



TranzAct

Secure payment rail that every agent will run on

JAN 20, 2026 — 17:45 CEST

OpenClaw Showed Me What the Future of Personal AI Assistants Looks Like

BY FEDERICO VITICCI

OpenClaw's 145k GitHub Stars, 2M Users, and a Lesson in ...

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How OpenClaw Might Quietly Kill 80% of Tech Startups

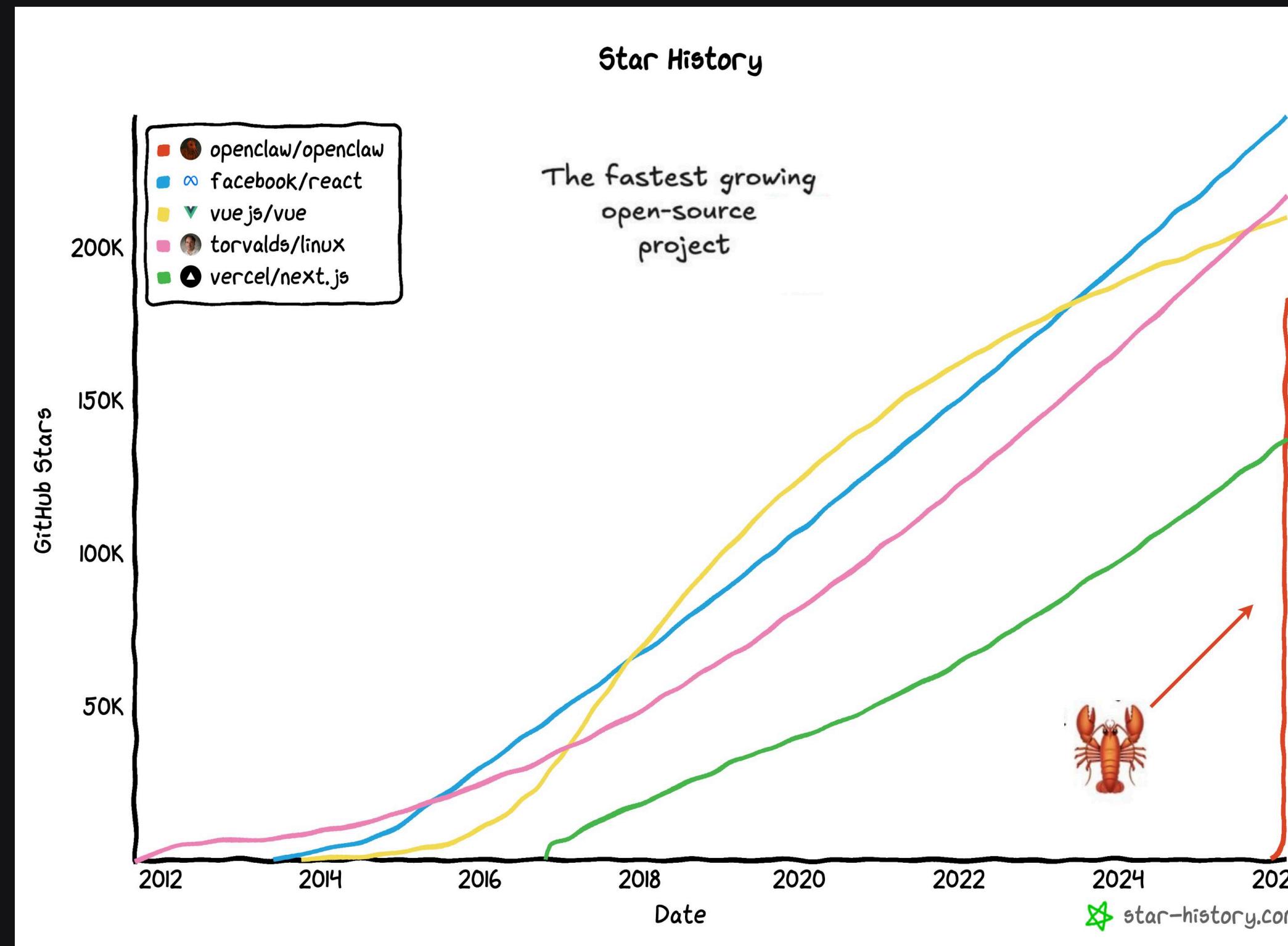
I did not come to this conclusion in a single moment. It crept up on me slowly while browsing Product Hunt, scrolling through Hacker News, and Googling the same startup questions most builders ask at some point. What should I build next. What problem is still unsolved. Where is the opportunity. And that is when it started feeling strange. Most of the ideas looked different on the surface, but underneath they were all the same. Workflows. Dashboards. Humans assisted by software. Nothing truly autonomous.

