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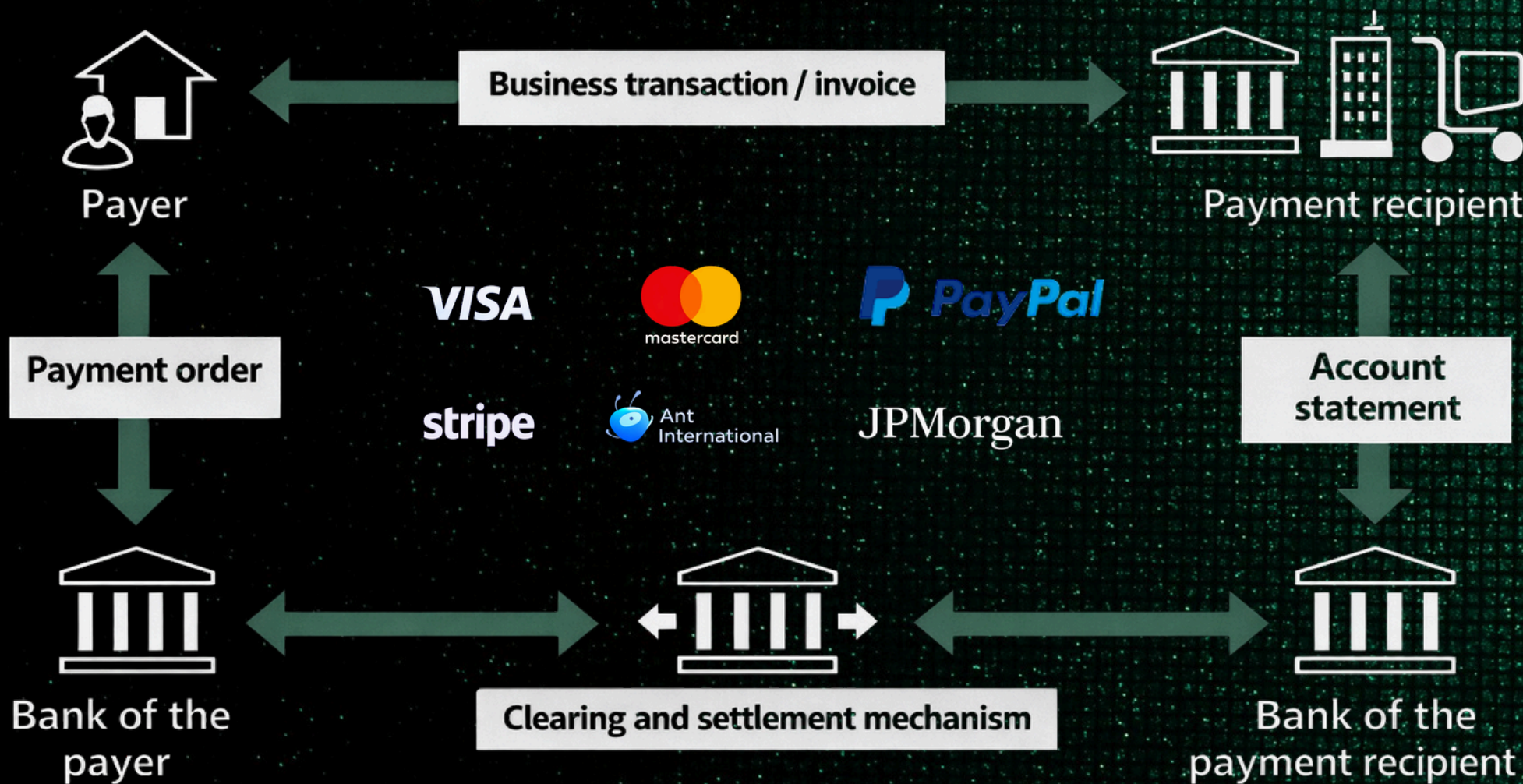
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Stablecoin Insider's Series

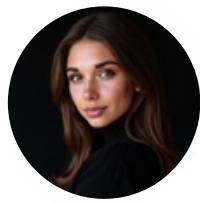
Stablecoins &

Agentic Models

How AI Enables programmable Payments

+ major use cases





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As software systems evolve from passive tools into autonomous agents, the way payments are initiated and executed is changing.

