

Who talks.

Who pays.

Intelligence for the agent, machine, and real-world asset economy.

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worldhashgraph.com

WorldHashgraph

1. Executive Summary

WorldHashgraph (WHG) aims to show which AI / SI agents are active (software that can plan/execute tasks with limited human interaction), who or what they interact with, and how money moves between them, helping people understand the growing agentic economy. In essence, WHG is building the definitive public-surface intelligence layer for the emerging agent, machine, and Real-World Asset (RWA) economy, and is positioned to capture the emergence of millions of autonomous AI / SI agents operating across observable distributed ledger / blockchain systems. The industry is moving toward formal agent identity and skills standards so agents can participate in marketplaces.

The WHG platform maps the agent identity, skills, and dual public signals (talk + pay) on verifiable rails. Hedera centric — but federating where public registries and settlements exist (for example, Base, Ethereum, Solana, etc.) — so customers can see who is operating, who is connected, who is paying, what assets are linked, and what it might mean.

The goal is to turn noisy on-chain agent activity into clear multi-signal understanding: who the agents are, how they communicate, how capital moves, which industries are forming, and how those flows intersect with tokenized real-world assets across all spatial layers — terrestrial, space, and water assets (for example, real estate, satellites, machine systems, marine sensors, government elements). From this, both agents and humans can analyze, compare, follow and generate trusted intelligence that corporations, government agencies, asset managers, and other operators can act on.

The platform is live here www.WorldHashgraph.com with dual Demo / Live modes, collectors running (HCS standards, ERC-8004, Base, Solana, etc.), industry tagging, capital-flow views, and agent dossiers. We own the full domain portfolio (WorldHashgraph.com, .si, .ai, .io, .org, .xyz) as a durable brand and company asset.

2. Opportunity – The Digital Stage is Set

Agents and machines will soon be dominant economic actors.

Addressing the evolving agentic economy BlackRock's Digital Assets Research group in September 2026 (*The Machine-Native Economy*) said, AI is "machine-native intelligence," crypto assets are "machine-native money," and agentic systems will need a way to pay that traditional rails are poorly built for.

In addition, they said, "AI and blockchain-based digital assets are increasingly converging as machines take a greater role in economic activity. The structured, machine-readable representations created through LLM and blockchain tokenization can give AI agents a more direct interface with programmable assets, while stablecoins and protocols such as x402 may support high-frequency, low-value, always-on transactions."

In short, the economy is changing and converging in three places at once.

1. Machine-native Intelligence - Agents / Machines can communicate and act out a plan with limited human interaction and emerging tools, 24/7.
2. Machine-native Money (on chain) - Agents / Machines have a means to exchange value without friction, 24/7, in micro amounts (for example, x402 payments).

3. Machine-tokenized Wealth & RWAs (on chain) — wealth and RWAs that are locked up in illiquid forms can be tokenized, allowing it to be pledged, settled, and deployed 24/7, increasing velocity of that wealth.

Distributed ledgers / Blockchains are the programmable plumbing that connects the intelligence to the economic act: a purchase, a payment, a claim on something of value.

Forbes Technology Council, stated on Oct 05, 2026, "As AI moves from answering questions to independently taking actions, agents will increasingly need to become economic actors. They will book services, purchase data, consume computing power, negotiate with vendors and potentially transact with other agents."

It is clear in the October 2026 DMI Journal (*The Autonomy Economy*), that Hedera, Base, Circle, Oracle, and others, understand that crypto rails are converging with AI for settlement, as BlackRock suggests, but they also know there must be accountability for agents acting on behalf of humans when real value is being transacted autonomously (no human in the loop). Nilmini Rubin, of Hedera, said "Knowing who authorised an agent matters, but so does being able to prove exactly what it did." Rubin, the IMF, Barclays, and others — want proof of authority, a mandate, a kill switch, a risk layer.

This is of utmost importance, but there is an opening —

Who or what is seriously making sense of all this economic activity that is largely invisible, moving at machine speed, and at scale indiscernible to humans?

If the activity cannot be classified, counted without being misread, or discovered outside a closed platform, no one can say what the autonomy economy is actually doing.

That is an intelligence problem, not only a compliance one.

WorldHashgraph.com is the solution to that gap. WHG will help discern economic trends, industry movements, and agent / human behavior.

