

Peymo Launches AI-Powered QR Payment Feature to Bridge Usability Gap for Over 580 Million Global Cry

Peymo introduces an instant QR-code billing system enabling retail merchants to accept stablecoins without specialized hardware.



London, United Kingdom Jul 10, 2026 ([Issuewire.com](https://www.Issuewire.com)) - Peymo, an AI-powered hybrid banking platform, has officially announced the rollout of its new merchant mobile application designed to address the global cryptocurrency usability gap.

While current data indicates that more than 580 million people worldwide own cryptocurrency, reports show that less than 0.1% of traditional brick-and-mortar merchants currently accept digital assets as a direct form of payment.

[\[?\]? This video shows exactly how PEYMO addresses this challenge.](#)

Peymo's newly deployed architecture aims to solve this disconnect by establishing a friction-free payment experience that allows digital assets to function as seamlessly as cash or legacy bank cards. Through the platform's simplified framework, traditional businesses such as restaurants, retail stores, and hotels can begin accepting stablecoin transactions in under a minute without needing to integrate complex payment infrastructure.

"The crypto industry doesn't have an adoption problem; it has a usability problem," stated Tomas Bartos, CEO of Peymo. "More than half a billion people already own crypto. The missing piece is the ability to spend it as easily as cash or a bank card. Transformational change in the real economy starts with something as simple as scanning a QR code."

The standard workflow operates dynamically through four core steps. First, the merchant inputs the requested payment amount into the application. The system then instantly generates a localized QR code on the merchant's screen. From there, the customer scans the code utilizing the integrated consumer application, and the transaction undergoes final cryptographic settlement within seconds.

By utilizing decentralized ledger routing, the platform completely eliminates the requirement for dedicated point-of-sale (POS) terminals, specialized hardware setups, and lengthy corporate onboarding sequences. Furthermore, the architecture bypasses traditional merchant processing delays, shifting businesses away from multi-day clearing cycles toward near-instant capital settlement.

The expansion of this QR-based settlement system represents the initial phase of a broader financial roadmap. Peymo is currently scaling a comprehensive, hybrid ecosystem that bridges decentralized finance with traditional banking rails. Future integrations scheduled for development include online payment gateways for WooCommerce, Wix, and Shopify, alongside multi-currency corporate banking accounts, international payment infrastructure, Visa card issuance programs, and automated financial management tools driven by proprietary artificial intelligence.

For more information, visit www.peymo.com

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Media Contact

PEYMO LTD

*****@peymo.com

+447537174330

167-169 Great Portland Street

<http://www.peymo.com>

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