

21 Oaks Insights

Machines with Wallets

Exploring Blockchain as a Payment Layer for AI Agents

Autonomous software agents powered by artificial intelligence are increasingly capable of operating independently - completing tasks, making decisions, and in some cases, initiating transactions. As this capability evolves, the question of how these agents make and receive payments is becoming central. Conventional payment systems are typically designed for human-mediated interactions. Blockchain infrastructure offers a **programmable, decentralized alternative** that is being explored as a **payment rail for AI agents**.

What's the news?

Recent developments across the crypto and AI ecosystem highlight growing interest in connecting autonomous agents with blockchain-based finance systems:

- **Circle and USDC Integration:** Circle has demonstrated how AI agents can use wallets to make and receive payments in USDC, enabling autonomous operations without relying on a traditional bank account.
- **peaq - Blockchain for Machine Economies:** peaq is developing a Layer-1 blockchain that supports decentralized identities, wallets, and revenue models for machines and AI agents. Use cases include **autonomous vehicles, drones, and industrial IoT devices** that interact economically with other agents or platforms.

Good to know

One example often discussed in this context involves **self-driving cars** operating as **economic agents**:

Your self-driving car drops you off at the office in the morning. Instead of remaining idle, it goes on to earn income by offering rides, completing delivery jobs, or collecting environmental data like road surface quality or noise levels. It charges itself at a station, pays automatically using a stablecoin, and logs all activity on-chain. Throughout the day, it also functions as a 5G hotspot for connected devices like e-bikes and drones. When it returns in the evening, it provides a detailed report of its activity, including fuel costs, earnings, and usage metrics. At the end of the year, it compiles this data into a tax report that can be handed off to an accountant.

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