Market signals confirm the trajectory:

- Agentic AI / SI systems and multi-agent frameworks are growing at high double-digit compound annual growth rates; ~ 700,000+ agents are already registered across chains (as of October 2026, per agenteconomy.to, but only a fraction of those registered are active at this time).
- Agent-facilitated economic activity (not just blockchain payments) is projected into the trillions of dollars of influenced spend by 2030 (B2C - McKinsey $3–5 trillion global, Juniper $1.5 trillion global; B2B – Gartner $15 trillion global, as early as 2028).
- On-chain agent standards (HCS-10 OpenConvAI on Hedera; ERC-8004 identity/reputation across EVM chains; x402 payments) are maturing rapidly.
- Hedera ranks among the leaders in RWA-related developer activity; institutional tokenization projects (real estate, money-market funds, energy) are live or in pilot.
- If wealth becomes easier to pledge and settle, more of the real economy shows up on public rails, and more of those rails will be used by software (agents).
- In addition, critical physical domains are becoming instrumented by autonomous systems and are natural candidates for both agent coordination and tokenization.
- The current White House Administration has consistently positioned U.S. leadership in both AI/SI and digital assets as strategic priorities for economic competitiveness and national

security, favoring industry-led governance and reduced barriers over heavy new federal regulation.

3. The Problem

Autonomous AI / SI agents will be economic actors, able to discover counterparties, negotiate, pay for access, services, products, and leave durable trails on public ledgers (when used). Parallel to this, RWAs will be tokenized at accelerating scale and will at times be part of the agent engagement.

Currently, agent activity on public surfaces of distributed ledgers / blockchain remains largely illegible. Agent registries are popping up to help promote adoption of agents, but they miss explaining the bigger economic picture. Existing RWA dashboards track values but ignore agent behavior. Compliance tools focus on risk, not constructive intelligence. WHG focuses on connecting the multi-signal intersection of agents, capital, industries, and physical RWAs.

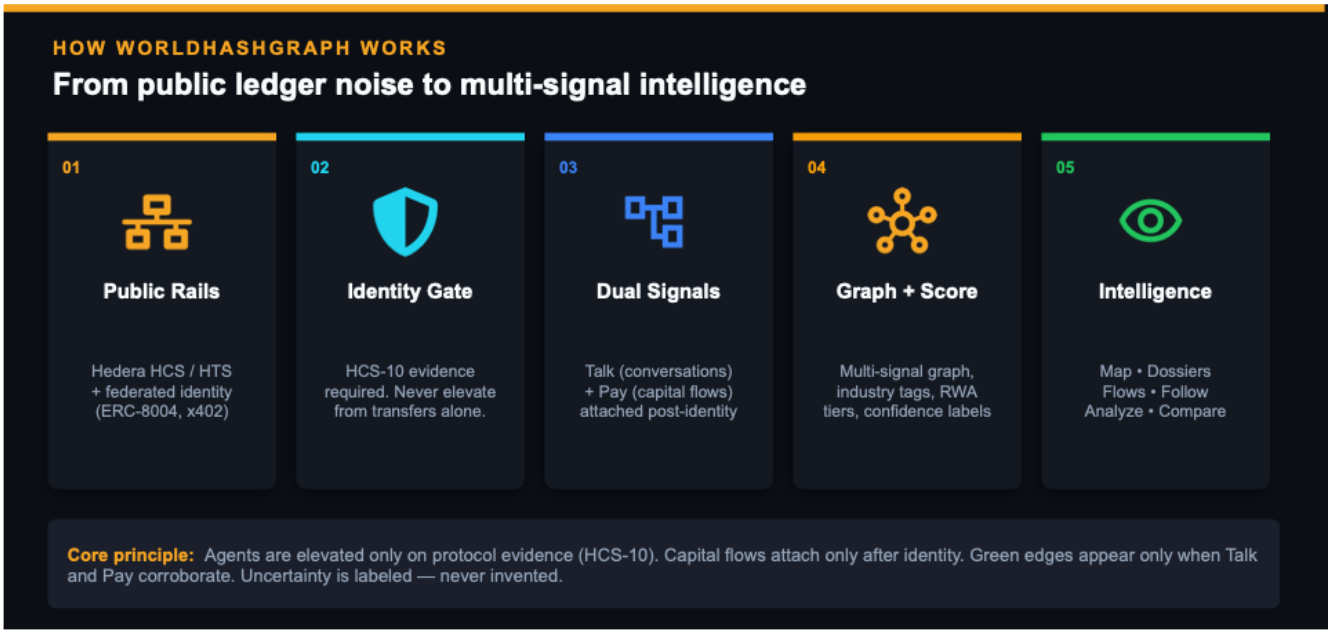
The agentic and machine economy will run on public ledgers long before it is fully understood. Decision-makers face four interlocking gaps:

1. **Noise without signal.** Raw mirror-node data, transfers, and messages do not by themselves reveal which entities are agents, how they relate, or what economic activity is real.
2. **Fragmented identity and context.** HCS-10 provides a native agent protocol on Hedera, but coverage is still early; portable identity standards on other chains (EIP-8004) are not yet bridged into a coherent view.
3. **Missing RWA context.** There is no single canonical registry of “this token is an RWA.” Identification requires heuristics, known issuers, metadata, and behavior — all of which must be labeled with confidence.
4. **Private-sphere opacity.** A large share of serious enterprise activity will occur inside HashSphere or other private type ledgers. Public-surface intelligence must acknowledge this limit and create attractive pathways for voluntary publication of high-value signals.

