UNYKORN IMPACT & INNOVATION REPORT · EDITION 2026 · COMPANION

Settlement & *Machine Commerce*

Flat fees for people, per-call prices for machines, and issuance rails that stay in test until a client's counsel signs.

UnyKorn LLC   September 2026   Edition 1.0

CHAPTER 01

Why it exists

A useful service should be buyable by a person with a card and by a software agent with a wallet, at a price fixed in advance. Most of the market offers one or the other, and the agent path usually ends in an API key negotiated by email.

UnyKorn's rule is older than the rail: flat fees and subscriptions, never a share of a client's recovery, trade or income, never a commission. The machine rail exists so that the same rule holds for buyers who cannot sign anything.

> Two rails, one rule: the price is known before the work, and nobody at UnyKorn is paid a percentage of anything.

CHAPTER 02

Global context

The BIS sets three tests for money and finds stablecoins short on all three; Project Agorá is testing tokenised deposits and reserves with eight central banks; the IMF asks governments not to treat crypto assets as money. UnyKorn's rails are designed to sit inside those conclusions: dollars as the unit of account, a stablecoin accepted only as payment for a finished call, no balances held, issuance research kept in test.

EXTERNAL

BIS · Annual Economic Report 2025, Chapter III, "The next-generation monetary and financial system" (June 2025)

Sets three tests any monetary system must pass: singleness (money settles at par, no questions asked), elasticity (supply expands to meet payment needs), integrity (resistance to financial crime). Finds that stablecoins fall short on all three and that tokenisation of central bank reserves, commercial bank deposits and government bonds on a unified ledger can "enable the contingent performance of actions": operations that execute only when their preconditions are met.

`https://www.bis.org/publ/arpdf/ar2025e3.htm`

EXTERNAL

BIS Innovation Hub · Project Agorá

"A public-private collaboration that aims to test the desirability, feasibility and viability of a multi-currency shared programmable platform for wholesale cross-border payments." Eight central banks including those of five major reserve currencies, and over 40 financial institutions convened by the IIF; a real-value test in July 2026 in which 28 institutions completed transactions totalling approximately CHF 800,000 across 17 scenarios.

`https://www.bis.org/about/bisih/topics/fmis/agora.htm`

EXTERNAL

IMF · "Elements of Effective Policies for Crypto Assets" (policy paper, 23 February 2023)

Paraphrased, not quoted: the IMF site refused automated retrieval on 2026-09-09. The paper's nine elements ask governments to safeguard monetary sovereignty and not grant crypto assets official-currency or legal-tender status, guard against capital-flow volatility, set unambiguous tax treatment, establish legal certainty, enforce prudential and conduct requirements on all market actors, monitor jointly, cooperate across borders, watch the effect on the international monetary system, and build better cross-border payment infrastructure.

`https://www.imf.org/en/Publications/Policy-Papers/Issues/2023/02/23/Elements-of-Effective-Policies-for-Crypto-Assets-530092`

Sources. External sources retrieved 2026-09-09 from the URLs shown; quotations verbatim, the IMF paper paraphrased

CHAPTER 03

What we built

People pay through Stripe payment links with a webhook that activates the service. Machines meet an x402 v2 gateway: a request without payment gets a 402 response naming the price in USDC, the network (Base) and the payee; the client pays and retries with the payment header. A manifest on each domain lists every priced endpoint. Separately, an issuance spine under test pairs ERC-3643 permissioned tokens on EVM with multi-purpose tokens, credentials and permissioned domains on XRPL, plus a possession-evidence engine built to a December 2025 regulatory statement.

PEOPLE

Stripe

Six live products on blockchainfraud.org; flat-fee agreements on NIL33; a referral code that discounts the customer instead of paying the referrer.

MACHINES

x402 gateway

Five endpoints, prices from one cent to twenty-five cents, receipts table, manifests at /.well-known/x402.json on two domains.

RESEARCH

Issuance spine

Dual-rail instrument spine and possession engine: 17 contract tests and 31 possession tests pass on the committed head; not deployed, not audited.

