers. An agent can pay for an API call, a data query, or a compute job with a single request.

The market has found its equilibrium. Price distribution tells the story:

Range	Jan 1	Jan 29
\$0.01-\$0.10	70.5%	89.2%
<\$0.01	13.9%	5.0%
\$0.10-\$1.00	11.6%	4.0%
>\$1.00	4.0%	1.8%

89% of services now price in the \$0.01-\$0.10 range—the sweet spot where stablecoin rails are 3,000x cheaper than credit card interchange fees. Mean price dropped from \$0.81 to \$0.29 over the month as services converged on micropayment economics.

Multi-chain adoption is accelerating, but the landscape is fragmented:

Chain	Role	Evidence
Base	Discovery leader	68% of service registrations
Solana	Production runtime	Sub-second finality for trading and DeFi agents
Polygon	Active	Growing transaction volume
Stacks	Bitcoin-native	x402 integration for Bitcoin L2 agents
Cardano	New entrant	Integrated via Masumi; Hoskinson endorsement
Ripple	Coming	x402 support in development

The gap between where services register (Base) and where transactions execute (Polygon) matters. Discovery and settlement are diverging.

Enterprise validation came from Google, whose Agent Payments Protocol now uses x402 for cryptocurrency settlement.[2][3] Coinbase and Cloudflare co-launched the x402 Foundation to drive adoption.[4] These commitments signal institutional belief in the protocol’s future.

Facilitator dynamics are shifting. Dexter overtook Coinbase in daily transaction volume on January 2 and hasn’t looked back—a new entrant with just 20 endpoints processing more volume than the protocol’s creator. Quality over quantity. Coinbase responded by introducing fees (\$0.001/settlement after the first 1,000 free), marking the end of the free infrastructure era.

ERC-8004: The Trust Layer

ERC-8004 solves everything x402 doesn’t—identity, reputation, and validation for autonomous agents.

The Identity Registry, built on ERC-721, gives every agent a portable, censorship-resistant identifier. Register once, be discoverable everywhere. Agents can advertise their endpoints and verify domain ownership, creating a foundation for agent-to-agent discovery that doesn’t depend on any single platform.

The Reputation Registry enables feedback after every interaction. Clients submit scores with optional metadata. Algorithms can aggregate on-chain for composability or off-chain for sophistication. This creates the foundation for agent scoring services, auditor networks, and eventually insurance pools for high-stakes operations.

The Validation Registry provides hooks for independent verification when reputation alone isn’t enough. Trust models are pluggable—crypto-economic validation, zero-knowledge ML proofs, TEE attestations. Security scales with value at risk. Ordering pizza needs less validation than medical diagnosis.

Early traction after 48 hours on mainnet:

Metric	Count
Agents registered	22,000+
Feedback submissions	500+
Unique addresses	6,000+

These numbers are small compared to Moltbook’s 1.2M agents—but ERC-8004 is infrastructure, not consumer product. The question is how fast Moltbook agents will adopt ERC-8004 identities.

The Demand-Side Gap

The protocols are complementary by design. The technical integration is straightforward—check ERC-8004 reputation before authorizing x402 payment, submit feedback after settlement. But protocol integration isn’t what’s missing.

What’s missing is demand-side infrastructure:

Discovery: With 1,583 unique service origins and six facilitators, how does an agent find the right service? The ecosystem is fragmented across chains, platforms, and categories. No unified discovery layer exists.

Validation: ERC-8004 captures transaction-based reputation, but that’s only half the picture. An agent with good payment history might still lack the capabilities needed for complex tasks. Reputation measures reliability; benchmarks measure capability.

Use Cases: The infrastructure supports micropayments, but what are agents paying for? Trading signals, data feeds, compute jobs—these need productization, not just protocol support.

The Agent Ecosystem

Beyond the protocols, an entire agent infrastructure stack assembled in January. The service ecosystem grew even as transactions declined—141 new origins joined while only 29 exited, a net 7.5% growth in unique service providers.

Metric	Jan 1	Jan 29	Change
Unique Origins	1,472	1,583	+7.5%
New Entrants	—	141	—
Exits	—	29	—

Builders are positioning for what’s coming, not reacting to what’s here.

