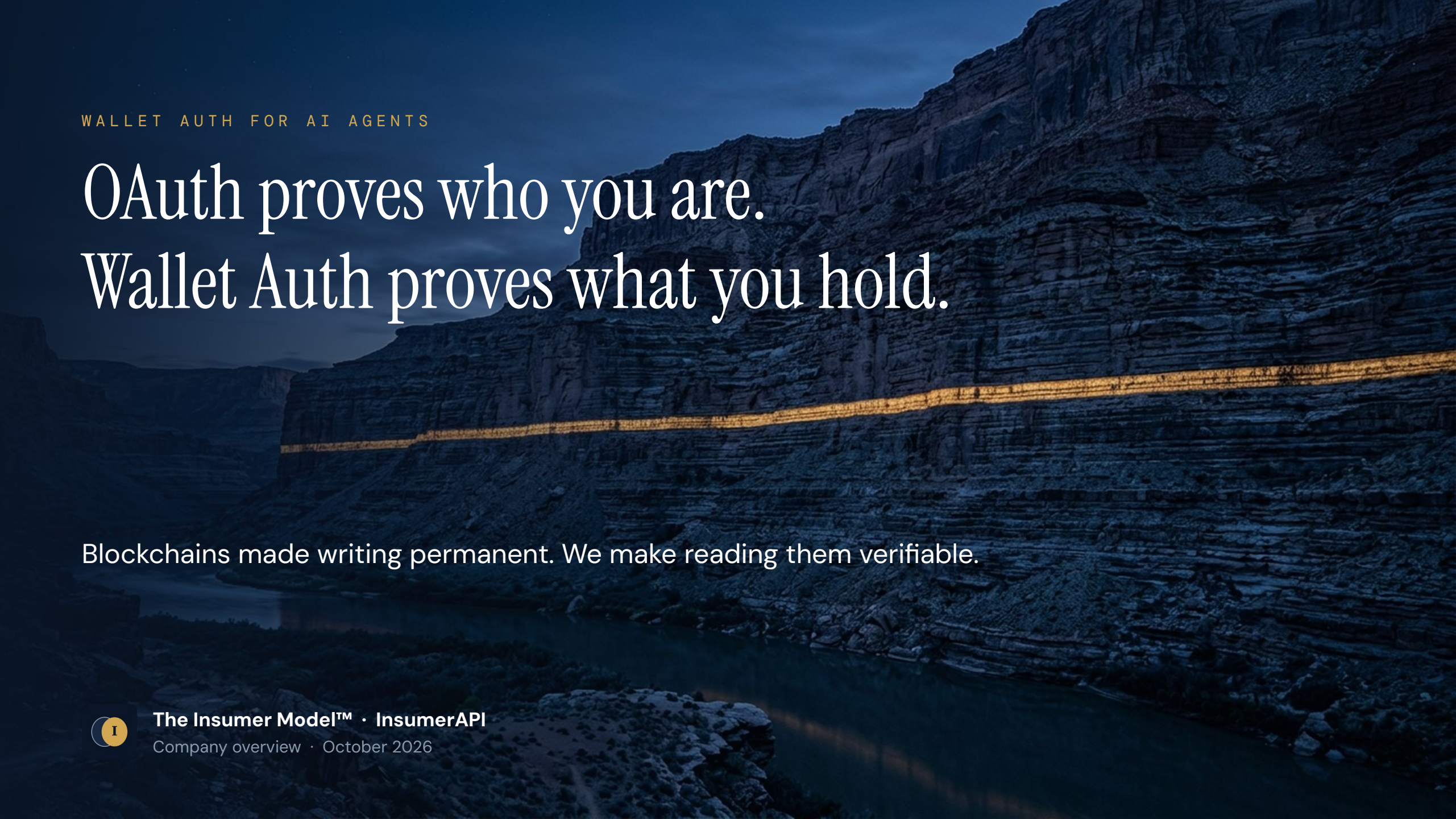


WALLET AUTH FOR AI AGENTS

OAuth proves who you are. Wallet Auth proves what you hold.

