

JULY 11, 2026

Valto

The decision engine for agent spending.

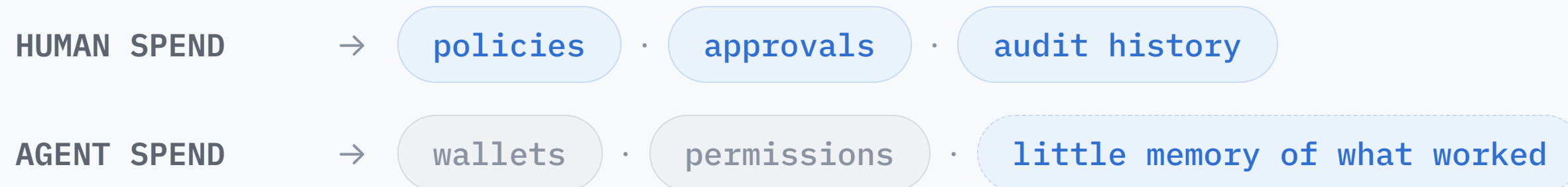
Agents can already pay. Valto decides whether they should.

Levente Szabo

// THE PROBLEM

Agents are starting to spend real money

Agents are already buying data, API calls, compute, and services, often without a human reviewing each purchase.

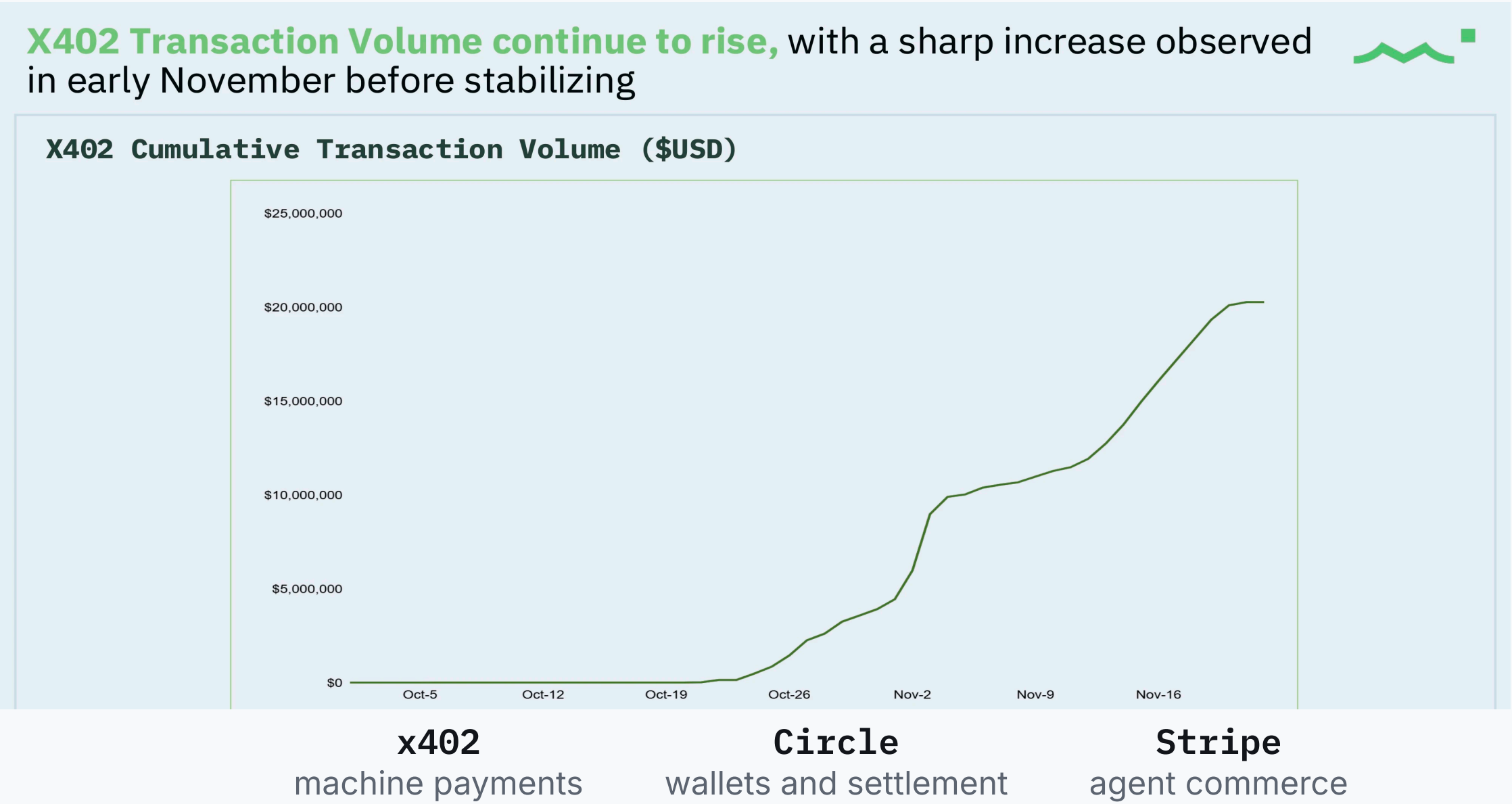