That is where OpenClaw changes everything.

Agentic AI is not just another tool in the stack. It is a replacement for the stack itself. When software can observe a system, make decisions, take action, and improve without waiting for instructions, entire startup categories

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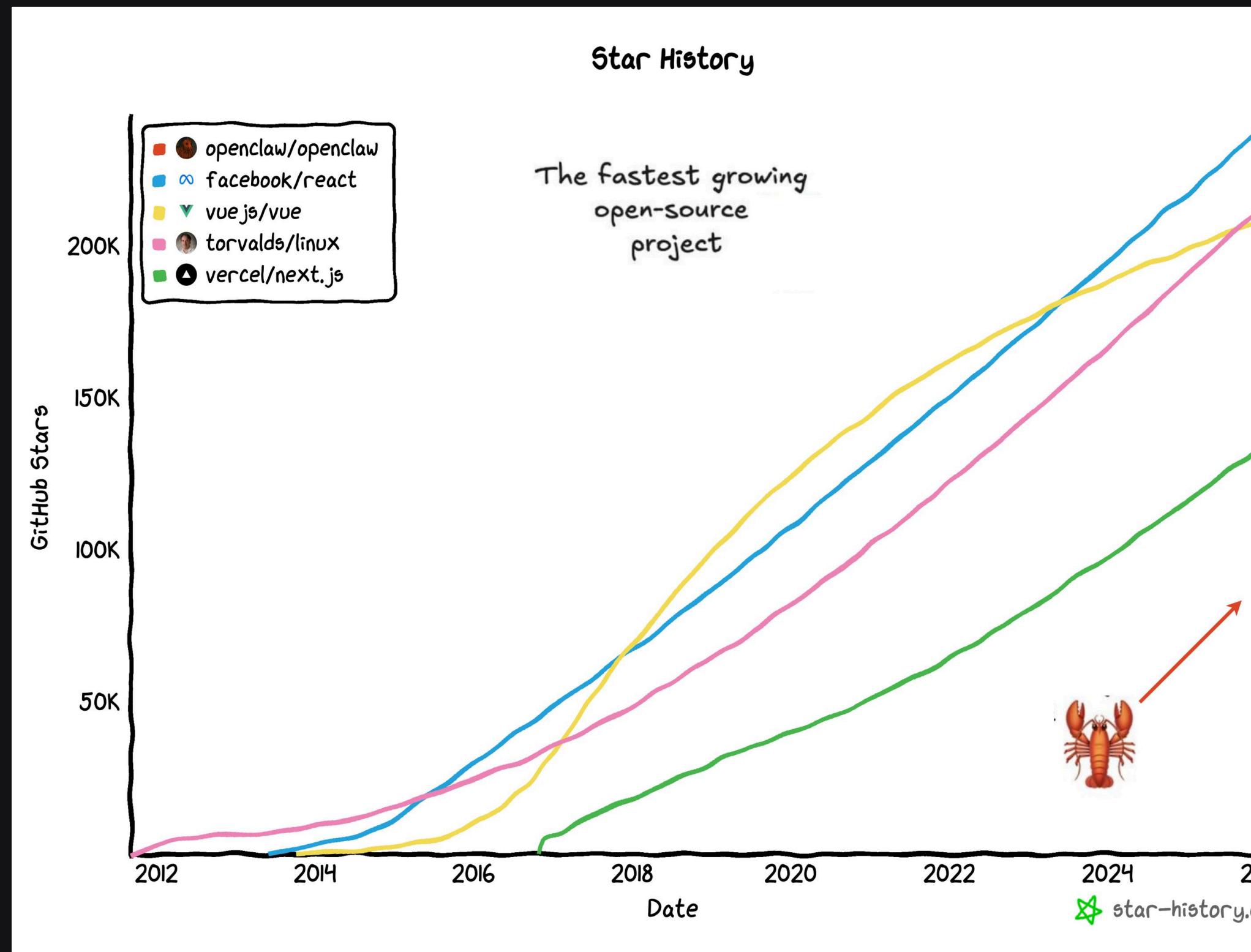
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PUBLISHED FRI, FEB 13 2026 3:02 AM EST