Blockchains made writing permanent. We make reading them verifiable.

The Insumer Model™ · InsumerAPI

Company overview · October 2026

WHAT CHANGED

AI agents now act through wallets. So does ownership.

AGENTS, TODAY

The agents are already calling.

AI agents now pay each other for services. An agent is about to pay a counterparty it has never met. Agent payments verify the payment. They don't verify the caller.

HOLDERS, NEXT

The tokens exist. The holders exist.

Stocks, funds, memberships and community tokens are now held in wallets. But a share in a wallet still cannot get its holder a member price, open a door, or prove anything at a checkout.

What the agent, the API, and the checkout need is one thing: a signed yes or no for every condition they set.

THE PROBLEM

A real access rule is never just one question

Is this the registered agent? Is its authority still delegated? Does it hold enough to cover the payment? Is the account verified? The answers sit on different blockchains. Today a business has three ways to get them, and all three are bad.

01

Take its word

Accept a screenshot or a claim. Nothing is proven, and nothing can be checked afterwards.

02

Build the plumbing

Read each chain yourself, combine the answers, and design a signature scheme before anyone else could trust the result.

03

Read the whole wallet

Look up everything the wallet holds, on every chain, to answer a handful of questions. The holder is exposed.

PRIVACY

Boolean, not balance

Ask ten things about a wallet, across any of 37 blockchains. You learn whether each one is met. You never see what the wallet holds.

An agent needs three answers about a counterparty: is it the registered agent, is its delegation still valid, and can it cover the payment? It should learn nothing else about that wallet.

Is this registered agent	BASE	→ yes
Holds a valid, unrevoked delegation	BASE	→ yes
Holds 10x what it is about to pay	ARBITRUM	→ no

WHAT THE ASKER LEARNS

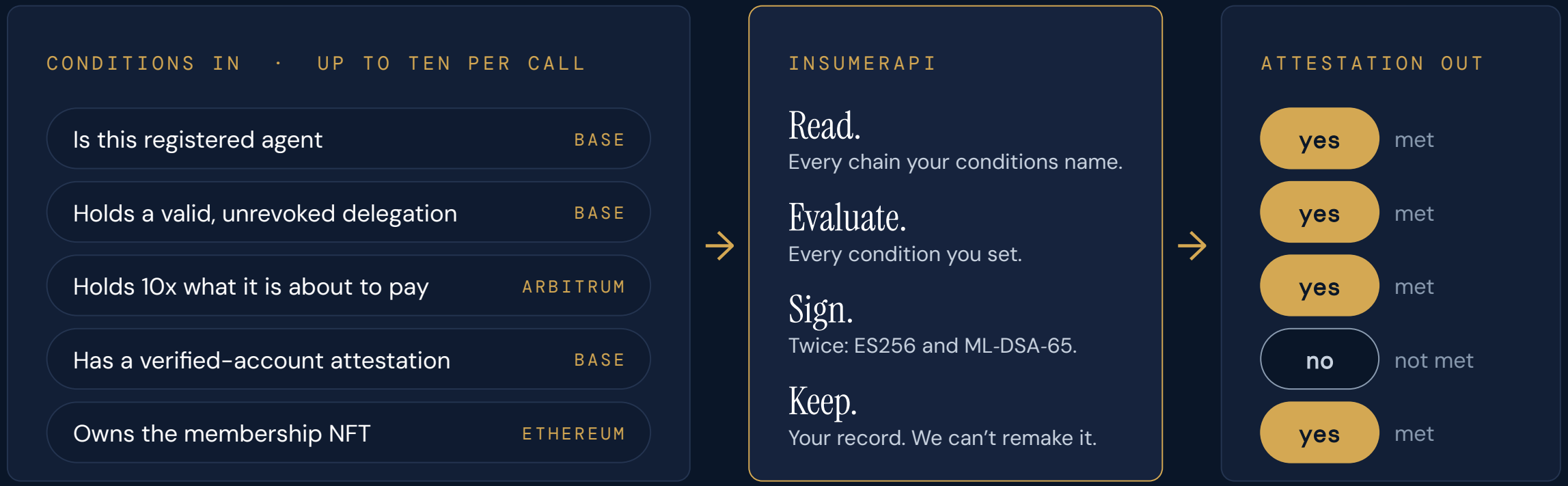
A yes or a no for each condition. Never a balance, the other holdings or the transaction history, on any chain.

