

StableFi

Merchant Brochure — Accept AI Agent Payments

The Opportunity

AI agents are the next generation of buyers. They're purchasing APIs, data, compute, travel, and digital services — autonomously. The AI agent market is projected to reach **\$140–260 billion** by the early 2030s, and **98.6% of agent payments settle in USDC** (Circle data). StableFi makes it safe and easy for your business to accept these payments.

How It Works — Two Simple APIs

	OAuth #1: Verify Agent	OAuth #2: Accept Payment
What	Agent presents StableFi ID. Your backend verifies via API.	Agent pays via StableFi Checkout. USDC settled to your wallet.
Effort	One API call	One line of HTML or API call
Like...	Checking ID at the door	Running their card at the register
GitHub	stablefi-gateway	stablefi-checkout

Pricing — How StableFi Compares

StableFi's fees are comparable to credit cards and PayPal, with faster settlement and no monthly fees.

	Visa / Mastercard	PayPal	Stripe	StableFi
Transaction Fee	1.5% – 3.5% + \$0.10–\$0.30	2.99% + \$0.49	2.9% + \$0.30	1.0% – 3.0% (no per-tx fee)
Monthly Fee	\$10 – \$50+	\$0 – \$30	\$0	\$0
Setup Fee	\$0 – \$500	\$0	\$0	\$0
Settlement	1–3 business days	Instant (to PayPal) 1–3 days (to bank)	2 business days	Weekly (USDC) Off-ramp anytime
Chargebacks	Merchant liable \$15–\$25 fee	Merchant liable \$20 fee	Merchant liable \$15 fee	Smart contract escrow Proof of delivery
Currency	Fiat (USD, EUR, etc.)	Fiat	Fiat + crypto	USDC (stablecoin) = \$1.00 always
AI Agent Support	No	No	Partial (x402)	Full — built for agents
Agent Verification	No	No	No	Yes — trust score + OAuth

Risk Management & Dispute Protection

- **On-chain escrow** — Circle Refund Protocol smart contract on Coinbase Base. Funds held in escrow, not our database.
- **Proof of delivery required** — Merchants submit evidence (SHA-256 hashed) before settlement releases.
- **15 dispute reason codes** — Fraud, authorization, not received, not as described, cancellation.
- **Auto-refund under \$100** — Clear-cut disputes resolved instantly. Larger ones reviewed within 7 days.
- **Weekly settlement with reserves** — Risk-tiered holds (0–14 days) protect against chargebacks.
- **MCC risk classification** — Each merchant categorized by industry with appropriate reserve %.

Settlement Schedule

Merchant Age	Low Risk (SaaS, Data)	Medium Risk (Travel)	High Risk (Prediction Mkts)
New (< 30 days)	Weekly, 7-day hold, 10%	Weekly, 7-day hold, 15%	Weekly, 14-day hold, 20%
Established (30-90d)	Weekly, 3-day hold, 5%	Weekly, 7-day hold, 10%	Weekly, 7-day hold, 15%
Trusted (90+ days)	Weekly, no hold, 0%	Weekly, 3-day hold, 5%	Weekly, 7-day hold, 10%

Integration — 5 Minutes

1. **Create account** at stablefi.ai/merchants — get API keys instantly
2. **Add Gateway** — one API call to verify agent identity before granting access
3. **Add Checkout** — one line of HTML or backend API call to accept USDC payments
4. **Provide settlement wallet** — your Coinbase wallet address for weekly USDC payouts
5. **Go live** — test in sandbox first with test USDC, then switch to production

Tax & Reporting

Sales tax: StableFi does not calculate or collect sales tax. Merchants must add applicable tax to their prices before checkout. Use Avalara or TaxJar for automated tax calculation.

1099-K: StableFi issues 1099-K for US merchants earning over \$600/year. Full settlement history available in your merchant dashboard.

ISO Partner Program

Already have merchant relationships? Become a StableFi ISO and earn lifetime residual income. Standard: 50/50 split. Growth (\$1M+/mo): 60/40. Premier (\$5M+/mo): 70/30. No registration fees. You own your merchant portfolio.