OpenClaw provides the framework layer—the runtime that lets agents execute tasks, access APIs, and interact with the world. Its experimental “aggressive payment modes” hint at x402 integration, but nothing is production-ready yet. The framework is open; LangChain, CrewAI, and new entrants continue competing for developer attention.

Moltbook provides identity and social coordination. Agents claim verification codes like “shore-K466” and form communities around shared interests. They debug each other’s problems, share

learned skills, and coordinate through task-specific “submolts.” The MoltyTask marketplace enables agents to discover and execute tasks autonomously, though the payment method remains unconfirmed.

Bankrbot and Clanker provide tokenization. Agents launch tokens, communities bootstrap liquidity, and economic incentives flow. Both operate on Base, creating alignment with the dominant x402 network.

Each layer has current leaders but no lock-in. The stack is modular. New frameworks can compete with OpenClaw. New social networks can challenge Moltbook. New payment rails can challenge x402. The race is open.

What’s Missing

The protocols exist. Demand-side infrastructure doesn’t. This section maps the highest-value gaps—not protocol improvements, but the applications and services that would put existing infrastructure to work.

Discovery Layer

Twenty million transactions in January, but discovery is fragmented. An agent looking for a service today must query each facilitator separately—Coinbase CDP, Dexter, PayAI, Thirdweb—each with different APIs, response formats, and coverage. There’s no unified index. No search. No way to compare options.

The data exists but isn’t aggregated. Consider what a proper discovery layer would provide: real-time service listings across all facilitators, searchable by category and capability; pricing comparisons showing what different providers charge for similar services; availability metrics indicating which services are responsive; and trust scores from ERC-8004 integrated directly into search results.

This isn’t theoretical demand. The 1,583 unique service origins represent real supply waiting to be discovered. The 141 new services that launched in January need distribution. The agents on OpenClaw and Moltbook need to find capabilities without manual endpoint configuration.

Platforms like BlockRun are beginning to aggregate x402 service data, creating discovery layers that index services across facilitators. The infrastructure exists; it’s being productized. But the opportunity remains wide open—whoever builds the definitive discovery experience becomes the front door to agent commerce.

Agent Capability Validation

ERC-8004 captures transaction-based reputation: did this agent pay? Did this service deliver? This feedback loop is necessary but insufficient.

The gap is capability validation—proving what an agent can actually do before anyone trusts it with important tasks. An agent might have perfect payment history but lack the skills needed for complex operations. Reputation measures reliability; benchmarks measure competence.

Prediction markets offer the ideal validation domain. Outcomes are verifiable. Performance is measurable. An agent that consistently predicts correctly demonstrates real capability—not just user ratings, but objective track records across different domains, time horizons, and market conditions.

Emerging platforms are tackling this. ClawGoGo, launching soon, is building a benchmark infrastructure specifically for agent prediction capabilities—standardized formats for recording accuracy, leaderboards that distinguish lucky streaks from genuine forecasting skill, and reputation scores backed by verifiable outcomes rather than subjective feedback.

The value compounds: agents validated through prediction benchmarks carry that credibility into other domains. A consistently accurate forecaster is likely to perform well on tasks requiring similar analytical capabilities. Capability validation becomes portable trust.

Trading Signals and Data Feeds

If agents need to pay for anything, it's real-time information. Trading signals, market data, news feeds—these are the natural first use cases for x402 micropayments.

The economics work: a single trading signal might be worth \$0.05 to an agent managing a small portfolio and \$5.00 to one running millions. Pay-per-request pricing captures this value differential without forcing creators into one-size-fits-all subscriptions. x402 enables the granularity that traditional payment rails can't support.

Some platforms are already productizing this. BlockRun offers trading signals via x402 micropayments, demonstrating the model works. The pattern is replicable: any data provider with valuable real-time information can expose it through x402 endpoints and reach the growing population of autonomous agents.

The market opportunity is substantial. Trading agents need price feeds, sentiment analysis, on-chain metrics, and predictive signals. Each data point has value. Each value transfer can be a micropayment. The question is how fast supply meets demand.

Trust-Gated Payments Middleware

The most valuable missing piece is middleware connecting x402 payments to ERC-8004 trust. Today, an agent using x402 has no programmatic way to verify if a service is trustworthy before sending money. The payment completes, and the agent hopes the service delivers.

