

Peymo Launches Stablecoin-Powered Virtual Accounts for Global Payments



London, United Kingdom Apr 2, 2026 ([IssueWire.com](https://www.issuewire.com)) - Peymo, the AI-powered hybrid banking platform, today announced the launch of its next major feature: **Virtual Accounts powered by stablecoin infrastructure**, enabling seamless cross-border payments without relying on traditional SWIFT networks.

While global payments remain slow, expensive, and fragmented, Peymo introduces a new model — where **crypto becomes the settlement layer and fiat remains the user experience**.

One Account. Global Reach. Instant Settlement.

Peymo's Virtual Accounts are fully embedded within the app, allowing users to operate globally without needing multiple bank accounts or intermediaries.

This unlocks a fundamentally new way to move money internationally:

- **Send payments globally using crypto — delivered locally in fiat**
Users can fund a transaction with crypto, and Peymo ensures the recipient receives funds in

their local currency, through local banking rails, **as if it were a domestic transfer**

- **Receive local bank transfers in 120+ countries — credited as crypto instantly**

Users are provided with local receiving account details (e.g. AUD, EUR, GBP), allowing senders to transfer funds domestically — which are then automatically converted and credited to the user's crypto wallet

- **Payments executed in your own name**

Unlike traditional intermediaries, transactions are structured to appear as if sent from the user themselves, creating a **native banking experience across borders**

A Real Alternative to SWIFT

Traditional cross-border payments rely on outdated correspondent banking networks — often resulting in delays, high fees, and lack of transparency.

Peymo replaces this with a **stablecoin-powered settlement layer**, enabling:

- Near-instant global transfers
- Reduced costs compared to traditional wire systems
- Full transparency and traceability
- Elimination of multiple intermediaries

This positions Peymo as a **next-generation alternative to SWIFT**, built for a digital-first financial ecosystem.

How It Works

A simple example:

- A user in Europe needs to pay an invoice in Argentina
- The user sends crypto within the Peymo app
- Peymo processes the transaction and executes a **local payout in Argentina (ARS)**
- The recipient receives funds directly into their bank account — **fast, local, and frictionless**

In reverse:

- A user shares their local receiving details (e.g. Australian bank account)
- The sender transfers AUD domestically
- The funds are instantly credited as crypto in the user's Peymo wallet

Built for a Global Economy

Peymo's Virtual Accounts are designed for:

- Individuals making international payments
- Businesses managing global suppliers and payroll
- Platforms enabling embedded finance and payouts
- Emerging markets where traditional banking access is limited

“This Is the Future of Global Payments”

“Cross-border payments haven’t evolved at the pace of digital finance. With Virtual Accounts, we’re removing the friction entirely — enabling users to move value globally, instantly, and in their own name,” said **Tomas Bartos**, CEO of Peymo.

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