

XRPL HACKATHON · NEW YORK · OCTOBER 2026

Don't trust. Escrow.

Open-source x402 auth-capture on the XRP Ledger: an agent's XRP waits in native escrow until the answer checks out.

WHAT'S CHANGING

Agents change how we pay and what gets delivered

Smaller payments

Cents per call

Constant payments

All day, every agent

Checkable delivery

Software can verify the answer

People set the rules. Checks handle each small payment.

Hold, check, then pay

Built on x402's official auth-capture scheme. We wrote its XRPL binding.

1 · HELD

Lock

The agent's XRP locks in a native XRPL escrow with a deadline.

```
auth-capture: authorize
```

2 · CHECKING

Check

An independent verifier checks the answer before anyone is paid.

```
auth-capture:  
captureAuthorizer
```

PASS

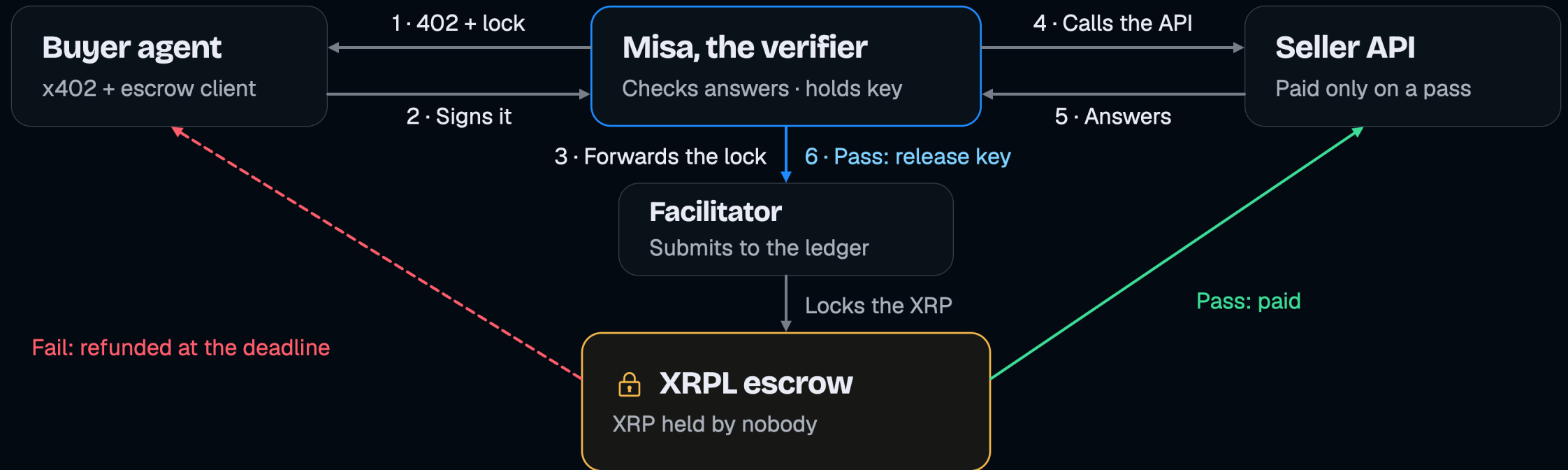
FAIL

Pay or return

Pass: released to the seller. Fail: the XRP goes back to the agent.

```
auth-capture: capture  
· reclaim
```

Who does what



Pass: Misa gives the facilitator the release key and the seller is paid. **Fail:** no key, and at the deadline the XRP returns to the buyer.

What we're giving back to x402

The XRPL escrow scheme

A binding spec for auth-capture on XRPL, drafted for the x402 Foundation.

A client signer

Any x402 agent can lock XRP in escrow. Our reference buyer runs on AWS AgentCore.

A hosted facilitator

x402 /verify and /settle for escrows, live on XRPL testnet.

A cancel watcher

Returns every expired escrow to the agent, with nobody needing to act.

One call paid. One call refunded.

✓ ANSWER PASSED · PAID

EscrowCreate → EscrowFinish

The seller is paid in XRP. The agent gets its data and a signed receipt.

⚠ ANSWER BROKEN · REFUNDED

EscrowCreate → EscrowCancel

No finish. The XRP returns to the agent, with a signed receipt saying why.

THE FIRST PRODUCT BUILT ON IT

misa: open for business to AI agents

Today

Most APIs sell monthly plans to people. Agents want to pay per call, and need to trust what they buy.

With Misa

- A seller connects the API they already have. No code.
- Agents find it and pay per call.
- Every answer is checked against the seller's own promise before money moves.

THANK YOU

Don't trust. Escrow.

We'd love your feedback.

`github.com/Meredithhelipigeon/x402-xrpl-auth-capture`

`> npm install x402-auth-capture-xrpl`

Live at `https://app.trymisa.com/sell`