

PayToMe.co and Nixxy Inc. (NASDAQ: NIXX) Advance AI Financial Infrastructure Across Global Telecom Rails

PayToMe.co and Nixxy Inc. (NASDAQ: NIXX) bridge AI-native payments with telecom messaging and voice to accelerate engagement and global settlement.

PALO ALTO, CA, UNITED STATES, February 13, 2026 /EINPresswire.com/ -- PayToMe.co ("PayToMe"), an AI-native financial infrastructure platform powering embedded payments, intelligent invoicing, and cross-border automation for global commerce, today announced a strategic

partnership with [Nixxy, Inc. \(NASDAQ: NIXX\)](#) ("Nixxy"), a communications and data infrastructure company enabling messaging, voice, and automation-driven engagement workflows at scale.

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PayToMe.co is building the world's most intelligent AI-native financial infrastructure for global commerce. Integrating with telecom rails positions us at the intersection of AI and global settlement.”

PayToMe.co



PayToMe.co AI-Powered Text-to-Pay Integrated with Telecom Messaging

The partnership is designed to integrate PayToMe.co's payment and invoicing infrastructure into telecom-enabled customer journeys — allowing businesses to deliver digital invoices, text-to-pay links, payment confirmations, and settlement workflows through the most universal engagement channels in the world: SMS, voice, and mobile messaging.

PayToMe.co powers high-frequency payment and invoicing workflows across commerce, travel, and supply chain operations — where customer experience, speed, trust, and conversion are directly tied to revenue performance.

Through its partnership with Nixxy, PayToMe is extending these proven capabilities into a global telecom footprint, enabling a new level of reach and scale for mobile-first financial workflows. By combining telecom distribution with AI-native payment infrastructure, the companies aim to

accelerate monetization and global customer acquisition.

"PayToMe has built one of the most scalable AI-native financial infrastructure platforms for global commerce," said Mike Ulker, Founder & CEO of PayToMe.co. "We already support customers across more than 200 countries and connect with thousands of financial institutions worldwide. Partnering with Nixxy strengthens our ability to deliver frictionless digital invoicing and embedded payments through the channels customers use most — mobile messaging and voice — at a global scale."

Strategic Focus:
Faster Checkout, Faster Settlement, Higher Conversion Across industries such as travel, logistics, ecommerce, and SMB services, global payments remain fragmented and inefficient. Businesses continue to face long settlement delays, compliance friction, fraud exposure, and abandoned invoices — particularly in cross-border scenarios.

The PayToMe–Nixxy partnership is designed to reduce friction between engagement and settlement by embedding invoicing and payment workflows into real-time customer communications.

The partnership is expected to support use cases such as:

- Text-to-Pay invoicing for instant mobile checkout
- Voice-enabled payment confirmations and secure settlement workflows
- Payment-enabled customer engagement for confirmations, reminders, and support



NIXXY
(NASDAQ: NIXX)

PayToMe.co and Nixxy (NASDAQ: NIXX) Announce Strategic AI Payments Partnership



PayToMe.co Digital Invoicing and Embedded Payments Platform

- Cross-border payment execution with automated compliance workflows
- AI-assisted KYC/KYB and risk automation for regulated transaction environments
- Invoice-to-settlement workflows for SMEs and enterprise customers

For high-velocity verticals, these capabilities are expected to improve customer acquisition efficiency, increase payment completion rates, reduce payment delays, and accelerate cash flow.

All-In-One FinTech Platform
Seamless & Customizable Payment Experiences

PayToMe.co All-in-One AI-Native FinTech Infrastructure

PayToMe at Scale: A Financial Backbone for Global Commerce

PayToMe.co provides a unified AI-native platform for:

- Embedded payments and mobile-to-mobile settlement
- Digital invoicing and intelligent payment routing
- AI bookkeeping and transaction intelligence
- Compliance automation and cross-border workflow orchestration

The Company supports integration across 12,000+ financial institutions globally and powers an expanding ecosystem of businesses and users exceeding 120,000.

PayToMe also operates and powers industry-specific platforms, including LuggageToShip.com, ShipAndStorage.com, and ShipToBox.com, where customers complete high-frequency payments across travel, storage, and ecommerce workflows through fast, mobile-first checkout and digital invoicing experiences.

A Global Partner Ecosystem Built for Scale

PayToMe's infrastructure is designed to operate across enterprise and SMB environments with interoperability across leading AI, cloud, and payments ecosystems. The Company continues to expand its global innovation ecosystem through strategic programs and integrations, including AWS, NVIDIA, IBM, Stripe, Plaid, and other leading technology platforms.

With Nixxy, PayToMe will extend this infrastructure into telecom distribution — enabling businesses to deploy payment and invoicing workflows at carrier-scale engagement volumes.

Partnership Structure and Next Steps

The partnership is structured to preserve independence and intellectual property ownership for

both companies while enabling technical integration, product collaboration, and commercial coordination.

PayToMe and Nixxy expect to pursue phased deployment aligned with customer demand and integration milestones, with an initial focus on high-frequency payment workflows where telecom engagement and settlement naturally converge.

About PayToMe.co

PayToMe.co is building the world's most intelligent AI-native financial infrastructure for global commerce. Founded in Silicon Valley, PayToMe.co provides a unified platform for embedded payments, digital invoicing, compliance automation, and cross-border transaction management.

PayToMe.co supports connectivity across 12,000+ financial institutions worldwide, enables merchant acquiring in 34+ countries, and powers invoicing and payment workflows in 100+ countries through its global partner ecosystem, with interoperability across leading platforms such as Stripe, Plaid, AWS, and IBM.

PayToMe.co has been recognized as the #2 AI company on Hatcher+ rankings and has received three Gold Stevie® Awards, including Technology Excellence. Learn more at www.PayToMe.co

About Nixxy, Inc.

Nixxy, Inc. (NASDAQ: NIXX) is a communications and data infrastructure company focused on scaling telecom rails spanning messaging, voice, and automation-enabled workflows. Nixxy is executing a disciplined strategy to expand communications infrastructure into adjacent ecosystems where identity, engagement, and transaction workflows converge. Learn more at www.Nixxy.com

Forward-Looking Statements

This press release contains "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, including statements regarding expected benefits, integration outcomes, commercialization, revenue opportunities, customer adoption, and future plans related to the partnership. Forward-looking statements are based on management's current expectations and are subject to risks and uncertainties that could cause actual results to differ materially, including but not limited to: integration and implementation risks, customer demand and adoption, regulatory and compliance requirements, competitive dynamics, operational execution, and other risks described in the Company's filings with the Securities and Exchange Commission. Forward-looking statements speak only as of the date made, and PayToMe and Nixxy undertake no obligation to update these statements except as required by law.

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