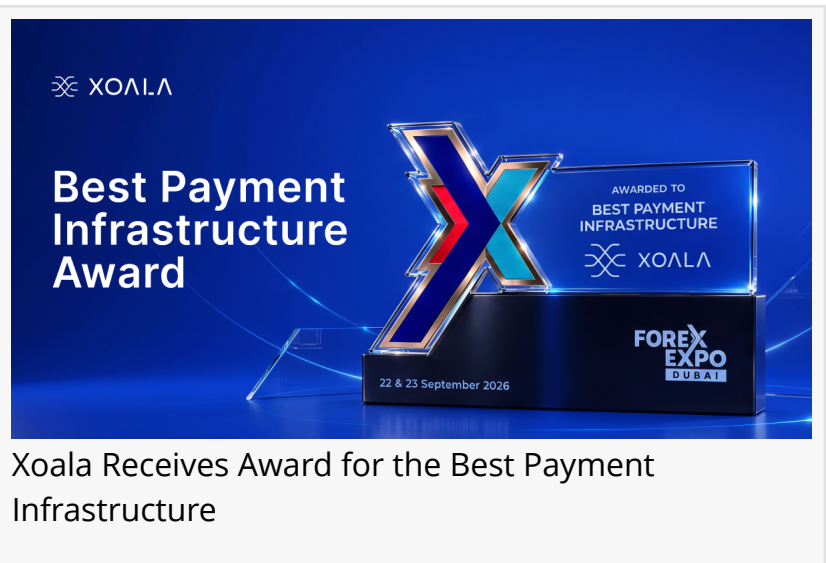


Xoala Receives Award for the Best Payment Infrastructure

Validating Xoala's enterprise-grade reliability, regulatory standing, and seamless cross-border payment platform trusted by businesses across 180+ countries.

STOCKHOLM, STOCKHOLM, SWEDEN, October 2, 2026 /EINPresswire.com/ -- [Xoala](#) has won Best Payment Infrastructure 2026 at the latest Dubai Expo, an award that recognizes that the global businesses actually trust to hold, move, and accept money across borders using Xoala. It's a fitting nod to what Xoala has spent years building: one infrastructure layer for multi-currency accounts, payment acceptance, card issuance, and digital assets, with no vendor-stitching required.



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This is a signal that Xoala's infrastructure has held up against reliability at volume, against currency and country coverage, and against the compliance scrutiny that comes with institutional money.

“

Reliability and compliance are not features layered on top, but the infrastructure itself. We see it as encouragement to keep raising that bar.”

Seán Bolton, Group Chief Operating Officer.

What the Judges Were Actually Looking For Best Payment Infrastructure doesn't reward the platform with the longest feature list. It rewards the one that removes friction from moving money across currencies and borders, judged on coverage, transaction reliability, security posture, and how much a client can do without being pushed toward a second or third provider. That puts Xoala among a small group of providers trusted with real

transaction volume across Europe and beyond. This comes at a moment when cross-border commerce is moving faster than the banking rails most businesses were built on.

One Platform, Not Five Vendors

Ask any finance leader running operations across markets what actually slows them down, and

it's rarely a missing feature. It's the number of providers they're juggling. Xoala folds banking, card issuance, payment acceptance, and crypto custody into a single account, running on its own partner network and one API.

Multi-currency accounts open instantly and hold or move funds across 40+ currencies. Dedicated and virtual IBANs mean inbound transfers map cleanly to a client or invoice instead of getting manually matched across a dozen currencies. FX runs in real time with transparent, no-hidden-fee pricing, and batch transfers push payroll and supplier payouts out in bulk rather than one at a time. Even idle cash works harder: multi-currency investment options let treasury teams earn yield on balances sitting across currencies, without giving up liquidity.

"This recognition reflects what our clients tell us in practice: that reliability and compliance are not features layered on top, but the infrastructure itself. We see it as encouragement to keep raising that bar." — Seán Bolton, Group Chief Operating Officer.

Getting Paid, Wherever the Customer Is

Acceptance coverage runs across 180+ countries, live in person through terminals and devices, online through hosted checkouts and payment links, and embedded directly into a business's own site or marketplace, alongside local payment methods. That matters more than it sounds. A customer abandoning checkout in the Netherlands because its local method wasn't an option is a lost sale that has nothing to do with product or price. Fraud protection and chargeback monitoring are built into the infrastructure itself, not added on as an afterthought.

Spend Control, Without the Reconciliation Headache

Physical and virtual multi-currency cards with 0% foreign transaction fees give finance leaders live visibility into what global teams are spending. Employees spend natively in local currency; finance sees it in real time, instead of reconstructing it from statements weeks later.

Fiat and Crypto, Same Dashboard

Digital assets sit alongside fiat, not bolted onto it. Clients send, receive, convert, and manage crypto through dedicated wallets and a crypto checkout page, with no separate onboarding or compliance review required. It reflects where Xoala sees global commerce heading: fiat and crypto on one infrastructure, not two.

The Credentials Behind the Claims

Xoala is a principal member of Visa, Mastercard, and Swift, maintains PCI DSS compliance, and is regulated as an Electronic Money Institution by Sweden's Finansinspektionen. These are the details institutional risk teams check before signing off on real volume, and principal membership gives Xoala more direct control over settlement than providers routing through a sponsor bank.

What's Next

Xoala's mission is to close the structural gaps that still limit how businesses get paid and pay out across borders. This award is a milestone, not a finish line. Expect continued investment in currency and country coverage, deeper e-commerce integrations, and the compliance

infrastructure enterprise clients need as they scale.

The providers that win from here will treat consolidation, compliance, and reliability as the product itself. Xoala's win says businesses are already building on it.

Achilleas Achilleos

XOALA

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