Companies govern human spending with policies, approvals, and audit trails. Agent spending is being built with far less of that machinery.

// WHY NOW

It is getting easier for agents to pay than to spend well

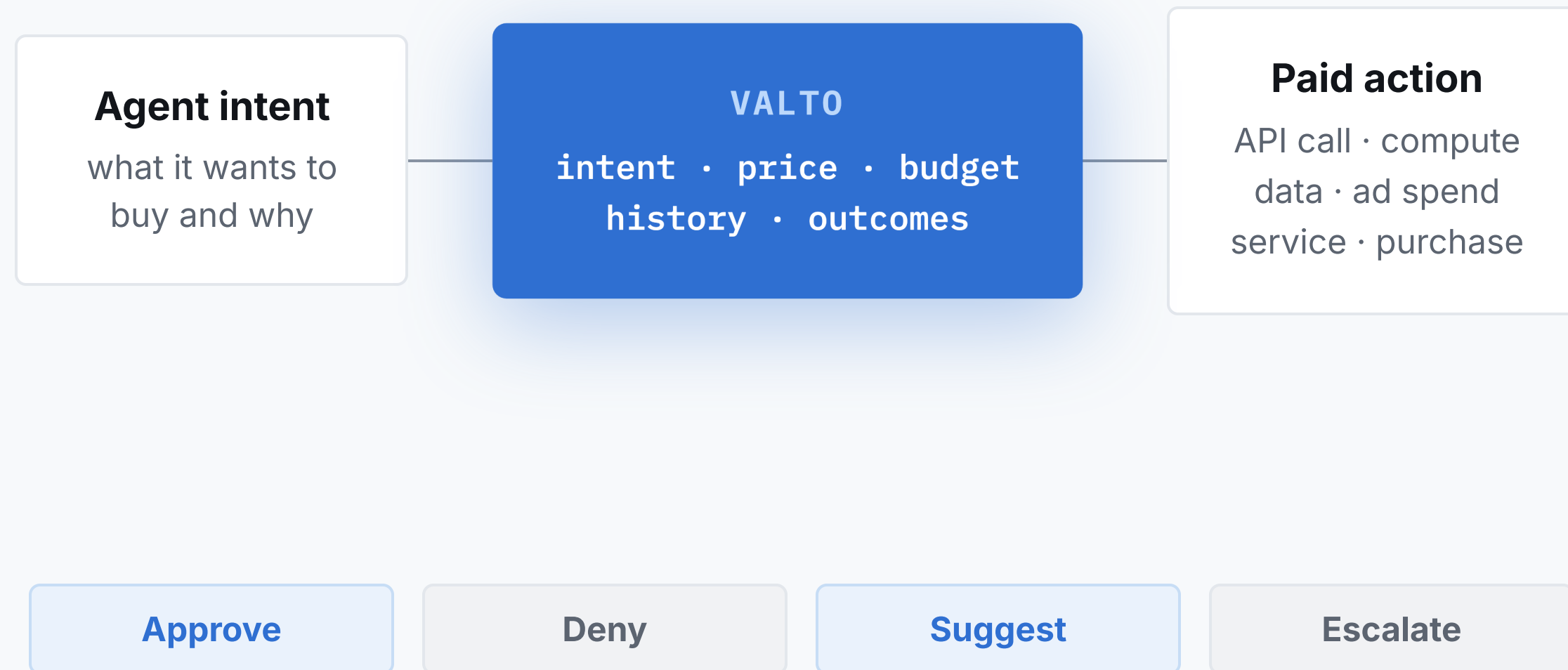
x402, Circle, and Stripe are making it easier for agents to find paid services, hold funds, and transact without a human in the loop.