WHAT WE KEEP

Not the wallet, not the conditions, not any balance. Only a record that a check took place, its result, and when.

WHAT INSUMERAPI DOES

Many conditions. Many blockchains. One signed attestation.



Every condition gets its own yes or no. The whole set comes back as one attestation, signed twice. Never a balance.

Token gating is a subset. Condition-based access is the category.

WHO NEEDS THIS

One call, wherever access is decided

AI agents

Before the money moves: is this the registered agent, is its authority still delegated, and does it hold enough? One call. x402 moves the money. InsumerAPI checks the conditions.

Commerce

For platforms: a discount check, a signed discount code, and the ACP and UCP agent commerce formats. In person, Skye Meta recognizes holders, built on InsumerAPI.

Access

Gate content, features and APIs on what a wallet holds. No passwords to share and no accounts to manage.

Regulated venues

Check a venue's access condition at the moment of each trade, and keep a signed answer an examiner can reproduce.

WHY IT IS DIFFERENT

Every access system asks for a secret. This one doesn’t.

01

No secrets to steal

The party being checked hands over no password, no API key and no shared secret. The check reads on-chain state, not a stored credential.

02

No identity to verify

No email and no login. The system never asks who someone is. It asks what their wallet holds.

03

No credentials to rotate

Access follows wallet state, and the next check reflects any change. No revocation lists and no session management.

THE SIGNATURE

Signed, unaltered, checkable offline

The signature proves we issued it. The blockchain proves we were correct.

Two signatures

Every attestation and trust profile is signed twice: ES256 (ECDSA P-256) and a post-quantum signature, ML-DSA-65 (the FIPS 204 standard). It stays checkable after the classical algorithm is retired.

Published keys

Anyone can check offline that a response came from us, unaltered. Forged or tampered results are rejected by any system that checks the signature.

Anchored to the chain

Each answer is tied to a block on the chain it read. Anyone can re-read the chain at that block and check our answer. On 27 of the 31 EVM chains, an optional Merkle proof carries the evidence with it.

BUILT AND LIVE

Humans build with a key. Agents pay per call.

37
blockchains

10
kinds of condition

10
conditions in a single call

$0.05
per call over x402

Per call, over x402

No key and no account. An agent pays over x402, from $0.05 a call in USDC on Base, Polygon, Arbitrum, Arc or Solana, and is charged only for a successful answer.

With a key

A free key in seconds: 10 free verifications plus 100 requests a day. Then prepaid credits in USDC, USDT or BTC from $0.04 a call, down to $0.02 at volume, or a card subscription from $29 a month. One credit balance.

Where it plugs in

A REST API. An MCP server to run yourself, and one we host. A ChatGPT plugin, listed in OpenAI's plugin directory. LangChain, LlamaIndex and elizaOS integrations. An open verifier on npm and PyPI.

WHAT YOU CAN ASK A WALLET

Ten kinds of condition. Combine up to ten in one call.

Registered agent

Controls a registered agent identity under ERC-8004.

Delegation

Holds a valid, unrevoked delegation under ERC-7710.

Ratio to amount

Holds a multiple of the amount an agent is about to spend.

Attestation

Holds an on-chain attestation, such as a Coinbase verification.

Token balance

Holds at least a set amount of a token.

NFT ownership

Owns an NFT from a given collection.

Ratio to supply

Holds a set share of a token's total supply.

Contract read

A contract's own read function returns the required answer.

