

Who verifies the human behind an AI agent?

x401 is an open, issuer-neutral protocol for proving who authorized an agent's request. Any certificate authority can issue for it.

THE SITUATION

The agentic commerce frameworks have specified how an authorization record travels. What stays open is who verifies the human behind it, and that is where standards work is now turning. The FIDO Alliance made agent-based interactions a 2026 priority, with Google contributing its Agent Payments Protocol and Mastercard its Verifiable Intent framework.

The stakes are not theoretical. The FBI's IC3 logged \$17.7 billion in cyber-enabled fraud losses in 2025 across 452,868 complaints.

Proof joined the FIDO Alliance as a Sponsor member to contribute to that work. It issues cryptographically verifiable Digital IDs a person owns, and every use produces a signed record, including when an agent acts on their behalf.

WHAT THE RECORD CARRIES

- 01 Who authorized the action, bound to a verified person
- 02 What was authorized: the action, the counterparty, the ceiling, the time window
- 03 When it happened, cryptographically signed at the moment of use
- 04 Whether a person or an agent acting for them submitted it

USE CASES

Agentic commerce

A customer's assistant buys a policy, opens an account, or files a claim. Weeks later the customer disputes it. Today the logs show the request arrived and succeeded, and nothing shows who authorized it. x401 lets the service ask for that proof before granting access.

Public service delivery

A wildfire survivor applies for assistance from a phone, then applies again for housing, then a license renewal. One reusable credential carries across all three, and the agency keeps a signed record of each authorization rather than a folder of scans.

OPEN AND ISSUER-NEUTRAL BY DESIGN

x401 is an open protocol. Any certificate authority can issue credentials that work with it, and it runs over ordinary web requests rather than requiring a new transport. Proof authored it and implements it, and the design assumes an ecosystem of many issuers. It is at version 0.1.0 and under active development.