

PayToMe.co Closes Acquisitions of Luggage To Ship, Ship And Storage, Ship To Box to Accelerate Global Expansion

Powering the AI Financial Infrastructure Layer Behind Global Platforms, Marketplaces, and Digital Services

PALO ALTO, CA, UNITED STATES,
December 16, 2025 /

EINPresswire.com/ -- PayToMe.co ("PTM"), a Silicon Valley-based, [AI-native financial infrastructure company](#), today announced it has closed the strategic acquisitions of Luggage To Ship Inc.

(LuggageToShip.com – "LTS"), Ship To Box Inc. (ShipToBox.com – "STB"), and Ship And Storage Inc. (ShipAndStorage.com – "SAS").



PayToMe — AI-Native Embedded Payments and Financial Infrastructure Platform

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We are building the AI financial infrastructure layer that global platforms rely on to move money, manage compliance, and scale commerce seamlessly across borders.”

PayToMe.co

The transaction strengthens PayToMe’s established, revenue-generating AI-driven global payments and financial infrastructure platform by integrating proven operating businesses that expand real-world use cases, increase transaction density, and reinforce a purpose-built compliance and settlement backbone—accelerating platform-led expansion across industries at a global scale.

With the acquisitions complete, PayToMe now operates an integrated ecosystem supporting more than 120,000+ active users and customers across 220+ countries,

processing live transaction activity through a unified platform that embeds payments, invoicing, identity verification, compliance, and settlement directly into real-world workflows.

This milestone marks PayToMe’s evolution from a fintech solution marketplace into core financial infrastructure—the type of horizontal platform that enables global commerce to scale securely, efficiently, and intelligently.

Why PayToMe: Powering the Financial Layer Behind the Digital Economy

Global commerce has long relied on fragmented financial tooling: disconnected payment processors, manual compliance workflows, regional banking rails, and siloed invoicing systems. This fragmentation increases cost, slows settlement, and introduces regulatory and operational risk—particularly in cross-border and multi-party transactions.

PayToMe replaces this complexity with a single AI-native financial operating system that embeds:

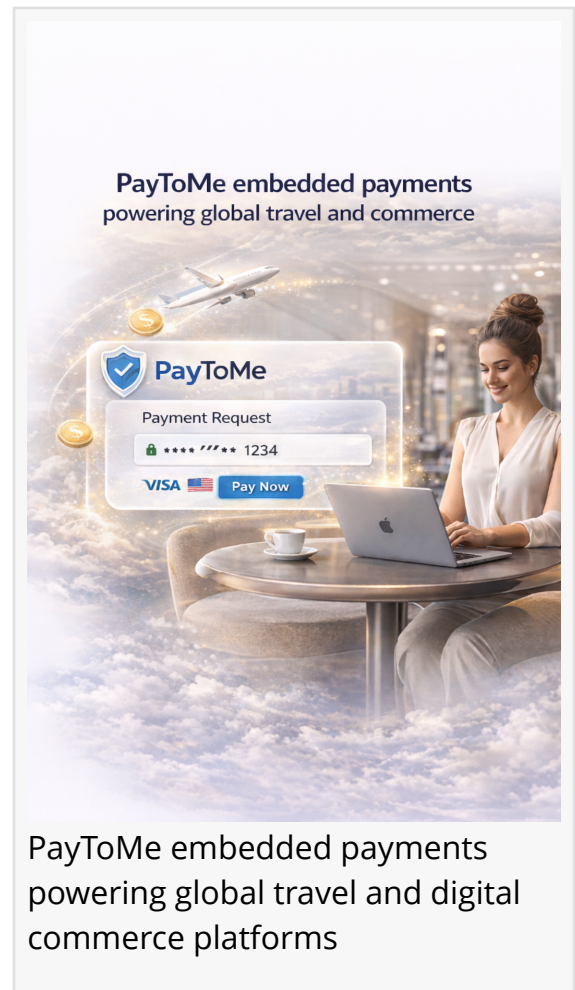
- Global payments and multi-rail orchestration
- AI-driven KYC/KYB, AML, and compliance automation
- Real-time invoicing, text-to-pay, and settlement
- Cross-border FX optimization and reconciliation
- Enterprise-grade APIs for platforms and partners

PayToMe embeds payments, compliance, and financial automation directly into SaaS platforms, converting transactions into a programmable growth engine. The acquisitions provide immediate production-scale demand, validating PayToMe's technology as a live, global, monetized operating system.

Three Proven Platforms, One Compounding Ecosystem

Luggage To Ship (LuggageToShip.com, "LTS") operates a high-frequency, cross-border transaction platform within the global travel services market, serving 70,000+ customers around the world. The platform enables door-to-door shipping of luggage, personal items, and business items worldwide. The platform generates consistent payment activity across multiple carriers, currencies, and regulatory environments, making it an ideal proving ground for PayToMe's embedded payments, pricing orchestration, compliance automation, and settlement infrastructure.

