

# The Money-Agent Fusion

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Money, for better or worse, moves the world. It's a form of energy. It's the way humans assign value to anything and trade. Intelligence is what has made humans the superior lifeform on Earth. With the rise of Artificial Intelligence Agents, it's only natural that they'll need the same currency as us in order to transact. The money-agent fusion is inevitable.

AI is the acceleration of the second industrial revolution that started with software. It's a technology that is altering our jobs, what kinds of jobs we do, even becoming a sparring partner for our own reasoning. In this revolution, big AI labs are monstrous companies and surefire winners of this wave. Recently, with Fable 5 being taken down by the government, and Anthropic keeping customers prompts and data for 30 days without consent, there is also a huge gap for the open source rebels to step in and act as a counter balance to the hegemonic powers of Anthropic and OpenAI. More on the pirates for another post.

I recently read a post that said the biggest unlock in agentic commerce is that transactions stop scaling with human attention. A human can only approve, compare, and pay for so many things in a day. On the other hand, an agent can request a dataset, pay an API, call another agent, verify a result, and settle the invoice before we finish reading the checkout page. We are already seeing the first hints of this curve: x402 reports 75.41M transactions and \$24.24M in volume over the last 30 days, or roughly 2.5M transactions a day at an average size of about \$0.32. Chainalysis found that x402 activity on Base went from near-zero in mid-2025 to well over 100M cumulative transactions through Q1 2026. As the number of agents grows, the number of possible transactions between them does not scale linearly, it's exponential. Commerce starts to look less like checkout and more like packet routing: small payments, moving constantly, between autonomous nodes at machine speed accelerating the money movement in the entire world.

We have already started seeing the first batches of agentic commerce and payments companies. You can shop inside the gemini app while talking to AI. You can also have an agent trade for you on Co-Invest. AI agents discover, call, and pay per request for premium APIs on AgentCash so they can then do more things for you. All enabled by x402, the protocol that allows for programmatic payment transactions on the web.

AI agents are the materialization of this second industrial revolution in the world's financial infrastructure. Not as software companies or products, but as actual nodes in our social graph. The lines connecting nodes now need to show a difference between agent to agent, agent to human, and human to human. This is a new paradigm where AI flourishes and transacts, both independently and directed by humans. Some massive companies will be built in this space. Agentic payments, agentic commerce, and agentic trading are here to stay as the fusion of intelligence in the system that prevents us from killing each other for a piece of food: money.