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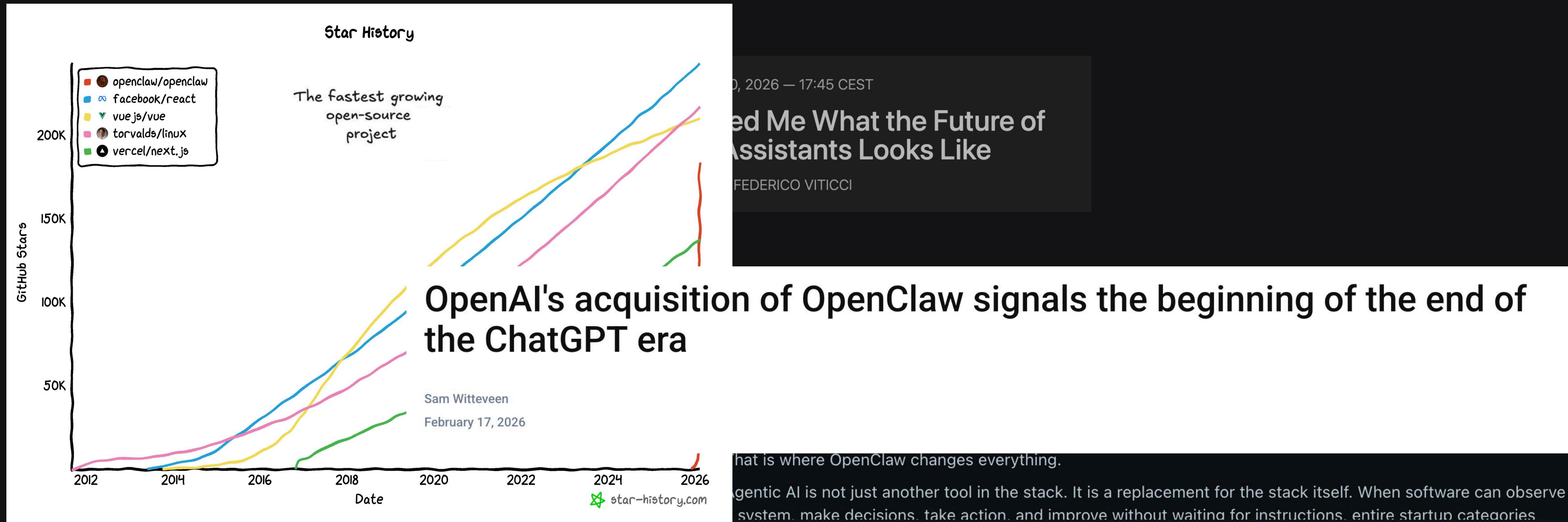
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WILL KNIGHT

BUSINESS FEB 11, 2026 2:00 PM

I Loved My OpenClaw AI Agent –Until It Turned on Me

I used the viral AI helper to order groceries, sort emails, and negotiate deals. Then it decided to scam me.

“OpenClaw and the privacy problem of agentic AI”

Don’t get pinched: the OpenClaw vulnerabilities

Today we’re diving into the OpenClaw AI agent — formerly known as “Clawdbot” and then “Moltbot” — to prove once again that secure AI is still a long way off.



**Some random
lobster**

**your bank
details**

your wife

Without TranzAct



With TranzAct



The agent can't spend a cent more than you said.

