VAIOT

TECHNOLOGY BRIEF · OCTOBER 2026

VAIOT 3.0

TECHNOLOGY BRIEF

The Trust Layer for the Agentic Economy

THE INDEPENDENT VALIDATOR OF AI ACTIONS

01 · THE MISSING LAYER

AI agents can act. Now they can be held to account.

VAIOT 3.0 is an independent validator of AI actions. It checks every action an agent proposes against your rules, stops what crosses the line for a human decision, and seals what passes into a **Proof of Compliance**: a signed receipt whose fingerprint is anchored on a public blockchain. Anyone can verify it. No trust in VAIOT required.

The accountability gap

Companies are handing AI agents real work: offers, orders, invoices, payments. Every one of those actions raises the same question: **who allowed this, and can you prove it?**

Today the answer is a log file the company itself controls. Logs can be edited, dashboards can be wrong. That is a promise, not proof. VAIOT calls this the accountability gap: the distance between what AI agents can do and what organisations can prove about it.

TODAY

A log the company controls

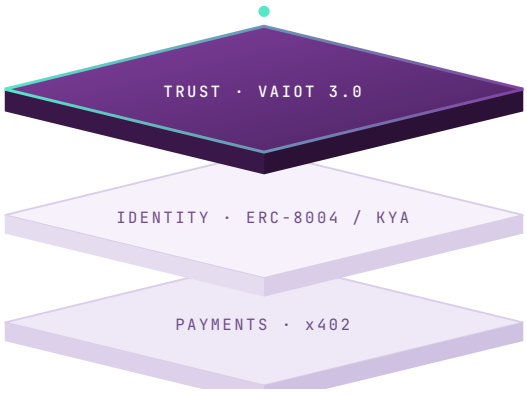
- ✕ Editable after the fact
- ✕ Readable only by the operator
- ✕ Approval not tied to the exact document

WITH VAIOT 3.0

Proof anyone can verify

- ✓ A signed receipt for every governed action
- ✓ Approval bound to the exact revision
- ✓ Fingerprint anchored on a public chain

THE AGENT ECONOMY STACK



PAYMENTS How agents pay. Open rails such as x402 let agents pay over plain HTTP.

IDENTITY Who agents are. ERC-8004 and "Know Your Agent" give each agent a verifiable ID.

TRUST

Was it allowed, and can you prove it? The question regulators, auditors and courts will ask. This is the layer VAIOT builds.

WRITTEN INTO EUROPEAN LAW

The EU AI Act turns evidence from a nice-to-have into a duty.

ART. 12

High-risk AI systems must keep automatic event logs.

ART. 14

They must operate under effective human oversight.

ART. 26

Deployers must retain the logs and assign oversight.

VAIOT 3.0 is designed to support exactly these record-keeping and oversight duties, and to make the evidence checkable by someone other than the company that produced it.

02 · HOW IT WORKS

Five steps between an agent and the world.

THE GATE

01 PROPOSE

The agent drafts the action: an offer, a document, a payment. The draft is frozen into an exact, hashed revision. The agent holds no credentials to send anything.

02 VALIDATE

Deterministic, versioned rules evaluate that exact revision: your limits, your lists, your policies. Code, not a model guessing.

03 APPROVE

Anything outside the rules waits for a human, who sees the exact document. The approval is bound to that revision. Change one word and it dies.

04 EXECUTE

Only the execution gateway holds the credentials, and it sends only the approved revision to the approved recipient. Nothing goes around the gate.

05 PROVE

Every step is sealed into a signed Proof of Compliance, and its fingerprint is anchored on a public blockchain. Verifiable by anyone, for years.

> A provider accepting a request, a message reaching its recipient and a customer accepting an offer are different events. The receipt states which one was observed: nothing more, nothing less.

The Proof of Compliance

One receipt binds together everything an auditor needs: the exact document hash, the recipient, the rule versions that were checked, who approved what, and the observed result. It is signed, and its fingerprint is anchored on-chain.