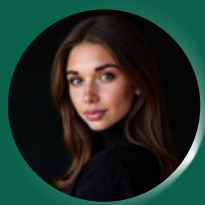
Stablecoins have emerged as the **settlement layer** best suited for this shift, combining programmability, real-time finality, and global reach.

In this guide:

- How stablecoins enable programmable and autonomous payments
- What agentic models change about payment logic
- Where AI-driven payments are already being used in practice
- Concrete use cases of Major Agentic AI & Programmable Payments Initiatives.

Enjoy the reading.





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What Are Agentic Models?





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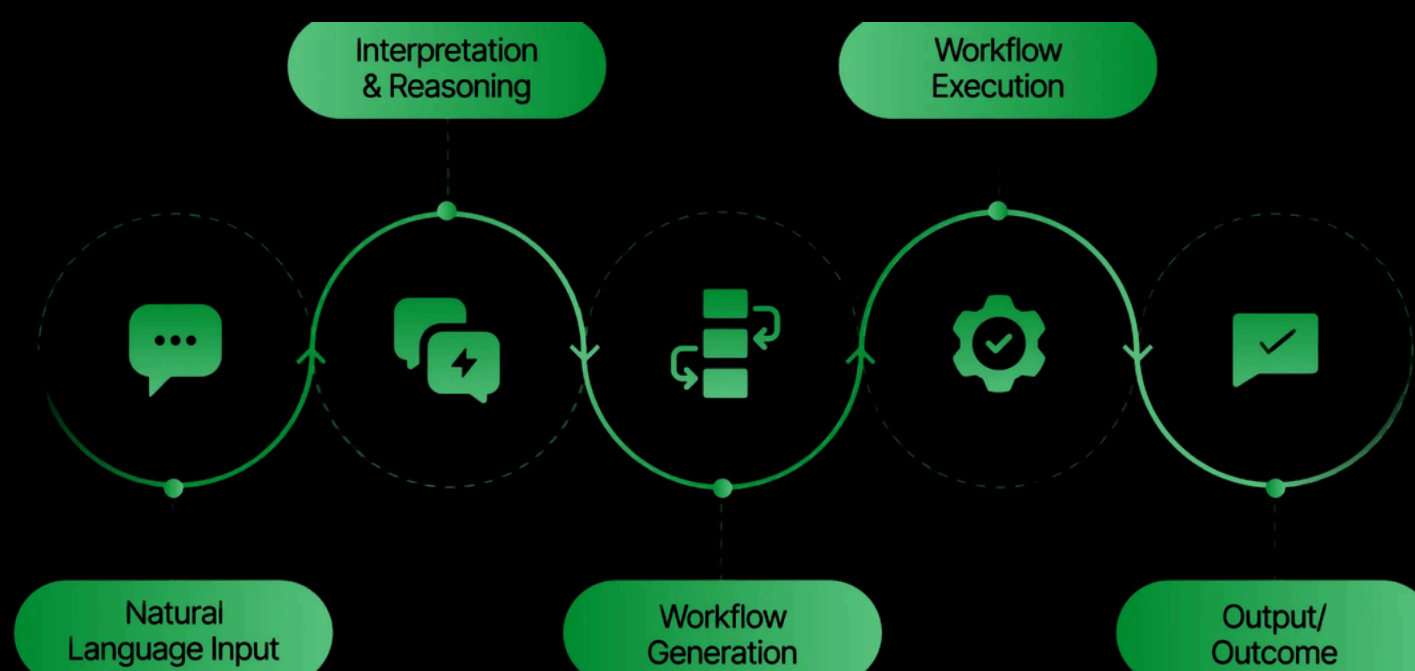
Agentic models are AI systems designed to:

- Pursue goals
- Make decisions
- Take actions
- Adapt based on outcomes

Unlike simple automation, agents:

- Evaluate multiple options
- Choose optimal actions
- Chain decisions over time

They can own wallets, hold balances, and execute payments.





