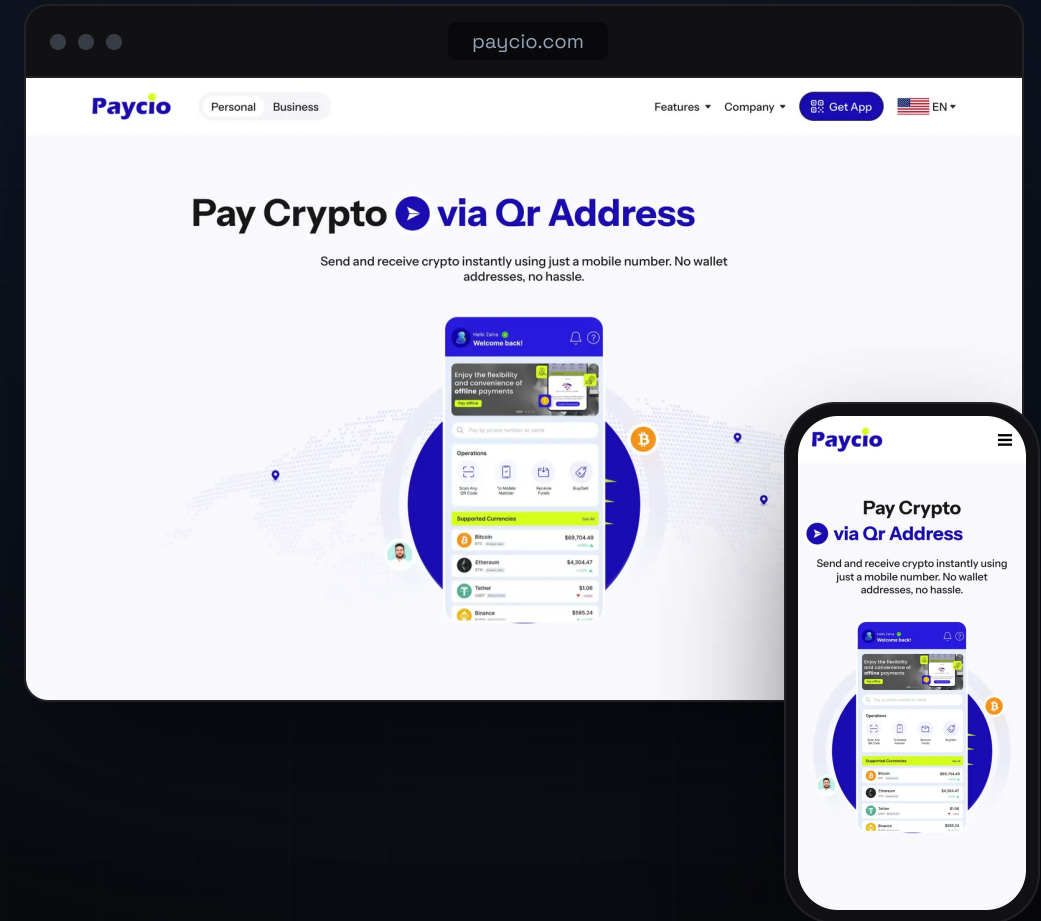


Paycio · Crypto payments

Send crypto the way you send a text.

A crypto payment app and merchant gateway where money moves to a mobile number, not a 42-character wallet address. It supports offline payments, gas fees in any token and cross-chain transfers in 50+ currencies.



40+ COUNTRIES

iOS, ANDROID + MERCHANT API

PAYCIO.COM

sajaltech.com

The challenge

THE CLIENT

A fintech company on a mission to make crypto usable for everyday payments, serving consumers, merchants and developers across more than 40 countries.

SECTOR

Fintech & Web3

REACH

40+ countries

CURRENCIES

50+ supported

Wallet addresses scared people off

One wrong character and the money was gone for good. Mainstream users would not risk it for a coffee or a bill.

Gas fees in the wrong token

Users held USDT but needed ETH or BNB just to move it. Transactions failed and support queues filled up.

Merchants had no simple way in

Accepting crypto meant custom integrations, volatile settlement and zero reconciliation tooling.

Security had to match a bank

Regulators, partners and users all expected strict KYC, fraud controls and a clean audit trail from day one.

Crypto payments that feel like any other payment app



Pay by mobile number

A phone number resolves to the right wallet on the right chain. Enter the amount, confirm with a PIN, done.



Gas in any token

Fees are paid in whichever token the user holds, with swap-to-pay handled silently in the background.



Offline payments

Signed transactions can be created without a connection and broadcast when the device is back online.



Merchant gateway and API

Checkout links, QR payments, webhooks and settlement reports so businesses can accept crypto in an afternoon.

HOW IT WORKS

From a phone number to a settled payment

What happens in the few seconds after a user taps send.

