

From university startup to global financial platform, Wayex Global launches in over 160 countries

Australian fintech Wayex has launched Wayex Global, a digital-first financial platform to combine a global USD account with Visa card access and embedded yield

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/EINPresswire.com/ -- Australian

fintech Wayex, founded as

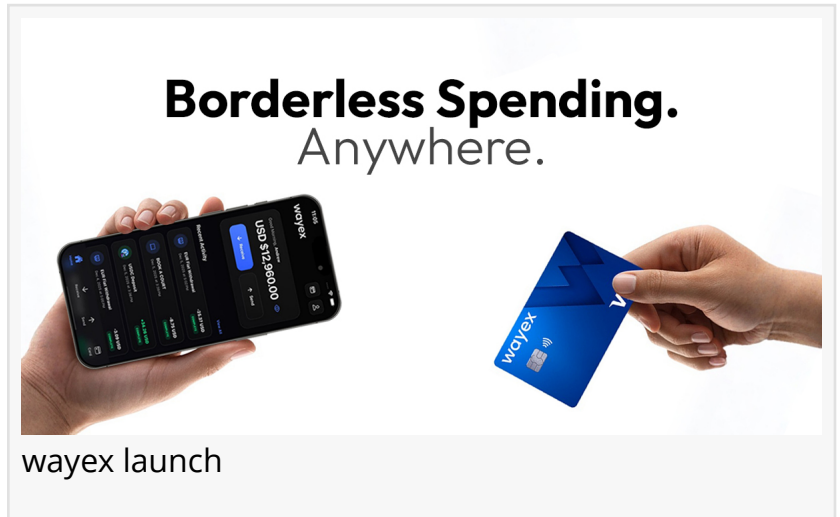
CryptoSpend by two university

students in 2018, has launched Wayex

Global, a digital-first financial platform

leveraging its partnership with Bridge,

a Stripe company, to combine a global [USD account](#) with Visa card access and embedded yield, reflecting a broader shift towards stable-coin based financial infrastructure.



Wayex Global allows users to hold a single U.S. dollar balance, fund it via bank transfers or stablecoins, and spend instantly using a Visa debit card accepted worldwide. The platform is already live across 160+ countries through local and international payment rails, with Visa card issuance currently available in 18 countries and expanding to more than 100 markets over the coming months, the company said.

Wayex was founded at the University of Technology Sydney by Andrew Grech and Richard Voice under the name CryptoSpend. What began as a student-led experiment in crypto payments evolved into Australia's first crypto-linked Visa card in 2021, before the company rebranded to Wayex in 2024 as it expanded toward a broader global financial platform.

"What we're seeing is a structural change in how money moves," said Andrew Grech, chief executive of Wayex. "Stablecoins allow value to move globally, instantly and at much lower cost. Wayex Global is built around that reality, rather than being constrained by legacy banking infrastructure."

Anthony Jones, Head of Product at Visa Oceania said the launch reflected broader changes

underway in payments.

“Consumers and businesses increasingly need money to move as freely as they do. By pairing stablecoin innovation with Visa’s secure, global network, we’re helping make cross-border payments faster, simpler and more accessible for anyone, anywhere. Our work with partners like Wayex shows how digital currencies can deliver real-world benefits.”

The platform is designed for a new era of users whose financial lives span borders, including frequent international travellers, globally operating businesses, remote workers and digital nomads, as well as users in emerging markets seeking exposure to U.S. dollar-denominated assets amid local currency volatility.

Cross-border payments and remittances total more than \$150 trillion annually, according to industry estimates, while stablecoin transaction volumes now exceed trillions of dollars per year, underscoring growing demand for faster, lower-cost global money movement.

Wayex combines blockchain-based settlement speed with the security, compliance standards and global acceptance of traditional payment networks, offering users a full financial infrastructure that operates seamlessly across jurisdictions, rather than within the constraints of local banking systems.

Unlike traditional financial accounts, Wayex operates with no account-keeping fees, the company said. Users can fund accounts via U.S. ACH and European SEPA banking rails, local payment systems such as Brazil’s PIX and Mexico’s SPEI, or major dollar-pegged stablecoins, including USDC and USDT. All funds are converted into a unified USD balance, removing foreign-exchange friction and volatility.

Wayex said it will add additional local fiat accounts over the coming months, including support for British pounds, Singapore dollars and Australian dollars, allowing users to hold and receive fiat funds from multiple jurisdictions at no cost. Funds received in these local accounts will be automatically converted into USD-denominated stablecoins, enabling immediate access to payments and yield features.

Within the next month, users will be able to earn between 2% and 5% annually on everyday USD stablecoin balances, the company said. Wayex also plans to introduce single-click access to fixed-term yield products in the first quarter of 2026, offering returns of up to 16% APY, sourced from institutional-grade private credit lending, subject to product terms and availability.

Funds held in the Wayex Global account can be spent instantly via the Visa card at more than 200 million merchant locations worldwide, combining global acceptance with real-time settlement.

The launch comes as banks, payment networks and fintech firms increasingly explore

stablecoins as a foundation for cross-border payments, treasury management and next-generation financial accounts. Analysts say platforms that integrate payments, multi-currency access and embedded yield could increasingly compete with established digital finance providers such as Revolut and Wise, particularly for internationally mobile users.

Co-founder Richard Voice said the company's evolution reflects where the sector is heading. "We didn't set out to build a bank," he said. "But when you remove borders, fees and settlement delays, what you end up with looks like a new kind of global financial account."

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