

TFSF Ventures Publishes Open Specification for Agent-to-Agent Payment Infrastructure, Files Int'l Patent Protection

Production-grade infrastructure for all four stages of autonomous agent commerce — authorization, settlement, dispute resolution, and reconciliation

DUBAI, UNITED ARAB EMIRATES, April 16, 2026 /EINPresswire.com/ -- FSF Ventures FZ-LLC today published the [A2A Payment Protocol](#), an open technical specification defining how autonomous AI agents authorize, settle, dispute, and reconcile payments between each other — without human initiation of individual transactions. The specification is available at github.com/SFOSTER2030/a2a-payment-protocol and the white paper at a2a.tfsfventures.com.

The release follows a peer-reviewed Systematization of Knowledge paper published in April 2026 (arXiv:2604.03733) confirming that agent-to-agent payments represent an unsolved infrastructure gap across a four-stage lifecycle: discovery, authorization, execution, and accounting. The paper found that every existing approach — card networks adapting consumer checkout, blockchain experiments, and AI orchestration platforms — fails at one or more of these stages. The A2A Payment Protocol addresses all four in a single unified system.

The specification is built on the Pulse AI platform, TFSF Ventures' proprietary AI agent infrastructure engine currently operating 49 production agents across 21 industry verticals. The payment infrastructure is implemented as seven specialized agents — Transaction Authorizer, Settlement Executor, Reconciliation Auditor, Dispute Resolution Manager, Payment Exception Handler, Settlement Operations Manager, and Compliance Reporter — communicating through 76 inter-agent routes and accessible via 50 API endpoints with 29 granular permissions.



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The architecture includes a ten-step policy-governed authorization pipeline with machine-enforceable spending controls; a three-mode settlement engine supporting instant atomic transfers, conditional escrow separating payment finality from delivery confirmation, and external payment rail integration; five-phase dispute resolution with deadline-governed transitions; and automated daily reconciliation matching payments to service delivery records across eight anomaly detection categories.

The protocol will be deployed into the Pulse AI platform for existing client stacks immediately, and will serve as the foundational payment layer for a new joint venture payment product scheduled for release on June 1, 2026. Additional details on the joint venture partnership will be announced as the release approaches.

The A2A Payment Protocol is protected under international patent law, with patent pending status established in eleven jurisdictions including the United States, European Union, United Kingdom, UAE, China, Japan, South Korea, Australia, Canada, Brazil, and India.

The company stated: "AI agents are already operating in production across every major industry — and we have been deploying them for clients across 21 verticals for years. What has been missing is the infrastructure for those agents to transact with each other safely, with the same level of policy governance, compliance enforcement, and audit integrity that human commerce takes for granted. We built that infrastructure because we needed it. Now we are deploying it everywhere."

The A2A Payment Protocol specification is published under the Apache 2.0 license. The implementation is proprietary and runs inside the Pulse AI platform. All endpoints route through the Pulse API.

Businesses deploying or planning to deploy AI agents that require autonomous spending, inter-agent settlement, or compliance-aware payment routing can take the free [Operational Intelligence Assessment](https://tfsfventures.com/assessment) at tfsfventures.com/assessment to receive a custom deployment blueprint within 24 to 48 hours.

About TFSF Ventures FZ-LLC

TFSF Ventures FZ-LLC (RAKEZ License 47013955) is an AI agent deployment firm operating across three pillars: Agentic Infrastructure, Payment Rails, and Venture Engine. Founded on 27 years of experience in payments and software infrastructure, TFSF Ventures deploys production AI agent systems across 21 industry verticals in 30 days. The firm operates the Pulse AI platform — 49 production agents, 93 pre-built connectors, and deployment templates purpose-built for enterprise operations. Ghost Architecture ensures client brand integrity: TFSF is invisible, the client's brand is customer-facing. Global operations from Ras Al Khaimah, UAE.

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