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Core components of an agentic payment system:

- AI model (decision engine)
- Wallet or custody layer
- Stablecoin balance
- Rules, constraints, and permissions
- Execution environment (smart contracts, APIs)

Key Components of Agentic AI



<https://www.assistents.ai/blog/agentic-ai-components>





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Agent behavior can include:

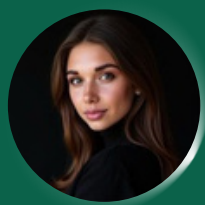
- Selecting vendors
- Negotiating prices
- Scheduling payments
- Optimizing cash flow
- Enforcing compliance rules

All without human intervention.

Financial Layer	Agentic Function	Stablecoin Role	Opportunity for Firms
Retail Finance	Autonomous bill payment, budgeting	Real-time execution, low-fee transfer	Embedded wallets, personal CFO bots
SMB & B2B Payments	AP/AR automation, smart invoicing	Programmable settlements, FX hedging	Cross-border payment APIs
Treasury Ops	Liquidity allocation, yield optimization	Yield-bearing tokens, 24/7 settlement	Treasury-as-a-Service products
Trading	Autonomous rebalancing and arbitrage	Stable collateral, instant margining	Agent-driven trading infra
Compliance	Real-time audit, AML pattern detection	Transparent flows, traceable assets	Compliance-as-a-Service offerings

<https://paymentscmi.com/insights/agentic-ai-stablecoins-future-finance/>





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What Programmable Payments Actually Mean





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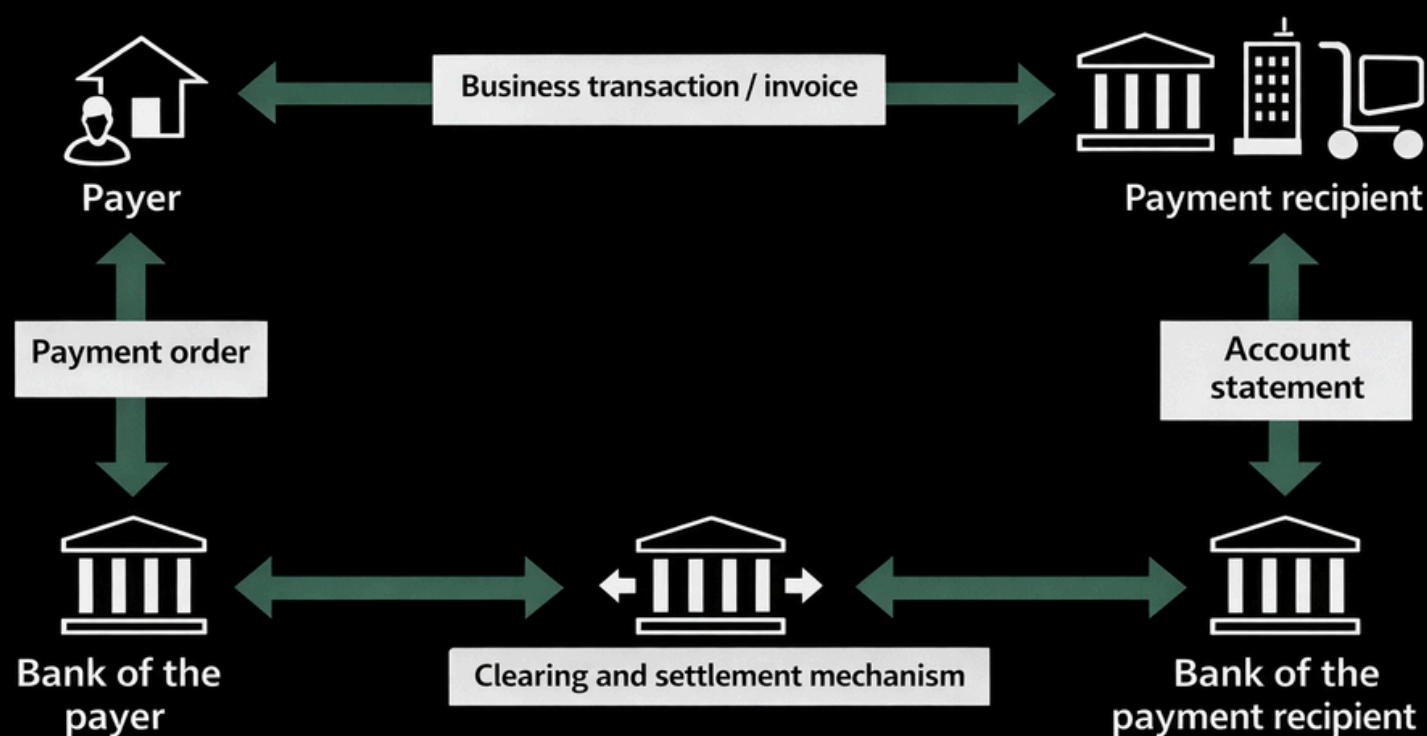
A programmable payment is a **transfer of money that executes automatically** based on predefined logic rather than manual initiation.

