



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 1.1

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.

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's first policy element withholds legal-tender status from crypto assets; the WEF's tokenization report ties market access to trusted infrastructure. 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: three tests, stablecoins, tokenisation, unified ledger.

“Stablecoins have significant shortcomings when it comes to promoting the integrity of the monetary system”

<https://www.bis.org/publ/arpdf/ar2025e3.htm>
• retrieved 2026-09-09

EXTERNAL

BIS Innovation Hub · Project Agorá

Tokenised deposits and reserves on a shared platform; real-value test July 2026.

“A multi-currency shared programmable platform for wholesale cross-border payments”

<https://www.bis.org/about/bisih/topics/fmis/agora.htm> • retrieved 2026-09-09

EXTERNAL

IMF · Elements of Effective Policies for Crypto Assets (Policy Paper 2023/004)

Nine policy elements; publication date 23 February 2023; 43 pages; DOI 10.5089/9798400234392.007. Retrieved as PDF from the IMF eLibrary on 2026-09-09 (imf.org refused automated retrieval).

Do not grant crypto assets official currency or legal tender status

<https://doi.org/10.5089/9798400234392.007> · retrieved 2026-09-09

EXTERNAL

World Economic Forum · Asset Tokenization in Financial Markets: The Next Generation of Value Exchange (Insight Report, May 2025, in collaboration with Accenture)

Quoted short with full attribution and a link; no figures or charts reproduced (DECISION-3: short quotation rather than licence reliance).

The core advantage of tokenization lies in democratizing financial market access, enabled by trusted infrastructure

https://reports.weforum.org/docs/WEF_Asset_Tokenization_in_Financial_Markets_2025.pdf · retrieved 2026-09-09

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 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 permissioned tokens on EVM with multi-purpose tokens, credentials and permissioned domains on XRPL, plus a possession-evidence engine.

PEOPLE

Stripe

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

MACHINES

x402 gateway

Priced endpoints, receipts table, manifests at /.well-known/x402.json on two domains.

RESEARCH

Issuance spine

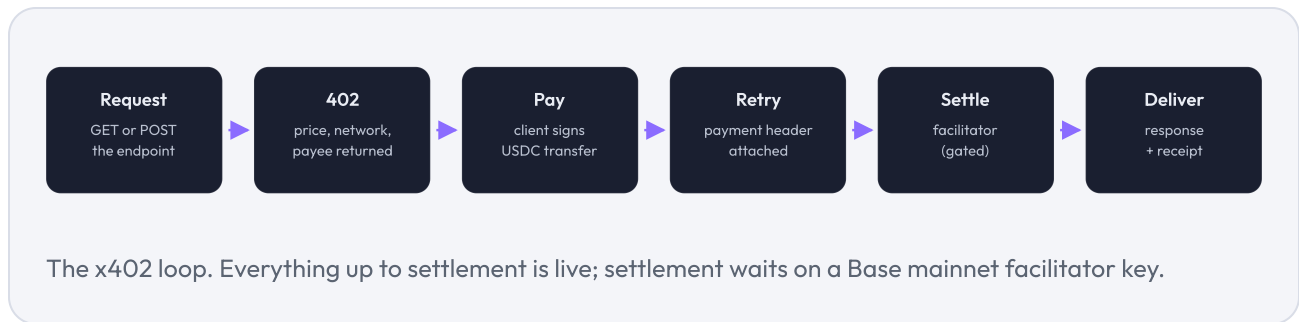
Dual-rail instrument spine and possession engine; in-repo tests pass; not deployed, not audited.

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.

How it works



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

What is real today

Every row is a ledger row: the label, the evidence method and the command are in the published ledger.

CAPABILITY	EVIDENCE	STATE
Blockchain Fraud flat-fee products	Six live Stripe products: trace \$750; full investigation \$1,750 retainer + \$1,750 balance; security retainer \$2,500/month; Case Watch \$249/month; Cluster Watch \$1,250/month.	MEASURED
x402 v2 gateway (USDC on Base, eip155:8453)	Five priced endpoints answer a correct 402 challenge with the treasury as payee; mainnet settlement is not configured (no Base facilitator key), so paid retries are answered with the challenge and nothing is charged.	GATED
x402 per-call prices (USDC)	Address screen \$0.25; signed KYA assertion \$0.05; Contract Shield scan \$0.10; assistant \$0.02; NIL33 account record \$0.01.	GATED
Dual-rail instrument spine (ERC-3643 on EVM + MPT/credentials on XRPL) and possession engine	17 Hardhat tests and 31 possession-engine tests pass at head 3d6d6a3 (2026-08-14); not deployed to any mainnet; not audited; confers no registration.	IN DEVELOPMENT
UnyKorn-issued stablecoin or money-like token	Not built. UnyKorn prices in dollars and accepts a third-party stablecoin only as payment for a completed machine call.	ABSENT
Percentage-of-recovery fees, commissions, affiliate payouts	None anywhere on UnyKorn LLC surfaces; a hard rule. (A referral table with a "commission" column exists in platform.unykorn.org's code; that surface is flagged for the estate sweep, not cited as UnyKorn LLC pricing.)	MEASURED

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.

Economics

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

PRODUCT	PRICE	STATE
Fraud desk products (see Blockchain Fraud)	flat fees, see that report	MEASURED
Five machine endpoints (x402)	per-call USDC prices in the manifests	GATED

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; price organization seats.

Sources. ledger rows CH-X402, INS-X402-PRICES, CH-BDOS, CH-STABLECOIN-OWN; docs/REVENUE-MAP.md

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UnyKorn LLC, a Wyoming limited liability company formed July 1, 2026 (Wyoming filing 2026-002019968). Edition 1.1, September 2026. Every figure in this report is bound to a row in the evidence ledger; the whole ledger is published at /report/ledger.json. Anything that could not be resolved to a re-runnable command, an API response, an on-chain read or a hashed document with a date is labelled honestly or omitted. Corrections: hello@blockchainfraud.org.

- MEASURED produced by a command, API call or on-chain read recorded in the ledger row and re-runnable today
- CAPABILITY code exists, builds, tests pass or a document states it; no production measurement
- IN DEVELOPMENT incomplete, with a named remaining gap
- GATED complete, blocked on a step outside the software; the blocker class is named, the counterparty is not
- TARGET forward-looking; carries a target date
- ABSENT deliberately not built or not on file; the reason is stated
- EXTERNAL a third-party fact with URL, retrieval date and a verbatim quote of at most 25 words

Network: unykorn.ai · blockchainfraud.org · nil33.com · legal.unykorn.ai · our commitments