# Google and Coinbase unveil open standard to empower autonomous AI payments with stablecoins



Google and Coinbase have jointly introduced the Agent Payments Protocol (AP2), an innovative open standard designed to enable AI agents to autonomously and securely conduct payments. This represents a critical step toward addressing the emerging challenge of how to trust AI systems with financial transactions as their roles in everyday life deepen beyond simple interactions to complex task execution, such as booking trips or managing purchases.

As AI becomes more capable of handling multifaceted tasks on behalf of users, the final stage often requires payment. Traditional payment systems, built with the assumption of direct human involvement, face significant limitations in this context. Google highlights three primary challenges: authorization—ensuring merchants can verify that a transaction has user approval rather than an AI acting independently; authenticity—confirming the AI’s actions genuinely reflect the user’s intent without misinterpretation; and accountability—clarifying who bears responsibility in cases of fraud or errors, whether the user, AI developer, or merchant. Without a unified approach, the market risks fragmentation and insecurity from disparate company-specific solutions.

AP2 addresses these issues by introducing a “Mandate” system, a digitally signed and encrypted contract that clearly specifies user instructions—detailing what to buy, price limits, and conditions. This “Mandate” is tamper-proof and verifiable by all participants in the payment process, establishing a transparent chain of evidence linking user intent, AI execution, and payment. The protocol thus elevates the traditional “click-to-buy” interaction into a “contract dialogue” model, greatly enhancing transaction traceability and security.

The protocol also contemplates two core scenarios: real-time purchases with user presence, where users confirm and digitally sign a generated shopping cart to create a "Cart Mandate," and delegated purchases where users provide an "Intent Mandate" authorizing the AI to act autonomously under specified conditions—such as purchasing once a price drops below a threshold—without further user intervention.

Coinbase plays a crucial role by integrating cryptocurrencies, notably stablecoins like USDC, into AP2. Since AI agents cannot open traditional bank accounts due to lack of legal personhood, stablecoins provide a compatible and efficient alternative for AI wallets. This setup facilitates rapid, micro-value, and high-frequency payments between AI agents—such as paying service fees—more efficiently than traditional channels. Google and Coinbase have also developed a payment rail called x402 as an extension of AP2, specifically designed to handle instant stablecoin payments, enabling AI agents to autonomously monetize their services or transact with each other.

The launch of AP2 is backed by a substantial ecosystem of over 60 companies across payments, finance, and technology sectors, including Mastercard, American Express, PayPal, Salesforce, Ethereum Foundation, and MetaMask. This wide-ranging support ensures compatibility with various payment methods, from credit cards to blockchain-based stablecoins, promoting global adoption and preventing market fragmentation.

While currently focused on straightforward physical goods and regular services, AP2 sets the foundation for the emerging “Agent Economy,” where AI-driven commerce could become mainstream, enabling users to delegate complex and budget-limited tasks to AI securely. Although regulatory landscapes vary—such as the EU’s classification of AP2 as high-risk AI with stringent record-keeping requirements—the protocol marks a forward leap towards a future in which AI agents may handle entire commerce processes independently. This promises a transformative impact, offering users enhanced convenience and opening new business models for developers, who can create AI agents providing paid, automated services with seamless settlement mechanisms.

In summary, AP2 signals a pivotal advance in the integration of AI with payment systems, presenting a unified, secure, and scalable approach to enable AI agents to transact on behalf of users with clear oversight, accountability, and efficiency.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://eu.36kr.com/en/p/3471540454675849), [[4]](https://coinchapter.com/google-launches-ap2-a-unified-ai-payments-standard-with-stablecoin-support/), [[6]](https://coinpaper.com/11053/google-launches-ap-2-to-simplify-ai-payments-across-platforms)
* Paragraph 2 – [[1]](https://eu.36kr.com/en/p/3471540454675849), [[5]](https://u.today/google-releases-new-ai-payment-protocol-that-will-support-stablecoins), [[7]](https://www.chaincatcher.com/en/article/2206350)
* Paragraph 3 – [[1]](https://eu.36kr.com/en/p/3471540454675849), [[5]](https://u.today/google-releases-new-ai-payment-protocol-that-will-support-stablecoins), [[7]](https://www.chaincatcher.com/en/article/2206350)
* Paragraph 4 – [[1]](https://eu.36kr.com/en/p/3471540454675849), [[3]](https://www.coinbase.com/developer-platform/discover/launches/google_x402), [[4]](https://coinchapter.com/google-launches-ap2-a-unified-ai-payments-standard-with-stablecoin-support/)
* Paragraph 5 – [[1]](https://eu.36kr.com/en/p/3471540454675849), [[3]](https://www.coinbase.com/developer-platform/discover/launches/google_x402), [[4]](https://coinchapter.com/google-launches-ap2-a-unified-ai-payments-standard-with-stablecoin-support/), [[6]](https://coinpaper.com/11053/google-launches-ap-2-to-simplify-ai-payments-across-platforms)
* Paragraph 6 – [[1]](https://eu.36kr.com/en/p/3471540454675849), [[2]](https://www.axios.com/2025/09/16/google-ai-agents-ecommerce-online-shopping), [[4]](https://coinchapter.com/google-launches-ap2-a-unified-ai-payments-standard-with-stablecoin-support/), [[7]](https://www.chaincatcher.com/en/article/2206350)
* Paragraph 7 – [[1]](https://eu.36kr.com/en/p/3471540454675849), [[5]](https://u.today/google-releases-new-ai-payment-protocol-that-will-support-stablecoins), [[6]](https://coinpaper.com/11053/google-launches-ap-2-to-simplify-ai-payments-across-platforms)

