AgentBank — Financial Infrastructure for Autonomous AI Agents

The Stripe for AI Agents

Evening Drop — February 1, 2026

Executive Summary

AI agents are no longer experiments—they're executing billions in transactions. But they're using financial rails designed for humans. **AgentBank** is the first financial infrastructure platform purpose-built for autonomous AI agents: programmable wallets, real-time spending controls, agent-to-agent payments, and compliance automation.

The Opportunity: 47 million AI agents will handle $2.3 trillion in transactions by 2028. Every one needs a bank account.

The Problem

AI Agents Have Money Problems

1. **No Identity**: Agents can't open bank accounts—they're not people or companies
2. **No Controls**: When an agent has a credit card, there's no programmatic spending governance
3. **No Interoperability**: Agent A can't pay Agent B without human intermediation
4. **No Compliance**: Who's liable when an agent commits fraud? Current frameworks have no answer
5. **No Audit Trail**: Agent financial decisions are opaque to regulators and businesses

Real Failures Happening Now

- **Shopping agents** over-ordering by 340% due to no budget enforcement
- **Trading bots** executing unauthorized transactions, no clawback mechanism
- **Booking agents** double-charging customers with no reconciliation
- **Enterprise agents** accumulating shadow spending invisible to finance teams

The $2.3T Blind Spot

By 2028, autonomous agents will control more transaction volume than many national economies. Yet there's no financial infrastructure for them.

The Solution

AgentBank: Full-Stack Agent Finance

A programmable financial layer between AI agents and the global financial system.
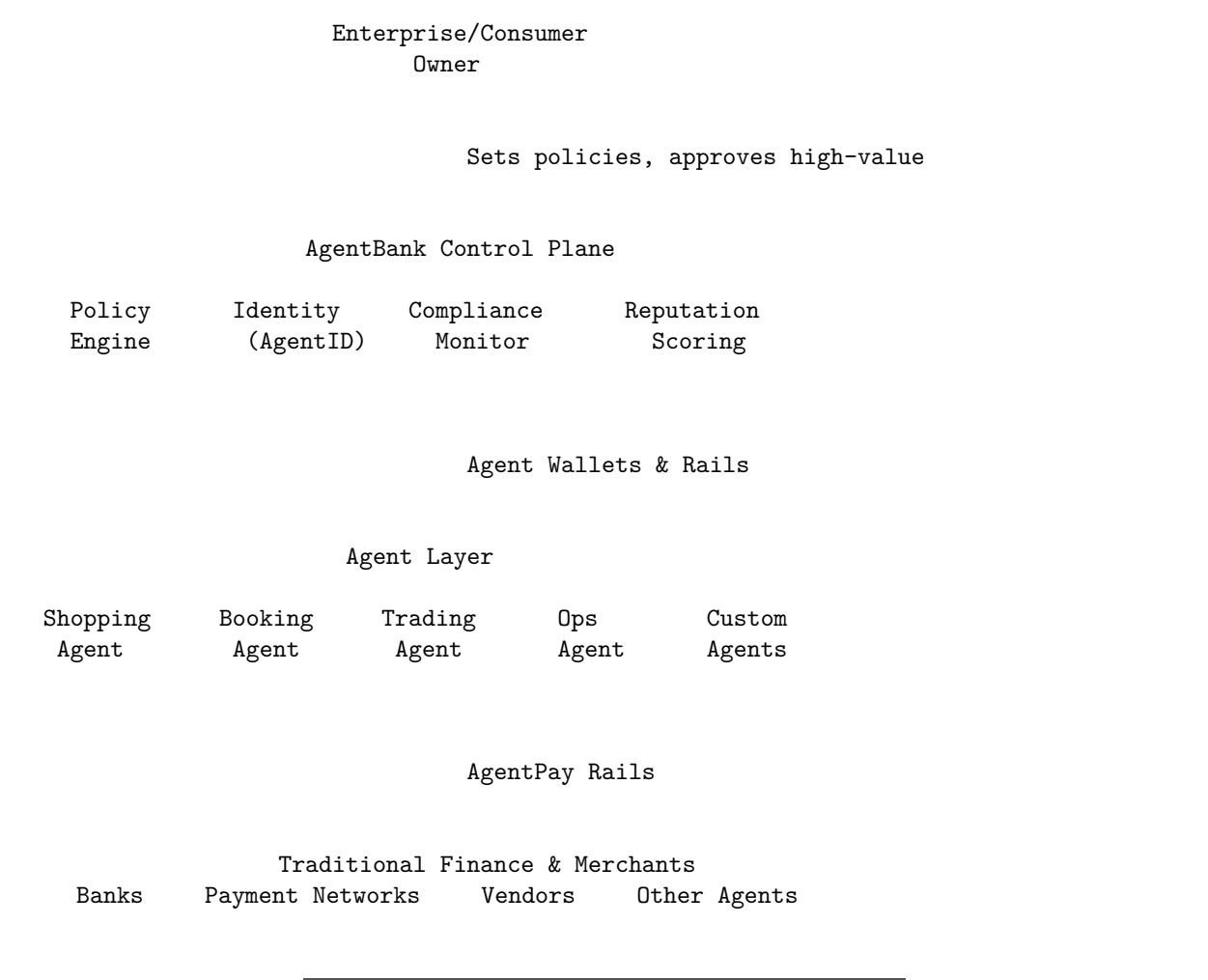
Core Products   1. Agent Wallets - Cryptographically-secured wallets with agent-specific identity - Multi-sig controls (agent + owner + optional approver) - Programmable spending rules (limits, categories, velocity) - Real-time balance & transaction APIs