With stablecoins, this logic can be:

- Embedded in smart contracts
- Triggered by on-chain or off-chain events
- Controlled by software agents instead of humans

Agentic AI models add:

- Decision-making
- Context awareness
- Goal-driven execution





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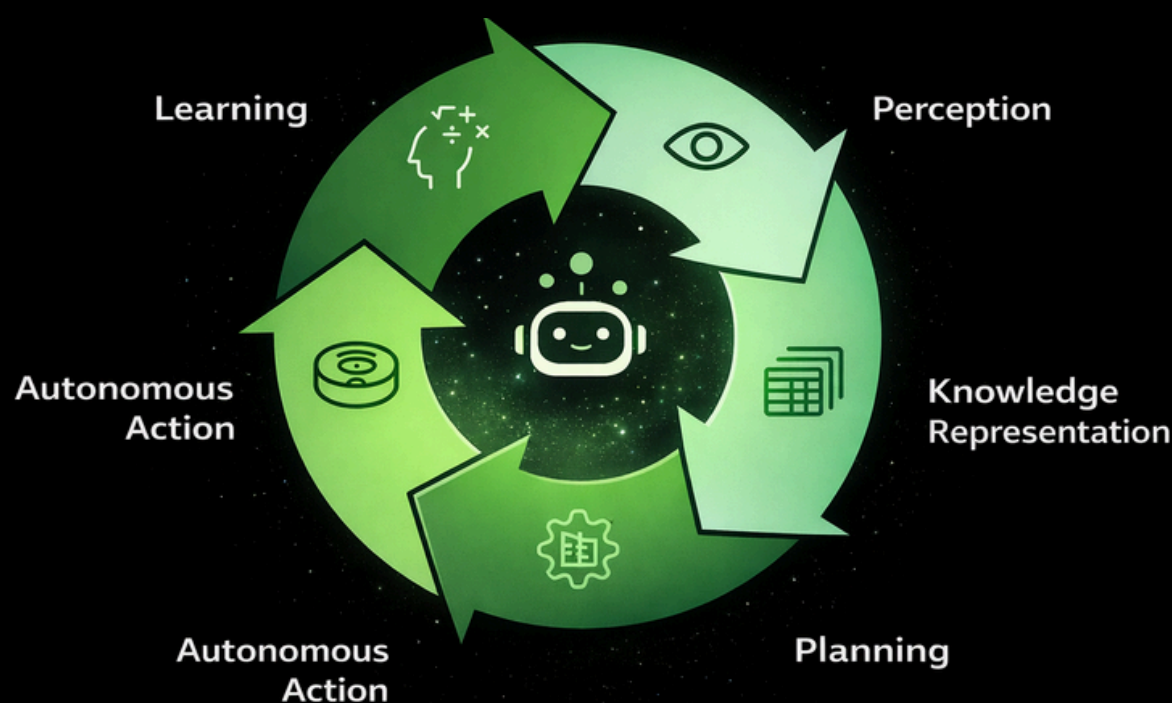
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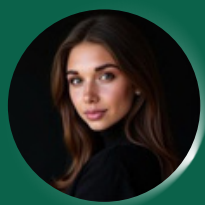
Key characteristics of programmable payments:

- Condition-based: payments execute when rules are met
- Composable: payments interact with other protocols and services
- Autonomous: no human approval needed once deployed
- Real-time settlement: instant finality via stablecoins

Example

A payment triggers automatically when goods arrive, an API responds, or an AI agent validates performance.





