APS 🤖💳

AgentPayment Sandbox

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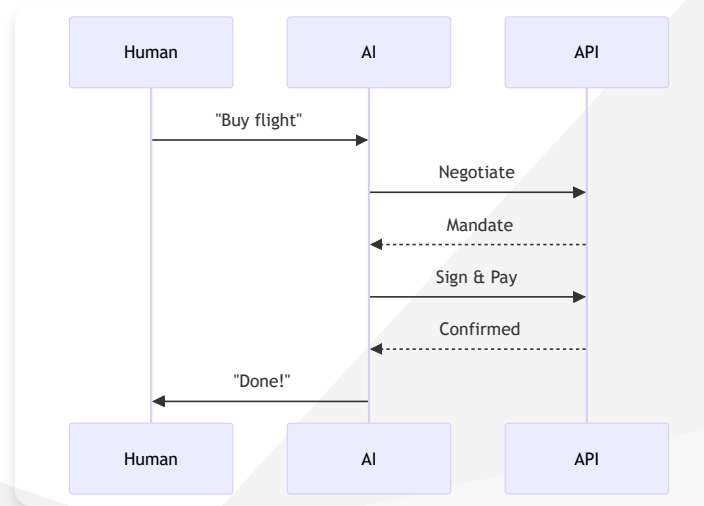Product Management • Fintech • Payments • RegTech

"I am a Product person. **I build.**"

I have worked across product delivery, user research, and cross-agency collaboration. I enjoy solving complex problems.

I care deeply about building products that create real impact.

The Vision: Agents Will Shop For You 🌍

We are moving from a world where **humans click buttons** to a world where **agents negotiate protocols**.

The Shift

- **Today**: Humans navigate UI, solve CAPTCHAs, enter details.
- **Tomorrow**: Agents use **AP2** (Google) and **ACP** (Shopify).

" **Prediction**: By 2027, a significant % of eCommerce will be Agent-to-Agent. "

The Reality: A Testing Nightmare 🧩

The infrastructure is here, but it is fragmented.

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

" **The Problem**: Developers need to validate signatures, parse headers, and handle mandates across 4 disparate specs. „

The Developer Pain Point 😤

"I am building an AI shopping agent. How do I test it?"

Option A: Real Test Accounts 💸

- Sign up for Stripe/Shopify.
- Get API keys.
- Configure webhooks.
- **Days of setup.**

Option B: Build Mock Servers 🔧

- Read 4 different PDF specs.
- Code endpoints from scratch.
- Handle encryption manually.
- **Weeks of work.**

" **There was no "Postman for Agent Payments". So I built one.** "

Introducing APS 🚀

Unified Sandbox for Agentic Commerce
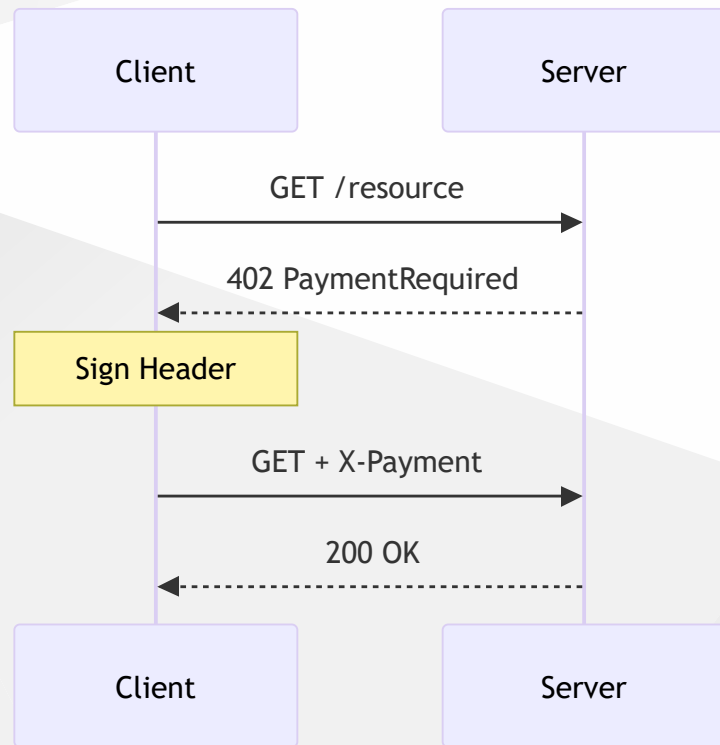
Error 404: Not Fou

