

Sam Altman Just Tied 18 Million Iris Scans to the Internet's Payment Layer

World AgentKit, x402, and the Linux Foundation: The Infrastructure for Every Future Transaction — Q2 2026

Two events in 16 days in early 2026 quietly assembled the most significant identity and payment infrastructure the internet has ever seen — and almost nobody connected them. On March 17, 2026, World — the identity network co-founded by OpenAI CEO Sam Altman, formerly known as Worldcoin — launched World AgentKit in limited beta. AgentKit links every AI agent to a verified human identity through World ID — a proof-of-personhood credential created from an iris scan using World's Orb hardware device. Each verified human can delegate their World ID to an AI agent, giving that agent a cryptographic passport proving a unique real person stands behind it. World's network now holds over 18 million verified humans across more than 160 countries, and the underlying x402 payment protocol had already processed more than 100 million microtransactions before the AgentKit launch. Sixteen days later, on April 2, 2026, at the MCP Dev Summit North America in New York, Coinbase contributed the x402 protocol to the Linux Foundation — the nonprofit that governs the open-source standards underlying the entire global technology infrastructure. The founding coalition of the x402 Foundation includes Amazon Web Services, American Express, Google, Mastercard, Microsoft, Shopify, Stripe, Visa, Circle, Cloudflare, the Solana Foundation, Polygon Labs, Adyen, and more than 20 additional companies. In one announcement, every major cloud provider, every major card network, and every major payment processor aligned behind a single payment standard for the AI internet. The HTTP 402 Payment Required status code — dormant in the internet's technical specifications since 1991 — is now the live payment layer of the agentic economy.

01 — THE HTTP 402 STATUS CODE: 35 YEARS DORMANT, NOW LIVE

The HTTP 402 Payment Required status code was written into the internet's foundational technical specification in 1991 — the same year the World Wide Web was invented. Its intended purpose was explicit: to allow web servers to tell clients that payment was required before a resource would be delivered. For 35 years, it sat dormant. Every attempt to build a micropayment layer on the internet failed because the transaction costs of legacy payment networks — credit card fees of 2 to 3%, bank wire minimums, settlement delays — made per-request payments economically unviable for anything smaller than a typical consumer purchase.

The x402 protocol, created by Coinbase and first announced in September 2025, is the first viable implementation of the HTTP 402 status code at scale. It works as follows: a web server or API endpoint that requires payment returns an HTTP 402 response containing machine-readable payment terms —

the amount required, the accepted stablecoin currency, the destination wallet address, and the blockchain network. The requesting agent or application reads these terms, executes a stablecoin payment — typically USDC on Base or Solana — attaches cryptographic proof of payment, and resubmits the request. The server verifies the proof and delivers the resource. The entire sequence takes approximately 200 milliseconds and costs less than a fraction of a cent.

The economics that made micropayment infrastructure impossible on legacy rails are solved by stablecoin settlement. USDC on Base processes at near-zero cost per transaction with sub-second finality. An AI agent that needs to pay for a single API call, a single article, a single dataset query, or a single computational resource can do so for a fraction of a cent without any pre-existing account relationship, billing agreement, or human approval. The Linux Foundation CEO Jim Zemlin described the x402 Foundation as designed to be the neutral home that turns this protocol into a fundamental pillar of how value moves across the internet — explicitly drawing the comparison to what SSL became for encrypted web connections. x402 is to payment what HTTPS is to security: the open standard that makes the internet work the way it was always supposed to.

HTTP 402 WAS WRITTEN IN 1991. The internet has been waiting 35 years for viable micropayment infrastructure. x402 — built on USDC stablecoin settlement at sub-cent cost and 200ms finality — is that infrastructure. The Linux Foundation made it an open standard on April 2, 2026.

02 — THE X402 FOUNDATION: EVERY MAJOR COMPANY IN ONE ANNOUNCEMENT

The formation of the x402 Foundation under Linux Foundation governance on April 2, 2026 is the most significant technology standards announcement since the formation of the World Wide Web Consortium in 1994. The reason is not the technology — it is the coalition. When Amazon Web Services, Google, Microsoft, Visa, Mastercard, American Express, Stripe, Cloudflare, Shopify, Circle, and the Solana Foundation all join the same payment protocol foundation on the same day, they are not making a speculative bet on a new technology. They are announcing which payment standard they have collectively decided will govern the AI internet.

The Linux Foundation's governance model is the critical structural feature that makes the x402 Foundation different from every previous crypto payment standard attempt. Under Linux Foundation governance, x402 is vendor-neutral — no single company controls the specification, the roadmap, or the revenue. The specification is licensed under Apache 2.0 with zero protocol fees and zero account creation requirements. This is the same governance model that produced Linux, Kubernetes, and the foundational infrastructure of the modern internet. When the Linux Foundation governs a standard, it means the standard is designed to outlast any individual company's commercial interests and to be accessible to every developer on earth without payment to a gatekeeper.

