

Agentic Payments Ecosystem Map: method

How organisations and programs are selected, placed on the stack, labelled and corrected.

What the map records

The map tracks agentic payment programs: products, protocols and initiatives that let software act on someone's behalf when money moves. Each program belongs to an organisation and sits at one layer of an eleven-layer stack that runs from stating intent to settling a dispute.

Rules

Boundary test. A program is included when a failure in what it does could cause financial loss, a dispute or regulatory exposure. Shopping, search and marketing tools that never touch authority or money are left out. Programs that are relevant but fail this test are listed as adjacent and are not drawn on the stack.

Evidence rule. Each program rests on a primary source or a named publication, dated, and re-checked at every revision. Claims that cannot be confirmed stay off the map until they can.

Usage figures. Transaction counts appear only beside an independent estimate. Company-reported volumes are not shown on their own.

One layer per program. Each program sits at the layer where most of its function works today. An organisation appears at every layer where it runs a program; the stack drawing counts organisations, not programs.

What the drawing counts. Only programs that exist today are drawn: live, limited release, pilot, protocol, incumbent programme and licence in progress. Retired and announced programs stay in the directory but are not drawn.

Dates. Every program shows the date of the event its evidence rests on, and the date it was last verified.

What the map is not. It does not score, rank or recommend organisations, and it is not legal or investment advice. Assessments may be added program by program once evidence supports them.

Corrections. Every revision logs what changed and why on the map page, including errors in earlier drafts.

Maturity labels

Live	Generally available or in production use. Scale may be unknown.
Limited release	In production for a restricted set of customers or markets.
Pilot	Preview, beta or controlled deployment with named participants.
Protocol / standard	A published specification. Adoption is tracked separately from existence.

Incumbent programme	A network, bank or platform initiative made of several products and partners.
Licence in progress	A regulatory approval granted in part, with conditions still to be met.
Announced, not launched	Publicly expected or announced, with no launch confirmed by a primary source.
Retired	Shipped and later withdrawn. Kept on the record.
Adjacent	Relevant to agent payments but failing the boundary test as currently positioned.

The eleven layers

BEFORE PAYMENT · INTENT AND AUTHORITY

 01	Intent capture	Where a person or firm states what they want done.
 02	Intent interpretation	How the agent turns a goal into a plan of actions. Model layer; outside this map's scope.
 03	Authority grant	What the agent may spend, with whom, and until when.
 04	Agent identity	Which piece of software is acting, and on whose behalf.

AT PAYMENT · CREDENTIAL, RAIL AND CHECKS

 05	Instrument selection	Which card, account or wallet the payment draws on.
 06	Payment initiation	How the payment instruction is created and sent.
 07	Screening and authorisation	Whether fraud, risk and limit checks pass before money moves.

AFTER PAYMENT · FINALITY, PROOF AND RECOURSE

 08	Settlement	When value moves with finality.
 09	Reconciliation	How a payment is matched to the task, call or invoice it paid for.
 10	Audit and evidence	Who did what, under whose authority, in a form others can verify.
 11	Exception and dispute	Who carries the loss when an agent acts within limits and still gets it wrong.

Contact

To submit evidence or a correction, write to gs@systemoversignals.com or connect on LinkedIn ([linkedin.com/in/gsinghal680](https://www.linkedin.com/in/gsinghal680)).

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