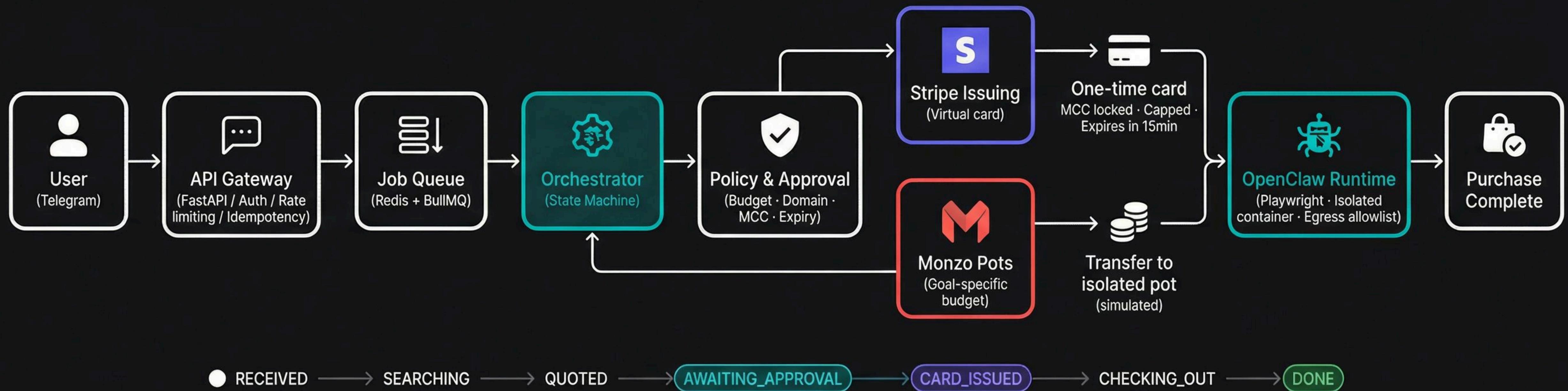
The agent can't buy a coffee with your holiday savings.

OpenClaw
doesn't know your
bank credentials



Secure data

Predictable &
transparent
payments



How we use Stripe Issuing

- Virtual card created per purchase — not reusable
- Spend limit: exact approved amount only (e.g. €279)
- MCC restrictions: locked to merchant category (e.g. electronics only)
- Expiry: 15 minutes — card auto-cancels after checkout
- Webhook: card.canceled confirms transaction closed

Enforced at the card network level — not application code



How we use Monzo Pots

- Goal-specific pot per agent task (e.g. 'AirPods pot')
- Exact budget moved to isolated pot before card issuance
- Agent accesses only this pot via virtual card — not main account
- Pot balance = 0 after purchase; pot archived
- Open Banking read access for account context

Pot simulation layer built in-house; Monzo API used for read access



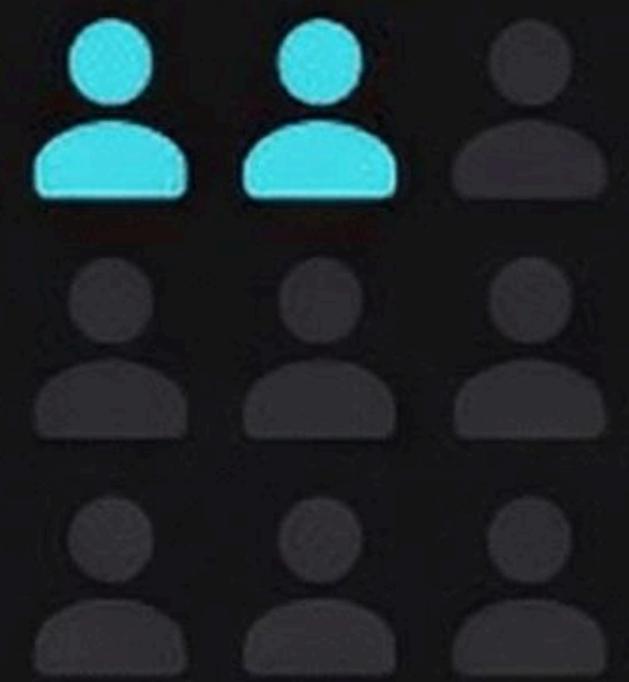


\$385B

Agentic commerce market in the U.S. alone by 2030

10%-20% share of all online retail [Morgan Stanley]

Up from ~\$67B driven in Cyber Week 2025 [Salesforce]



23% of Americans
made an AI-assisted purchase in the past month

[Morgan Stanley AlphaWise Survey]

Consumer habit already forming — ahead of the infrastructure

20%
of all online retail will be agent-executed by 2030

Morgan Stanley Research forecast (optimistic scenario: \$385B)