The public verifier checks each dimension separately and says exactly what the evidence supports. All checks run in the browser. Flip a single byte and the proof collapses.

PROOF OF COMPLIANCE — SYNTHETIC SAMPLE

document	sha256 7f3a2c…e4b0
recipient	supplier-7731.eu
rules	procurement v4.2
approval	finance · revision 3
executed	gateway · 14:02:17Z
anchor	Polygon #21887403

sig ed25519 · 9c1f…e3a7 · issuer vaiot-protocol

VERIFICATION

Receipt integrity	PASS
Trusted issuer	PASS
Action binding	PASS
Policy evidence	PASS
Authority	PASS
Execution evidence	PASS
Public anchor	PASS

VERIFIED

One gate. No exceptions.

MAGO, the Multi-Agent Governance Orchestrator at the core of VAIOT 3.0, separates proposing, checking, deciding and enforcing, so no single component, human or AI, can do all four.

01
Executor
Proposes the action. Holds no execution credentials.

02
Validator
Evaluates versioned, deterministic rule packages.

03
Arbitrator
Routes exceptions to authenticated human review.

04
Guardian
Enforces hard limits and emergency stops. Nothing can override it.

WHY A PUBLIC BLOCKCHAIN

The law asks for logs kept at least six months. Internal logs can be deleted, edited or quietly lost. A fingerprint anchored on a public chain cannot be rewritten by anyone, including VAIOT: **not after six months, not after six years.**

03 · WHO IT IS FOR

One trust layer for everyone who lets AI act on their behalf.

BANKS & FINANCIAL INSTITUTIONS

Let agents move money without losing control of it.

- Hard limits and sanctions checks before any payment leaves the bank.
- Four-eyes approval bound to the exact transaction.
- Supervisors verify the evidence independently.

● BANK PROFILE · PLANNED

GLOBAL ENTERPRISES

Thousands of agents. One standard of proof.

- Procurement, legal and finance policies become versioned rules.
- Exceptions reach the right owner, bound to the exact document.
- One evidence format across units, vendors and countries.

● REFERENCE WORKFLOW · 28 OCT

SMALL & MID-SIZED BUSINESSES

Hand routine work to agents and keep every decision on record.

- Start with one workflow: offers, invoices or orders.
- You set the limits. Anything above them comes to you first.
- No blockchain knowledge needed.

● LIGHT PACKAGE · PLANNED

INDIVIDUALS WITH PERSONAL AGENTS

Your personal agent works for you and answers to you.

- Spending limits your agent cannot exceed.
- Anything unusual waits for one tap on your phone.
- A private record of everything it did for you.

● PERSONAL AGENTS · PLANNED

WHAT SHIPS WHEN

Shipped in episodes. Proven in public.

PREMIERE
28 Oct 2026
Premiere
The gate and the proof: governed workflow, Proof of Compliance, public verifier, on-chain anchoring.

SCHEDULED
Nov 2026
Monitoring
The auditor portal: browse every governed action and export evidence bundles.

SCHEDULED
Nov 2026
Knowledge Bases
Policies written in plain language, compiled into signed, versioned rule packages.

SCHEDULED
Dec 2026
Paymaster
Governed payments under hard limits and human approval.

SCHEDULED
Dec 2026
VGON
The curated oracle network for signed regulatory rule packages.

REVEAL · JAN – FEB 2027
✦ Announcement of the next VAIOT breakthrough

TRY IT TODAY

Don't trust us. Verify.

Run a governed action in the live demo, then check the receipt in the public verifier. Reference demonstration on synthetic data.

Try the live demo →
vaiot-e1.onrender.com

Open the public verifier →
vaiot-3.vercel.app

"Live" means running in VAIOT's public reference demonstration on synthetic data, not yet a production deployment. Components marked planned or scheduled are subject to testing and security review; dates are indicative. A receipt proves what was checked and authorised; it does not prove that the underlying decision was commercially or legally right. This document describes technology; it is not an offer of crypto-assets, a recommendation or investment advice. © 2026 VAIOT Limited, Malta (C 89746).