Investor brief · For Solana ecosystem builders

Every dollar an agent ever spends moves through a protocol.

Not a checkout page. Not a screen-scraped form. A Solana-native commerce protocol built for autonomous software — the rail the agentic economy will settle on.

SETTLEMENT	COST	FINALITY	STAGE
Solana · USDC	< $0.01 / tx	< 1 second	Private beta · raising

01 · THE THESIS IN ONE LINE

Agents need their own commerce rails. Whoever owns them owns the agentic economy.

The web's payment stack — checkout pages, card networks, fraud heuristics, OAuth sessions — was built for human eyeballs and human clicks. Autonomous agents need a settlement layer that was designed for software the first time, not a wrapper bolted on top.

> We're building it on Solana. Sub-second, sub-cent, programmable. The only chain that can carry it.

02 · THE PROBLEM

Human commerce rails were built for eyeballs. Not autonomous software.

Plugging agents into existing checkout flows is hostile integration — fragile automation wrapped around the sloppy human GUI that is the web. Like powering an EV with a gas generator.

01

Fragile automation

Screen scraping, OAuth dance, brittle browser bots. Breaks constantly — a million ways to fail.

02

Credential leakage

Agents are forced to hold cards, cookies, passwords. Every agent becomes a credential vault waiting to be breached.

03

No intent record

Human checkout assumes intent because someone clicked. Agents need signed, auditable intent — or chargebacks become uninsurable.

04

No agent identity

Card networks don't know what an agent is. There's no KYA (Know Your Agent), no reputation, no AML primitives for autonomous actors.

05

Reconciliation chaos

Payment, order, fulfillment, refund, receipt — separate systems on human time. Agents need one synchronous source of truth.

06

Card-network economics

Sub-cent A2A payments and micro-purchases are uneconomical on Visa/Mastercard. Solana settles them for fractions of a cent.

03 · WHY SOLANA, WHY NOW

The only chain that can carry agent commerce.

Agent transactions are high-frequency, low-value, sub-second, and machine-to-machine. That's not a card-network workload. That's not an Ethereum workload either. It's a Solana workload.

SUB-CENT FEES

< $0.01

Predictable, micro-payable, A2A-economical. Visa would lose money on the kinds of transactions agents will make at scale.

SUB-SECOND FINALITY

< 1s

Agents act on machine time. Email confirmations and T+1 settlement are non-starters. Solana is the only L1 with the throughput and latency profile that matches.

PROGRAMMABLE SETTLEMENT

Native

Conditional execution, escrow, multi-party splits, spend limits — primitives, not middleware. The substrate for agent-native commerce logic.

STABLECOIN LIQUIDITY

USDC

Deep, instant, denominated in the unit merchants and agents actually want to clear in. No volatility theater.

> Card networks were not designed for sub-cent API calls, micropurchases, or autonomous service composition. Solana is.

04 · THE OPPORTUNITY

The agentic economy is one of the biggest TAMs ever underwritten.

Every dollar moved by an autonomous agent — from B2B procurement to consumer concierge to A2A microservices — needs a rail. We're building the default one.

GLOBAL ECOMMERCE

$6T+

Human-mediated baseline today. Agentic share goes from ~0% toward majority over the next decade.

B2B + PROCUREMENT

$30T+

Already heavily API-driven. The first dollars to migrate to agent-native commerce — and where margins live.

A2A / M2M PAYMENTS

Net new

Microservice purchases, compute, data, autonomous trades. A market that literally does not exist on card rails today.

TAKE RATE

10–50bps

Protocol fee on settled volume. Modeled like a payments network, captured like a chain-native protocol.

> Owning the agent commerce protocol is owning the toll booth on every machine-driven dollar.

05 · WHY WE WIN

First-class agent rails, not faked human ones.

Wrapping legacy checkout pages preserves incumbent friction. BlkBxPay treats agents as first-class economic actors — and that's a structural design choice incumbents can't retrofit.

Native agent identity (KYA)

Provable identity, reputation, AML-equivalent verification, scoped capability tokens. The trust layer the agentic economy needs to scale.

Explicit auditable intent

Every transaction carries a signed intent record. No chargeback guesswork. Disputes resolve deterministically on-chain.

Scoped, revocable authority

Spend limits, merchant allowlists, time-boxed permissions, instant revocation — native primitives, not middleware.

Solana-native economics

Sub-second, sub-cent, programmable. The only chain where high-frequency, low-value agent commerce is structurally viable.

> We win by owning the agent commerce protocol — not by faking the funk on legacy checkout pages.

06 · THE ANTI-PATTERN

Don't power the EV with a gas generator.

Every "AI shopping agent" today is a wrapper around the sloppy human GUI that is the web. It's a transitory hack, not infrastructure. Investors mistaking the hack for the platform are about to back the wrong layer.

LEGACY: AGENT-AS-FAKE-HUMAN

01 Spin up headless browser

02 Scrape product pages

03 Fill checkout forms

04 Hold card credentials

05 Reconcile across 6 systems

BLKBXPAY: AGENT-AS-FIRST-CLASS-ACTOR

01 `agent.intent(...)`

02 `mcp.discover(merchant)`

03 `tx.execute(cart, settlement)`

04 Sub-second on-chain finality

05 Single ledger · auditable intent

07 · THE ASK

Back the protocol Solana settles the agentic economy on.

We're talking to a small number of ecosystem-aligned investors who understand that the agent commerce layer is a once-per-decade rail bet. If that's you, we want to talk.