



Let your AI agents pay, without losing control.

AI agents can now pay for APIs on their own using x402, the open standard for internet payments. Lumière PayCheck answers “**should this payment happen?**” before the money moves, and keeps a record of every answer your auditors can verify.

BEFORE, NOT AFTER Decide first Every payment is checked against trust data and your company’s rules before it happens. We never hold or move your funds.	EVIDENCE, NOT OPINIONS Grades you can trust 17,000+ x402 endpoints monitored every 30 minutes, paid delivery tests, and real on-chain payments.	BUILT LIKE IAM Controls for agents Scoped credentials, roles, approvals, caps, and a tamper-evident audit trail, applied to software that spends.
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How it works

1	We watch the market Uptime, price, and payout wallet for every endpoint in the x402 Bazaar, plus our own paid checks that sellers really deliver.
2	Your agent asks first Before paying, it sends the endpoint, amount, and payout wallet to PayCheck with its own scoped credential.
3	Allow, deny, or review “Allow” comes with a signed receipt your wallet can require. “Review” waits for a person on your team.
4	Everything is recorded Each decision is stored with its full inputs, replayable, and hash-chained so edits or deletions are detectable.

Who it’s for

Engineering	One scoped key per agent, or key-less sign-in with GitHub, Google Cloud, Azure, or Kubernetes identity.
Finance	Company-wide caps, budget alerts at 50/80/100%, spending by team, and read-only access for auditors.
Security & IAM	Roles with separation of duties, IP allowlists, a freeze switch, SIEM streaming, and a verifiable audit trail.
Agent developers	A free API and MCP server to check any x402 endpoint before calling it.

What you get

Trust data about sellers

Feature	What it does
Continuous monitoring	Every Bazaar endpoint checked every 30 minutes: uptime, response time, price, payout wallet, network.
Grades A to F	Uptime (40 points), response time (15), price and wallet stability (25), paid delivery results (20).
Paid delivery verification	We pay endpoints and check responses match what sellers advertise; a failure counts only after a second paid check confirms it.
Real usage from the blockchain	Actual x402 payments (USDC on Base and Solana) into each seller's wallet: volume, buyers, trend, concentration.
Wallet and price change detection	Flags payout-wallet changes and price increases; a wallet change caps the grade.

Payment authorization

Feature	What it does
Scoped agent keys	Allowed sellers, per-payment cap, daily and monthly limits, expiry; revoke or replace instantly.
Signed receipts	Ed25519-signed approval for the exact payment, valid 5 minutes, verifiable with our published key.
Human review	Payments above a threshold or to a new wallet wait for an approver (expires after 24 hours).
Replayable audit	Every decision stored with its full inputs and re-evaluable on demand; CSV export.
Test keys	Integrate safely: test decisions never count toward spending, caps, alerts, or reports.

Governance

Feature	What it does
Roles	Viewer (read-only), Approver, Admin, Owner: each person has their own key, removable anytime.
Freeze switch and blocklist	Pause every agent in one click; always deny chosen sellers or wallets.
Company-wide caps	Daily and monthly limits across all agents, a maximum single payment, and allowed networks.
IP allowlists and key-less sign-in	Keys that only work from your addresses, or no stored keys at all using your cloud's workload identity.
Alerts and SIEM streaming	Budget alerts at 50/80/100% and spike alerts by email or signed webhook; every decision streamed to your security tools.
Activity log and tamper-evident audit	Who changed what, including us; hash-chained decisions you can verify in one click.
Teams and owners	Each agent tied to a person and a cost center; spending reports by team.

Enterprise, security, and plans

Enterprise service

Custom terms, no delays	Agent counts, audit retention, rate limits, caps, and networks set for your company, effective on your next request.
Onboarding by invite	A one-time access link; you create your own owner key, and we never see it. Invite colleagues the same way.
Flexible pricing	Flat fee, or usage-based: a base fee plus a price per authorization above an included amount, invoiced monthly via Stripe.
Trials	A time-limited workspace to evaluate before you commit.
Transparent support	Support access is read-only, expires in 15 minutes, and appears in your activity log.
Public status	Live component health, 90-day uptime, and incident updates at lumierepaycheck.org/status .

Security highlights

No custody	We never hold, route, or escrow funds.
Keys	192-bit random, shown once, stored only as SHA-256 hashes.
Data	US East (Virginia) hosting; nightly backups encrypted with AES-256-GCM before leaving our server; no IP address logs.
Application	HTTPS with HSTS, strict content security policy, parameterized queries, signed webhooks, SSRF protection, rate limits.
Honest limits	Not yet SOC 2 certified or third-party penetration tested; single-region, single-instance hosting. Details: lumierepaycheck.org/security .

Plans

	Free	Builder	Business	Enterprise
Price	\$0	\$9 / month	\$49 / month	Custom
Agent keys	–	3	25	Up to 1,000
Audit history	–	30 days	1 year	2 years (custom)
Human review, CSV export	–	–	Yes	Yes
Roles, freeze, alerts, audit	–	Yes	Yes	Yes
Company caps, custom limits	–	–	–	Yes
Billing	–	Card or USDC	Card or USDC	Invoice

Endpoint grades, the free API (60 requests/minute), and the MCP server are free for everyone.

Getting started

- 1 Get your owner key**
Open your one-time access link and save the key in a password manager.
- 2 Invite your team**
Add viewers, approvers, and admins; each gets their own key.
- 3 Create agents**
One scoped key per agent, or link your cloud identity for key-less sign-in.
- 4 Integrate**
Before each payment, call POST /v1/authorize and pay only on “allow”.
- 5 Set controls**
Alert email or webhook, company blocklist, and SIEM streaming.
- 6 Go live**
Switch from test keys, check a few decisions, and verify the audit trail.

The core call

```
curl https://lumierepaycheck.org/v1/authorize \  
-H "Authorization: Bearer $PAYCHECK_AGENT_KEY" -H "content-type: application/json" \  
-d '{"url":"https://api.seller.example/data","amount":"10000","payTo":"0xSELLER"}'
```

Learn more

Overview	lumierepaycheck.org/docs/overview
All features	lumierepaycheck.org/docs/features
Plans and pricing	lumierepaycheck.org/docs/pricing
Getting started	lumierepaycheck.org/docs/getting-started
Administrator guide	lumierepaycheck.org/docs/admin-guide
Integration guide	lumierepaycheck.org/docs/integration
FAQ	lumierepaycheck.org/docs/faq
Security	lumierepaycheck.org/security
Privacy	lumierepaycheck.org/privacy
Status and uptime	lumierepaycheck.org/status

Ready to evaluate?

Tell us about your agents and we'll set up a trial workspace: lumierepaycheck.org/enterprise or hello@lumierepaycheck.org.

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