



## AgentPayment Sandbox

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 **Seeking Opportunities in Singapore**  
Product Management • Fintech • Payments •  
RegTech

"I am a Product person. **I built this to understand the problem.**"

I believe the best Product Owners accept complexity. I built this sandbox not to be an engineer, but to deeply understand the **infrastructure gap** preventing agentic commerce.

# The Agentic Vision

*Instead of optimizing checkout forms for humans, can we eliminate them?*

**YES. This replaces "User Attention" with "Cryptographic Mandates".**

## 1. The Old Way (Human-Centric)

- User navigates UI, solves CAPTCHAs, inputs 16-digit PAN.
- **Gap:** Depends on human attention span.
- **Result:** "Cart Abandonment" and friction.

## 2. The AP2 Way (Agent-Centric)

- Agent negotiates locally. User signs a **Mandate** once.
  - **Trust:** Intent Mandate -> Cart Mandate -> Settlement.
  - **Result:** Zero-click, autonomous execution.
- “ **Impact:** Unlocks the "Machine Economy" (Agents trading 24/7).”

## The Paradigm Shift

It is not about the payment rail itself.

**It is about the AUTHORITY to transact.**

- **From:** "Prove you are human" (CAPTCHAs).
  - **To:** "Prove you are authorized" (Verifiable Credentials).
- “ This treats the Agent as a **first-class participant** in the economy. ”

## The Infrastructure Gap

*The protocols exist, but the testing tools do not.*

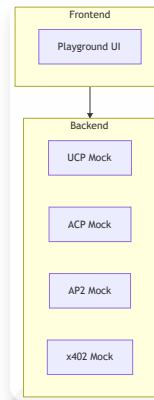
Protocol	Owner	Key Use Case
AP2	Google	Intent/Cart Mandates (60+ Partners)
x402	Google + Coinbase	Crypto Extension for Web3
ACP	Shopify + OpenAI	E-commerce Checkout
UCP	Generic / Stripe	Universal Card Payments

“ **The Problem:** Developers cannot test these flows without building 4 different mock servers from scratch.

”

# Introducing APS 🚀

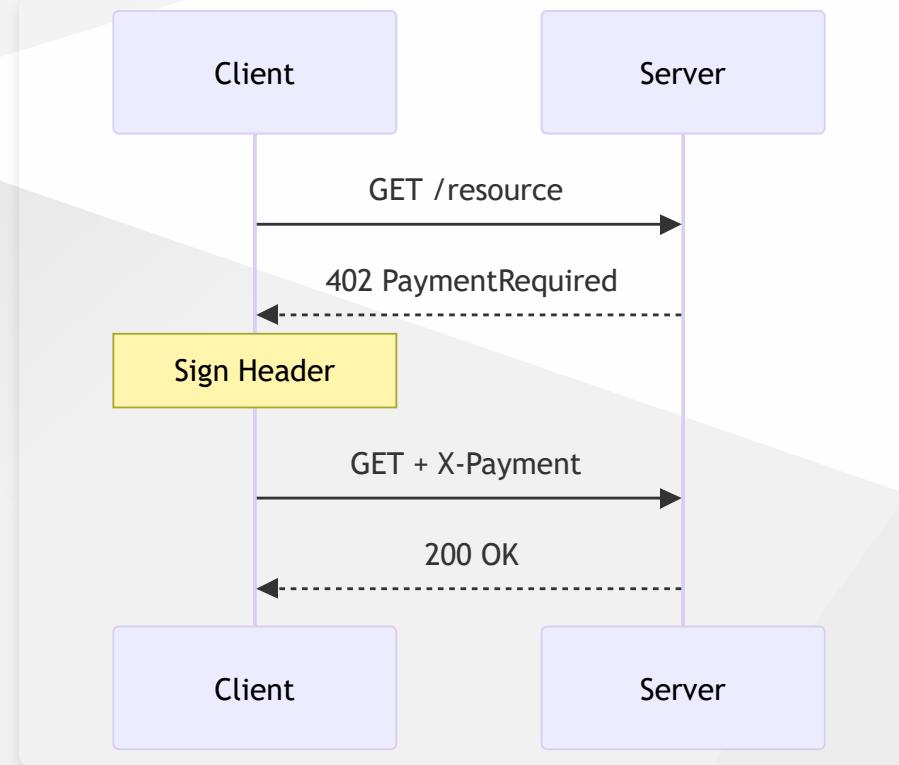
*Unified Sandbox for Agentic Commerce*



- ⚡ **Mock Servers**: Instant endpoints for AP2, x402, ACP, UCP.
- 🔎 **Inspector**: Validates requests against schemas.
- 🛡️ **Security**: Verifies Mandate signatures.
- 🎮 **Playground**: Learn by doing in the UI.

