

Agent payments in the United States

Which listing fields to read first when an agent wallet or payment rail will serve US users: rail, custody, KYC, approval and status. This index does not give legal advice.

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This guide is about reading the index when your agent will spend money in the United States. The index lists wallets, protocols, card programs, payment platforms and key-management layers. It records facts from each vendor's public docs or each protocol spec. It does not record where a vendor is licensed or which laws apply. Ask a qualified professional about that.

Start with the rail. In this index, 15 listings are mixed, 8 are stablecoin and 3 are card. Stablecoin products settle on a blockchain. The x402 listing says USDC on Base and Solana dominate live use. Card products use card network credentials. Visa Intelligent Commerce and Mastercard Agent Pay are the two card programs. Visa Intelligent Commerce is listed as a pilot. Mastercard Agent Pay is listed as live.

Next, read the custody field. Custodial means the provider holds the keys. Self-custody means you hold them. Hybrid splits the work. Not applicable is used for most protocols and for the two card programs. In the index, 10 listings are custodial and 8 are self-custody. Coinbase Agentic Wallets is listed as custodial. Safe and Locus are listed as self-custody.

Then read the KYC needed field. It shows whether the vendor's docs describe an identity check. In the index, 16 listings show required, 8 show varies and 2 show none. Stripe Agentic Commerce is listed as required. The open protocol listings, such as x402, are all listed as varies.

Check human approval. Required means a person approves each payment. Optional means the wallet lets you choose. None means the source describes no approval step. Visa Intelligent Commerce and Mastercard Agent Pay are both listed as required. Coinbase Agentic Wallets is listed as optional.

Check spend caps. The field lists per-transaction, per-session, daily, weekly, monthly, per-agent and allowlist caps. Locus lists the most options. Many listings show only one or two. Use the agent spend-limit planner on this site to pick caps for your budget. Then compare them with what each wallet lists.

Check the status field. It shows live, beta or pilot, as the source describes the product. A pilot may not be open to every user. Open the source link on the listing to see the current status.

Fees are free text. Coinbase Agentic Wallets lists gasless trades on Base, with platform fees. Stripe lists standard processing fees. Prices and terms change. Follow the source link on each listing before you fund a wallet.

This guide gives general information only. It is not legal, tax or financial advice. Ask a qualified professional about the rules for your use.

Frequently asked questions

Does this index say which US laws apply to a wallet?

No. The index records what each vendor's public docs state. It does not give legal advice. Ask a qualified professional which rules apply to your use.

What does the KYC needed field show?

It shows whether the vendor's docs describe an identity check: required, optional, none or varies. Read the source on the listing for the current rule.

Sources

[x402 protocol specification](https://github.com/x402-foundation/x402) — <https://github.com/x402-foundation/x402>

[Stripe Agentic Commerce docs](https://docs.stripe.com/agent-commerce) — <https://docs.stripe.com/agent-commerce>

[Visa Intelligent Commerce](https://developer.visa.com/capabilities/visa-intelligent-commerce) — <https://developer.visa.com/capabilities/visa-intelligent-commerce>

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