

Screen every payment before you settle it.

One API call checks both wallets against the OFAC list and the payout wallet and price against what the seller set up.

THE PROBLEM

You sign the settlement. Three things can go wrong first.



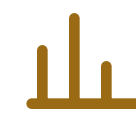
Sanctioned wallets

A payer or a payee on the U.S. Treasury OFAC list. You want to know before you move USDC, not after.



Hijacked payout wallets

A compromised seller server quotes a new payTo. The payment settles fine, to the wrong person.



Overcharges

An amount above the endpoint's normal price. Agents pay it automatically; their owners complain to someone.

WHAT WE ALREADY WATCH

We know what the seller set up, so you don't have to guess.

39,800

x402 endpoints monitored: price, payout wallet and uptime, every 30 minutes

Daily

OFAC SDN list refresh, straight from the U.S. Treasury, EVM and Solana addresses

33

facilitators recognized in our on-chain settlement index on Base and Solana

Plus seller-declared wallets (paycheck.json), real paid delivery tests, and buyer reports.

HOW IT WORKS

One call between verify and settle.

1 • Verify

Your /verify gets paymentPayload + paymentRequirements, as today.



2 • Screen

POST the same body to /v1/facilitator/screen. Milliseconds.



3 • Settle

allow: settle. review: your call.
block: don't settle.

No new data to collect, no SDK. Batch up to 100 payments per call. Testnet checks are free.

WHAT COMES BACK

Three answers, each with its reasons.

Decision	When	What we suggest
block	Payer or payee is on the OFAC SDN list (or the endpoint's monitored payout wallet is)	Don't settle
review	payTo isn't the wallet we monitor or the seller declares; amount above the quoted price; wallet changed unexpectedly; endpoint withdrawn	Your call: hold, settle and alert, or settle
allow	Nothing found	Settle

Every answer lists its reasons in plain words, plus the endpoint's grade and the date of the sanctions list used.

FAIR BY DESIGN

Safe for you, and fair to your sellers.

A grade never blocks a payment

New or low-graded sellers aren't flagged. Only concrete evidence is: sanctions, a wallet mismatch, a price above the quote.

We keep counts, not payments

Payer, payee and amounts are screened in memory and not stored. Keys are stored as hashes.

Grades can't be bought

Not by sellers, not by facilitators. That's what makes them worth checking.

You stay in charge

We give an answer and the reasons. What you settle is your decision.

THE CALL

Integration is one request.

Request

```
POST /v1/facilitator/screen
x-paycheck-key: pc_fac_...

{ "paymentPayload": {...},
  "paymentRequirements": {...} }
```

Response

```
{ "decision": "review",
  "review": ["payTo differs from
the monitored payout wallet"],
  "payTo": { "sanctioned": false,
    "matchesMonitored": false },
  "ms": 2.1 }
```

Or send plain fields: payer, payTo, amount, network, resource. Usage so far: GET /v1/facilitator/usage.

PRICING

10,000 checks a month free. Then \$1.50 per 1,000.

Checks a month	Monthly bill
10,000	\$0
100,000	\$135
1,000,000	\$1,485
10,000,000	\$14,985

No base fee, no minimum, no setup. Testnet checks are free.

Invoiced monthly through Stripe. See usage and the running estimate any time.

Tip: screen what matters most, such as payments above a threshold or the first payment to a new payTo.

EARLY PARTNERS

A free pilot, no cap, live the same day.

We set up your key, you screen as many payments as you like, free, for your first two months. You tell us what's missing.

We ask: feedback, and permission to name you as a partner if you're happy.

AFTER SCREENING

Where we can go together next.

LATER

Data license

Grades and history, payout-wallet changes, delivery tests and real-buyer counts for the whole x402 market, for your dashboards and risk models.

ALSO

Referrals

Sellers ask us which facilitator to use, and your sellers' buyers need spend controls. We can send each other customers, on terms we agree.

ALSO

Seller services

Delivery tests, wallet declarations and a trust badge for your sellers. They can earn a better grade, never buy one.

NEXT STEPS

Start screening today.

1. Get a key: lumierepaycheck.org/facilitators
2. Read the guide: lumierepaycheck.org/docs/facilitators
3. Want a pilot? Email us and we'll set it up the same day.