# A2A x402 Extension (Coinbase) ⚡

*Production-Ready Solution for Crypto Payments.*

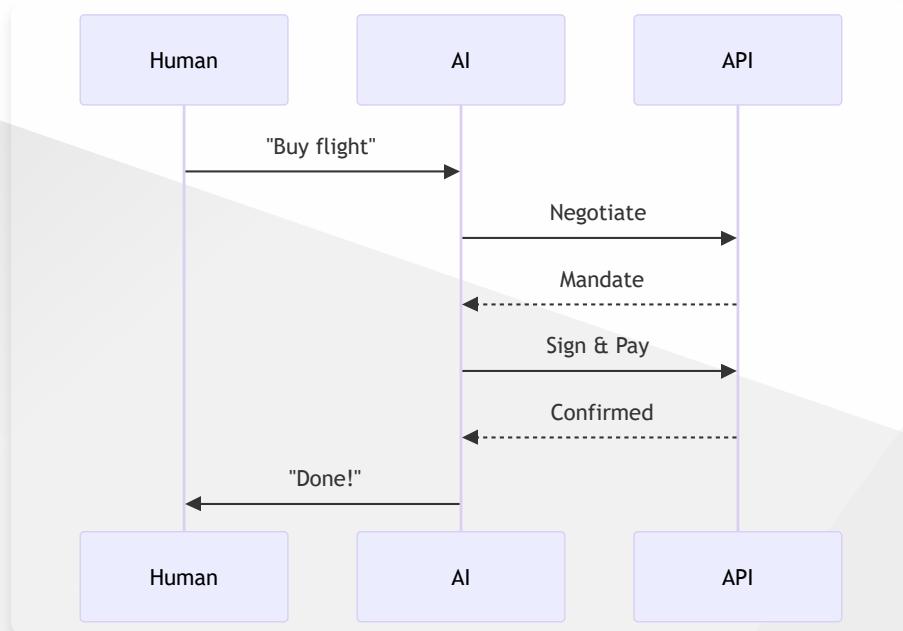


## What APS Tests

1. **Header Parsing:** Handling **402 Payment Required**.
2. **Web3 Signatures:** Validating EIP-712.
3. **Metered Access:** Paying per-request.

# AP2 (Google): The New Standard 🤖

*Built with 60+ Partners (Adyen, Amex, Mastercard).*



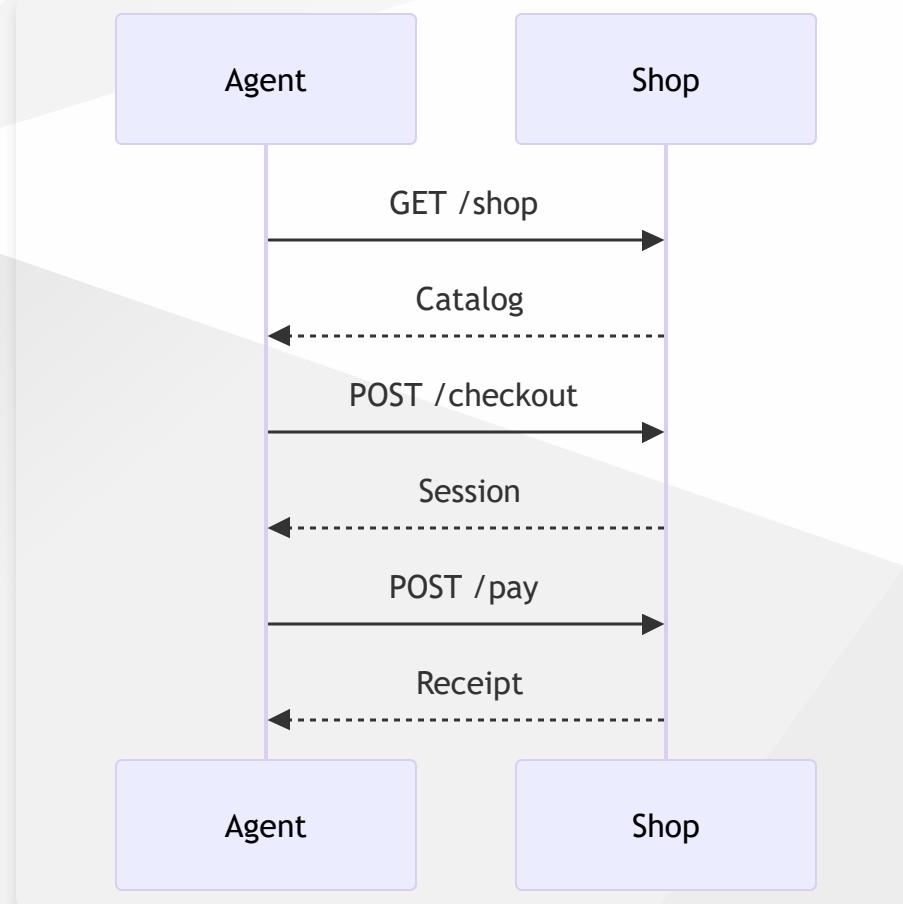
## What APS Tests

- Intent Mandates:** Proving user authority upfront.
- Cart Mandates:** "What you see is what you pay for."
- Accountability:** Non-repudiable audit trails.