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How Programmable Payments Work

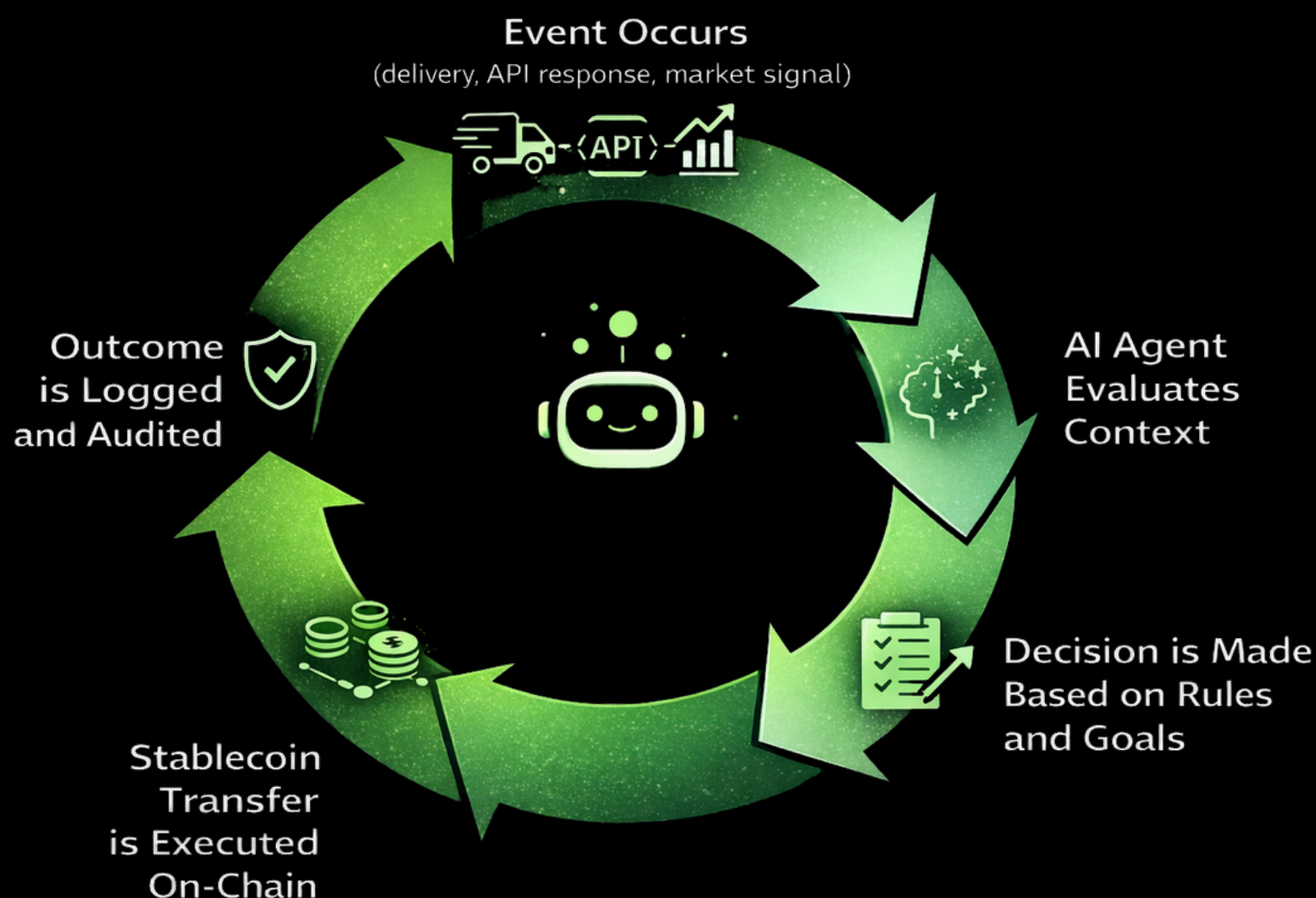


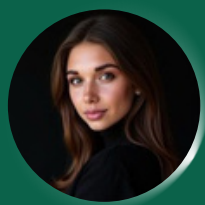


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A simplified programmable payment loop:

1. Event occurs (delivery, API response, market signal)
2. AI agent evaluates context
3. Decision is made based on rules and goals
4. Stablecoin transfer is executed on-chain
5. Outcome is logged and audited