Farcaster ID

Has a registered Farcaster identity.

Account code

The address is a plain key, an EIP-7702 delegation or a contract.

Conditions in one call can sit on different blockchains. Some kinds are available on particular chains only.

IN PRODUCTION TODAY

Built on InsumerAPI

AsterPay

A non-custodial payments orchestrator settling through licensed EU partners. Runs live agentic-commerce flows on InsumerAPI.

Revettr

Uses InsumerAPI's signed trust profiles as the wallet signal in its counterparty risk scoring for x402 agent payments.

Skye Meta

A separate company with the same founder. It licenses InsumerAPI and builds its Recognition Network on it, including Skye Meta's SkyeGate, SkyeWoo, AgentTalk and Bothy.

At the point of sale, Skye Meta runs recognition for stores, clubs and communities, with every pass signed and checked by InsumerAPI.

STANDARDS WORK

Where wallet auth is being standardized

Wallet auth is in active standards work across UCP, A2A, Ethereum ERCs, and the IETF. None of it is a ratified core standard yet.

PUBLISHED AND SHIPPED

- Two IETF Internet-Drafts: wallet-state attestation (sole author) and environment state (co-drafted; each author maintains their own type specification). Drafts, not standards: the IETF has adopted neither.
- OpenSea's tool SDK ships support for the proposed wallet-state attestation requirement kind and names our examples as the reference implementation.
- Contributions merged into an external agent-governance specification.

REFLECTED IN DRAFT SPECS

- Draft ERC-8210 (Agent Assurance), ERC-8240 (Trust Infrastructure), ERC-8273 (attestation-gated agentic actions) and ERC-8291 (sign-in-gated NFT media) were each revised after our review contributions.
- The ERCs themselves remain drafts in the editors' queue.

OPEN PROPOSALS

- UCP: wallet attestation alongside OAuth for identity linking. Open pull request.
- Verifiable Intent, the open specification for agent payment authorization that Mastercard introduced: a wallet-state constraint type. In review, not merged.
- A2A: a signal type specification for agent trust. Open issue.
- x402: cold-start trust and self-scaling conditions. Open issues.
- ERC-8183: a wallet-state hook. Open pull request.

ON THE PUBLIC RECORD

Written input to the regulators shaping this market

Sept 17, 2026	**SEC, File No. 4-927**	Comment letter on the Tokenized Securities Venue exemption. Published on sec.gov.
Sept 25, 2026	**SEC, File No. S7-2026-27**	Comment letter on proposed Regulation Crypto Assets. Published on sec.gov.
Sept 25, 2026	**SEC Crypto Task Force**	Written input. Published on sec.gov.
Sept 25, 2026	**CFTC Innovation Task Force**	Written submission on authorization and records when software acts for a customer.
Mar 12, 2026	**NIST NCCoE**	Comments on the AI agent identity and authorization concept paper.

Filing a comment means it was received. It does not mean a regulator agreed.

COMPANY

The Insumer Model LLC

Douglas Borthwick

Founder and CEO

New Canaan, Connecticut

Thirty years in global markets, trading currencies and macro at Morgan Stanley, Merrill Lynch and Standard Chartered. Chief Marketing and Chief Business Officer for the first SEC-registered security token IPO, which raised more than 83 million dollars from over 7,300 investors across 74 countries.

