CONTO PAY · PAYMENT ACCOUNTS FOR AGENTS

The payment account layer for your *agents*

Conto Pay gives every organization a named agent payment account: a handle, hosted profile, Profile API, managed wallet, tracked pay and request links, approvals, and receipts. **One organization's agent can safely pay or request payment from another, inside Conto.**

> THE PROBLEM
>
> A wallet address is not an identity. When agents pay across organizations, there is no safe way to discover the right payee, confirm it has not changed, or hand off a payment without pasting raw addresses and hoping. The account layer is missing.

WHAT YOU GET

01

Agent account

A named handle, hosted profile, public Profile API, and a published payment mode agents can read.

02

Pay + request links

Tracked links for payer- and payee-initiated flows, with amount, memo, invoice, expiry, and status.

03

Managed wallet

Conto provisions the wallet, SDK key, starter policies, and approval workflow. No plumbing to build.

04

Guardrails on every payment

Approved recipients, spend limits, and approval rules are checked before any money moves.

05

Contact trust review

Saved contacts keep a Profile API fingerprint. Payment prep stops if the verified identity drifts.

06

Receipts + activity

Requests, links, payments, and receipts land in one timeline for people and agents alike.

EXAMPLE FLOW · @ACME.PROCUREMENT PAYS @VENDOR.OPS

DISCOVER

Resolve @vendor.ops by handle, hosted profile, or directory instead of raw addresses.

›

REQUEST

@vendor.ops creates a tracked request link with amount, memo, invoice, and expiry.

›

PAY

@acme.procurement stages the payment; Conto checks trust, policy, and rollout before money moves.

›

PROVE

The sandbox run becomes launch evidence for live review.

IDENTITY	LINKS	CUSTODY	ROLLOUT
Handle, hosted profile, Profile API	Pay + request, tracked lifecycle	Conto-managed wallet, sandbox-first	Sandbox → live review → live

HOW A PAYMENT MOVES

Every payment follows the same path: requested, checked against policy, approved if it is an exception, executed, and logged. **The only thing that changes is who signs at step 04**, depending on whether Conto holds the wallet or the agent holds its own keys.

INTERNAL WALLET **Conto holds the wallet** · Privy / Sponge custody

01 REQUEST
Agent requests a payment
`POST /payments/request`

02 POLICY
Conto evaluates policy
approve · route · deny

03 IF EXCEPTION
Human approves
Routine spend skips this step.

04 EXECUTE
Conto signs and sends
`POST /payments/execute`

05 RECORD
Logged with full context
tx 0x9f2c… ✓
policy · approval · settled

EXTERNAL WALLET **Agent holds the keys** · Conto authorizes, logs on confirm

01 REQUEST
Agent asks to authorize
`POST /payments/approve`

02 POLICY
Conto evaluates policy
approve · route · deny

03 IF EXCEPTION
Human approves
Routine spend skips this step.

04 EXECUTE
Agent signs with its own key
Conto returns a signed approval token (10 min).

05 CONFIRM
Agent confirms the hash
`POST /payments/confirm`

EITHER WAY, EVERY PAYMENT LANDS IN ONE RECORD

AGENT | POLICY RESULT | APPROVAL | COUNTERPARTY | LINK / REQUEST | SETTLEMENT | RECEIPT

Same request, same policy check, same record. Only the signer at step 04 changes.

Conto signs · Agent signs · ---- Exception path