

Ø=Ü, x402-agent-pay

Seamless USDC payments for AI agents using the x402 protocol

[MIT License](#) | [x402 Protocol](#) | [USDC Hackathon 2026](#)

Ø=Ü 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 ~~@KeyValueProtocol~~ ~~SDK~~, it adds critical safety guarantees that prevent waste, drain funds, bugs, prompt injections, or infinite loops.

Ø<β- 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=Þáp Spending Control transaction, daily, weekly, monthly limits

& Velocity Limits- Max transactions per hour to prevent loops

Ø=ÜÉ 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>

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