Ra Pay AI Solves AI Agent Payments Using the Terminal — Turning 2 Billion Computers Into a Global AI Payment Network

Ra Pay delivers the first CLI-native AI Agent payment primitive already installed on every computer on earth*

SAN FRANCISCO, CA, UNITED STATES, March 5, 2026 /EINPresswire.com/ -- **Ra Pay AI Solves [AI Agent Payments](#) Using the Terminal — Turning 2 Billion Computers Into a Global AI Agent Payment Network**

> We built CLI AI native payment infrastructure for AI agents because AI agents don't need or want browsers — & the best part, CLIs are already on every computer on earth & now so is Ra Pay.""
>
> *Ethan Gilmore, Ra Pay AI Founder*

While the industry builds browser-based payment tools that waste tokens & leak data, Ra Pay delivers the first CLI-native payment primitive already installed on every computer on earth

Ra Pay AI, LLC today announced the public beta of Ra Pay, the first command line payment primitive purpose-built for AI agents. By using the terminal — pre-installed on over 2 billion computers running macOS, Windows, & Linux — as its distribution layer, Ra Pay enables any AI agent on any machine to send fiat payments with a single two-character command: `ra send`.

The [AI agent economy](#) is arriving faster than anyone expected. Gartner predicts that by 2028, AI agents will command over $15 trillion in B2B purchases, with 90% of all B2B transactions handled by autonomous agents. Yet the industry has no native payment infrastructure for these agents. Every existing solution forces AI agents into the browser — the wrong abstraction layer — burning tokens, leaking data, & breaking constantly.

Ra Pay saw what the rest of the industry missed: the terminal is the AI-native operating system, & it's already everywhere.

The Two Problems Everyone Else Got Wrong

The AI agent payment space has two fundamental problems. The first is a native payment

problem: AI agents need to transact in their own environment, not through browser automation designed for humans. The second is a distribution problem: payment infrastructure needs to reach every agent on every machine without per-platform SDKs or app store gatekeepers.

Every competitor is trying to solve these problems inside the browser. That approach is fundamentally flawed. Browser-based payment tools force AI agents to fight CAPTCHAs, parse HTML, & navigate cookie-laden checkout flows — burning through expensive AI tokens at 40 times the rate of a native CLI call. Browser automation runs at roughly 50%

Ra Pay AI Logo

reliability with 30-60 second transaction times. Ra Pay solves both problems simultaneously. The terminal is the native environment where AI agents already operate, & it ships on every computer on earth. One install & every AI agent on that machine can transact. No app stores. No per-agent SDKs. No browser dependencies. Instant global distribution to over 2 billion endpoints.

"Every AI company is trying to make agents work inside the browser," said Ethan Gilmore, founder of Ra Pay AI. "That's the wrong approach. Browsers were built for humans & most of the time humans slow AI agents down & are only needed for purchase or control decisions. Dark factories & headless commerce already understand this but this hasn't been applied to AI Agent payments yet. Ra Pay is fixing this. Terminals were built for machines. We built CLI AI native payment infrastructure for AI agents because AI agents don't need or want browsers — & the best part, CLIs are already on every computer on earth & now so is Ra Pay. Everyone else missed this, we didn't."

Human Control Over AI Spending

Ra Pay keeps humans in the loop through a two-step confirmation flow. When used through the [Model Context Protocol — the open standard supported by Claude, ChatGPT,](#) & Gemini — the AI agent previews the transaction details & the human approves before money moves. Agents automate. Humans authorize. Stripe secures. Ra Pay is built on Stripe's payment infrastructure, giving it enterprise-grade security, regulatory compliance, & the ability to process payments in 135+ currencies from day one.

Positioning for a $15 Trillion Market

With trillions in AI-agent-directed commerce on the horizon, the payment layer that captures this market will need to be AI-native, globally distributed, & secure by default. Ra Pay is the only payment primitive that checks all three boxes — built for agents, distributed via the terminal, & architecturally secured against the attack vectors that plague browser-based alternatives.

Availability

Today is Ra Pay's first press release but its beta has been in progress since February. AI agents & users can install it it with the following command: npm install -g @rapay/cli

For more information, visit rapay.ai or send an email to hello@rapay.ai

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