

PayToMe.co Joins IBM Partner Plus to Power AI-Driven FinTech Marketplaces Globally

PayToMe. Co Joins IBM Partner Plus to power intelligent payments, global commerce, and AI-driven financial infrastructure for SMBs and enterprises.

PALO ALTO, CA, UNITED STATES, November 3, 2025 /EINPresswire.com/ -- PayToMe.co, the award-winning AI-native FinTech platform for embedded finance and cross-border digital infrastructure, today announced it has

joined IBM Partner Plus as an Embedded Solutions Business Partner. Through the partnership, PayToMe.co will embed IBM's cloud, AI, and automation capabilities into its FinTech platform to scale intelligent payments, AI agents, automated bookkeeping, real-time financial reporting, and cross-border compliance — delivering enterprise-grade embedded finance and AI infrastructure to SMBs and global enterprises. As an IBM Embedded Solution Business Partner, PayToMe.co is authorized to embed IBM software and cloud services into its branded solutions for end customers.

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By embedding IBM's AI and hybrid cloud into our platform, we're empowering every business to plug in, transact, and scale globally with intelligent financial infrastructure.”

PayToMe.co

“We've embraced some of the best enterprise technologies — AWS, Stripe, Plaid, US Bank, and Intuit QuickBooks — and unified them into a single AI-driven FinTech fabric,” said Mike Ulker, Founder & CEO of PayToMe.co. “Through

IBM Partner Plus, we're embedding watsonx-powered AI and hybrid cloud into our platform so any business can plug in, transact, and grow globally — the way sellers thrive on a marketplace. Our goal is to become the 'Amazon of FinTech marketplaces', empowering businesses across industries and verticals with seamless, scalable financial intelligence.”

What the IBM Collaboration Unlocks

- AI platform & governance: Access to IBM watsonx—an enterprise AI portfolio with a studio for building generative AI and ML (watsonx.ai) and watsonx.governance for responsible, auditable AI operations.



PayToMe.co – A FinTech Company

- Conversational AI & agents: Use of watsonx Assistant capabilities (conversational search, chatbots/agents) to automate customer interactions and back-office workflows.
- Cloud credits & enablement: IBM Partner Plus benefits, tiered enablement, and co-marketing/demand programs that help partners scale and find new clients.
- Access to marketing funds: Digital marketing kits and Customer Success Manager (CSM) reimbursement under IBM's Partner Plus benefits.
- Powerful global ecosystem: IBM's Partner Plus and watsonx platform have demonstrated strong enterprise adoption, giving PayToMe.co access to a trusted global ecosystem that accelerates innovation and market reach.

Horizontal Platform, Vertical Power
PayToMe.co's AI-native financial infrastructure is transforming how businesses manage money, compliance, and intelligence at scale. Its embedded payments, AI automation, and global compliance framework enable companies to operate with the efficiency of a FinTech — regardless of industry. From enterprise SaaS and B2B marketplaces to travel, digital commerce, real estate, and investment platforms, PayToMe.co powers the financial backbone that modern businesses depend on.

Every organization — from startups to global enterprises — needs secure transactions, technology, accounting, reporting, and customer support. Yet

PayToMe.co Joins



IBM
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Inception
Program

PayToMe.co Joins NVIDIA Inception

Strategic Partner

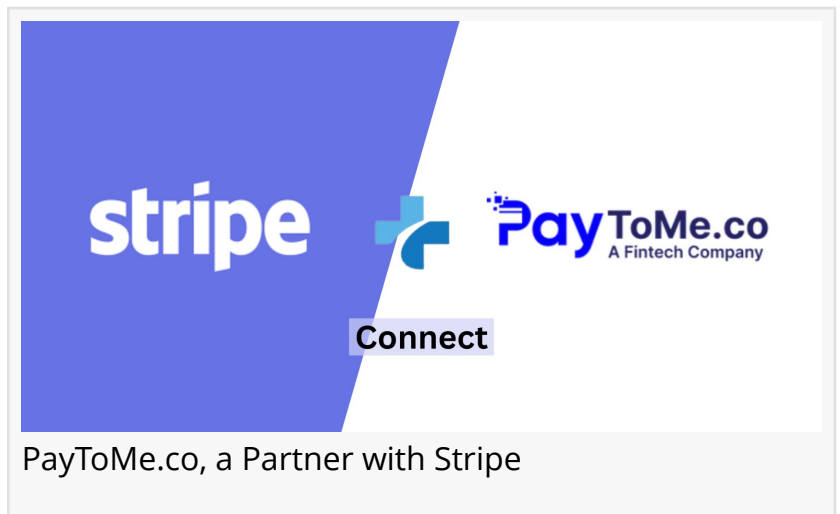


PayToMe.co, a Strategic Partner with AWS

these functions are often complex and costly to build.

PayToMe.co solves these challenges by embedding intelligent financial infrastructure — combining AI-powered payments, accounting, compliance, and real-time reporting — directly into a company's technology stack, transforming complex back-office operations into seamless, automated workflows. With AI agents, AI bookkeeping, and intelligent

reporting, businesses can reduce fraud and overhead while gaining real-time visibility into performance — unlocking enterprise-grade automation at startup speed and scale.



Product Roadmap Highlights Enabled by IBM Partner Plus

- AI compliance & fraud intelligence: Real-time risk scoring, anomaly detection, and policy automation powered by watsonx.governance for responsible, transparent AI oversight.
- AI chat and agent automation: watsonx Assistant-driven conversational agents that deliver personalized self-service experiences and streamline back-office workflows.
- Global scale & security: Enterprise-grade hybrid cloud architecture and advanced security patterns from IBM, ensuring trusted scalability and compliance across regions.

About PayToMe.co

PayToMe.co is an AI-native FinTech pioneer building the world's most intelligent financial infrastructure for businesses of all sizes. Founded in Silicon Valley, PayToMe.co provides a unified platform for embedded payments, AI bookkeeping, intelligent invoicing, compliance automation, and cross-border transaction management—helping companies scale faster and operate smarter through intelligent automation and real-time financial insight.

Designed as a global FinTech marketplace, PayToMe.co integrates its own innovations with technologies from leading providers including Plaid, AWS, Stripe, IBM, and NVIDIA. Together, this ecosystem delivers secure, scalable, and AI-powered financial solutions that transform business operations into a seamless, intelligent, and connected experience.

PayToMe.co is part of Startupbootcamp (SBC), recognized by Financial Times as Europe's #1 accelerator, and is backed by Hatcher+, a global AI-driven venture platform investing in high-growth technology companies. Through this network of world-class investors and accelerators, PayToMe.co is advancing the global FinTech ecosystem—bridging financial infrastructure, embedded payments, and AI innovation at scale.

About IBM Partner Plus

IBM Partner Plus is a global partner program that helps technology companies innovate, scale, and deliver greater value to clients by leveraging IBM's hybrid cloud and AI portfolio. The program provides partners with access to IBM's technology stack—including watsonx, Cloud, and AI Automation—along with co-marketing resources, enablement tools, and go-to-market support. By connecting partners through IBM's global ecosystem, Partner Plus empowers them to build, market, and sell faster in today's digital economy. For more information, visit www.ibm.com

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