- ⚡ **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.
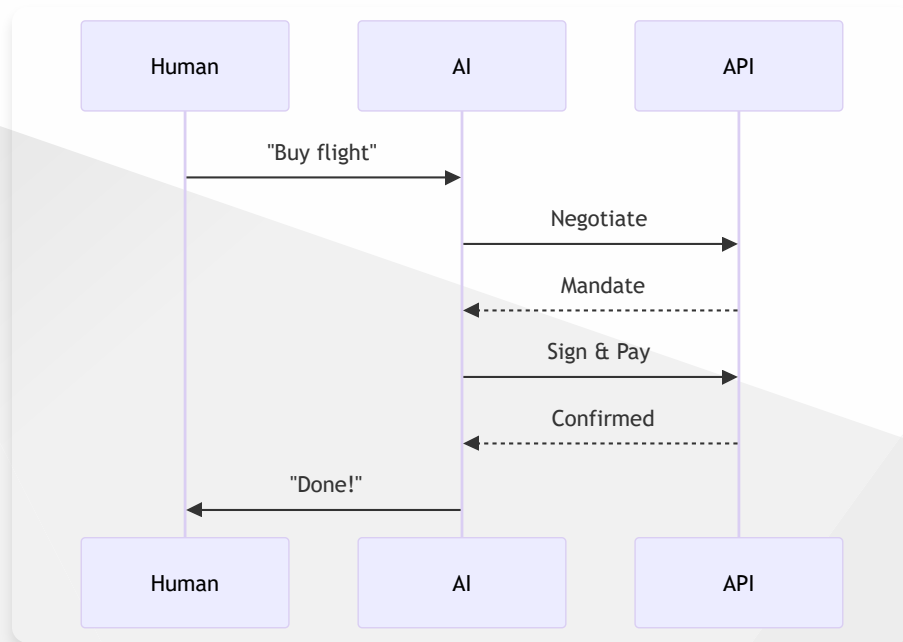
3. **Metered Access**: Paying per-request.

AP2 (Google): The New Standard 🤖

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

What APS Tests

1. **Intent Mandates**: Proving user authority upfront.

2. **Cart Mandates**: "What you see is what you pay for."

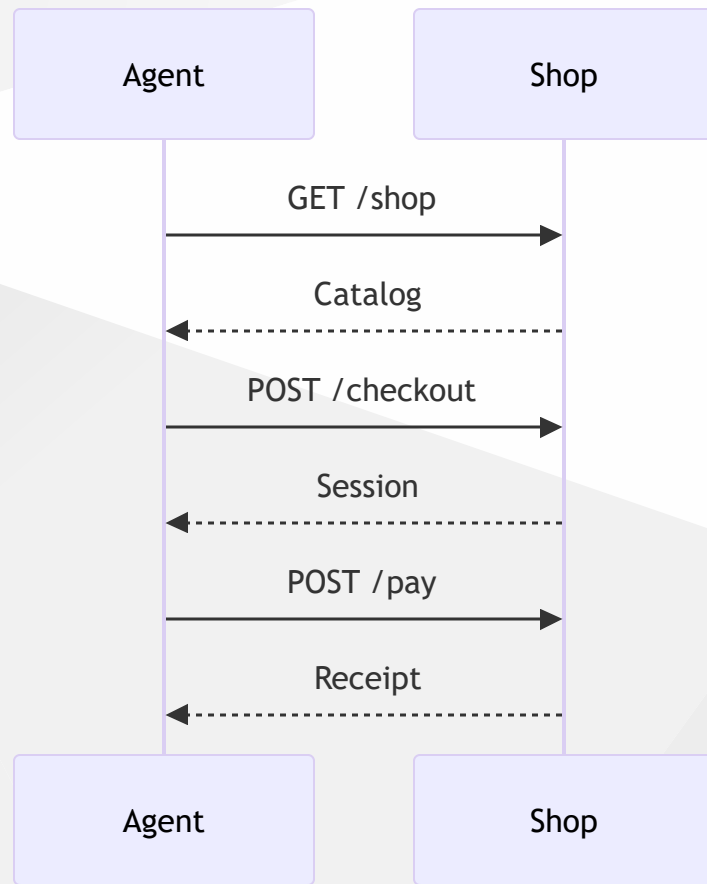3. **Accountability**: Non-repudiable audit trails.

