

## PEYMO Transforms Digital Payments: Launching Universal Crypto-to-Crypto QR Transaction Platform



**London, United Kingdom Jan 13, 2026 ([Issuewire.com](https://www.issuewire.com))** - Building upon previous announcements, PEYMO today unveils a significant platform evolution with the imminent availability of its flagship application on both Google Play and Apple App Store.

PEYMO delivers a genuinely novel approach to payments: enabling consumers to transact directly with cryptocurrency while merchants instantly receive crypto funds globally—accomplished through simple QR code scanning.

- Payment cards are unnecessary.
- Banking intermediaries are eliminated.
- Point-of-sale hardware becomes redundant.

### Physical Currency's Digital Evolution

Physical cash historically provided unparalleled independence. Transactions completed

instantaneously, requiring no third-party authorization, validation, or justification.

PEYMO translates this independence into contemporary digital commerce.

Rather than tangible currency notes, users transact with decentralized digital assets secured in non-custodial mobile wallets. Where physical cash operated without identity verification, PEYMO delivers financial autonomy through decentralized architecture—eliminating traditional cash's inherent disadvantages.

- Counterfeit vulnerability eliminated
- Digital handling only
- Zero intermediary value extraction
- Complete ledger transparency and transaction finality
- Physical cash's freedom, reimagined for borderless digital economies.

### **Transaction Workflow**

1. Install PEYMO application on mobile device
2. Capture merchant's QR code display
3. Select cryptocurrency wallet for payment
4. Merchant receives funds instantaneously

Complete transaction execution occurs in milliseconds—frequently surpassing traditional card processing speeds—without requiring blockchain confirmation delays.

### **Revolutionary Business Solution for Merchants**

PEYMO transforms any smartphone into comprehensive payment POS infrastructure.

Businesses eliminate:

- Physical payment terminals
- Hardware leasing obligations
- Recurring terminal subscription costs
- Local banking relationships
- Card network infrastructure dependencies

Funds arrive immediately in merchants' cryptocurrency wallets with instant finality—avoiding the days or weeks typical of card settlement. Processing fees drop significantly below conventional payment rails,

while chargeback exposure vanishes completely.

Only the PEYMO Merchant App is required.

### **Superior Transaction Economics**

PEYMO's advantages versus conventional card infrastructure:

- Lightning-fast execution
- Substantially reduced merchant fees
- Instantaneous settlement finality
- Global acceptance from initial deployment

This represents infrastructure disruption, not incremental enhancement.

### **Modern Payment Architecture**

PEYMO integrates three foundational elements:

- Non-custodial digital wallets
- QR-based instantaneous payments
- Bank-independent global reach

The platform combines physical currency's straightforward usability with cutting-edge technology and decentralized financial principles. The PEYMO application launches imminently across iOS and Android ecosystems. Currency reimaged—engineered for decentralized commerce.

### **About Peymo**

Peymo Ltd is a UK-based fintech company pioneering AI-powered personal finance solutions. By acting as the invisible layer that connects banks, wallets, and providers, Peymo delivers the “one app, one tap” experience — giving users everything they need for both fiat and crypto without ever touching client funds.

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