

How to compare agent wallets and payment rails

Compare agent wallets and rails on the same fields: rail, custody, spend caps, human approval, KYC, MCP support and fees. Each listing links the source for its facts.

Updated October 20, 2026

Start with the rail. A listing shows the rail as stablecoin, card, bank or mixed. A stablecoin wallet settles in a stable token on a blockchain. A card program gives the agent a scoped card credential. A mixed product supports more than one rail. In the index today, the rail values in use are mixed, stablecoin and card. Pick the rail that matches how your seller expects to be paid.

Check the custody model. Self-custody means you hold the keys. Custodial means the provider holds them. Hybrid splits the work. Not applicable is used for most protocols and for the card programs. Each model carries different risks, so match it to your own risk limits.

Look at spend caps. A listing can show per-transaction, per-session, daily, weekly, monthly and per-agent caps, and an allowlist of merchants or contracts. A listing with none published means you must read the vendor docs to learn what limits apply. The agent spend-limit planner on this site suggests caps for your budget. Compare those with what each wallet lists.

Check human approval. Required means a person approves payments. Optional means you can choose. None means the source describes no approval step.

Look at KYC. The field shows required, optional, none or varies. Varies appears on the open protocol listings.

Check MCP support. Official means the vendor publishes an MCP server. Community means one exists but the vendor did not publish it. None means the index records no MCP server. Check the source for the current state.

Compare fees. The fees field is free text from the vendor's docs. Coinbase AgentKit lists network gas. Stripe lists standard processing fees. Crossmint lists a free tier for the first 1000 monthly active wallets, then per-wallet fees. Terms change, so read the source link for the current figure.

Compare protocols. The protocols field shows which open standards a product speaks, such as x402, MPP, ACP or AP2. A shared protocol can make a switch easier, but check the vendor docs first.

Read the source URL for each fact you rely on. The index records what the vendor stated. It does not test the product. This guide is general information, not financial or legal advice. Ask a qualified professional about your own situation.

Frequently asked questions

How many wallets should I compare?

Pick a short list. Two or three are easy to read side by side. Check the rail, the approval setting and the fees on each listing.

Do I need a wallet for each agent?

Not always. Some wallets list per-agent caps, which give each agent its own budget. Check the spend caps field on the listing to see which wallets list them.

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>