fime

FACT

The trust infrastructure layer for autonomous commerce.



Framework for Agentic Commerce Trust.

Overview.

Agentic commerce is transforming digital transactions from human-initiated actions to delegated machine execution. AI agents can compare offers, negotiate terms, trigger purchases, and manage financial decisions at machine speed. While current systems can facilitate these autonomous transactions, they lack the mechanisms to reliably govern or verify them, creating a critical trust gap. **FACT (Framework for Agentic Commerce Trust)** addresses this gap by providing a neutral, continuously verifiable trust layer that enables agent-driven transactions to operate with confidence, control, and accountability.

Enable confident autonomous transactions.

FACT empowers users to trust AI-driven commerce by continuously verifying agent actions, permissions, and authorizations. It ensures each transaction aligns with user intent, remains compliant with applicable rules, and meets standards of fairness and accountability. By delivering real-time trust signals and independent oversight, FACT allows organizations and individuals to delegate financial decisions to AI agents without compromising security or control.

Fime can help you at any stage of your project lifecycle.

Define Design Deliver Test

Key benefits

Merchants

- Increase confidence in accepting autonomous transactions.
- Reduce disputes linked to misaligned or opaque agent actions.

Shopping agent

- Differentiate through trusted, machine-readable commerce policies.
- Improve agent selection through verifiable trust signals.

Banks and payment networks

- Add a new trust signal to authorization and fraud decision-making.
- Enable scalable participation in agentic commerce ecosystems.

Regulators and trust authorities

- Support more transparent and auditable autonomous commerce.
- Enable oversight without excessive operational centralization.

Consumers

- Benefit from more transparent and accountable agent behavior.
- Reduce exposure to harmful or unintended autonomous decisions.

Payment service / solution providers

- Accelerate adoption of AI-driven purchasing and service models.
- Build scalable, policy-aware agent ecosystems.

Key features

Intent validation.

FACT helps verify that an action is aligned with the delegated intent, rules and preferences defined by the user or organization.

Continuous policy compliance monitoring.

FACT checks transactions against business rules, regulatory obligations and ecosystem policies in real time.

Real-time trust attestation.

Each eligible transaction can carry a machine-readable trust signal indicating that key control checks have been performed.

Independent auditor agents.

FACT supports neutral auditor agents that observe and verify transactions without participating in them directly.

Ecosystem interoperability.

FACT provides a shared trust framework that can operate across fragmented agent, merchant and payment environments.

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How it works.

A simplified agentic commerce flow enabled by FACT:

- **The user delegates authority to a shopping agent.**
  An AI agent is authorized to act within defined spending, policy or decision boundaries.
- **The shopping agent initiates a transaction.**
  The agent searches, selects, negotiates or triggers a purchase or payment action.
- **FACT evaluates the transaction context.**
  The agent opt-in to FACT, who verifies identity context, delegated authority, policy alignment, behavioral consistency and applicable controls.
- **FACT issues a trust attestation.**
  A real-time trust signal is attached or made available to the transaction flow.
- **The payment system processes the transaction.**
  Banks, networks or payment platforms can use the trust signal as an input to authorization, risk and monitoring decisions.
- **Auditability is preserved.**
  The transaction retains verifiable evidence to support governance, dispute handling, supervision and continuous improvement.



Contact

To learn more about how Fime can help your business:
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F-S-FACT-A
Framework for Agentic Commerce Trust

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