

# Qatom Press Release — Accountable Agent Payments

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FOR IMMEDIATE RELEASE

## Agents proved they will pay. Qatom makes sure the payment can be trusted.

*Qatom launches its accountable payments layer for the agent economy: payment, delivery and a verifiable receipt in one call, with no public ledger, no gas and 0% transaction fees.*

**Toronto, October 2026** — Qatom, the commerce layer that turns APIs and data into storefronts AI agents can buy from, today set out its answer to the growing trust problem in agent payments.

In 2026 AWS, Stripe, Coinbase, Visa and Mastercard all launched ways to give AI agents a wallet. Open protocols such as x402 showed that software can pay software over a plain web request. The next question is harder: can a business trust the payment when an agent is on the other end?

Independent research says the market is not there yet:

- **Volume is mostly noise.** When Artemis and Visa filtered x402 activity, about \$135.7M of raw volume fell to roughly \$15M of real payments.
- **Payments can fail after delivery.** A July 2026 academic study found 49 security-rule violations across 15 x402 payment facilitators, including ways to get services without paying.
- **No one owns the outcome.** Checking a payment does not lock the funds, and refunds and disputes have no owner.

## What Qatom does differently

Qatom ties payment, delivery and the record into one transaction, so a seller is never asked to deliver first and hope to be paid.

- **Settled in the call.** The payment and the service land together, in under a second.
- **Proof that travels with the money.** Each payment carries its own ownership and history, so it can be verified locally, even offline, with no public ledger.
- **Hard spend limits.** Every agent wallet carries a budget that stops spending the moment it runs out.
- **One receipt per call.** Each transaction creates a single record linking the request, the decision and the payment.
- **0% transaction fees, no gas.** Sellers keep 100% of every sale and pay a flat subscription.

Qatom is built for regulated sellers: banks, data owners, healthcare and defence suppliers who need private, on-premise or air-gapped deployment that public-chain rails cannot offer.

## Proof in production

Qatom has processed more than 100,000 payments in production for customers selling APIs, data and media to AI agents.

*“The industry proved that agents will pay. Now it has to prove those payments can be trusted. Builders shouldn’t have to choose between an open protocol and a guarantee. Qatom gives sellers both: every call is paid, delivered and recorded together, and nothing about their business sits on a public ledger.” — Hassan Khan, CEO, Qatom*

## About Qatom

Qatom turns any API, dataset or digital service into an agentic storefront that humans and AI agents can find, buy from and pay per call. It is built on core protocol IP from TODAQ Labs, developed over seven years by its co-founders with Cambridge University (Centre for ReDecentralization) and supporting partners including Department for Science, Innovation and Technology (DSIT - United Kingdom government ministerial department), Arm Technologies, Hyundai Pay, and more.

Sellers start free at [qatom.ai](https://qatom.ai).

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## Sources

- [Artemis/Visa filtered volume, via Daniel McGlynn](#)
- [When HTTP 402 Meets the Blockchain \(arXiv 2607.19545, Jul 2026\)](#)
- [4Pillars: Centralized responsibility is all x402 needs \(Jul 2026\)](#)
- [CoinDesk: demand is not there yet \(Mar 2026\)](#)