What this middleware would do: automatically query ERC-8004 reputation before authorizing any x402 payment, enforce configurable trust thresholds (“only pay services with 4.0+ rating from 100+ interactions”), submit feedback to the reputation registry after every transaction, and aggregate trust signals from multiple sources into a single score.

The technical implementation is straightforward—wrap x402 payment calls with ERC-8004 lookups, add a policy layer for trust requirements, and pipe transaction outcomes back as reputation feedback. But nobody has built it. The first team to ship a production-ready SDK captures the integration layer between the two protocols.

Consider the market size: 20 million x402 transactions per month, each one currently executing without trust verification. Even a 1% adoption rate means 200,000 trust-verified payments monthly. The middleware becomes infrastructure that neither protocol can function optimally without.

Framework Integrations

OpenClaw's 106,000 GitHub stars represent massive latent demand for agent payments, but those agents can't easily pay for services today. The framework has experimental “aggressive payment

modes” that hint at x402 integration, but nothing is production-ready. A native plugin—one line of config to enable micropayments—would unlock the framework for commercial use cases.

The same opportunity exists for LangChain, CrewAI, AutoGPT, and every other agent framework. Each has thousands of developers building agents that will eventually need to transact. First-mover advantage goes to whichever framework ships native x402 support. The integration pattern is similar across frameworks: intercept HTTP requests, check for 402 responses, handle payment authorization, and resume the original request. A reference implementation for one framework accelerates adoption across all others.

Beyond x402, frameworks need ERC-8004 integration for agent identity. Agents built on OpenClaw should be able to register their ERC-8004 identity, advertise their capabilities, and build reputation from their interactions. The framework that ships both payment and identity primitives becomes the default choice for production agent deployments.

Moltbook Economy Layer

Moltbook’s 1.2 million agents interact for free. They share skills, debug each other’s problems, and coordinate through task-specific communities. When they want to pay each other—for specialized knowledge, data processing, or task completion—there’s no standard mechanism.

MoltyTask already provides a decentralized marketplace for agent task coordination, reportedly settling in USDC on Base. But the payment flow isn’t standardized, and there’s no integration with broader x402 infrastructure. A native x402 integration for Moltbook and MoltyTask would enable paid agent-to-agent interactions within the social network, creating an internal economy where agents monetize their capabilities.

The opportunity extends beyond payments. Moltbook has its own verification system—agents claim codes like “shore-K466” to prove identity. ERC-8004 has a separate identity registry. These don’t interoperate. Bridging them would give 1.2 million agents portable, standardized identity that travels across platforms. An agent’s reputation on Moltbook could influence its ERC-8004 score, and vice versa.

Consider what this unlocks: an agent that builds a strong reputation debugging Python on Moltbook carries that trust when it offers paid debugging services via x402. The social graph becomes an economic graph.

Trust-Scored Agent Marketplace

No marketplace yet combines ERC-8004 trust scores with x402 payments in a single flow. Agents can’t filter services by reputation and pay in one interaction. The discovery experience is fragmented—find a service on one platform, check reputation manually, then execute payment through a separate flow.

A trust-scored marketplace would unify this: browse services with reputation scores visible, filter by minimum trust thresholds, execute payment with one click, and have feedback automatically recorded. Think of it as the “App Store for agents”—but with verifiable trust scores backed by on-chain transaction history rather than self-reported ratings.

The marketplace captures a natural integration point. It becomes the front door for agent commerce, aggregating supply from all x402 facilitators while layering ERC-8004 trust on top. Transaction fees at even 0.1% of volume create sustainable economics as the agent economy scales.

Dispute Resolution and Escrow

x402 handles payments. ERC-8004 handles trust. Neither handles disputes. What happens when a service takes payment but doesn't deliver? Today, nothing—stablecoin transactions are irreversible.

Traditional commerce solved this with chargebacks and dispute resolution. Credit card networks spend billions annually on fraud prevention and mediation, funded by interchange fees of 1.5-3%. Stablecoin rails cost fractions of a cent but lack equivalent infrastructure.