# ACP (Shopify + OpenAI)



*Specialized for E-commerce Checkout.*



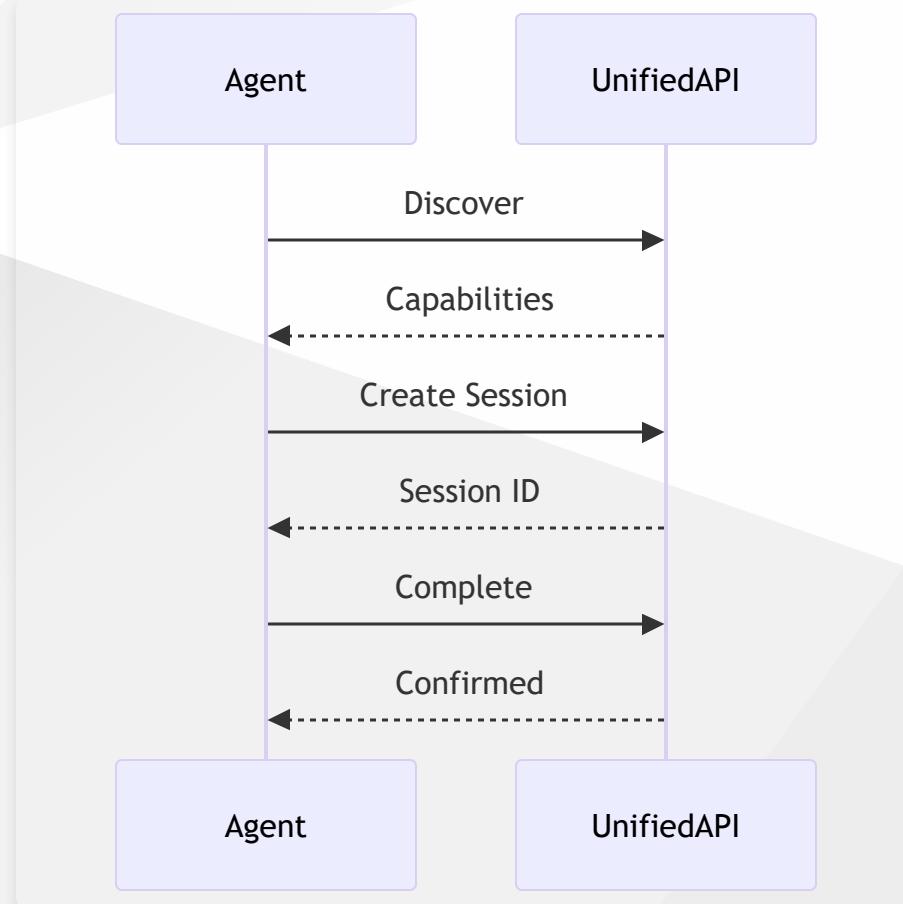
## What APS Tests

1. **Sessions**: Maintaining state.
2. **Variants**: Selecting size/color.
3. **Checkout**: Validating payments.

# UCP (Universal / Stripe)



*Universal Commerce Protocol.*



## What APS Tests

1. **Discovery**: Unified product search.
2. **Carts**: Filling carts autonomously.
3. **Purchase**: Completing orders.

# Demo Mode: GitHub Pages

*How I deployed a backend-heavy app to static hosting.*

## The Challenge

GitHub Pages = No Server.  
API calls usually fail.

## The Solution

- **Context-Aware API:** Detects `github.io`.
- **Service Worker Logic:** Intercepts requests.
- **Mock Data Layer:** Returns valid JSON responses.

```
// frontend/src/services/api.ts
const IS_DEMO = window.location.hostname
  .includes('github.io');

if (IS_DEMO) {
  return MOCK_DATA.ap2_response;
}
```

“ **Result:** A frictionless live demo.”

## About Me



**Sivasubramanian Ramanathan**

*Product Owner | Fintech, Payments & Innovation*

I specialize in **taking complex systems and making them usable**.

- **Philosophy:** Product Managers must understand the protocols they govern.
- **Experience:** BIS Innovation Hub Singapore.
- **Focus:** Bridging the gap between Regulation/Policy and Engineering.

## Let's Connect

I am ready to bring this level of product thinking and execution to your team.

-  **Portfolio:** [sivasub.com](http://sivasub.com)
-  **LinkedIn:** [linkedin.com/in/sivasub987](https://linkedin.com/in/sivasub987)
-  **Code:** [GitHub/APS](#)
-  **Docs:** [Documentation](#)

**Live Demo:**  
[siva-sub.github.io/AgentPayment-Sandbox](http://siva-sub.github.io/AgentPayment-Sandbox)