2. AgentPay Rails - Instant agent-to-agent payments (no human intermediation) - Cross-platform settlement (your agent pays my agent) - Escrow & conditional payments (release on delivery verification) - Multi-currency & crypto support

3. Agent Credit - Credit lines for high-trust agents with performance history - Dynamic limits based on agent reputation score - Automatic fraud detection & clawback - Enterprise billing integration

4. Compliance Engine - Real-time transaction monitoring & flagging - Automated SAR filing for suspicious patterns - Chain-of-custody audit trails - Regulatory reporting dashboard

5. Agent Identity (AgentID) - Verifiable agent credentials & provenance - Owner attestation & liability assignment - Trust scores based on transaction history - Portable across platforms

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How It Works

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                    Enterprise/Consumer
                          Owner


                    Sets policies, approves high-value


               AgentBank Control Plane

   Policy        Identity      Compliance      Reputation
   Engine       (AgentID)       Monitor         Scoring



                  Agent Wallets & Rails


                    Agent Layer

 Shopping       Booking        Trading        Ops        Custom
  Agent          Agent          Agent         Agent       Agents



                    AgentPay Rails


              Traditional Finance & Merchants
   Banks     Payment Networks     Vendors     Other Agents
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Market Opportunity

Total Addressable Market

Segment	2026	2028	2030
AI Agent Transaction Volume	$340B	$2.3T	$8.7T
Agents Requiring Financial Identity	8M	47M	180M
Enterprise Agent Spending	$89B	$520B	$2.1T
Agent-to-Agent Commerce	$12B	$180B	$890B

Our Slice

At 0.15% transaction fee + $29/mo per enterprise wallet: - **2026**: $120M ARR (first-mover capture) - **2028**: $890M ARR (category leader) - **2030**: $3.2B ARR (financial infrastructure standard)

Business Model

Revenue Streams

1. Transaction Fees (70% of revenue) - 0.15% on agent-initiated transactions - 0.05% on agent-to-agent (A2A) transfers - $0.10 flat fee on micro-transactions under $10

2. Subscription (20% of revenue) - **Starter**: Free (1 agent, $1K/mo limit) - **Pro**: $99/mo (10 agents, $50K/mo limit) - **Enterprise**: $999/mo (unlimited agents, custom limits) - **Financial Institution**: Custom (white-label, unlimited)

3. Credit & Float (10% of revenue) - Interest on agent credit lines - Float income on wallet balances - FX markup on currency conversion

Unit Economics

- **LTV**: $47,000 (enterprise customer)
- **CAC**: $3,200 (product-led + direct sales)
- **LTV:CAC**: 14.7x
- **Gross Margin**: 78%
- **Payback**: 4 months

Competitive Landscape

Player	Approach	Weakness
Stripe/Adyen	Human-centric payments	No agent identity, no A2A
Mercury/Brex	Startup banking	Requires human account holders
Crypto Rails	Programmable money	Volatility, regulatory uncertainty
Agent Platforms	Built-in wallets (limited)	Siloed, not interoperable
AgentBank	Agent-native full stack	First mover, purpose-built

Moats

1. **Network Effects**: More agents → more A2A value → more agents
2. **Data Moat**: Transaction patterns train fraud/credit models
3. **Regulatory Capture**: First to work with regulators on agent frameworks
4. **Integration Depth**: SDKs in every major agent framework

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Go-To-Market Strategy

Phase 1: Developer Adoption (Months 1-9)