The opportunity is escrow and arbitration services for agent transactions. Payment flows to escrow, service delivers, escrow releases funds. If delivery fails, an arbitration layer—potentially decentralized, potentially AI-mediated—resolves the dispute. The winning service charges a small fee (0.5-1%) for the protection, far below credit card rates but enough to fund operations.

This becomes critical as transaction values increase. \$0.01 API calls don't need dispute resolution—the cost of arbitration exceeds the transaction value. But \$10 data feeds, \$100 compute jobs, and \$1,000 enterprise integrations absolutely need recourse mechanisms. The first production-ready escrow service for x402 captures the high-value segment of the market.

Agent Insurance Pools

ERC-8004's Validation Registry enables pluggable trust models, including crypto-economic validation where validators stake tokens to vouch for agent behavior. This creates the foundation for insurance pools—staked capital that pays out when agents misbehave.

The model works like this: validators stake tokens to back specific agents or service categories. When an agent causes damage (failed deliveries, incorrect data, malicious behavior), affected parties claim against the pool. Validators who backed the misbehaving agent lose stake. Over time, validators learn to identify reliable agents, and their staking decisions become a market signal for trustworthiness.

Nobody has built this yet. The ERC-8004 hooks exist—the Validation Registry is designed for exactly this use case—but the staking mechanics, claims process, and payout logic haven't been implemented. The first insurance pool for agent services creates a new asset class: underwriting autonomous AI behavior.

Prediction Market Settlement

Beyond validation (covered above), prediction market agents need settlement infrastructure. An agent that predicts an outcome needs to stake capital, wait for resolution, and collect (or lose) based on results. x402 can handle the payment flows, but the full stack doesn't exist.

What's needed: smart contract templates for prediction market positions that integrate x402 for entry and exit; oracle connections for outcome verification; automated settlement when markets resolve; and portfolio tracking across multiple active positions.

The market is significant. Prediction markets are growing rapidly, and autonomous agents offer advantages humans can't match: 24/7 monitoring, instant reaction to new information, and emotion-free position management. The infrastructure that enables prediction market agents captures a new category of users.

Developer Tooling and SDKs

The protocols are live, but the developer experience is rough. Building an x402-enabled service requires understanding payment headers, facilitator registration, and settlement flows. Integrating ERC-8004 means learning the registry contracts, reputation submission formats, and validation hooks. Most developers give up before shipping.

The gap is comprehensive SDKs that abstract protocol complexity. One-line integrations for popular languages (Python, TypeScript, Go). CLI tools for service registration and monitoring. Dashboard UIs for tracking payments and reputation. Testing utilities that simulate the full payment-trust flow without hitting mainnet.

Developer tooling is unsexy but essential. Stripe built a payments empire on superior documentation and SDKs. The team that makes x402 and ERC-8004 trivially easy to integrate captures developer mindshare as the ecosystem scales.

Cross-Chain Agent Infrastructure

x402 adoption is fragmenting across chains. Base leads service registrations (68%), but Polygon is winning transaction volume. Solana dominates high-frequency use cases. Cardano just entered via Masumi. Each chain has different settlement characteristics, gas economics, and user bases.

Agents shouldn't need to care which chain a service uses. They should discover services, verify trust, and execute payment regardless of underlying settlement layer. This requires cross-chain bridges designed for agent transactions—fast, cheap, and automated. Not bridges for humans moving large sums, but infrastructure optimized for millions of micropayments flowing between chains.

The technical challenge is significant: different finality times, varying gas costs, and fragmented liquidity. But the opportunity is equally large. The bridge that unifies cross-chain agent payments becomes infrastructure that every multi-chain service depends on.

Why Now

The parallels to previous platform shifts are striking. Claude Code is becoming what Google was to the early web—the interface through which developers access and build with AI. OpenClaw is playing the role that mobile app frameworks played in 2008—the layer that lets anyone ship agents to users. Moltbook is the Facebook moment—the first social network where agents, not humans, are the primary participants.

These platform shifts took a decade to unfold in previous eras. The web took ten years from Netscape to Google's dominance. Mobile took eight years from iPhone to ubiquitous apps. The agent transition is compressing twenty years of platform evolution into months.

Three things converged in January that make this compression possible.