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Why Stablecoins Are the Ideal Payment Rail for AI



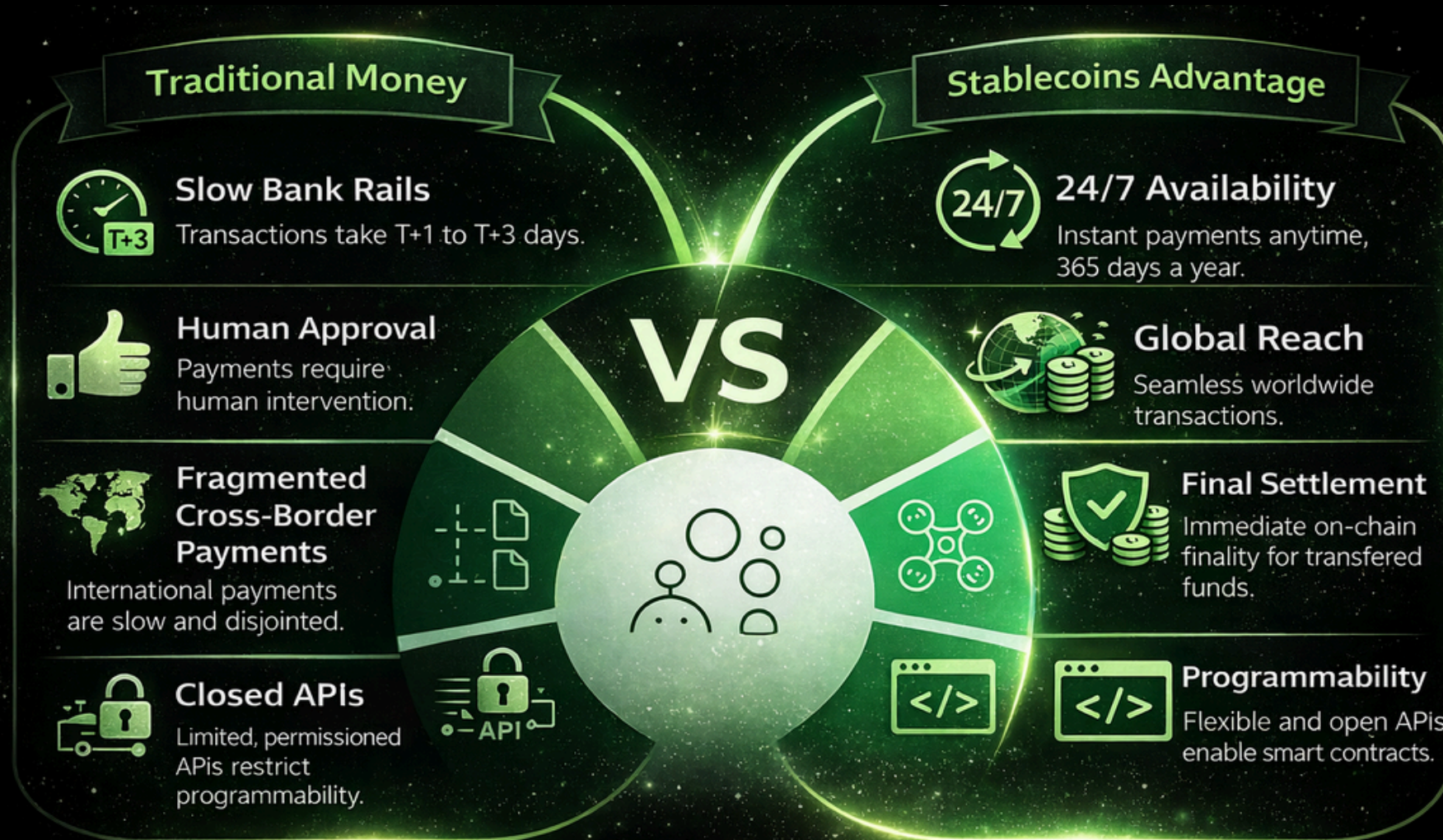


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Stablecoins solve the core constraints AI faces with traditional money.