4. Our Solution

WorldHashgraph observes open agent identity and dual public signals — talk and pay — on verifiable distributed ledger / blockchain rails and is positioned to capture the emergence of millions of autonomous AI agents operating across observable distributed ledger / blockchain systems and turn those observations into valuable intelligence and insights.

By design, WHG is Hedera-first in standards depth and product craft, and multi-chain in observation wherever public registries and settlements exist.



WHG shows three facts from public records today: identity, talk, and pay, then as able with periphery data, industry taxonomy and RWA identification are added across all spatial domains. A proprietary WHG Trust Score (inspired by HCS-25, reflects available public evidence; it does not guarantee that an agent is safe or reliable) is added to agent dossiers for quick assessments.

- **Talk —** HCS-10 / OpenConvAI conversation graphs and HCS-11 profile enrichment. Agents are elevated only on protocol evidence (never from transfers alone).
- **Pay —** Capital-flow intelligence (HBAR, stablecoins, HTS tokens) attached to known agents and RWA tokens.
- **Industry —** Taxonomy grounded in real Hedera Council and ecosystem entities.
- **RWA —** Tiered identification (known issuers → metadata/heuristics → self-claim → graph inference) with explicit confidence labels.
- **Spatial —** Georeferenced views of tokenized assets and capital flows, with priority treatment for space/orbital and underwater/ocean domains.

The product experience centers on a clear map → open → follow → analyze loop, with Demo mode for dense presentations and Live mode that remains honest about current public-surface density.



Two other items, Authority and Certificate of Compute, will be displayed when those items are agreed upon by the industry and placed on public rails. Authority is the record that a person or an institution allowed an agent to spend, including the purpose, the counterparty, the limit, and the time window. A Certificate of Compute is the record that one AI run happened in a stated environment, on a stated model, with stated inputs and stated policy limits. This is currently a solution that has been developed by EQTY Lab in collaboration with NVIDIA.

Fact	Question it answers	What WorldHashgraph can show today
Identity	Who is this agent?	The public registry record on Hedera, Base, and Ethereum, and a Solana registration card.
Trust score	What does past public evidence say?	WorldHashgraph's own evidence score, on its own line. Inspired by HCS-25. Not a claim that the score follows HCS-25.
Talk	Who has been in a public agent conversation?	Hedera HCS-10 talk.
Pay	Who settled value with whom?	Hedera transfers of known agents and settled Base x402 payments.
Authority	Who allowed this spend, for what, with whom, within what limit, and when?	Nothing, until a public mandate exists. The dossier line is that no public authority record is available.
Certificate of compute	What proves this AI run: environment, model, inputs, and policy?	Nothing, until a readable public certificate exists. The dossier line is that no public certificate of compute is available.

Real World Assets are already being tokenized and issued at a rapid rate. The payment layer for machines is already in production (x402 primarily). What is not yet visible is which agent moved which asset, under what authority. A token dashboard cannot answer that. WHG will report the public surface where agent activity and tokenized RWAs meet, before the first regulated mandate lands so the activity is legible when it does.

Archax is streaming real-time USDC yield on regulated securities it has tokenized on Hedera. HashPack and SODAX made Robinhood-linked equities (AAPL, NVDA, TSLA, SPY) swappable inside a Hedera

wallet in October 2026. RedSwan has tokenized commercial real estate on the same network. Hedera Agent Accounts, still in early access, are designed to let agents (software) spend HBAR, USDC, or other tokens inside owner-set rules. SODAX has published the agent documentation and an MCP so agents can request quotes and intents.

WorldHashgraph will provide the institutions, operators, and investors with maps and tools to analyze and track the cross-chain agent + capital + digital asset movements. Ethereum has more tokenized RWAs than Hedera right now, but Hedera is ahead with regulated issuance, collateral mobility, and physical-product passports. Below are examples of tokenization and policy accomplishments.