WHAT THIS ISN'T

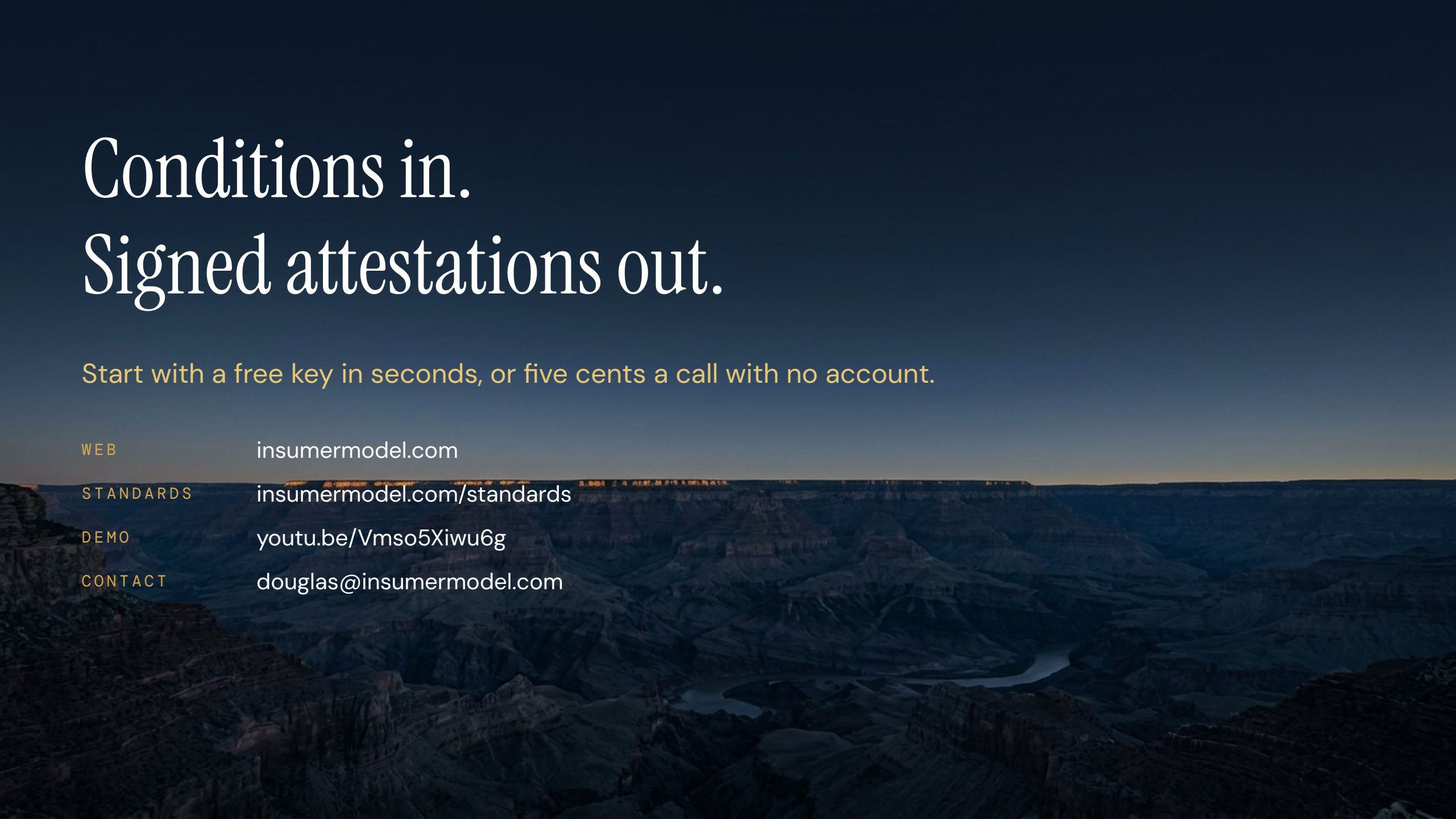
Not an oracle network, not a payment processor, not DeFi. There is no token.

INTELLECTUAL PROPERTY

Technology underlying InsumerAPI is the subject of a family of United States patent-pending applications, the earliest filed March 20, 2026.

THE BOOKS

The Insumer Model. Your Equity in Your Pocket. Secrets and Agents.



Conditions in.
Signed attestations out.

Start with a free key in seconds, or five cents a call with no account.

WEB	insumermodel.com
STANDARDS	insumermodel.com/standards
DEMO	youtu.be/Vmso5Xiwu6g
CONTACT	douglas@insumermodel.com