UQPAY Launches Commercial-Grade x402 Stablecoin Platform, Powered by UCP

Universal Commerce Protocol (UCP) enables businesses to accept both human and AI-initiated stablecoin payments through single integration

Stablecoin	Issuer	Traditional Mode	x402 Mode	UQPAY Mode
USDC	Circle	✓	✓	✓
XUSD	StraitX	✓	✓	✓
USDG	Paxos	✓	✓	✓
USDP	Paxos	✓	✓	✓
PYUSD	PayPal/Paxos	✓	✓	✓
USDT	Tether	✓	—	✓
FDUSD	First Digital	✓	—	✓
RLUSD	Ripple	✓	—	✓

Supported Stablecoins Across Traditional, x402, and UQPAY Payment Modes

SYDNEY, NEW SOUTH WALES, AUSTRALIA, February 5, 2026 /EINPresswire.com/ -- UQPAY Australia (UQPAY AU) today announced the launch of a commercial-grade, custodial, and compliant stablecoin acquiring platform designed to support both traditional merchant payments and AI-initiated autonomous transactions.

UQPAY's solution is fully compatible with the Universal Commerce Protocol (UCP) and natively supports the x402 payment protocol (an AI-native payment standard). It delivers a production-ready payment infrastructure that integrates on-chain acquiring, enterprise-grade custody, fiat settlement, and AI-native payment execution within a single governed system. The platform supports multiple regulated stablecoins, including USDC, USDT, and XUSD, enabling businesses to deploy stablecoin payments at commercial scale while meeting institutional compliance requirements.

This launch reflects a broader shift from blockchain-native payment instruments to enterprise-ready commercial infrastructure capable of supporting real-world commerce and emerging AI-driven transaction models.

From Payment Gateway to Payment Core: Universal Commerce Protocol (UCP)

While stablecoin payment solutions have proliferated in recent years, most remain fragmented, narrowly scoped, or limited to experimental use cases. What has remained scarce is a unified payment core capable of supporting real-world commercial scale, governance, and automation.

Rather than simply adding stablecoin acceptance as another feature, UQPAY AU rebuilt the underlying acquiring logic with Universal Commerce Protocol (UCP) as the foundation. UCP functions as a payment operating layer that orchestrates transaction execution, fund

governance, and settlement across both human-initiated and machine-initiated payment flows.
At the platform level, UCP coordinates:
- Enterprise-grade custodial account and fund management
- Full lifecycle visibility of on-chain transaction states
- Automated clearing and settlement between stablecoins and fiat currencies
- Tight coupling between payment execution and merchant fulfillment logic
- Native payment support for AI agents and automated systems

Built on UCP, UQPAY AU's stablecoin acquiring system is designed for durability, scalability, and operational control.

Dual-Track Payment Architecture with Unified Governance

UQPAY AU operates two parallel stablecoin payment rails governed by a single commercial and compliance core through UCP, allowing merchants and platforms to support both conventional and autonomous payment scenarios through one integration.

Traditional Stablecoin Payment Gateway

Designed for cross-border e-commerce, digital platforms, subscriptions, and content services, this gateway supports API-based and embedded checkout integrations, automated settlement from stablecoins to fiat custodial accounts, and end-to-end compliance with KYC, AML, and auditability requirements.

x402 Intelligent Payment Gateway (AI-Native)

Purpose-built for AI agents and automated systems, this gateway provides native support for the x402 payment protocol promoted by Coinbase. It enables micropayments, high-frequency transactions, and unattended machine-to-machine execution, with all funds centrally governed and settled through the UCP custodial account infrastructure.

Through UCP, a single integration enables both human-initiated and machine-initiated payments under unified governance.

Making x402 Commercially Viable at Scale

UQPAY AU extends the x402 payment model beyond experimental implementations through two UCP-enabled architectural enhancements.

First, UCP introduces standardized intermediate transaction states—such as "Submitted" and "In Progress"—at the execution layer. Transactions become observable immediately upon on-chain broadcast, without waiting for final block confirmation. This enables real-time status tracking, non-blocking execution, and early fulfillment initiation for digital content, AI inference, and usage-based services.

Second, UCP implements an asynchronous, event-driven acquiring architecture based on webhook subscriptions. All transaction events are centrally orchestrated, with guaranteed delivery, retry logic, and horizontal scalability. This design supports internet-scale traffic and AI-native payment workloads while maintaining reliability and auditability under high load.

Together, these capabilities provide the operational foundation required for stablecoin payments to function reliably in real-world commercial environments.

Where Stablecoins and AI Commerce Converge

The payments industry is entering a dual inflection point. Stablecoin transaction volumes surpassed USD 33 trillion in 2025, as global payment networks expand tokenized settlement capabilities. At the same time, AI agents are emerging as active economic participants, driving demand for autonomous, high-frequency, and usage-based payment models.
UQPAY AU's UCP-powered stablecoin acquiring platform is designed to support this convergence across use cases including AI inference billing, agentic commerce, cross-border e-commerce, digital content platforms, and machine-to-machine payment scenarios.

Jack Li, CEO of UQPAY, commented: "Stablecoins and AI are reshaping both how payments are executed and who initiates them, in an AI-driven economy, products are no longer simply displayed—they are invoked. UCP provides the infrastructure that allows payments, fulfillment, and compliance to operate seamlessly across both human and machine-driven commerce."

ABOUT UQPAY
UQPAY Group is a Singapore-headquartered global fintech enterprise with core businesses spanning integrated digital payments, Payment Software-as-a-Service (Payment SaaS), and fintech venture capital. As a pioneer in payment innovation, UQPAY has built an end-to-end compliant, full-stack digital payment platform that enables businesses to seamlessly access global acquiring, virtual banking, card issuance, and stablecoin payment services through a single integration point.
Since its founding in 2016, UQPAY has secured multiple payment licenses across key markets in Asia, North America, and Europe. As a principal member of Visa, Mastercard, and UnionPay International, the world's three major card schemes, UQPAY is deeply embedded in the global payment ecosystem. We believe that payments should power the borderless growth of commerce. Where intelligent awakening meets the protocol of value, UQPAY is committed to building the payment infrastructure for the next-generation economy driven by AI and Web3, reshaping how money flows across the globe.
UQPAY Australia is the Australian subsidiary of the UQPAY Group, focused on digital assets and next-generation payment solutions. The company provides compliant, scalable stablecoin payment and settlement infrastructure that bridges traditional financial systems with the emerging AI-driven digital economy.

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