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## Platform Overview

AI Agent Payment Infrastructure for the Enterprise

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[www.agentrails.io](http://www.agentrails.io)

## What is AgentRails?

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AgentRails is enterprise AI agent infrastructure that gives your agents autonomous payment capabilities via the x402 protocol. Build with Microsoft Copilot Studio, govern with policies and audit trails, pay with USDC stablecoin -- from development to production, guardrails included.

The x402 protocol replaces API keys with HTTP-native payments. When an agent calls a protected API, the server returns 402 Payment Required with the price. The agent pays instantly in USDC and gets access -- no signup, no credentials, no subscription tiers.

## Key Capabilities

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- **5 SDK integrations** -- LangChain, CrewAI, Semantic Kernel, Microsoft Agent Framework, and Copilot Studio
- **Enterprise governance** -- Per-agent spending limits, approval workflows, kill switches, and full audit trails
- **Microsoft 365 native** -- Copilot Studio plugins let finance teams query x402 revenue in Teams
- **Instant USDC settlement** -- Payments settle in milliseconds on-chain with cryptographic proof
- **Zero credential management** -- No API keys to provision, rotate, or leak
- **Open source foundation** -- Core protocol on GitHub, enterprise features layered on top

## How It Works

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### 1. Agent Calls Any API

No signup required. Standard HTTP request. The server returns 402 Payment Required with the price in USDC.

### 2. Agent Pays Instantly

The SDK checks budget limits, signs a USDC payment authorization (EIP-3009), and retries the request -- all in one round trip. No human approval needed.

### 3. Data Returned, Settled On-Chain

The API delivers the response. Payment settles in milliseconds with cryptographic proof on Base, Ethereum, or Arc. The agent moves to the next task.

## Pricing

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- **Sandbox** -- Free. Full API access on testnet with test USDC.
- **Pay-as-you-go** -- 0.5% per transaction on mainnet. No monthly minimum.
- **Pro** -- \$49/month. Unlimited transactions, 0% fees, priority support.
- **Enterprise** -- \$2,500 one-time. Full source code, policy engine, admin dashboard, Copilot Studio plugins.

## Technology Stack

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Backend: ASP.NET Core 8.0 on Azure/Render. Database: PostgreSQL. Blockchain: Circle Developer Controlled Wallets + USDC on Base, Ethereum, and Arc networks. AI: Microsoft Copilot Studio, Semantic Kernel, Agent Framework. Protocol: x402 V2 (EIP-3009 transferWithAuthorization).

**Get Started**

Sandbox: [sandbox.agentrails.io/swagger](https://sandbox.agentrails.io/swagger) | Docs: [www.agentrails.io/docs](https://www.agentrails.io/docs) | Enterprise: [sales@agentrails.io](mailto:sales@agentrails.io) | GitHub: [github.com/kmatthewsio/AgenticCommerce](https://github.com/kmatthewsio/AgenticCommerce)