The ability to move money is arriving faster than the ability to govern how agents spend it.

// THE MISSING LAYER

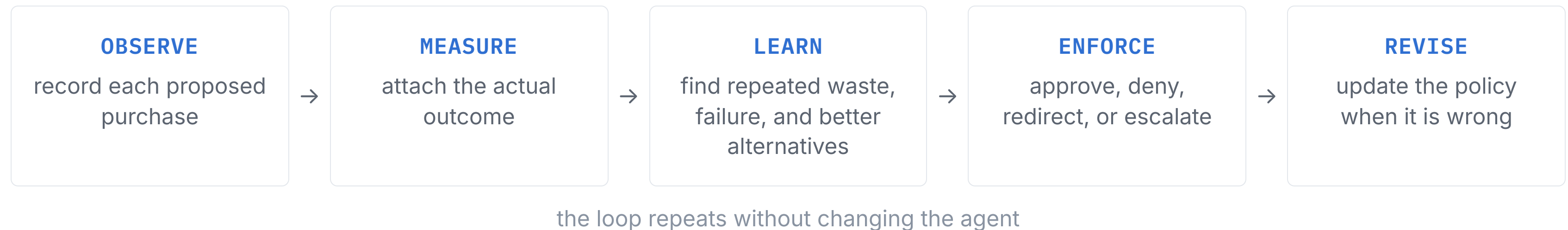
Valto sits between agent intent and any action that costs money



Valto works above the payment layer. It does not hold or move funds.