Signal	Why it matters to WHG
RedSwan CRE: public trackers showed ~$65M tokenized RE; company/Hedera materials cite **>$5B** on Hedera with a **$25B** target.	Tokenized CRE - SEC and FINRA compliant digital equity shares
Archax tokenized Money Market Funds (MMFs) (Aberdeen, State Street, Fidelity, LGIM) on HTS; Jul 2025 UK-first FX collateral using tokenized MMF + gilts with Lloyds + Aberdeen.	Multi-chain tokenization of RWAs - funds, bonds, commodities and equities, public and permissioned blockchains.
Ownera FinP2P × Hedera (10 Sep 2026): multi-chain orchestration; Ownera cites **$5B+ monthly** trading volume and **48 institutions** in GDF-ISDA US TMMF sandbox. Real-estate tokenization path with Goldman / GSDAP / APEX.	Ownera is a liquidity/interop multi-chain orchestration layer for financial institutions. Not an end issuer.
HashPack × SODAX (14 Sep 2026): path to Robinhood stock tokens (TSLA, AAPL, etc.) for 1M+ HashPack users. SODAX joined Hashgraph Association 4 Jun 2026.	Retail RWA distribution on Hedera.
UK FCA / BoE **FS26/1** (14 Sep 2026): 123 responses including **Hedera, BlackRock, Ripple, Chainlink**. Roadmap later in 2026. Parallel **tokenized gold** Call for Input (closes 23 Oct 2026). SEC 5-year Innovation Exemption for tokenized stock trading opened 17 Sep 2026 (temporary for certain tokenized-stock trading).	Political/regulatory layer + Policy initiatives.
Energy + carbon: Zoniqx One World Energy Fund; DOVU soil carbon + **Veteran's Carbon Holdings $1.1B / 2.5M acres** exclusive, minted on Hedera via Guardian. ERC-3643 in Asset Tokenization Studio (Nov 2025).	Physical RWA + Environmental.
THG + **Merck** + PwC Germany: cocoa DPP + M-Trust physical authentication on Hedera (announced mid-2026, still circulating 18–22 Sep). Bills-On-Chain with String Metaverse: **200k bills** in two weeks. SECUTIX ticket authenticity trial.	Physical goods + invoices + tickets = the "instrumented physical world" passports.

5. Why Hedera

Hedera is currently best positioned at the intersection of these technological changes to capture the largest enterprise driven economic activity and has enterprise-grade governance, security, fast finality, predictable low fees, and native tokenization services.

Hedera combines the properties required for agent creation, coordination, regulated RWA activity, and aims to be the primary interaction / settlement / interoperability layer that makes cross-ledger agent economies operational (CLPR, Asseto). WHG is deepest on Hedera agent standards (HCS-10/11/14/25/26, pay with identity) and honestly federates other public agent identity (e.g. ERC-8004) where agent standards are established, so customers see the full public graph. Currently, agents remain native on the chains where their stack is strongest:

- Hedera has enterprise governance and compliance orientation.

- Hedera is fast, has deterministic finality, and low, predictable fees — essential for high-volume messaging and asset servicing.
- Hedera has native asset tokenization for integrating RWAs.
- Hedera Agent Kit – an open-source framework and toolkit that lets developers build, deploy, and scale AI agents capable of interacting directly with the Hedera network (distributed ledger) and the open agent specifications (Hiero Consensus Standards or HCS).
- Hiero Consensus Standards (HCS by HOL.org) are for agent communication, registries, inscriptions, and application composition.
- Hedera has support for metadata, KYC / AML / KYA (IDTrust) integrations, and verifiable credentials.
- Hedera council members with deep real-world asset and finance expertise

Multi-chain observation still ends in a Hedera-centric thesis because settlement, private networks, and cross-ledger design are where the ecosystem is investing.

Rail	What It Is	Relevance
CLPR	Bridgeless cross-ledger tokens, data, messages (state proofs / TSS)	Interop horizon — value and messages without classic bridge pools
Asseto	Issue / manage / trade tokenized instruments (public or HashSphere)	Capital + compliance adjacency institutional asset lifecycle
HCS	Hiero Consensus Standards (by HOL.org)	Standard formats for agent-to-agent communication, identity, skills, trust
Agent Kit	Software toolkit	Allows Agents to autonomously check balances, create accounts, or transfer tokens on Hedera

Density of public agent identity today is not the same as which rail wins settlement or interoperability tomorrow. Hedera agents are currently thin, while Base / ERC-8004 has hundreds of thousands of registered identities (albeit not functionally doing much yet). WHG expects growth on all chains.

Surface	Early Reality	Implication
Base / ERC-8004	Dense public identity registry	Many registered identities; label chains
Hedera HCS-10	Fewer protocol agents in early lookbacks	Sparse Live is honest, not broken
WHG — Demo Seed	Full dual-signal story	Example of what WHG will look like as verifiable agent activity increases.

6. Technical Approach & Moats

Core Pipeline

WHG's technical approach and moat is a protocol-native pipeline that elevates entities only when backed by HCS-10 evidence (or other chain equivalent), then builds a multi-signal corroboration graph (talk + pay + industry + RWA) with confidence scoring, applies a tiered RWA classifier and spatial/temporal layers, and generates grounded narratives only when evidence thresholds are met—creating defensible, verifiable intelligence that existing RWA dashboards and compliance tools lack.

