PROVIDENCE TEACHING MINISTRY

The Machine Is Handed the Money

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Contents

A normal Monday. 4

Robinhood hands the trade to an AI. 5

The checkout is being rebuilt for machines. 7

Your money. Someone else’s yes. 8

Cash never asked for your name. 9

How the Beast system could be built: one helpful step at a time. 10

When buying and selling become a test of loyalty. 10

Five questions worth asking. 13

Reporting and reading 14

The Machine Is Handed the Money



Her balance is fine. Her payment still doesn't go through. Conceptual illustration.

A DISPATCH FROM THE WALL · OCTOBER 1, 2026

Apps are learning to shop, pay and trade for you. That's handy. But it raises a bigger question: who decides whether you're allowed to buy at all?

By Michael Kendrick

THE SHORT VERSION

WHAT HAPPENED

Robinhood unveiled AI "agents" that can research and place trades for you. Visa, Mastercard and others are building checkout lanes for AI shoppers.

WHY IT MATTERS

Each system checks two things before your money moves: who you are, and whether you're allowed. Either check can say no.

THE RISK

As more of daily life runs through these gates, losing access could mean losing the ability to buy groceries, pay rent or get paid.

WHAT YOU CAN DO

Stay in charge of your apps and keep a backup way to pay. Five simple questions are at the end.

IMAGINE THIS

A normal Monday.

The grocery list is on the fridge. You tell your phone, "Order the usual, find school shoes under $50, and pay the electric bill." By the time the coffee is ready, it's done. No lines. No forms. No forgetting.

That convenience is arriving fast. Your phone already helps you decide what to buy. The next step is letting it buy for you.

Now imagine one more Monday. The order doesn't go through. There's money in the account. The screen just says: **Not authorized.**

That moment is what this dispatch is about. When a machine can make the purchase for you, who has the power to say you can't make it at all?

THE NEWS

Robinhood hands the trade to an AI.

On September 29, the investing app Robinhood announced AI "agents" built into its app. You give an agent instructions, and it can research investments and place trades for you. The company says more than 150,000 customers have already opened accounts for its earlier AI-trading service, which launched in May. The new in-app agents, and a feature called *Loops* for standing, repeating instructions, are "coming soon." [1]

150,000+	ON → OFF	YOU
agentic trading accounts opened since May (company figure)	trade approval starts on, but can usually be switched off	carry the risk for trades the AI makes

The agent works with money in a separate account. At first it asks your permission for each trade, but most customers can turn that off. (Crypto approvals must stay on in Connecticut, New York and California.) Robinhood's fine print is clear: you assume all the risk for what the agent does. [1]

Put simply: you can give an AI a budget and a set of instructions, and it can buy and sell without checking with you each time.

That has real appeal. Research takes time, and money decisions can feel overwhelming. But a confident machine isn't necessarily a wise one. The more you let it handle, the more its mistakes matter — and the more it matters who sets its limits, whether you can stop it, and who can unlock your account if something goes wrong.

The Machine Is Handed the Money



The machine was handed the money.

It was also handed the keys.

PLAIN-ENGLISH TERMS

AI agent
: — an app that doesn't just answer questions; it takes actions for you, like placing an order or a trade.

Authentication
: — proving it's really you: a password, a code, your face or your fingerprint.

Permission
: — the separate yes or no on whether a specific purchase is allowed.

Stablecoin
: — a digital token designed to keep a steady value, usually one dollar.

BEYOND THE STOCK MARKET

The checkout is being rebuilt for machines.

Robinhood is about investing. But the same idea is heading for the shopping cart — and the big payment companies are getting ready.

Visa

Has created payment "keys" that let an AI pay without seeing your real card number. Most uses still keep a person in the loop — for now. [2]

Mastercard

States the rule for its Agent Pay service plainly: "Only registered agents can transact." It now also handles machine payments in stablecoins. [3, 4]

Ant International

Is working with Mastercard and Visa on a shared way to identify AI agents across payment networks. [5]

Cloudflare

Opened a test that lets websites charge AI agents directly, paid in USDC, a digital token tied to the dollar. [6]

These are separate services with different rules. Together they point one way: businesses are learning to accept software as a customer — and to check its papers before taking its money.

THE HEART OF IT

Your money. Someone else's yes.

We already live with checks. A card can be declined. An account can be frozen. AI adds a new player: the assistant acting in your name. So every purchase now faces two questions:

STEP 1	**You ask** "Buy the usual groceries."
STEP 2	**Is it you?** Identity check: face, fingerprint, code.
STEP 3	**Is it allowed?** Permission check: limits, rules, status.
STEP 4	**Payment** Only now does the money move.

If either check says no, the purchase stops — even with money in the bank.

A simplified picture. Individual services differ.

Some limits protect you. A spending cap you set can stop an assistant from going overboard. Other limits are set by the company. From your side of the screen, both look the same: a payment that simply won't go through.

If another card works, that's an annoyance. But if every practical way to pay runs through the same kind of gate, a "no" becomes something much bigger. Without accepted authentication, you can't buy or sell through that system. If it became the only practical way to trade, losing permission would mean losing access to ordinary life.

To be fair: no single gate controls all buying and selling today. The warning is about the direction we're heading, as everyday essentials depend more and more on systems that can switch access off.

WHY DIGITAL MONEY RAISES THE STAKES

Cash never asked for your name.

You can hand someone a twenty-dollar bill without any company approving it. Digital money is different. It depends on devices, networks and the companies that run them. A balance on a screen is only useful while you're allowed to use it.

