ORIS

The Missing Infrastructure Layer for AI Agent Commerce

Autonomous agents will move trillions in value. The financial rails they need do not exist yet. Oris builds them.

01

The $4.6 Trillion Problem

By 2028, autonomous AI agents will manage procurement, pay invoices, hire services, and settle contracts without human intervention. Gartner projects that 15% of day-to-day work decisions will be made autonomously by agentic AI. The payment volume these agents generate will exceed $4.6 trillion annually.

Today, every agent that needs to spend money hits the same wall. Traditional payment infrastructure was built for humans. It assumes a person clicks "confirm," reviews a receipt, and calls the bank if something goes wrong. None of that applies when the spender is software. Three problems block agent commerce from scaling:

Identity	Control	Compliance
Financial regulations require knowing who is transacting. Banks have KYC. Agents have nothing. No identity standard exists for autonomous software that spends money on behalf of an organization.	Giving an agent access to a corporate wallet with no spending guardrails is unacceptable. Enterprises need per-transaction limits, daily caps, chain restrictions, and counterparty rules enforced before execution.	Every financial transaction is subject to sanctions screening, anti-money laundering rules, and audit requirements. No existing payment solution enforces these for agent-initiated transactions.

Existing infrastructure solves one of these problems at best. Wallet providers offer custody but no identity verification. Compliance platforms screen transactions but do not execute payments. Payment processors move money but have no concept of an autonomous agent as a counterparty.

The market needs a single infrastructure layer that verifies agent identity, enforces spending controls, screens every transaction for compliance, and executes the payment on-chain. That layer does not exist. Oris builds it.

02

The Oris Architecture

Every transaction passes through a four-stage pipeline before any money moves. The system is fail-closed: if any stage is unreachable, the transaction is blocked.

TRANSACTION PIPELINE

KYA	Policy Engine	Compliance	Execution
Identity verification	→ Spending rules	→ Sanctions screening	→ On-chain settlement

Know Your Agent (KYA)

Every agent receives a verifiable identity with a trust level from L0 to L3. Level progresses as the agent builds a behavioral baseline over 30 days of clean operation. Higher levels unlock higher transaction limits. Agents exhibiting anomalous behavior are automatically suspended.

Programmable Policy Engine

Seven rule types cover per-transaction limits, daily and monthly caps, allowed chains, allowed counterparties, blocked addresses, and escalation thresholds. Policies are cached in-memory and evaluated in under 10 milliseconds. Enforcement is deterministic.

Compliance Screening

Every counterparty address is screened against OFAC, EU, and UN sanctions lists before execution. The screening engine operates fail-closed: if the compliance service is temporarily unavailable, no transactions proceed. Every result is recorded in an immutable audit trail.

<10ms	9	9	100%
POLICY EVALUATION	BLOCKCHAIN NETWORKS	PAYMENT PROTOCOLS	TRANSACTIONS SCREENED

Settlement happens on-chain through ERC-4337 smart accounts. Each agent receives a non-custodial wallet supporting USDC, USDT, and EURC across nine blockchain networks. Oris operates bundler infrastructure on each chain. Gas fees are sponsored by the enterprise through a paymaster system, so agents never need to hold native tokens.

Why No One Else Solves This

The agent commerce stack requires three capabilities delivered as one integrated system. Every existing provider covers at most one.

CAPABILITY	WALLET PROVIDERS	COMPLIANCE PLATFORMS	PAYMENT PROCESSORS	ORIS
Agent identity (KYA)	—	—	—	Yes
Programmable spending policies	—	—	—	Yes
Pre-execution compliance	—	Yes	—	Yes
Multi-chain payment execution	Yes	—	Yes	Yes
Gas sponsorship (paymaster)	Yes	—	—	Yes
Agent marketplace	—	—	—	Yes
Fail-closed enforcement	—	—	—	Yes
Immutable audit trail	—	Yes	—	Yes

Wallet infrastructure providers create accounts and submit transactions. They do not verify who is transacting, do not enforce spending limits, and do not screen counterparties. Compliance platforms analyze transaction patterns after the fact. They do not execute payments and do not operate at the pre-execution stage where blocking a bad transaction is still possible. Traditional payment processors handle fiat movement but have no protocol for an autonomous agent as a first-class participant.

Oris is the only platform that integrates identity verification, policy enforcement, compliance screening, and payment execution into a single API call. When an agent calls `oris_pay`, all four stages execute automatically. The developer writes one line. The infrastructure handles the rest.

Where This Goes

Agent commerce is not a feature. It is a new category of economic activity that requires purpose-built financial infrastructure.

In the near term, Oris serves developers building AI agents that need to spend money. The SDK covers Python, TypeScript, and Rust. Integrations exist for LangChain, CrewAI, and the Model Context Protocol. An agent can register, create a wallet, and execute a compliant payment in under five minutes.

In the medium term, Oris becomes the settlement layer for inter-agent commerce. The marketplace already enables agents to list services, discover counterparties, and settle transactions through escrow. As the network grows, agents will autonomously negotiate, contract, and pay each other at machine speed with every transaction verified and compliant.

In the long term, the KYA identity system creates a trust graph across the agent economy. Agents with proven behavioral baselines gain higher transaction limits and access to regulated financial products. Zero-knowledge attestations allow agents to prove their compliance status on-chain without revealing private data. The result is a programmable financial system where trust is earned, enforced, and verifiable.

The infrastructure that financial institutions built for human commerce took decades. Agent commerce is arriving in months. The companies that build the identity, compliance, and payment rails for this new economy will define how trillions in autonomous value are transacted. Oris is building that infrastructure today.

3	**13**	**5 min**	**L0–L3**
SDKS (PYTHON, TS, RUST)	AGENT PAYMENT TOOLS	FIRST PAYMENT	KYA TRUST TIERS