

# PayAngel Redefines Global Remittances With Direct-to-Merchant (D2MR) Payment Model

ACCRA, GHANA, August 20, 2025 /EINPresswire.com/ -- In a bold move that reimagines how global remittances work, fintech innovator [PayAngel](#) is transforming the cross-border payment landscape through its groundbreaking Direct-to-Merchant Remittance ([D2MR](#)) model. Designed to eliminate uncertainty and inefficiency in traditional money transfers, D2MR enables diaspora communities to send [payments](#) directly to merchants, schools, hospitals, and institutions, cutting out intermediaries and ensuring funds are used exactly as intended.

For decades, person-to-person (P2P) remittances have served as vital lifelines for families around the world. But these systems often come with high fees, slow delivery, and little transparency. PayAngel's D2MR platform addresses these challenges by empowering senders to fulfill specific needs — such as education, healthcare, insurance, or rent payments — by directly connecting with service providers.

More than just a new payment channel, D2MR represents a mindset shift in how remittances function. Instead of sending cash that may or may not meet its intended purpose, senders can be deliberate about their support, so funds go exactly where needed. This approach not only strengthens accountability, but also gives recipients the dignity of having their essential needs met directly, while at the same time boosting local businesses that benefit from more reliable and traceable flows of capital.

One of the most impactful applications of D2MR is in student loan repayment. Ghanaians living in the U.K. and U.S. can now make direct payments to the Student Loan Trust Fund via the PayAngel platform, with real-time reconciliation and policy-specific tracking. This ensures accountability and eliminates guesswork for both senders and institutions.

The model also supports direct payment of insurance premiums, including partnerships with providers such as Enterprise Insurance in Ghana, and has been embraced by regional Savings and Credit Cooperative Organizations (SACCOs) like Stoke SACCO in East Africa.

By reducing dependency on cash-based flows and providing greater transparency, D2MR brings powerful benefits to underserved markets, especially SMEs in sub-Saharan Africa, many of which operate informally and outside traditional banking systems.

Despite early challenges in infrastructure and digital literacy, PayAngel has worked closely with local institutions to build trust and usability. The platform functions seamlessly even on basic mobile devices and complies with regulatory frameworks such as those from the Bank of Ghana.

Looking forward, PayAngel plans to integrate smart contract functionality — enabling conditional payments based on verified service delivery — and expand support for stablecoins and tokenized assets, further enhancing access and protection against currency volatility.

### About PayAngel

PayAngel is a global fintech company committed to transforming how diaspora communities engage with and support their countries of origin. Through innovative payment solutions like Direct-to-Merchant Remittance (D2MR), PayAngel is making cross-border payments faster, safer, and more purposeful.

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