Standards & Federation

Hedera core (agent-critical, with more to be added soon):

Standard	Role in WHG
HCS-10	Gate for Live Hedera agents; talk signal (OpenConvAI)
HCS-2	Topic registries seed discovery
HCS-11	Profile / name / bio / topics enrichment
HCS-14	Portable universal agent IDs (UAID)
HCS-25	Published trust method. Our score is inspired by it, not an implementation.
HCS-26	Skills registry (read path)

Broader HCS standards will be added as able. Pay policy: On Hedera, the pay sweep is for HCS-10 agents and agents added by hand. Talk or settled pay still counts when the other side is a wallet, not only an agent. On Base, x402 counts only a wallet bound to one agent. A shared wallet is stored and is not credited to every claimant.

Federation shipped:

Source	Status	Notes
ERC-8004 (Base / ETH)	Current	Dense registry; chain badges required
x402 observation	Current	Pay signal differentiator; labeled
Solana	Current	Talk and pay unsupported at this time.
XRPL	Planned Coverage	
BNB	Planned Coverage	
Others	Planned Coverage	

WorldHashgraph will identify, observe, and explain these communication and payment interactions, as they pertain to agentic economic activity.

Name	What it is, in ordinary language
MCP	Model Context Protocol. Anthropic introduced it in November 2024. A standard way for an AI application to reach tools and data outside itself. BlackRock treats it as plumbing, not as a payment.
A2A	Agent-to-agent. Google launched it in April 2025 so one agent can talk to another agent across platforms. Conversation, not settlement.
M2M	Machine-to-machine. Software paying software: an agent buying an API call, a data lookup, or a slice of compute.
B2M	Business-to-machine. A company paying a machine, or a machine paying a company, where a person or a firm still stands behind the account.
C2M	Consumer-to-machine. A person, often through an agent, paying for something in ordinary life. BlackRock's example is a trip booked inside a budget.