ACP (Shopify + OpenAI) 🛍️

Specialized for E-commerce Checkout.

What APS Tests

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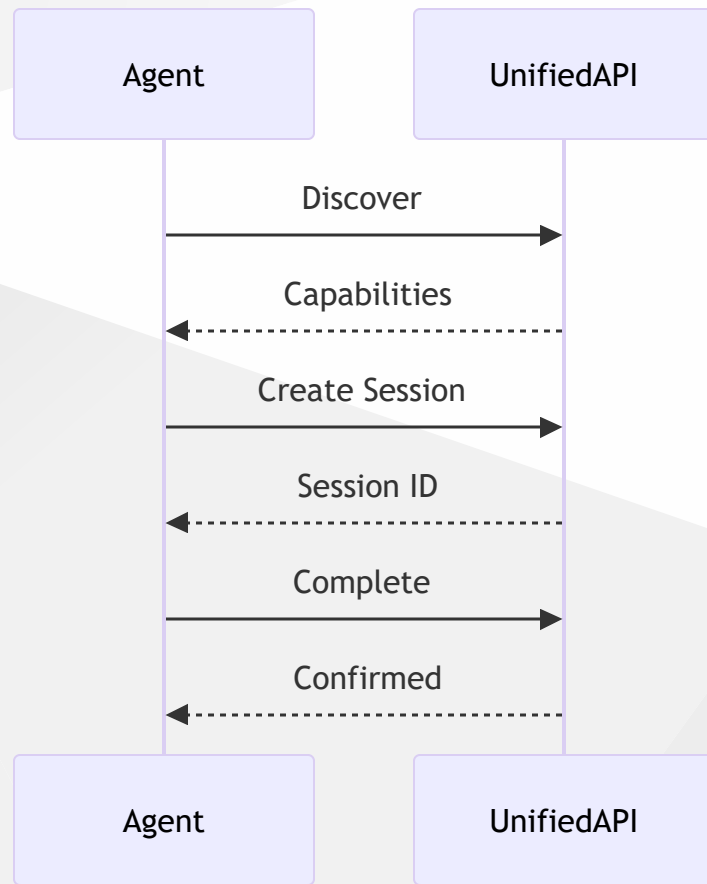3. **Checkout**: Validating payments.

UCP (Universal / Stripe) 💳

Generic Card Protocol for Agents.

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

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

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

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

" **Result**: A frictionless live demo. "

About Me 👨‍💼

Sivasubramanian Ramanathan
Product Owner | Fintech, Payments & Innovation

I specialize in **simplifying complexity**.

- **Experience**: BIS Innovation Hub Singapore (CBDCs, Cross-Border Payments).
- **Skills**: Product Management, Rapid Prototyping, Technical Strategy.
- **Focus**: Bridging Policy/Regulation and Engineering.

Let's Connect 🤝

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

- 🌐 **Portfolio**: sivasub.com
- 💼 **LinkedIn**: linkedin.com/in/sivasub987
- 💻 **Code**: GitHub/APS
- 📚 **Docs**: Documentation

Live Demo:
siva-sub.github.io/AgentPayment-Sandbox