

# PEYMO Reinvents Cash: The World's First Universal Crypto-to-Crypto QR Payment App

LONDON, LONDON, UNITED KINGDOM, January 15, 2026 /EINPresswire.com/ -- PEYMO Ltd., a UK-based fintech company, has announced the upcoming launch of its mobile payment application on Google Play and the Apple App Store. The platform enables consumers to make payments directly from cryptocurrency wallets to merchants, who receive funds instantly through QR code scanning technology.

The PEYMO system operates without requiring traditional payment terminals, card networks, or bank intermediaries. Transactions are processed in under half a second, according to the company, with merchants receiving cryptocurrency directly into non-custodial wallets.

## Company Statement

"Cash once offered a unique advantage: the ability to transact instantly without intermediaries or approvals," said a PEYMO spokesperson. "Our platform brings that same principle into the digital economy through decentralized electronic money, while addressing the limitations of physical currency such as counterfeit risk and handling costs."

## Technical Overview

The payment process involves downloading the PEYMO application, scanning a merchant-presented QR code, and selecting a cryptocurrency account for payment. The merchant receives cryptocurrency immediately upon transaction completion. The company states that no payment terminals, hardware rental agreements, or local bank connections are required for merchants to accept payments.

## Merchant Integration





We're restoring the freedom of cash for the digital age — instant, final payments without banks or intermediaries. PEYMO gives people true ownership and merchants complete control.”

*Tomas Bartos, CEO*

For merchants, the PEYMO Merchant App transforms a smartphone into a point-of-sale system. Settlement occurs immediately rather than over the multi-day periods typical of traditional card payment processing. The platform does not involve chargeback mechanisms, and transaction fees are reported to be lower than conventional card payment rails.

#### Market Context

The platform combines decentralized wallet technology with QR-based payments and operates independently of traditional banking infrastructure. PEYMO positions the

service as globally accessible from launch, without requiring merchants to establish relationships with local acquiring banks or card networks.

#### Availability

The PEYMO application is scheduled to launch on iOS and Android platforms. Further details regarding release timing and supported cryptocurrencies will be announced by the company.

#### About PEYMO

PEYMO Ltd. is a financial technology company headquartered in the United Kingdom, focused on developing cryptocurrency payment infrastructure for consumer and merchant applications.

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