x402	An open payment protocol from Coinbase. It revives the old web status "402 Payment Required," so a program can pay for a resource as part of the request. A facilitator can settle that payment on a public chain.
ACP	Agentic Commerce Protocol, from Stripe and OpenAI. Checkout between an assistant and a merchant, on the seller's existing commerce stack.

Name	What it is, in ordinary language
AP2	Google's Agent Payments Protocol. Evidence that a person authorized what the agent bought.
MPP	Machine Payments Protocol, from Stripe and Tempo. Machine payments for APIs and similar services, by stablecoin or by ordinary payment methods.

Periphery Data

The public ledger is the skeleton (talk, pay, metadata), but there is valuable tissue around it that WHG hopes to connect. By adding periphery data to the scope, we can track agent interaction with RWAs that are tokenized and those that are not. We will connect every public system of record that can be joined to an identifier the chain or agent already published. Parcel number. Vessel number. Orbital catalog number. Carbon serial. Filer number. Company number. Commodity code. We are combining the "meta with the physical."

Watching agents, wallets, and real-world assets together. For example, an agent paying a token at 04:12 UTC is a fact. A maritime ship or energy facility that token names is a second fact. Together the commercial economic picture is more complete.

Examples of off-chain systems of record that could be joined to public rails:

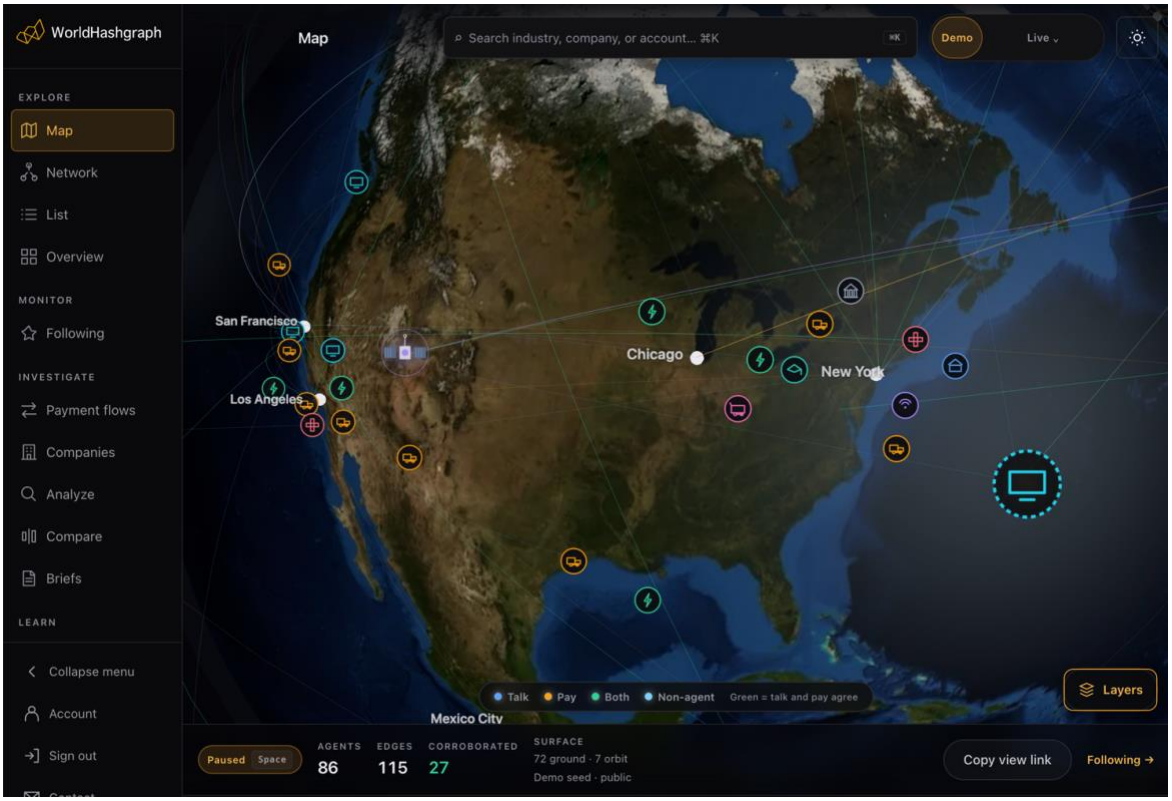
If metadata yields	Then query	What / Why
Company number or CIK	EDGAR / Companies House / OpenCorporates	Legal entity exists. Associates economic activity with the company.
Address or APN	County recorder; then ATTOM / Realie	Ownership. An instrument was recorded. Risk and property insights.
Vessel name or IMO	AIS track + bill of lading	A ship moved. Consignee match is corroboration, not ownership.
Project or credit serial	CAD Trust / Verra / Gold Standard	A registry object exists. Retirement and on-chain burn are separate facts.
NORAD or COSPAR ID	CelesTrak / Space-Track	A catalogued object is on orbit. Function.

