

PEYMO Disrupts Retail Payments with Launch of Android App for Instant Crypto Transactions



London, United Kingdom Feb 4, 2026 ([IssueWire.com](https://www.issuewire.com)) - Peymo today announced that the PEYMO Android app is now live on Google Play, enabling instant crypto-to-crypto payments in any physical store, anywhere in the world. The launch marks the transition from announcement to a fully live product.

With PEYMO, users can pay directly from their crypto wallet to a merchant's crypto wallet by scanning a QR code without cards, point-of-sale terminals, or traditional payment infrastructure.

Instant Payments, Built for the Real World

Using PEYMO is straightforward:

1. Open the application
2. Select the Pay button
3. Scan the merchant's QR code

4. Confirm the transaction

The transaction settles instantly. There are no card networks, no intermediaries, and no waiting periods. Because PEYMO does not rely on POS hardware or banking rails, it can be utilized in any physical store where a merchant displays a QR code.

Why This Is Powerful for Merchants

PEYMO removes the structural friction and high costs of traditional card payments. Merchants using PEYMO benefit from:

- Zero POS terminal costs
- No monthly hardware fees
- No transaction fees linked to POS hardware
- No card scheme or interchange fees
- Instant settlement directly to the merchant's crypto wallet

There are no contracts, no onboarding processes, and no bank integrations required. By simply downloading the PEYMO app on Android, merchants can start accepting payments immediately—anywhere in the world.

Why This Matters for Users

For users, PEYMO enables seamless everyday spending directly from digital assets. Benefits include:

- No need to convert crypto to fiat
- No exchange or conversion fees
- No delays or additional steps

Users pay directly from their crypto balance, and the merchant receives crypto instantly. The payment experience is simple, direct, and frictionless, bringing crypto into real-world use without complexity.

From Announcements to Live Product

Following earlier communications outlining Peymo's vision for reinventing everyday payments, today's Android release confirms that PEYMO is now a live, downloadable application available to users and merchants on Google Play. The Android launch represents the first real-world deployment of Peymo's payment model in physical retail environments.

Web Payments Coming Next

Peymo will soon introduce a web payment plugin, extending the same instant crypto payment

experience to any website, enabling online merchants to accept crypto without card infrastructure or complex integrations.

About Peymo Peymo Ltd is a UK-based fintech company developing decentralized, AI-powered payment infrastructure. Peymo acts as an invisible technical layer connecting wallets, merchants, and users, delivering instant payments without taking custody of client funds. The PEYMO Android app is available now on Google Play. An iOS version and web payment integrations are scheduled to follow.

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