

Peymo Bridges the Gap Between Crypto Ownership and Real-World Spending With New Hybrid Banking Platform



London, United Kingdom Mar 18, 2026 ([IssueWire.com](https://www.IssueWire.com)) - Peymo, a financial technology firm headquartered in London, has unveiled an AI-powered hybrid banking platform built to resolve a long-

standing structural problem in the digital asset space: the inability of cryptocurrency holders to use their assets within everyday financial infrastructure.

The scale of this gap is significant. While more than 580 million people and businesses globally now hold some form of cryptocurrency, direct merchant acceptance remains at fewer than 15,000 locations worldwide — a figure that translates to under 0.003% practical usability. The overwhelming majority of digital asset holders have no straightforward way to spend or integrate their holdings within conventional payment systems.

Peymo's approach reframes this challenge by connecting self-custodial digital wallets directly to established global payment networks, giving users a single platform through which they can operate across both cryptocurrency and traditional fiat environments.

One Platform, Two Financial Worlds

The platform is built on a hybrid model that merges decentralised crypto functionality with the infrastructure of conventional banking — creating a new class of financial service that does not require users to choose between the two.

Core capabilities include:

- Direct cryptocurrency payments to merchants via instant QR code scanning
- Global crypto spending through mobile wallets and physical payment cards
- International bank transfers received directly into cryptocurrency wallets
- Outbound fiat payments worldwide, drawn from cryptocurrency balances
- Multi-currency banking infrastructure serving both personal and business users

The architecture preserves the self-custody model that many crypto users prioritise, while opening up access to the global financial system that has historically been available only to fiat-based accounts.

“The pace of cryptocurrency adoption has far outrun the development of practical tools for using it,” said Tomas Bartos, CEO of Peymo. “We have built the connective layer that makes it possible for digital assets to move through the global financial system just as seamlessly as traditional money.”

Crypto Payments at the Point of Sale

Central to the Peymo offering is a self-custodial mobile wallet that supports on-chain payments in physical retail settings. The process is designed to be frictionless: a merchant enters the transaction amount and displays a QR code, which the customer scans using the Peymo app to complete the payment. Settlement occurs directly on the blockchain, enabling cryptocurrency to serve as a genuine peer-to-peer payment method in shops and businesses around the world.

A Crypto-Funded Card for Existing Payment Networks

To expand reach further, Peymo is rolling out a crypto-funded Visa card that allows users to spend digital assets at any point-of-sale terminal that accepts card payments globally. The card works with both Apple Pay and Google Pay, meaning cryptocurrency can be used at tens of millions of merchant locations without those merchants needing to make any changes to how they accept payments. Digital assets remain decentralised while operating within the world's existing card infrastructure.

Cross-Border Payments and Global Banking Access

Peymo introduces global local receiving accounts that allow users to accept inbound bank transfers via domestic banking rails in multiple countries. Funds arrive through conventional banking channels and are automatically converted and credited to the user's crypto wallet — making it straightforward for individuals and businesses to receive money through familiar systems while maintaining a crypto-first financial setup.

Outbound transfers work in reverse: users convert crypto holdings into fiat currency, which is then disbursed through established banking networks to recipients anywhere in the world. This positions cryptocurrency as a viable settlement layer for international payments.

Online Merchant Payments via CryptoPay Gateway

For the e-commerce sector, Peymo has developed the CryptoPay gateway, enabling online retailers to accept cryptocurrency payments directly through their existing storefronts. The gateway launches with WooCommerce support and is being extended to a range of major platforms:

- Shopify
- Wix
- BigCommerce
- Magento (Adobe Commerce)
- Squarespace

This gives millions of online businesses a straightforward route to accepting crypto payments within checkout flows their customers already know.

Integrated AI Across the Platform

Looking beyond payments, Peymo is embedding AI-driven capabilities throughout the platform across three functional areas:

- **AI Support:** a conversational AI assistant enabling users to initiate transactions, troubleshoot issues, and gain clarity on their financial activity
- **AI Marketing for Merchants:** automated loyalty and promotional tools to drive customer retention and boost sales volumes
- **AI Financial Intelligence:** deep transaction analysis and predictive insights that convert payment data into actionable financial guidance

Redefining the Role of Cryptocurrency in Global Finance

Peymo is not positioned as an exchange, a standalone wallet, or a traditional payment processor. It operates as a unified infrastructure layer that draws together five components previously available only in isolation:

- Self-custodial crypto wallets
- Global banking connectivity
- Merchant payment infrastructure
- Crypto spending capabilities
- AI-driven financial intelligence

The goal is to shift the perception and function of cryptocurrency — from a speculative asset held in isolation, to an active and fully operable component of the global financial system.

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