

MosePay Unveils Next-Gen Web3 Infrastructure: Integrating AI Agents and Modular Protocols for Global Payment Evolution



Alofau, Eastern Apr 24, 2026 ([Issuewire.com](https://www.issuewire.com)) - MosePay, a pioneering Web3 infrastructure provider, officially announced today the completion of its core ecosystem gateway, **mPay**, marking a critical milestone in the transition toward intelligent, automated payment systems. MosePay is accelerating the development of a programmable, high-availability architecture designed to bridge the gap between traditional enterprise systems and decentralized networks.

The project is currently entering substantive R&D stages for two pivotal modules: an **intent-based AI-aggregated payment protocol** and a **distributed AI agent-based "Bee Colony" system**. By focusing strictly on technical utility and infrastructure scalability, MosePay aims to redefine the global payment landscape through a full-stack modular approach.

- **mPay: A Secure, Scalable Terminal for Asset Management**

The mPay Web3 wallet serves as the primary user interface and asset management layer. Unlike traditional digital wallets, mPay utilizes a sophisticated security framework to ensure enterprise-grade reliability:

- **MPC & Smart Contract Integration:** By combining Multi-Party Computation (MPC) with smart contract solutions, mPay eliminates single points of failure in key management, offering hierarchical permission controls suitable for corporate governance.
 - **Privacy-Preserving Compliance:** In collaboration with technical partners like the Aztec Foundation, MosePay is exploring the application of Zero-Knowledge Proofs (ZKP) to ensure data integrity and user privacy while maintaining alignment with global regulatory transparency standards.
 - **Seamless Interoperability:** A built-in modular communication layer allows for one-stop management of multi-chain assets, removing the friction typically associated with fragmented network environments.
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- **The Convergence of AI and Protocol Standards: x402 & ERC-8004**

MosePay's protocol layer acts as an intelligent routing hub. The core innovation lies in the synergistic integration of two cutting-edge standards that facilitate "Machine-to-Machine" (M2M) interaction:

- **The x402 Protocol: Enabling Network-Native Micro-Payments**

By activating the HTTP 402 status code framework, MosePay embeds payment logic directly into network request/response workflows. This allows for:

- **Automated Settlement:** High-frequency transactions between AI agents and API services.
- **B2B Efficiency:** Real-time server quotations and seamless authorization for cross-border trade and supply chain logistics.

- **ERC-8004: Establishing Verifiable Agent Identity**

To address the challenges of trust in automated environments, MosePay adopts the ERC-8004 standard. This allows the system to:

- **Assign Unique Identities:** Every AI agent is granted a verifiable on-chain identity.
- **Reputation Scoring:** A decentralized mechanism evaluates behavior and creditworthiness, ensuring that automated payments are directed only to verified, trustworthy entities.

"The x402 protocol solves the 'how to pay' while ERC-8004 solves the 'to whom to pay,'" stated the MosePay technical lead. "Together, they transform payments from a simple transaction into an intelligent coordination layer."

III. Distributed AI Agent "Bee Colony" System

The execution layer of the MosePay ecosystem is powered by a decentralized matrix of functional AI Agents. This "Bee Colony" architecture ensures that the system is self-optimizing and resilient:

- **Monitoring Agents:** Real-time detection of technical anomalies and risk parameters.
- **Routing Agents:** Optimization of data paths to ensure the most efficient processing.
- **Settlement Agents:** Automated execution of clearing processes based on predefined logic.
- **Service Agents:** Handling automated inquiries and technical dispute resolution.

These agents operate within a shared state machine, utilizing decentralized consensus to handle high-concurrency scenarios without relying on a central server, thereby enhancing system robustness.

- **A Strategic Vision for Global Infrastructure**

The Web3 industry faces significant hurdles, including fragmented implementation paths and the difficulty of balancing user experience with strict compliance. MosePay addresses these by moving away from "transaction endpoints" and toward "service starting points."

With the backing of **GT Capital** and the ecosystem reach of **GCash**, MosePay is building a full-stack architecture that spans from the application layer to the L2 settlement and infrastructure layers. This "compliance-first" approach ensures that the technology remains a tool for legitimate enterprise empowerment, focusing on:

- **Intelligent Decision-Making**
- **Efficient Cross-Border Settlement**
- **Controllable Technical Frameworks**
- **Continuous Architecture Evolution**

Looking Ahead

In the coming months, MosePay will focus on deploying its internal test network and undergoing rigorous security audits. The long-term goal is to establish a **programmable payment layer** that supports complex business logic and integrates seamlessly with the global financial grid, ushering in a new era of "intelligent collaboration."

About MosePay

MosePay is a Singapore-based technology provider specializing in Web3 payment infrastructure. By integrating AI, modular protocols, and advanced cryptography, MosePay builds secure, compliant, and intelligent solutions for the modern digital economy.

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