

The control layer for *AI payments*

Conto sits between your agents and the money they move. Give an agent a wallet, set the policy, and every payment is checked, approved, executed, and logged before it settles. One control plane across stablecoins, cards, and x402.

THE PROBLEM

Agents can now move money, but the spend rules live in prompts and API keys with nothing enforcing them when a payment actually fires. Teams are left with no record they can reconcile and no way to stop a bad transaction before it settles. Controls belong in the payment path, not the prompt.

THE SOLUTION

Conto puts the controls in the payment path. Give each agent a wallet and a policy, and **every payment is checked the moment it fires**, then logged into one record you can reconcile.

CLEAR

Trusted payments

Known recipients and in-policy spend settle without friction.

PAUSE

Exceptions

Unusual or high-value requests route to a human to approve.

STOP

Risky transactions

Policy violations and risky counterparties are blocked before settlement.

CORE CAPABILITIES

Policies

Rules on amount, recipient, category, velocity, and trust, evaluated on every request.

Approvals

Exceptions pause for a human and clear from chat, email, or the dashboard.

Monitoring

Every payment logged with agent, counterparty, policy result, and settlement status.

Multi-rail

Pay over stablecoins, virtual cards, and x402 from one control plane.

RBAC

Owner, Admin, Manager, and Viewer roles scope who sets policy, approves, and pays.

WHERE TEAMS USE IT

Use Conto anywhere agents initiate payments: buying, paying out, issuing credits, or spending at machine speed.

SPEND

Procurement and vendor controls

Buy inside approved vendors, categories, budgets, and trust rules.

MOVE

Payouts, refunds, and credits

Release funds as work completes while larger corrections route to review.

METER

x402 and service spend

Set per-call caps, session budgets, and approval routes for machine-speed spend.

■ HOW THE CONTROL LAYER FITS TOGETHER

Agents and operators connect through your developer surfaces. Every payment passes through the Conto control plane, settles on the rails you choose, and lands in one reconciled record.