// HOW IT LEARNS

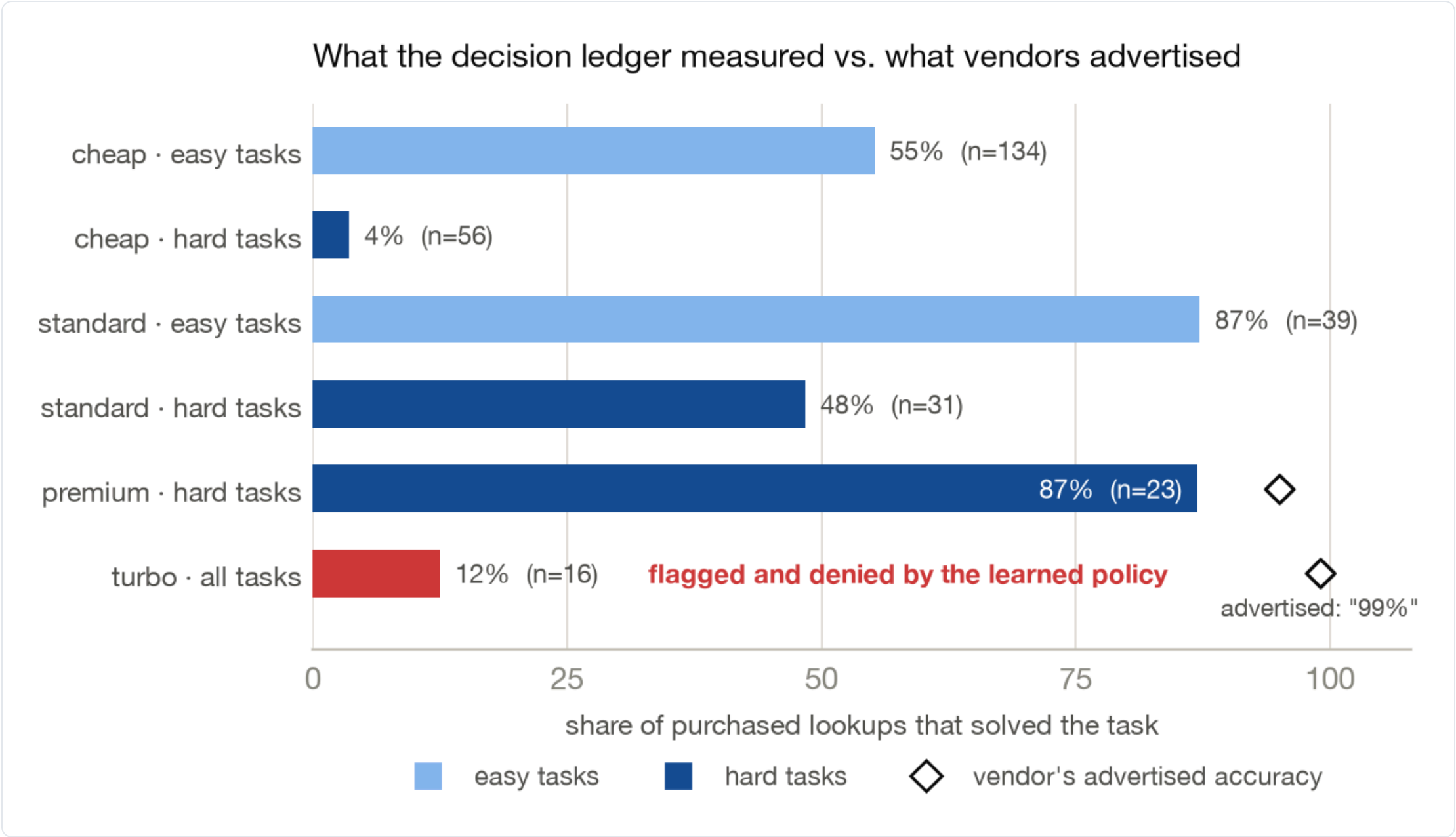
Every purchase teaches the next decision



The agent is never retrained. Only the policy changes, and every change is versioned, testable, and reversible.

We built a marketplace designed to fool an agent

Four vendors, 60 tasks per episode, and a fixed budget. One vendor claims 99% accuracy. In practice, it succeeds about 12% of the time.