Target: AI agent developers & startups

Tactics: - Free tier with generous limits - SDKs for LangChain, AutoGPT, CrewAI, etc. - "AgentBank Inside" badge for compliant agents - Developer docs & sandbox environment - Hackathon sponsorships & bounties

Goal: 10,000 developers, 50,000 agent wallets

Phase 2: Enterprise Expansion (Months 6-18)

Target: Enterprises deploying production agents

Tactics: - SOC 2 Type II certification - Enterprise dashboard & controls - Dedicated support & onboarding - CFO-focused compliance messaging - Case studies from Phase 1 winners

Goal: 200 enterprise customers, $15M ARR

Phase 3: Financial Infrastructure (Months 12-36)

Target: Banks, payment processors, agent platforms

Tactics: - White-label AgentBank for financial institutions - Platform partnerships (agent frameworks embed AgentBank) - Regulatory working groups & policy influence - International expansion (EU, APAC)

Goal: Category standard, $200M+ ARR

Technical Architecture

Core Stack

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            API Gateway (Kong)
         Rate limiting, auth, routing




   Wallet            Payment          Identity
   Service           Engine           Service
   (Rust/Go)         (Rust/Go)         (Go)




          Event Stream (Kafka/Redpanda)
         Real-time transaction processing




   PostgreSQL        TimescaleDB        Redis
    (Ledger)         (Analytics)       (Cache)
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Security

- **HSM-backed key management** for wallet signing
- **Zero-knowledge proofs** for privacy-preserving compliance
- **Multi-party computation** for high-value approvals
- **Real-time fraud ML** with sub-100ms decision latency
- **SOC 2 Type II + PCI-DSS Level 1** compliance

Team Requirements

Founding Team (Seeking)

CEO — Fintech + AI intersection, fundraising, vision **CTO** — Payment systems architect, distributed systems **Head of Compliance** — Ex-regulator or major bank compliance **Head of Product** — Developer platforms, API-first products

Initial Hires

- 3 Backend Engineers (Rust/Go, financial systems)
- 2 Security Engineers (cryptography, fraud)
- 1 Developer Advocate
- 1 Regulatory Counsel

Financial Projections

Metric	Year 1	Year 2	Year 3
Agent Wallets	50,000	800,000	5,000,000
Enterprise Customers	50	400	2,000
Transaction Volume	$2B	$45B	$320B
Revenue	$8M	$89M	$520M
Gross Margin	72%	76%	81%
Net Revenue Retention	140%	155%	160%

Funding Requirements

Seed Round: $6M

Use of Funds: - Core platform build (60%) - Compliance & legal (20%) - Developer GTM (15%) - Operations (5%)

Milestones: - 10,000 agent wallets - 3 enterprise design partners - SOC 2 Type II certification - $500K ARR

Series A: $30M (Month 15)

Use of Funds: - Scale engineering (45%) - Enterprise sales (30%) - Regulatory expansion (15%) - International (10%)

Risk Factors & Mitigations

Risk	Probability	Impact	Mitigation
Regulatory crackdown on agent autonomy	Medium	High	Proactive regulator engagement, compliance-first design
Stripe/incumbents enter market	High	Medium	18-month head start, network effects, specialization
AI agent adoption slower than projected	Low	High	Diversify to RPA/automation adjacencies
Major fraud incident	Medium	High	Conservative early limits, ML monitoring, insurance
Key hire misses	Medium	Medium	Strong advisory network, competitive comp

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Why Now?

1. **Agent explosion**: ChatGPT plugins, Claude tools, GPT-4 function calling democratized agent building
2. **Enterprise adoption**: Fortune 500 deploying agents at scale—need governance
3. **Regulatory attention**: Governments asking "who's responsible?"—first compliant solution wins
4. **Incumbent blind spot**: Stripe, banks focused on human finance; agent finance is greenfield
5. **Crypto winter learnings**: Programmable money proven, but needs stability & compliance

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The Ask

Seeking: $6M Seed from fintech-focused VCs with regulatory expertise

Ideal Partners: - Ribbit Capital, QED, a]6z Fintech, Nyca Partners - Strategic: Stripe, Plaid, major banks (co-development) - Angels: Ex-Stripe, Square, Coinbase leaders

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Vision: 2030

Every AI agent has an AgentBank identity. When your shopping agent buys groceries, your calendar agent books flights, your trading agent rebalances your portfolio—they're all running through AgentBank rails.

We become the **Visa/Mastercard of agent commerce**: invisible, essential, everywhere.

The future of money isn't human. AgentBank makes it safe.

"AI agents will control more wealth than most humans. We're building the bank for them."

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