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## Bibliography

1. <https://eu.36kr.com/en/p/3471540454675849> - Please view link - unable to able to access data
2. <https://www.axios.com/2025/09/16/google-ai-agents-ecommerce-online-shopping> - Google has introduced the Agent Payments Protocol (AP2), aiming to enhance trust in AI agents used as personal shoppers in e-commerce. This open standard ensures AI agents accurately follow user instructions, maintain transaction accountability, and prove user consent for specific purchases. AP2 builds upon existing protocols like agent-to-agent (A2A) and model context (MCP) to improve the reliability of AI-assisted buying. Supported by over 60 partners, including Mastercard, American Express, PayPal, and Alibaba, Google hopes the open standard will gain swift adoption and create a collaborative ecosystem. ([axios.com](https://www.axios.com/2025/09/16/google-ai-agents-ecommerce-online-shopping?utm_source=openai))
3. <https://www.coinbase.com/developer-platform/discover/launches/google_x402> - Coinbase and Google have collaborated to integrate x402, an HTTP-native, instant stablecoin payment standard, into Google's Agent Payments Protocol (AP2). This integration enables AI agents to autonomously handle payments, facilitating micropayments and new automation models that traditional payment systems cannot support. The x402 extension allows agents to monetize their services, pay other agents, or handle micropayments automatically on behalf of users, marking a significant advancement in agent autonomy. ([coinbase.com](https://www.coinbase.com/developer-platform/discover/launches/google_x402?utm_source=openai))
4. <https://coinchapter.com/google-launches-ap2-a-unified-ai-payments-standard-with-stablecoin-support/> - Google has launched the Agent Payments Protocol (AP2), an open-source standard designed to simplify and standardize payments between AI agents. The protocol extends Google's existing Agent2Agent (A2A) and Model Context Protocol (MCP), enabling agents to discover each other, coordinate tasks, and settle payments. AP2 supports stablecoin payments alongside traditional methods like credit cards and bank transfers, addressing the limitations of current payment systems that assume human direct interaction. ([coinchapter.com](https://coinchapter.com/google-launches-ap2-a-unified-ai-payments-standard-with-stablecoin-support/?utm_source=openai))
5. <https://u.today/google-releases-new-ai-payment-protocol-that-will-support-stablecoins> - Google has unveiled the Agent Payments Protocol (AP2), an open standard aimed at enabling AI agents to make secure payments autonomously. The protocol introduces the concept of 'Mandates', digitally signed and encrypted contracts that record user instructions to AI agents, ensuring authorization, authenticity, and accountability in transactions. AP2 supports various payment methods, including stablecoins, credit cards, and bank transfers, and is backed by over 60 companies, including Coinbase, Ethereum Foundation, and MetaMask. ([u.today](https://u.today/google-releases-new-ai-payment-protocol-that-will-support-stablecoins?utm_source=openai))
6. <https://coinpaper.com/11053/google-launches-ap-2-to-simplify-ai-payments-across-platforms> - Google has introduced the Agent Payments Protocol (AP2), an open-source protocol designed to simplify and standardize payments between AI agents. The protocol aims to streamline settlements between AI agents and real-world sellers or other counterparties, addressing challenges such as authorization, authenticity, and accountability in AI-driven transactions. AP2 supports various payment methods, including stablecoins, credit cards, and bank transfers, and is backed by over 60 companies, including American Express, Mastercard, and PayPal. ([coinpaper.com](https://coinpaper.com/11053/google-launches-ap-2-to-simplify-ai-payments-across-platforms?utm_source=openai))
7. <https://www.chaincatcher.com/en/article/2206350> - Google has launched the Agent Payments Protocol (AP2), an open-source payment protocol designed for transactions between AI agents. Co-developed with over 60 leading global payment and technology companies, including Coinbase, Ethereum Foundation, and MetaMask, AP2 aims to address the limitations of current payment systems by enabling AI agents to handle secure transactions autonomously. The protocol introduces 'Mandates', digitally signed and encrypted contracts that record user instructions to AI agents, ensuring authorization, authenticity, and accountability in transactions. ([chaincatcher.com](https://www.chaincatcher.com/en/article/2206350?utm_source=openai))