

Ø=Ü, x402-agent-pay

Seamless USDC payments for AI agents using the x402 protocol

MIT License | x402 Protocol | USDC Hackathon 2026

Ø=ÜË Executive Summary

x402-agent-pay is a TypeScript library that enables autonomous AI agents to make USDC payments automatically when encountering paid APIs (HTTP 402 responses). Built on Coinbase's official @x402/fetch SDK, it adds critical safety guards that prevent wallet drain from bugs, prompt injections, or infinite loops.

Ø<ß Problem & Solution

The Problem:

- Bugs can trigger infinite payment loops
- Prompt injections can redirect payments to attackers
- No visibility into what agents are spending
- No way to set spending limits or control recipients

The Solution:

x402-agent-pay wraps the official Coinbase SDK with policy enforcement that happens before any payment is signed.

'(Key Features

- Ø=P& Spending Controls- transaction, daily, weekly, monthly limits
- &j Velocity Limits- Max transactions per hour to prevent loops
- Ø=ÜË Recipient Controls- Whitelist + blacklist for approved addresses
- Ø=ÜÜ Audit Trail- Every payment attempt logged with full details
- Ø=Ý Official SDK- Built on Coinbase's @x402/fetch

Ø=ÜÊ Feature Comparison

Feature	Raw @x402/fetch	x402-agent-pay
Auto-402 handling	'	'
Spending limits	'L	' Per-tx, daily, weekly, monthly
Velocity limits	'L	' Max tx/hour
Recipient controls	'L	' Whitelist + blacklist
Receipt logging	'L	' Full audit trail
Policy enforcement	'L	' Block before signing

Ø=Ý' Technical Stack

- Language: TypeScript
- SDK: @x402/fetch, @x402/evm, @x402/core (official Coinbase)

- Blockchain: viem for Ethereum interactions
- Networks: Base, Ethereum, Arbitrum, Optimism, Polygon + testnets
- Testing: 29 unit tests passing with Vitest

Ø=Ý Security Model

- Private keys never logged or transmitted
- Policy enforcement happens before any transaction is signed
- Blacklist checked before whitelist (security priority)
- Full audit trail enables post-hoc review
- Built on audited Coinbase SDK infrastructure

Ø=Ý Links

GitHub: <https://github.com/Omnivalent/x402-agent-pay>
 x402 Protocol: <https://x402.org>
 Coinbase SDK: <https://github.com/coinbase/x402>