Stablecoins offer:

- 24/7 availability
- Global reach
- Final settlement
- Native programmability





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What stablecoins enable for AI:

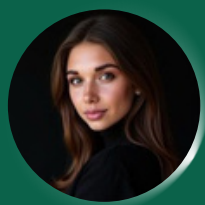
- Deterministic value (Reduced volatility relative to crypto-native assets)
- Machine-readable money
- API-native transfers
- On-chain verification and auditing

Worth knowing: AI agents don't need money that "looks smart." They need money that is:

1. Predictable
2. Fast
3. Globally accessible
4. Easy to integrate into code

Stablecoins meet all four.





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Use Case: Autonomous B2B Payments





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Autonomous B2B Payments

Problem:

- Manual invoice processing
- Delayed payments
- Human bottlenecks

AI + stablecoin solution:

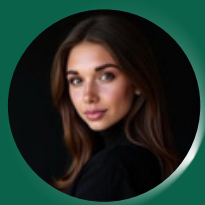
- Agent reads invoice
- Verifies delivery and compliance
- Chooses optimal payment timing
- Pays supplier instantly in stablecoins

Benefits:

- Faster supplier settlement
- Improved working capital
- Global scalability

Example: An AI treasury agent pays overseas suppliers in USDC or EURC the moment goods clear customs, without waiting for AP or banking hours.





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Use Case: AI- Managed Treasury & Liquidity





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AI-Managed Treasury & Liquidity

Problem:

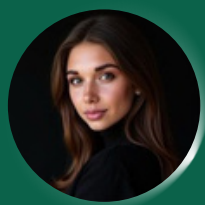
- Idle cash
- Fragmented accounts
- Slow rebalancing
- Manual forecasting

AI + stablecoin solution:

- Agent monitors balances across wallets
- Predicts upcoming obligations
- Reallocates stablecoins in real time
- Minimizes idle liquidity

Example: *An AI agent shifts excess USDC from operating wallets into yield-bearing instruments, while reserving liquidity for upcoming payroll.*





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Use Case: Machine-to- Machine Payments





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Machine-to-Machine Payments

Problem:

- Open bank accounts
- Sign contracts
- Wait for invoices

AI + stablecoin solution:

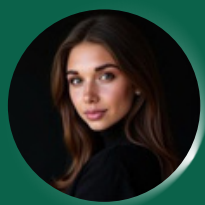
- Machines hold wallets
- AI agents authorize spending
- Payments happen per request, per second, or per usage

This enables:

- API monetization
- Pay-per-compute
- Pay-per-action models

Example: An AI agent pays another AI for inference, data access, or compute time using stablecoins, in real time, without traditional banking intermediaries.





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Agentic AI & Payments Initiatives

Stablecoins & Agentic Models





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Agentic AI & Payments Initiatives

<i>Firm</i>	<i>Product / Initiative</i>	<i>Announcement</i>	<i>Brief Explanation</i>
Visa	Intelligent Commerce	Apr 2025	Integrates AI agents into payment flows, enabling autonomous, secure, and context-aware
Mastercard	Agent Pay	Apr 2025	Agentic AI payment platform allowing AI agents to initiate and execute personalized
PayPal	Agent Toolkit	Apr 2025	Developer toolkit enabling AI agents to interact with PayPal APIs for autonomous
Stripe	Commerce Agent API & Agent Toolkit	Nov 2024	APIs and tools to build AI agents capable of autonomous shopping, payments,
Ant International	Alipay + GenAI Cockpit	Jun 2025	AI-native financial services platform enabling agentic payment orchestration,
JPMorgan Chase	Agentic AI for Operations & Trading	Early 2025	Internal deployment of agentic AI models for trading, treasury operations, risk
Nubank	Agentic AI Customer Service & Payments	Mar 2025	AI agents automating customer interactions, payment flows, and credit decisioning