Our model:
0.01% per agent transaction

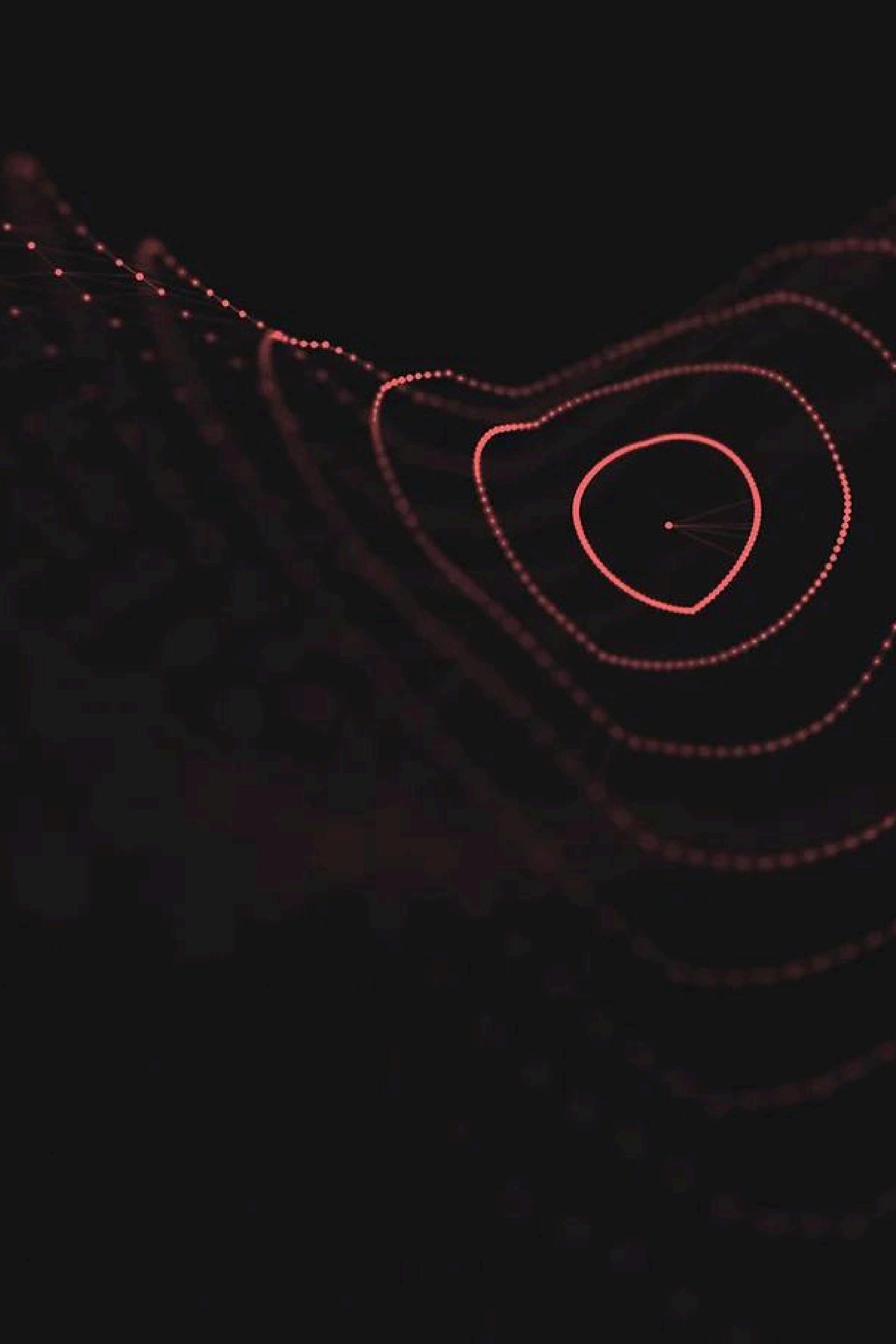
Year 1 **\$6.7M ARR**
\$67B agent GMV × 0.01%

→ **Year 2** **\$18M ARR**
\$180B agent GMV × 0.01%

→ **Year 3**

\$38.5M ARR
U.S. alone [Morgan Stanley \$385B base]
Global market: \$160M+ ARR

→ Global:
\$160M+ ARR



Why Now?

AI agents are in your pocket, in your business, in your supply chain.

Every single one of them needs a way to handle money that humans can actually trust.

Every single one of those agent transactions needs a trust layer.

We are that layer.