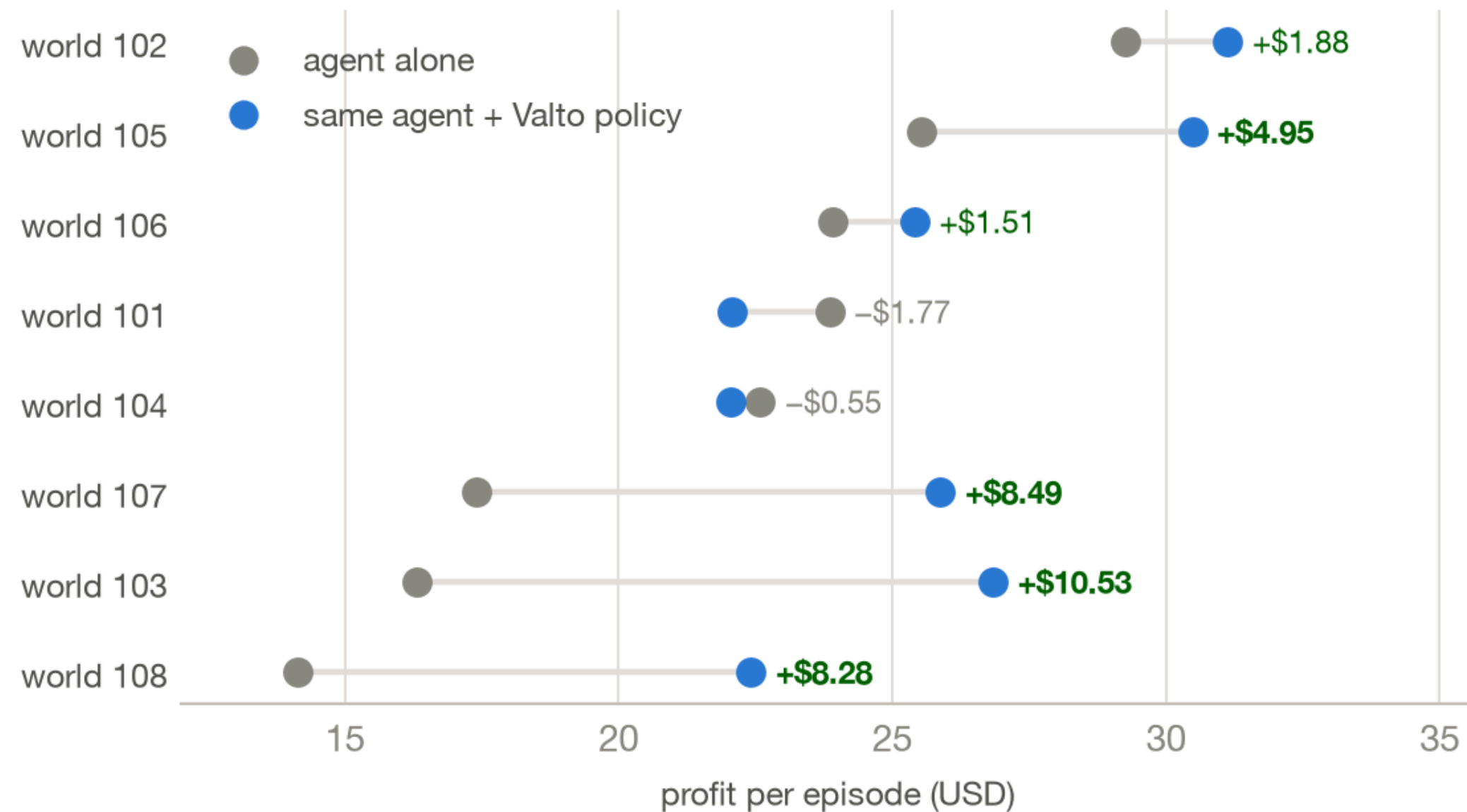
"Turbo succeeded on 2 of 16 paid calls. Block it until new evidence shows it has improved."

// THE RESULT

The policy caught it before it ate into margin

We ran the same agent through eight matched environments. Valto learned from the first run, then replayed the same environments with the policy enforced.

Same agent, same eight worlds. The only change is the policy.



+19% profit. Same agent. Same eight worlds. Only the policy changed.

Worst result: \$14.14 → \$22.04

Today: a working SDK. Next: a managed decision service.

TODAY

Working Python SDK

Wrap a paid action and receive an approve, deny, suggest, or escalate verdict. Runs embedded or as a local service.

```
● ● ●  
$ pip install valto  
>>> valto.check(call)  
← approve
```

Private codebase, reproducible benchmark, and early working prototype.



NEXT

Managed decision service

Real-time verdicts, fleet-level budgets, human approvals, policy testing, and one outcome ledger across agents and payment rails.

// FOUNDER

Levente Szabo

I have spent my career building both sides of this problem: financial decision systems and autonomous AI.

Serve Robotics	Lead Software Engineer, Interactive AI Lead real-time voice AI work for autonomous robot fleets, including the Maggie project for NVIDIA GTC with T-Mobile.
Katapult	Senior Manager, ML Engineering & Risk Infrastructure Built and led underwriting, fraud, and pricing infrastructure across 1M+ applications and roughly \$250M in annual volume .
Journeyman AI	Founder Founded and shipped a production voice-agent platform.
NYU	M.S. Computer Science, NYU



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Valto came from seeing the same problem from both directions: agents gaining more autonomy, and financial systems requiring more control.