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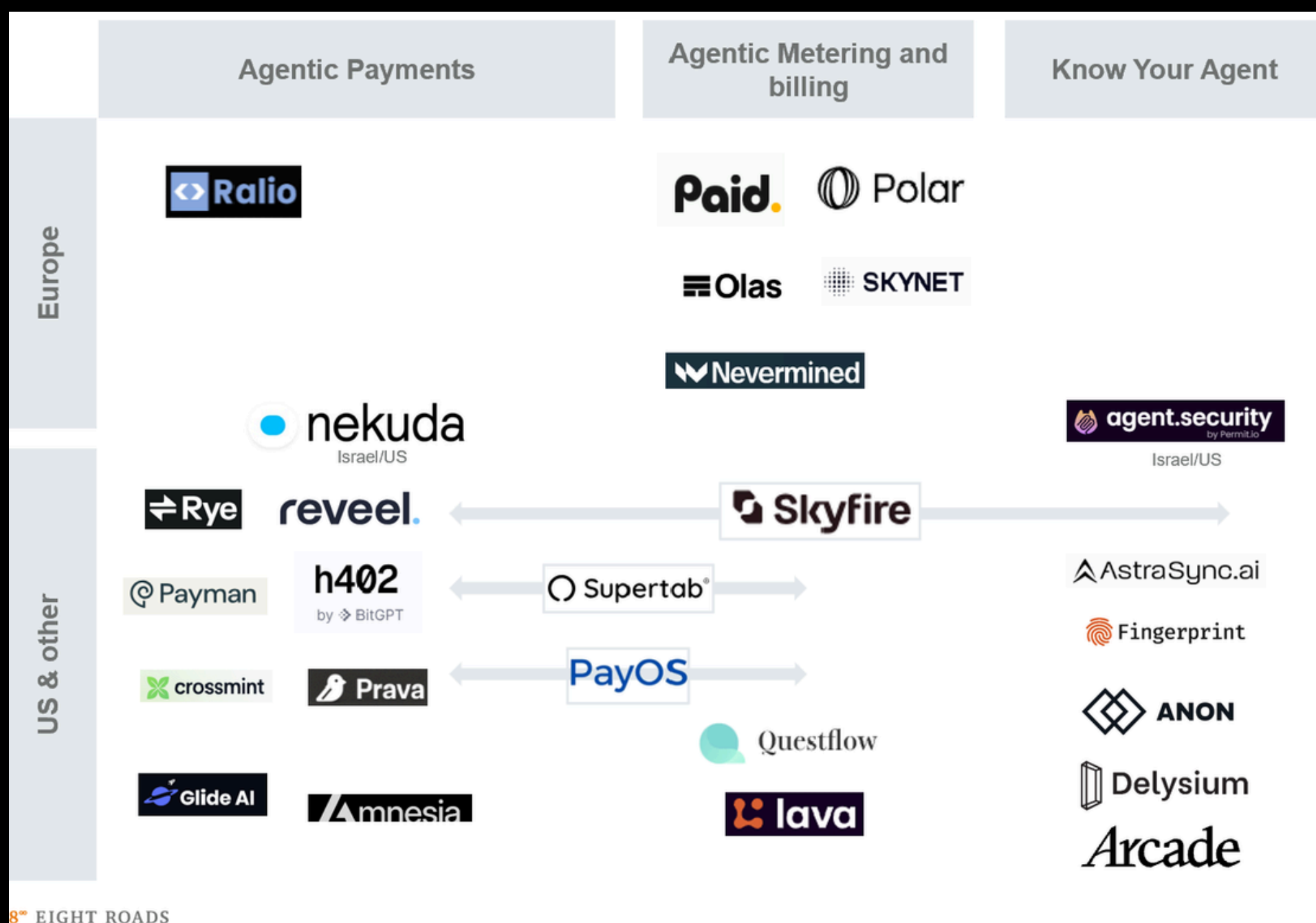


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The rise of agentic AI

The agentic AI stack is rapidly maturing across payments, metering, billing, and identity infrastructure.

A new generation of startups is building the financial and compliance rails that enable autonomous agents to transact, account, and operate independently at internet scale.



8th EIGHT ROADS





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Stablecoins + agentic models transform payments from:

- Reactive → proactive
- Manual → autonomous
- Static → adaptive

What ultimately matters:

- Predictable money (stablecoins)
- Verifiable execution (blockchains)
- Intelligent decision-making (AI agents)

Together, they form the foundation of autonomous economic systems.





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Good knowledge is built together.

Feel free to send me feedback, ideas, topics you would like to read more, or directly collaborate with me on the next post.



Share if you find this valuable.

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