Ship To Box (ShipToBox.com, "STB") is a cross-border e-commerce enablement platform serving 50,000+ global customers, allowing international consumers and SMBs to purchase from U.S. online retailers through a single, integrated purchasing experience. The platform embeds payments directly into cross-border transaction flows, processing activity across multiple payment methods, currencies, and geographies. STB also operates a global package-forwarding and consolidation service that simplifies fulfillment while enabling PayToMe to support alternative payment access, FX handling, and merchant settlement within a unified financial



The advertisement features a woman sitting at a table with a laptop, with a glowing PayToMe payment interface overlaid. The interface shows a 'Payment Request' with a masked card number '**** * 1234' and a 'Pay Now' button. The background is a soft-focus image of an airport terminal with a plane taking off.

PayToMe embedded payments
powering global travel and commerce

PayToMe
Payment Request
**** * 1234
VISA Pay Now

PayToMe embedded payments
powering global travel and digital
commerce platforms

layer.

ShipAndStorage.com (SAS) is a recurring storage and services platform with subscription-like economics. The platform supports automated billing, long-term customer engagement, and predictable recurring transaction flows, strengthening revenue durability and customer lifetime value.

Together, these platforms operate as live, revenue-producing ecosystems where PayToMe embeds the full financial stack directly into operational workflows—capturing value at every transaction while continuously compounding AI-driven financial intelligence.

Designed for Horizontal Expansion Across High-Value Industries

PayToMe was architected from inception as a horizontal financial infrastructure designed to support platforms across industries and use cases. While the Company currently operates across travel, logistics, storage, and cross-border commerce, its AI, payments, and compliance stack is industry-agnostic by design.

This architecture enables PayToMe to extend into additional high-value sectors without rebuilding core systems, similar to how modern infrastructure platforms scale across use cases.

Examples of potential future applicability include, for illustrative purposes only:

- Telecommunications & Messaging Platforms — carrier billing, global settlement, identity verification
- Ticketing, Events, and Live Entertainment — ticket sales, promoter and venue payouts, fraud controls
- EV and Energy Infrastructure — charging payments, fleet billing, subscription services
- Marketplaces and Platform Economies — seller payouts, FX optimization, embedded compliance
- Healthcare and Regulated Services (Non-Clinical) — billing, identity, compliance-ready workflows
- Enterprise and Regulated Industries — cross-border payments and invoicing supported by real-time financial reporting at a global scale

These examples illustrate the extensibility and long-term leverage of the PayToMe platform.

A Platform Moment — Building the Financial Layer Behind the Digital Economy

Ship Your Bags | Golf Clubs |
Ski Gear Worldwide

PayToMe

Shipping & Payment Request

**** * 1234

VISA Pay Now

LuggageToShip.com

PayToMe embedded payments
supporting vertical SaaS platforms
in travel and logistics

“This transaction accelerates our ability to power global platforms at scale,” said Mike Ulker, Founder & CEO of PayToMe.

“We are building an AI-powered financial operating system that sits beneath platforms, marketplaces, and global services—abstracting payments, compliance, and settlement the way cloud platforms abstract computing. Our ambition is not to compete with applications, but to power the financial layer behind the next generation of global platforms.”

Institutional Leadership and Enterprise Readiness

PayToMe is led by a seasoned executive team with NASDAQ-listed company experience, Fortune 50 financial governance, and global operations expertise, positioning the Company for disciplined growth, regulatory readiness, and institutional engagement.

Headquartered in Palo Alto, California, PayToMe operates a global platform supporting customers and transaction activity across more than 220 countries and regions worldwide.

About PayToMe.co

PayToMe.co is an AI-native financial infrastructure company providing embedded payments, compliance automation, invoicing, and cross-border settlement for global platforms and enterprises.

Designed as a [horizontal financial operating system](#), PayToMe enables businesses to embed intelligent financial workflows directly into their products, supporting secure, scalable operations across industries.

PayToMe participates in leading technology and financial ecosystems, including NVIDIA Inception and the Visa platform, and operates a global platform supporting transactions across more than 220 countries and regions.

Website: <https://www.paytome.co>

Media Contact: ir@paytome.co



The graphic features a woman sitting on a large smartphone screen, surrounded by various e-commerce icons like a shopping cart, a clock, and a shopping bag. The background is a soft, cloudy sky. At the top, the text reads 'ShipToBox enabling cross-border e-commerce and international shopping'. At the bottom, the ShipToBox logo is displayed with the website address 'ShipToBox.com'.

ShipToBox enabling cross-border e-commerce and international shopping

ShipToBox.com

PayToMe embedded payments integrated into platform-based fulfillment and commerce solutions

PayToMe.co
Palo Alto, California
+1 650-963-4969
ir@paytome.co
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The graphic features a blue sky background with a globe. A white airplane flies across the top. Below it, a blue ship is on the left, and several brown cardboard boxes are on the right. A yellow clock icon is on the far right. A yellow dollar sign icon is on the left. A white box with a blue checkmark and the text 'Powered by PayToMe' is in the upper center. At the bottom, a blue and white logo for 'ShipAndStorage.com' is shown.

ShipAnd Storage platform
supporting global storage and
logistics operations

Powered by
PayToMe

ShipAndStorage.com

PayToMe enabling embedded
payments for SaaS-based
commerce and operations
platforms

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