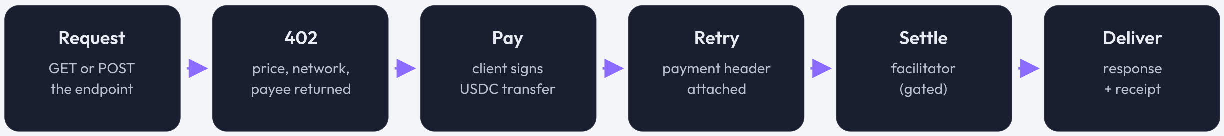
DISCIPLINE

One-way doors

On-chain issuance is classified irreversible: maximum review tier, a dedicated decision record, and no claim of value for anything not actually issued.

CHAPTER 04

How it works



The x402 loop. Everything up to settlement is live; settlement waits on a Base mainnet facilitator key.

The public facilitator we tested settles on test networks and other chains, not Base mainnet, so the gateway is configured to answer every paid retry with the challenge again and charge nothing until a mainnet facilitator is configured. That is a deliberate fail-closed choice.

CHAPTER 05

What is real today

Every row was checked against a served response or a test run on the date in the source line, not read from code.

CAPABILITY	EVIDENCE	STATE
Stripe products	Six links resolve at tier prices; webhook activates monitoring (2026-09-09)	MEASURED
x402 challenges and manifests	Both manifests answer v2, eip155:8453, USDC; all five endpoints answer a correct 402 with the treasury as payee (2026-09-10)	MEASURED
x402 settlement on Base mainnet	Needs a Coinbase CDP facilitator key or a repaired estate facilitator	GATED
Estate gateway and facilitator hosts	gateway host answers 530 (tunnel down); facilitator answers 402 on its capability list	GATED
Issuance spine (ERC-3643 + XRPL)	17 + 31 tests pass at head 3d6d6a3 (2026-08-14); no mainnet, no audit, confers no registration	IN DEVELOPMENT
Percentage fees, commissions, affiliate payouts	None anywhere; a hard rule	ABSENT

CHAPTER 06

Trust and safeguards

Prices are configuration, not code, and are listed publicly. Payment credentials are worker secrets. Receipts are stored per settlement with the transaction reference. Contract code is labelled research until an audit exists, and the perimeter statement in the colophon applies to every rail.

CHAPTER 07

Economics

What the rails charge today, and what is waiting on a gate.

PRODUCT	PRICE	STATE
Fraud desk products (see Blockchain Fraud)	$249 / month to $3,500 per case	MEASURED
Address screen (agents)	$0.25	GATED
Signed KYA assertion (agents)	$0.05	GATED
Contract Shield scan (agents)	$0.10	GATED
Assistant answer (agents)	$0.02	GATED
NIL33 account record (agents)	$0.01	GATED

CHAPTER 08

Next phase

Obtain a facilitator key; exercise one endpoint end to end on a test network from a throwaway wallet before touching mainnet; bring the estate gateway up as a Worker instead of a tunnel; fold the USDC catalogue into the genesis402 manifest; price organization seats.

Sources. docs/REVENUE-MAP.md 2026-09-10 · founder flags F-35, F-46, F-48, F-49 · BD-New repository BUILD-LEDGER at head 3d6d6a3 (2026-08-14) · x402 manifests on nil33.com and blockchainfraud.org

UnyKorn LLC, a Wyoming limited liability company formed July 1, 2026 (Wyoming filing 2026-002019968). Edition 1.0, September 2026. Every figure in this report carries one of the labels below and a source line at the end of its chapter; anything without a source is marked as such. Corrections: hello@blockchainfraud.org.

MEASURED a figure taken from a served response, a test run, a filing, or a repository at a stated date

CAPABILITY something the software does today; not a count of use

IN DEVELOPMENT built, exercised, not yet on a customer surface

GATED built and waiting on an external step (a plan, a key, a verification click, counsel)

TARGET a roadmap intention, not a result ABSENT deliberately not built, and said so

EXTERNAL a finding quoted from a named institution, with its URL and the date we retrieved it