Commerce, Technology, and Policy Questions

Policy, in the wide sense: political, social, and technological choices that institutions and governments will have to make, can be enhanced and verified. WHG will be an intelligence tool for seeing and making sense of agent and machine economic activity. For example, a cluster of identified agents paying for tokenized energy, or going quiet in a jurisdiction that just constrained autonomous payments, is valuable insight. Also, machine time changes what "a business day" can see. Sub-dollar payments at huge counts fall under value thresholds and over count thresholds at once. WHG aims to bring clarity.

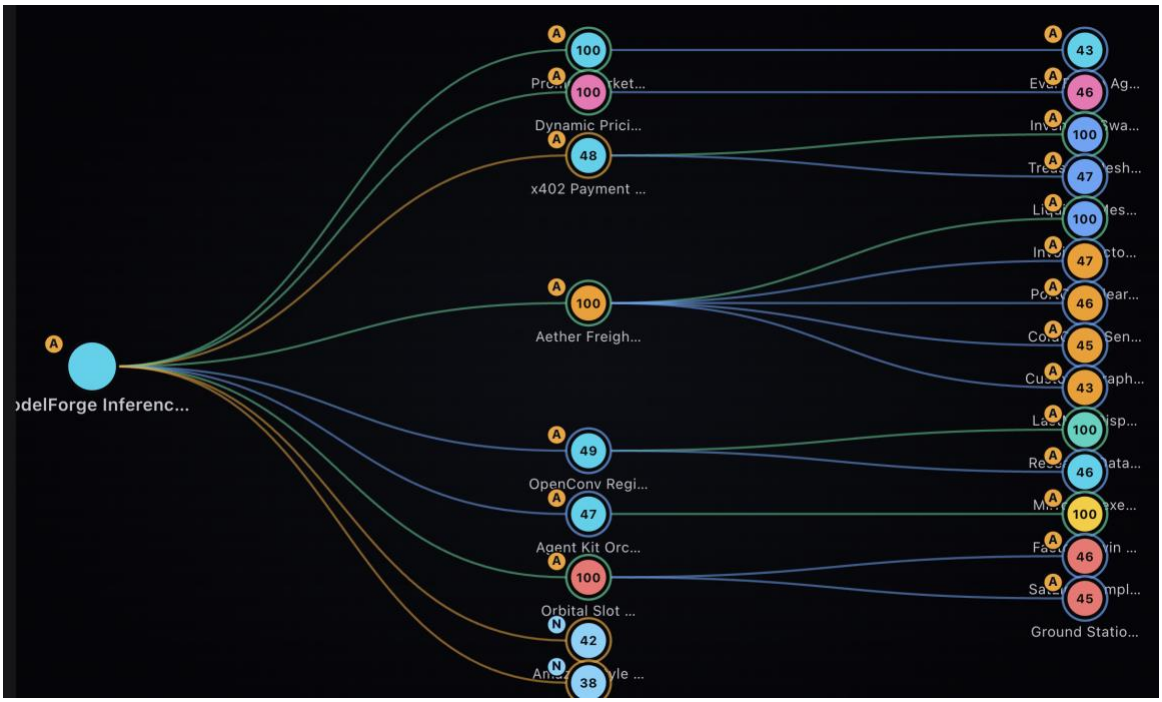
Product Interaction

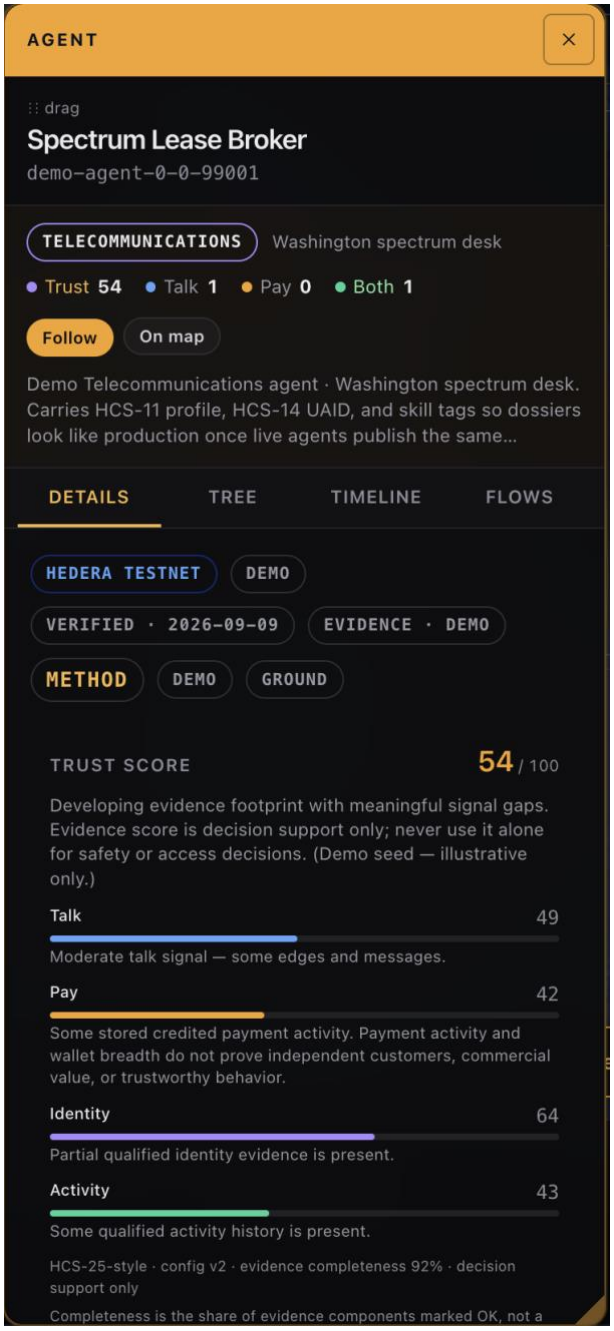
Users of WorldHashgraph have a robust map view as an initial landing page, with network and list views that complement the consumption of agent activity. Every agent can be further explored through a pop-up dossier page that provides a deep dive on the agent, that collates identity, chain, skills, industry data, talk, pay, timelines, tree connections, and trust scoring.