The coalition's composition tells the complete story of what x402 is designed to replace. Visa and Mastercard — the two companies that have collectively taken a cut of every card transaction for 60 years — are founding members of the payment protocol that allows AI agents to transact without a card network at all. American Express is a founding member. Adyen, the payment processing infrastructure

behind most of European e-commerce, is a founding member. These are not companies signing up for a protocol that threatens their core business. They are companies recognizing that the agentic commerce era will create transaction volumes that are orders of magnitude larger than human commerce — and that being inside the governing coalition of the dominant standard is better than being outside it.

Shan Aggarwal, Chief Business Officer of Coinbase, stated at the launch: x402 moves us toward a more open financial system where sending value online is as simple as sending an email. By backing the x402 Foundation, we're helping build the native payment layer the internet has never had — one that's global, programmable, and always on. Google has already integrated x402 into its Agentic Payments Protocol as the default stablecoin rail. Circle built its Nanopayments product directly on x402 for sub-cent USDC transactions. MoonPay released the Open Wallet Standard for AI agent wallet interactions aligned with x402. Visa launched its CLI payment tool targeting agent commerce through x402 rails.

03 — WORLD AGENTKIT: 18 MILLION IRIS SCANS GET A PAYMENT WALLET

World AgentKit, launched in limited beta on March 17, 2026, solves the specific problem that x402's payment infrastructure creates at scale: when AI agents can spend money autonomously, how does anyone know whether a real human authorized the spending — or whether the agent has been compromised, hijacked, or is operating outside its owner's parameters?

AgentKit's answer is cryptographic proof of human backing. A developer or user who holds a verified World ID — created through an in-person iris scan using World's Orb biometric device — can delegate their World ID credential to an AI agent using AgentKit. The agent receives a cryptographic proof derived from the owner's World ID through zero-knowledge cryptography — confirming that a unique, verified human has authorized this specific agent's operation, without revealing the human's personal information or biometric data to any third party. When the agent interacts with websites, APIs, or payment services that support the x402 protocol, it can present this cryptographic human-backing proof alongside its payment credential, allowing the service provider to verify that a real person — not an anonymous bot — is responsible for the transaction.

World's network holds over 18 million verified humans across more than 160 countries as of March 2026 — the largest biometric identity database in the crypto ecosystem and one of the largest biometric identity databases in the world outside of national government systems. The Orb device has been deployed in hundreds of cities globally, creating enrollment points where individuals can verify their iris and receive their World ID. The network has faced regulatory friction in multiple jurisdictions: Thai regulators ordered the company to halt iris scan operations and delete biometric records, and the company temporarily paused German operations amid regulatory review. Kenya, Spain, the Philippines, and other jurisdictions have imposed restrictions or suspensions. The privacy concerns are genuine and not resolved by the zero-knowledge architecture — knowing that a unique iris is associated with an agent does not require knowing whose iris it is, but the enrollment process creates a biometric database that has attracted sustained regulatory scrutiny.

Sam Altman has framed the human verification problem as one of the defining technical challenges of the agentic AI era. His framing is structurally correct: as AI agents increasingly transact, shop, and act autonomously online — in a market that researchers project could reach \$3 trillion to \$5 trillion by 2030 — the question of who is responsible for each autonomous transaction becomes the foundational governance question of the agentic economy. World AgentKit is Altman's answer: every transaction traces back to a verified human, and the verification is biometric and permanent.

WORLD AGENTKIT ARCHITECTURE: User scans iris with Orb → receives World ID → delegates World ID to AI agent via zero-knowledge proof → agent presents human-backing credential with every x402 payment → service verifies real human authorization without revealing identity. 18 million verified humans. 160 countries. 100 million+ microtransactions processed.

04 — THE COMPETITIVE LANDSCAPE: X402 VERSUS MACHINE PAYMENTS PROTOCOL

The x402 Foundation's formation on April 2, 2026 placed it in direct competition with the Machine Payments Protocol — a rival AI payment standard co-created by Stripe and crypto venture firm Paradigm, backed by OpenAI, Anthropic, Visa, and Deutsche Bank. The existence of two competing AI payment protocol standards reflects the magnitude of the commercial opportunity and the genuine uncertainty about which architecture will prevail as the dominant standard for agentic commerce.

The key competitive distinction between x402 and the Machine Payments Protocol is governance and neutrality. x402 under Linux Foundation governance is explicitly vendor-neutral — controlled by its community of member organizations under an open-source license with no protocol fees. The Machine Payments Protocol — co-created by Stripe and Paradigm — operates under a governance model that is less explicitly community-neutral, with Stripe and Paradigm retaining more direct control over the standard's direction. Stripe's decision to join both consortia — it is a founding member of the x402 Foundation while simultaneously co-creating the Machine Payments Protocol — is the most transparent hedge available, and it signals that Stripe believes both standards may achieve adoption in different segments of the market.

