ComOS Federation

The AI-Native Operating System for Commerce

There is a machine on the desk, and the whole business runs on it. You run it by talking to it — and the network it joins is live.



You Run It by Talking to It

The owner asks in plain words, and the agent answers from the live business

“What sold yesterday?”	→	Answered from the ledger the business settles on
“Show me the slow movers.”	→	A report assembled the moment you ask, shaped the way you asked
“Write the memo for it.”	→	Same numbers, nothing exported, nothing pasted

Every operation of the business is a prompt away.

Any MCP client the owner already uses can be that agent.

Anyone may hand your agent data. **Only you hand it instructions.**

A Sale on the Merchant's Own Machine

The merchant's machine executes the sale, and the network settles it on the one ledger

1 · FINDS

A buying agent

discovers a vendor that exists only on a machine the merchant owns

→

2 · EXECUTES

The merchant's machine

The catalog and the decision to sell stay on hardware the merchant owns

→

3 · SETTLES

The one ledger

The 3% cut posts with the node's stamp, on the same ledger as a sale in our cloud

The business is sovereign. The economy is single.

The node listens only on its own machine and collects hub-signed work · its key is made on the device, and a backup never carries it · the installer is public at comos-federation.com/install

A Business Is a Composition

The merchant assembles the parts the business needs

FIVE WAYS TO SELL

- Retail
- Bookings
- Services
- Rentals
- Digital

FIFTEEN WAYS TO RUN IT

Messaging	Shipping	Marketing	Support	Reviews
Tax	Analytics	Loyalty	Integration	Offer bus
Reputation	Consent	Recommend	Workflows	Storage

SAME TENANT, COMPOSED DIFFERENTLY

Salon	Bookings + Retail
Lodging	Bookings + Rentals + Retail
Courses	Bookings + Digital
Repair	Services + Retail

Twenty parts compose into over a million business shapes. **The market is every business that exists.**

All twenty available today · 10 preset recipes pre-compose the common shapes

What It Costs to Sit Still

Nothing. The meter reads zero until value moves.

$0

to sit idle

No subscription, seats, tiers, or rent

6%

when a merchant mints Coms

Taken in code on every Com bought

3%

when a sale clears

Taken in code on every settled sale

Card processing works as it does today

The card network's fee, priced in by the merchant. ComOS takes 3% on every rail, and a stablecoin sale carries no card fee.

Against Shopify's card processing

On a card sale ComOS adds its 3%. A merchant on a paid plan drops the subscription, and on stablecoins 3% costs less than 2.9% + 30¢ on any cart under $300.

Flat, with no volume discounts. Identical on a desk and in our cloud.

Revenue is linear in throughput — whether the buyer is a person, an agent, or an agent buying from an agent

Any Agent Can Shop It

One network and one ledger behind every protocol door

MCP	Claude and any MCP client · served
UCP	Discovery manifest · served
REST	OpenAPI actions · served

→

One network
One ledger

Coms and settlement

→

An agent buys in one call

Search, order and settlement, atomic in `order_create`

The door is open

Outside agents apply through the federation itself, with no sales call

Every business has a track record

Written only by settled sales and refunds; a business can read it and never write it

Every protocol surface leads in. **One network and one ledger sit behind them.**

Why an Incumbent Can't Copy This

They can add an agent. They cannot become a neutral network.

An app-store economy	**cannot ship** the thing that dissolves the apps it earns rent on
A house agent	**cannot be neutral** — every other agent on the platform is its competitor
A hosted platform	**cannot hand a merchant the box** — sovereign-and-federated has to be designed in at the beginning
An enterprise sales motion	**cannot survive** “the rate is the same for everyone and there is no discount to grant”

A competitor must replicate a codebase plus a live economy.
The economy accrues only in calendar time.

The Wave Landed

A billion devices got a shopping-capable agent — and no network to shop

1B+

devices

iOS 27 general availability · Sept 14, 2026

WHAT APPLE SHIPPED

- ✓ Siri acts inside apps rather than only answering
- ✓ App Intents replaces SiriKit — every app becomes an agent surface
- ✓ Xcode 27 ships as an MCP host

WHAT APPLE DID NOT SHIP

- ✗ An agent-commerce protocol
- ✗ An agent-initiated payment path
- ✗ A merchant surface an outside agent can transact with

The scarce asset is **the merchant network those agents can transact with.**

The hardware wave is the same wave: the machine that runs a whole business now sells at a mall for the price of a laptop

Built Under Machine-Checked Discipline

One founder and an AI fleet. Every change passes a gate before it counts as done.

Proof before done

Every done-claim is checked against evidence before other work builds on it

A change order for every change

A change to a contract or interface carries its seed, plan, blueprint and playbook

Self-approval is refused

A required check blocks any change approved by its own author

Staging proves it first

Every deploy runs the outside MCP shop flow and a public-surface sweep on the staging revision before traffic moves

The method is on the record: **one change order per change, each with its proof.**

The Path to $100M a Year

ComOS earns 3¢ on a settled dollar, and 9¢ when the buyer pays in Coms

$190–385B

US agentic commerce by 2030

Morgan Stanley Research

$1.1–3.3B

settled a year makes $100M

0.6–1.75% of the base case

3% + 6%

on settled sales and Coms bought

A Com-paid dollar carries both

$100M A YEAR, PER BUSINESS	CARD SALES · 3¢	PAID IN COMS · 9¢
10,000 businesses, each settling	**$913 a day**	**$304 a day**
30,000 businesses, each settling	**$304 a day**	**$101 a day**
100,000 businesses, each settling	**$91 a day**	**$30 a day**

A shop settling about $100 a day in Coms **is one of the 30,000.**

Forecasts count goods only · Live since February 2026 · no outside merchants, no revenue · settlements so far are internal and proof transactions

The Founder

Decades of production systems. The work is the proof.

RONALD REYNOLDS

NASA Amazon Apple Wells Fargo

Building software since 1988; e-commerce systems since 1992

Built and operates the entire ComOS estate

Every service, every agent, every deployment — with AI leverage under machine-checked discipline

One expert with AI outbuilds a conventional team

The methodology that makes that safe is itself on the record

Continuity is a training role

The first hires include a successor who learns it beside the founder and takes the wheel when ready

The system was built **to be run by someone who didn't write it.**

The Ask

Two stages. The wave sets the clock.

STAGE A · ROLLING SAFES · NOW

~$1–1.5M

Cap target in the $12–18M band

Operator-angels and solo-founder-friendly checks

→

STAGE B · PRICED SEED

$4–6M

Targeting $20–30M post

Priced on settled volume and on sales by agents ComOS did not build

WHAT THE MONEY BUYS · THE BUILDING IS DONE

A marketing lead
who sells the idea

A successor in training
who drives when ready

A merchant-side operator
at the first installs on merchant-owned hardware

A flat, rent-free cost structure **sets no forced-raise date.**



Don't take the deck's word for any of it.

Hand this to the agent you already run.

```
Fetch https://mcp.comos-federation.com/.well-known/comos-vendor.json?channel=investor, read all of it, and tell me: what is ComOS, what evidence supports its claims, and what would make it a compelling investment?
```

mcp.comos-federation.com · comos-federation.com
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