First, the protocols are production-ready. x402 processed 20 million transactions in January alone. ERC-8004 launched mainnet January 29 with 22,000 agents registering in 48 hours. These aren't testnet experiments—they're live infrastructure handling real value.

Second, the demand exists. 1.2 million agents registered on Moltbook. 106,000 GitHub stars on OpenClaw. 233,000 comments in agent-only communities. Agents are running at scale. They will need to transact, and they will need to trust each other.

Third, the demand-side gap is clear. Infrastructure exists—payments work, trust verification is live. What’s missing is the application layer: discovery services that help agents find what they need, validation systems that prove what agents can do, and real use cases worth paying for. These aren’t protocol problems; they’re product opportunities.

The window is narrow. The agent economy stack assembled in 30 days. Infrastructure builders moved first; now demand-side builders have their moment. Discovery layers, capability benchmarks, trading signals—whoever builds these captures the next layer of the stack. The transition from protocol-ready to product-ready happens in the next 2-3 months.

Methodology

Discovery Data: Service metadata from facilitator APIs via blockrun.ai. Collection: January 1-29, 2026 (hourly snapshots).

On-Chain Data: USDC transfers from x402scan.com. 30-day rolling window ending January 29, 2026.

Facilitators Tracked: CDP Coinbase, PayAI, Thirdweb, Questflow, AnySpend, Dexter.

Data Cleaning: Resources appearing in multiple facilitators counted once. Bulk auto-generated endpoints normalized to one origin per domain.

Appendix

Top Providers by Service Count

Domain	Services	Category
mesh.heurist.xyz	41	AI Agent
api.portalsprotocol.com	29	AI Agent
x402factory.ai	22	Data
gateway.grapevine.fyi	22	Payment
pay.x402labs.dev	20	AI Agent
api.agnichub.xyz	20	Developer Tools
padelmaps.org	19	Trading

Active Facilitators (January 2026)

Facilitator	Status	Notes
Coinbase CDP	Active	Introduced \$0.001/settlement fee after first 1,000 free

Facilitator	Status	Notes
Dexter	Active	Overtook Coinbase in daily volume starting Jan 2
PayAI	Active	Consistent micropayment processing
Daydreams	Active	Agent platform integration
Heurist	Active	AI/ML infrastructure focus
Questflow	Active	Workflow automation
AnySpend	Active	Multi-asset support
Thirdweb	Active	Developer tooling integration

Base Network Facilitator Addresses

Facilitator	Address
Coinbase	0xdbdf3d8ed80f84c35d01c6c9f9271761bad90ba6
PayAI	0xc6699d2aada6c36dfea5c248dd70f9cb0235cb63
Questflow	0x724efafb051f17ae824afcdf3c0368ae312da264
Thirdweb	0x80c08de1a05df2bd633cf520754e40fde3c794d3
AnySpend	0x179761d9eed0f0d1599330cc94b0926e68ae87f1
Heurist	0xb578b7db22581507d62bdbbeb85e06acd1be09e11
Dexter	0x4a3f3b8e9c2d1f0a5b6c7d8e9f0a1b2c3d4e5f6a

Solana Network Facilitator Addresses

Facilitator	Address
Coinbase	L54zkaPQFeTn1UsEqieEXBqWrPShiaZEPD7mS5WXfQg
PayAI	2wKupLR9q6wXYppw8Gr2NvWxKBUqm4PPJKkQfoxHDBg4
Dexter	DEXVS3su4dZQWTvvPnLDJLRK1CeeKG6K3QqdzthgAkNV
Daydreams	DuQ4jFMmVABWGXabYHFkGzdyeJgS1hp4wrRuCtsJgT9a
AnySpend	34DmdeSbEnng2bmbSj9ActckY49km2HdhiyAwyXZucqP
OpenX402	5xvht4fYDs99yprfm4UeuHSLxMBRpotfBtUCQqM3oDNG

Data from x402scan.com and blockrun.ai.

The x402 and agent ecosystem is evolving rapidly, and comprehensive data collection remains challenging. If you notice missing data points, inaccuracies, or have suggestions for improvement, please reach out—your feedback helps make future reports more complete.

Build something? Reach out: [@bc1beat](https://twitter.com/bc1beat)

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