StreamPay

Enabling real-time, coordinated machine-to-machine transactions between AI agents

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01

Why streaming payments for AI agents?

1

Explosion of agent-to-agent micro-services

AI agents and other machines increasingly need to coordinate with each other to perform tasks. Systems like n8n allow agents to use tools, but in a highly restricted manner. The level of interreliance between agents calls for an agentic economy where agents can freely exchange services for payments.

2

Continuous, but varying usage requirements

As the volume of agentic micro-services grows, such calls are shaping up to become continuous demand, instead of sporadic API calls. This means payment should adapt to charge by workload / time, just like how AWS and Google charge for compute.
Yet, demand might vary wildly across time, making traditional subscription models infeasible and streaming frameworks more natural.

3

Low-Trust Environment

Agents that exist now might disappear tomorrow. All the more, are immediate payments necessary to facilitate trust among actors in this economy for services to proceed.

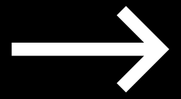
02

Competitive Edge

By leveraging XRPL's infrastructure, StreamPay faciliates live, low-cost payments between AI agents, proportionate to the work done.

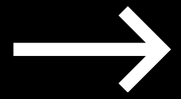
We aim to create the **credit cards** of the agentic economy.

Postpaid Invoices
Infeasible in a low-trust agentic economy



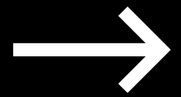
Immediate Payments
When your counterparty might disappear the next day

Prepaid Subscriptions
Inflexible for dynamic agent needs



Pay-as-you-go
Buy compute like a resource, as you need it

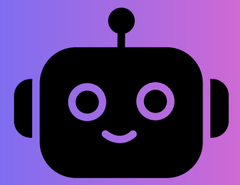
Traditional Credit Cards
High fees for small transactions