Some digital currencies build in the power to stop payments. Circle, which issues the USDC stablecoin, keeps the right in its terms to block certain addresses and freeze funds in specific situations, such as suspected illegal activity or terms violations. [7]

Not every system works that way, and honesty matters here. The European Central Bank says its proposed digital euro would sit alongside cash and would not be "programmable money" limited to certain uses. [8] Even so, the practical question is the same everywhere: who can stop the payment — and what happens when they get it wrong?

> Cash asked who was holding it.
> The new rails ask who you are.

FROM THE NOVEL

How the Beast system could be built: one helpful step at a time.

In *Battle of the Seed*, I explore how identity, artificial intelligence, access and allegiance could be joined together. The system — called **Colossus** in the story — doesn't arrive as a threat. It earns trust by solving problems. People come to depend on it. Only later does being shut out threaten the necessities of life.

Today's announcements don't prove these companies share a master plan. What I see is the outline of an architecture taking shape:

1. **Software acts for you.** AI agents shop, pay and trade.
2. **Credentials prove who's behind it.** Your identity is tied to every agent.
3. **Gatekeepers decide.** Payment services approve or refuse each transaction.

Each piece can serve a good purpose. Joined into one system nobody can avoid, the same pieces could hand a gatekeeper enormous power. A person could still own money and property — and lose the permission needed to use them. And the pressure would be felt where it hurts most: the grocery order, the rent, the drive to work.

A CHRISTIAN READING

When buying and selling become a test of loyalty.

The Bible describes this kind of economic exclusion with startling clarity:

> "...that no man might buy or sell, save he that had the mark..."
>
> — REVELATION 13:17 · KJV

Read it with the verses around it, and you see that worship, the image of the Beast and the mark belong to one warning. Revelation 14 again ties the mark to worship and calls God's people to stay faithful. [9, 10]

Let's be careful and clear. **An identity check is not the mark of the Beast.** Scripture doesn't name an AI company or a payment app. My point is that systems joining identity, permission and money help us picture how the pressure Revelation describes could one day reach the kitchen table.

The real issue is allegiance. A system becomes spiritually dangerous when access to life's necessities depends on obedience that belongs only to God. And a people who have grown used to letting one system decide everything may find it much harder to say no when the demand finally changes.

The Machine Is Handed the Money



Convenience deserves consideration. Allegiance belongs to Christ. Conceptual illustration.

BEFORE YOU LET AN APP PAY FOR YOU

Five questions worth asking.

- **Can I see what it did — and stop it?**

  Know the limits you set, review its actions, and know exactly how to switch it off.

- **If it refuses me by mistake, can I reach a real person?**

  A fast, human way to fix a wrong "no" is worth more than any promise of convenience.

- **Do I have a backup way to pay?**

  A second card, a bank you can walk into, some cash on hand, a local shop that knows you.

- **What happens to people who say no thanks?**

  Can they still shop, work and get paid on fair terms? A good system leaves room for choice.

- **Who has the final word in my life?**

  Tools can help us run a household. They must never become the authority that decides whom we serve.

The shoes still need buying. The bills still need paying. An assistant may help with both. What matters is that we stay free to question it, take back permission, and act without surrendering our conscience.

The machine is being handed the money.
Watch closely as it's handed the power to decide who may use it.

Soli Deo Gloria

CONTINUE THE STORY

Battle of the Seed

Book One of The Seed War Trilogy explores technology, identity and allegiance through biblical teaching and a gripping story. Available in paperback, hardcover, Kindle and Audible.

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SOURCES

Reporting and reading

Sources checked October 1, 2026. Company announcements describe their own products and proposals. The artwork and diagrams are conceptual. Future scenarios and the connection to *Battle of the Seed* are the author's interpretation.

1. Robinhood · HOOD Summit 2026 announcements · September 29, 2026
   Agents and Loops are "coming soon." 150,000+ is a company-reported account-opening figure. Approval settings, state exceptions and customer risk are in the announcement's disclosures.
2. Visa · Your AI Just Bought You a Couch. Are You Okay with That? · September 9, 2026
   Describes tokenized agent credentials; says most deployments so far keep a human in the loop.
3. Mastercard · Agent Pay
   The registration rule applies to this service, not to every purchase everywhere.
4. Mastercard · Agent Pay for Machines · June 10, 2026
   Machine payments across payment types, including cards and stablecoins.
5. Ant International · Agent identification (KYA) collaboration with Mastercard and Visa · September 11, 2026
   Each network keeps its own verification and decision processes.

6. Cloudflare · Monetization Gateway beta · September 30, 2026
   Closed beta for charging agents for digital resources in USDC; not a general retail payment system.

7. Circle · USDC Terms
   See the provisions on blocked addresses and frozen funds; scope and circumstances matter.

8. European Central Bank · Digital euro FAQs
   The ECB says the proposed digital euro would complement cash and would not be programmable money.

9. Scripture · Revelation 13 · KJV
   Read verses 15–17 together: worship, the mark, and exclusion from buying and selling.

10. Scripture · Revelation 14 · KJV
    Verses 9–12 connect the mark with worship and call the saints to endurance.

Book connection: *Battle of the Seed*, especially Chapters 24–26, develops the author's framework of identity, cognition, access, transaction and allegiance. Colossus belongs to the novel's fictional narrative.

Scripture quotations are from the King James Version (KJV), public domain, unless another translation is identified. Biblical text is distinguished from the author's interpretation.

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