For investors evaluating the AI payment infrastructure landscape, the existence of two competing standards does not diminish the investment case for either — it confirms that the market for AI agent payment infrastructure is large enough that multiple well-funded institutional coalitions believe it is worth competing for. The underlying settlement currency for both standards is USDC. The underlying settlement networks for both include Base and Solana. Regardless of which protocol standard wins the governance competition, the assets that carry the settlement flows — USDC, Base, Solana — benefit from both.

05 — THE FAITH DIMENSION: WHAT THIS INFRASTRUCTURE MEANS

For investors who approach this technology through the lens of Biblical wisdom — as the Alain AI Lab research series explicitly does — the convergence of biometric identity, AI agent payment infrastructure,

and global payment protocol standardization raises questions that deserve honest engagement rather than dismissal.

Revelation 13 describes a system in which buying and selling requires a mark associated with the beast's authority. The Biblical text does not describe the technical architecture of that mark — whether it is physical, digital, biometric, or something else entirely. What it does describe is a system of economic control through identity verification at the point of transaction: you cannot buy or sell without the mark. The infrastructure being built by World AgentKit and x402 is not that system. It is a voluntary, opt-in developer toolkit in limited beta with 18 million enrolled users. The regulatory bans in Kenya, Spain, Thailand, and the Philippines confirm that governments are actively resisting rather than mandating biometric economic identity systems. The zero-knowledge cryptographic architecture means the iris scan does not need to be revealed to any transaction counterparty.

What the infrastructure does represent is the technical proof of concept that such a system is buildable — and that the commercial incentive to build it exists. Edward Snowden warned about cataloging eyeballs in 2021 — five years before World AgentKit launched — not because he could see the specific product, but because he understood the infrastructure logic. Biometric identity is durable, uncopyable, and globally unique. It is the most reliable answer to the question of who is responsible for a transaction. The question for believers who are also investors is not whether this technology exists — it does — but how to engage with it wisely: understanding what it is, what it enables, what it risks, and what the Word says about the systems that emerge when economic infrastructure and identity verification converge at global scale.

The wise investor understands both the commercial opportunity and the prophetic context. The commercial opportunity is real: x402 processed 97 million transactions before its Linux Foundation launch, with 20-plus institutional members including Visa, Mastercard, and Amazon. The prophetic context is real: the infrastructure for identity-verified universal commerce is being built in front of us. Proverbs 13:22 says a good man leaves an inheritance to his children's children. Understanding the full picture of what is being built — commercially, technically, and spiritually — is how a kingdom-financing investor positions with wisdom rather than ignorance.

06 — CONCLUSION: THE RAILS FOR THE AGENTIC ECONOMY ARE BUILT

The 16-day window from March 17 to April 2, 2026 established the two foundational layers of the agentic economy's financial infrastructure. World AgentKit established the identity layer: every AI agent that matters will be cryptographically linked to a verified human, with the verification anchored in biometric data that is global, unique, and permanent. The x402 Foundation established the payment layer: a vendor-neutral open standard under Linux Foundation governance, backed by every major cloud provider, every major card network, and every major payment processor, that converts the internet's 35-year-dormant payment status code into a live micropayment infrastructure for AI agents.

For crypto investors, the investment implications are specific. USDC is the confirmed settlement currency for x402 — Google has already integrated x402 with USDC as the default stablecoin rail in its Agentic Payments Protocol. Base is the confirmed primary settlement network — x402 has processed 97 million transactions on Base. Solana is the confirmed secondary network. Coinbase is the confirmed

infrastructure operator — contributing x402 to the Linux Foundation while maintaining its position as the ecosystem's primary developer infrastructure provider. World's WLD token and the broader World ecosystem represent the identity layer — with both the commercial opportunity of becoming the internet's default human verification system and the regulatory and privacy risks that biometric identity infrastructure carries.

The internet spent 35 years with a payment status code in its specification and no viable way to use it. World AgentKit and the x402 Foundation activated it in 16 days in early 2026. The rails for the agentic economy are built. The question for every investor who has been following this research series is not whether the infrastructure exists — it does. It is whether you are positioned in the assets that carry the settlement flows across those rails before the volume that positions them as systemically important becomes obvious to everyone else.

HTTP 402 was dormant since 1991. x402 activated it. World tied 18 million iris scans to it. AWS, Google, Microsoft, Visa, Mastercard, Stripe, and Shopify all joined the same foundation on the same day. The identity layer and payment layer of the agentic economy were built in 16 days. Position accordingly.