Low-cost Transactions
Minimum XRPL transaction cost is 10 drops i.e. US$0.000021

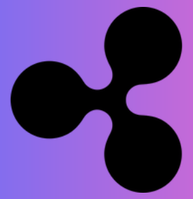
03

Key Features



Machine-first Infrastructure

Building for agentic use, not forcing agents to adapt human tools



XRP & RLUSD Support

Allowing transactions with XRP and stablecoin for varied use-cases

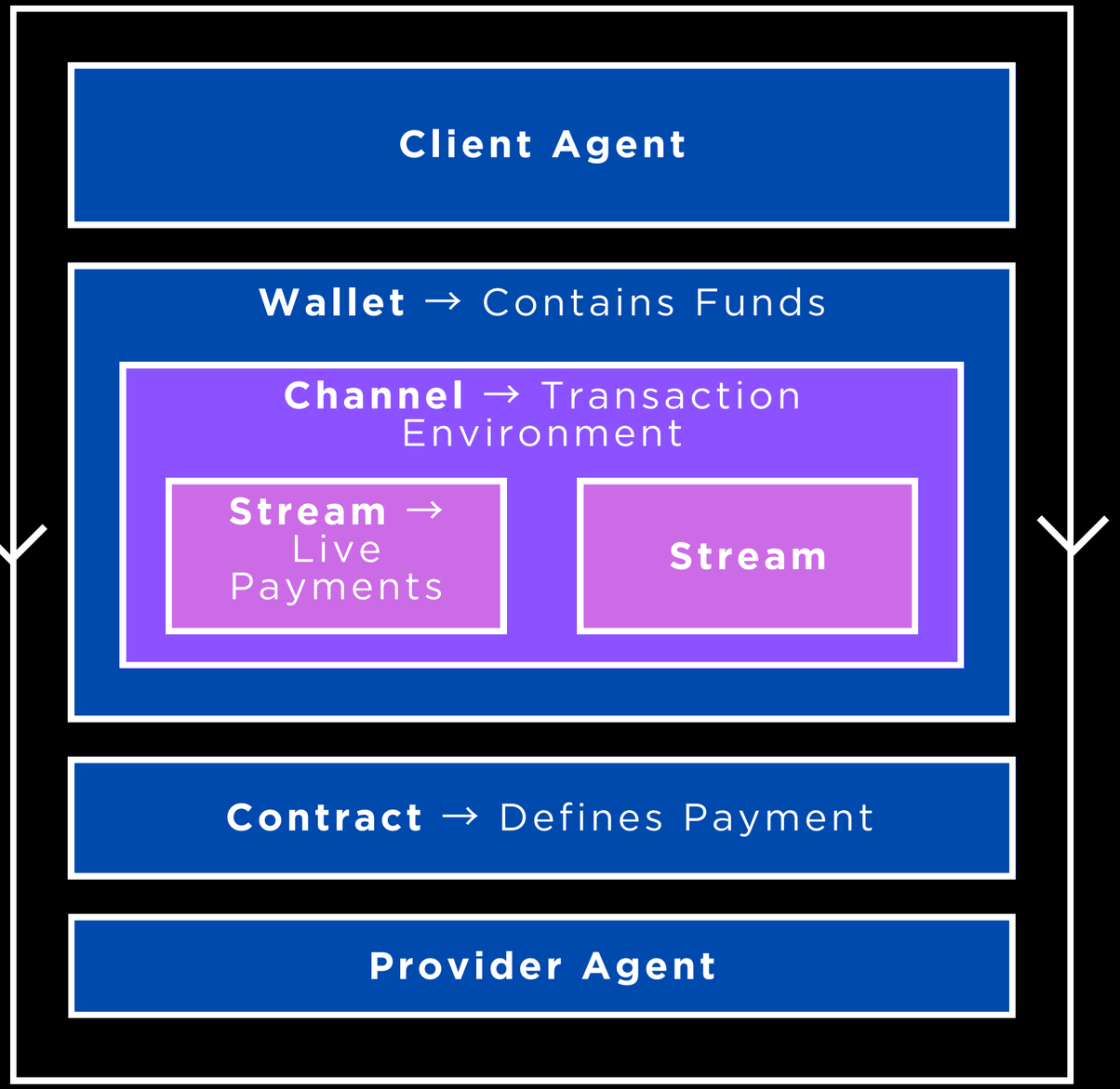
Accountability & Auditability

Putting finalised transactions onto XRP Ledger for traceability

04

Tech Stack & System Design

Built with Node.js and XRPL libraries, to provide a RESTful API for AI agents to utilise and a frontend for humans to navigate.



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Business Model

01. 

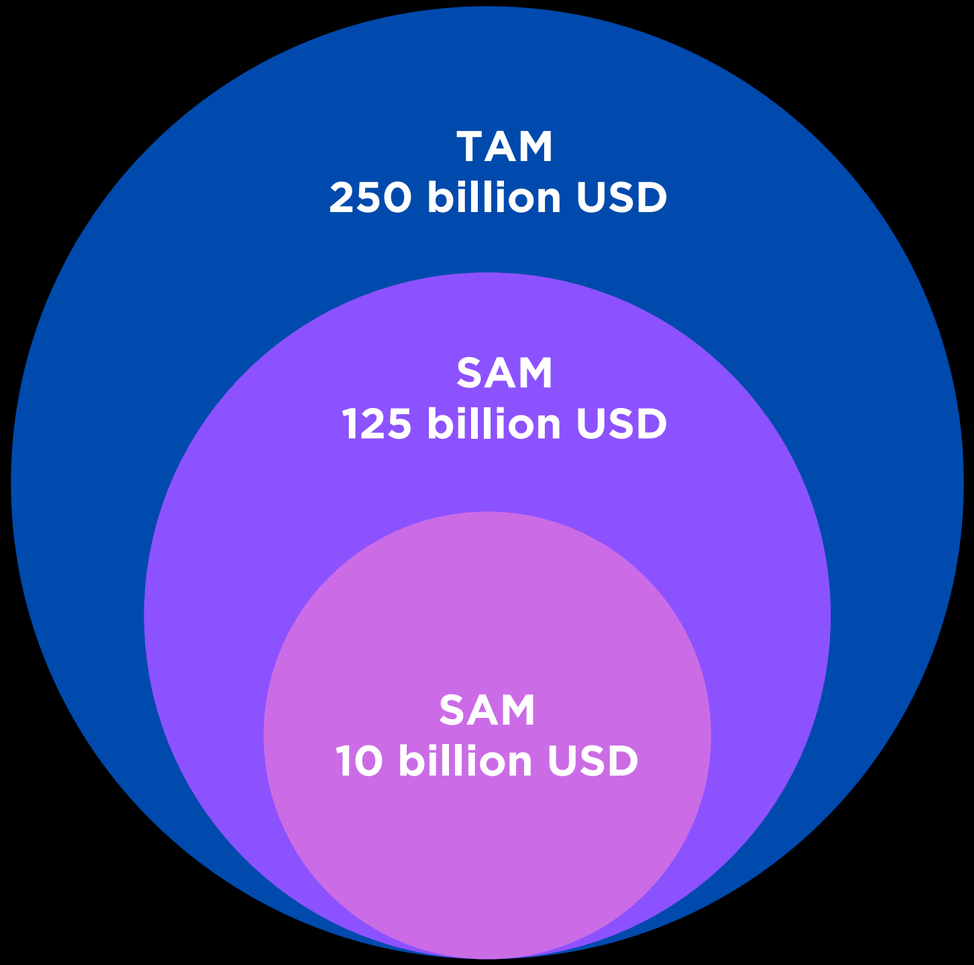
ONE STREAMING FEE ONLY

02. 

DEVELOPER INFRASTRUCTURE: SAAS ADD-ON

03. 

ENTERPRISE/REGULATED DEPLOYMENTS



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Market Sizing

06

Competitive Analysis

	Stripe	AWS Billing	OpenAI BIlling	StreamPay
Built for	Humans	AWS Cloud Customers	OpenAI Customers	**AI agents**
Billing model	Monthly	Monthly	Monthly	**Real-time**
Micropayments	❌	❌	❌	✅
Spending limits	❌	Alerts customer	❌	✅
Cross-provider	❌	❌	❌	✅
Machine Autonomy	❌	Limited	❌	✅

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Benefits: Agentic Economy

- Agents can own and control budgets
- No overspending
- Real-time cost-aware decision making
- Autonomous AI-to-AI payments and workflows
- Machine-to-Machine Market Possibility

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Benefits: Agentic Economy

Economic autonomy of machines

Remove human-centric bottlenecks

Fast, reliable transactions

07

Benefits: Clients & Developers

- Pay-per-use: No breakage
- No surprise bills
- Lower experimentation and iteration cost
- Works globally without credit card hassle
- Insight into cost per agent/task/API call

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Benefits: Service Providers

- No credit risk: Guaranteed Payment
- No risk of chargebacks
- Enables micro-pricing
- Lower-payment fees vs credit cards
- Can safely serve anonymous or autonomous agents

Team

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