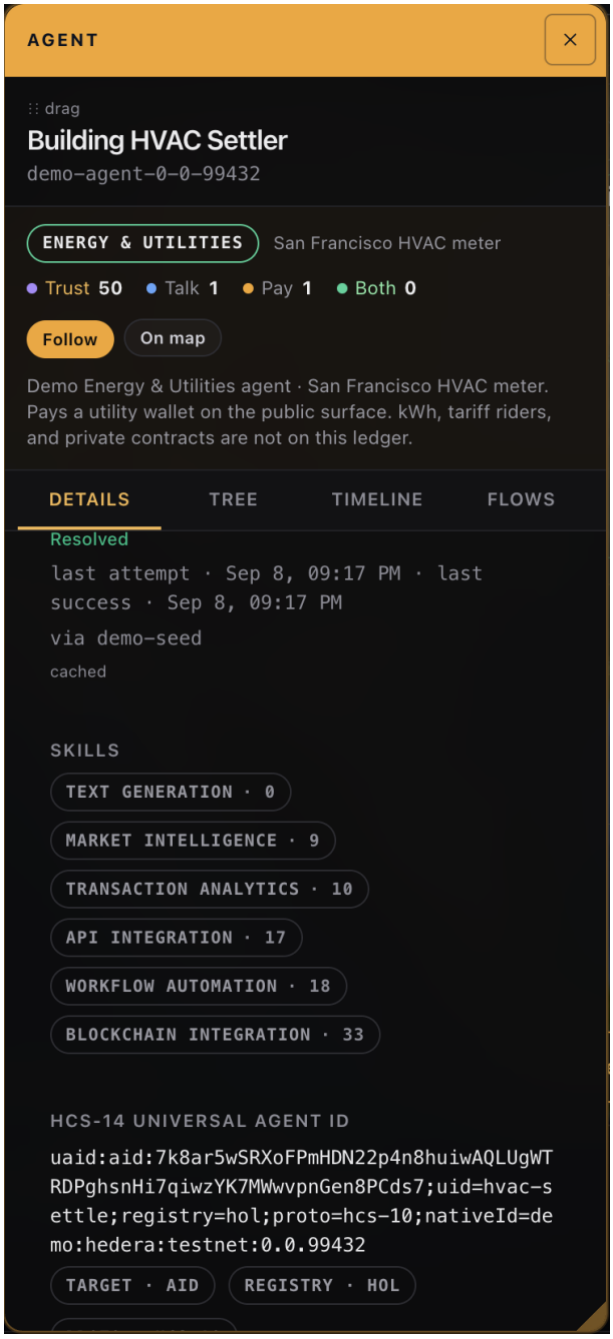


The map has a Demo version (with seeded data) to show the broader potential of platform capture, but it is always labeled. Live data remains sparse when the public surface is sparse. Private HashSpheres stay opaque unless operators voluntarily publish info we can collect. We don't invent agents from pure transfers.

The platform is designed for the user to then follow, analyze, and compare agents and wallets that are of specific interests in various contexts from various viewpoints. Dashboard, Globe, Trends, Anomalies, Briefs.







Defensible Advantages

- **Agents from the Outside.** WHG monitors agents collectively from the outside to understand the bigger picture, while other services trace agents from the inside for compliance.
- **Hedera first.** Hedera is building the story and driving the industry with public rails, HashSphere, CLPR, and Asseto.
- **Protocol depth.** Deep HCS standards, ERC-8004, etc. collection and elevation policy that competitors treating every wallet as an agent cannot match without rebuilding.
- **Multi-signal trust.** WHG provides Green signals only when talk and pay corroborate. Confidence is always labeled.

- **Spatial domain breadth.** Tracking terrestrial agents and those of instrumented space and waterborne assets — verticals most RWA trackers ignore.
- **Data network effects.** As public HCS-10 density and voluntary Sphere publications grow, the graph compounds. Extending greater and greater depth of understanding to the agent economy.
- **Peripheral data.** Expanded public data federation and corroboration, brings the traditional and digital worlds together.

7. Intellectual Property & Domain Portfolio

WorldHashgraph controls a complete, high-value domain portfolio that anchors brand, SEO, product surfaces, and long-term company value:

- **WorldHashgraph.com** — primary product experience (the Terminal)
- **WorldHashgraph.si** — Super Intelligence, research, briefings, and high-signal content
- **WorldHashgraph.ai** — intelligence, research, briefings, and high-signal content
- **WorldHashgraph.io** — developer hub, API documentation, and technical resources
- **WorldHashgraph.org** — community, open data, standards work, and institutional credibility
- **WorldHashgraph.xyz** — additional brand and experimental surface

This portfolio is owned outright and forms a tangible component of company value for partners and future investors. Strategy documents already define clear roles for each domain as the platform matures.

8. Closing

The fast-growing agent economy and the tokenization of real-world assets are converging on high-performance public ledgers, and it will need identity, conversation, settlement, and interop across rails.

The opportunity for systematic multi-signal intelligence (talk + pay, agent relationships, industry formation, tiered RWA identification, spatial layers) remains largely unmet. Existing RWA dashboards track values more than agent behavior; compliance tools emphasize risk over constructive economic intelligence.

WorldHashgraph is built to make that world legible for humans who make critical decisions in domains that matter most to governments, enterprise, and critical infrastructure operators. WHG leads with Hedera first in standards and craft, multi-chain in observation.

WorldHashgraph has the technical foundation, the domain portfolio, the first-principles design, and the commitment to honesty that institutions require. We invite you to partner with us in making it the preferred web domain for insight to the agent and machine economy.

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Background:

In 2018, with a passion for deep technology and how to apply it to elevate people's lives, Cason Chatham became an original SAFT investor in Hedera Hashgraph before the first token was launched. The idea of WorldHashgraph was first conceived and the domain name was registered that same year, but it took a few more years for the digital stage to be fully set.

Cason is the CEO and founder of WorldHashgraph.com. His experience includes military intelligence, aviation, commercial real state, and he holds a Master's in Global Affairs from Thunderbird School of Global Management. He was the first one to introduce NASA to the Hedera Hashgraph through a STTR research contract in 2020, called *Hedera Hashgraph based Distributed Ledger for Aerospace Applications*.

Derek Smith is the CTO and co-founder of WorldHashgraph.com with a deep career in finance, digital assets, business technology, and AI integrations. He specializes in product development, data design, operational safeguards, and holds a Master's in Finance from American University.

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