01

Recipient entered

A mobile number or QR code, no wallet address to copy or check.

02

Identity resolved

The number maps to a verified wallet and the best chain for the transfer.

03

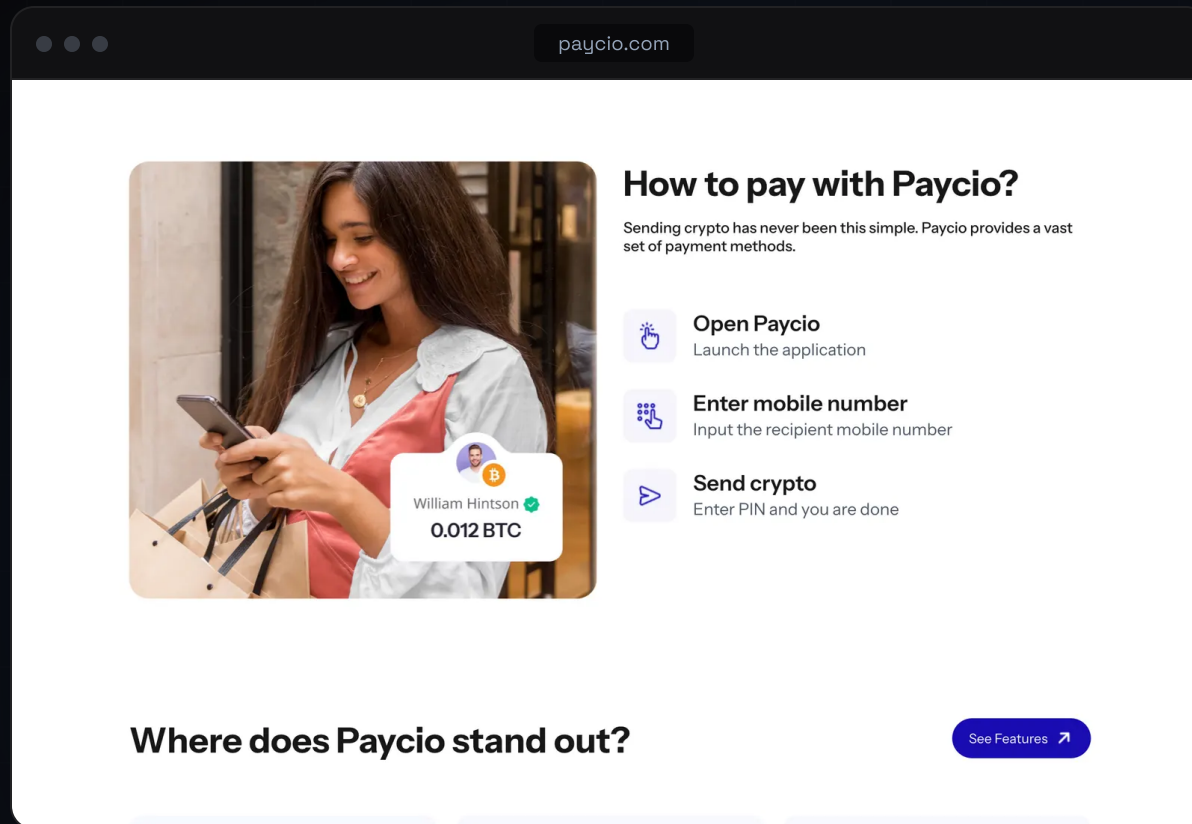
Fees and swaps handled

Gas is paid in the user's token and cross-chain routing is picked automatically.

04

Settled and recorded

Transaction confirmed, both sides notified and the ledger updated for reporting.



The screenshot shows the Paycio website interface. At the top, the URL 'paycio.com' is visible in the browser's address bar. The main heading is 'How to pay with Paycio?'. Below this, a subheading reads: 'Sending crypto has never been this simple. Paycio provides a vast set of payment methods.' To the left of the text is an image of a woman smiling while looking at her smartphone. Overlaid on the image is a white card showing a Bitcoin icon, the name 'William Hinton', and the amount '0.012 BTC'. To the right of the image, there are three steps listed with icons: 1. 'Open Paycio' with a hand icon and the subtext 'Launch the application'. 2. 'Enter mobile number' with a keypad icon and the subtext 'Input the recipient mobile number'. 3. 'Send crypto' with a play button icon and the subtext 'Enter PIN and you are done'. At the bottom of the page, there is a section titled 'Where does Paycio stand out?' followed by a blue button with the text 'See Features' and an arrow icon.

STACK

REACT NATIVE

NODE.JS

SOLIDITY

EVM MULTI-CHAIN

KYC / AML PROVIDERS

POSTGRESQL

What changed after launch

COUNTRIES

40+

markets served with local onboarding and KYC

FAILED SENDS

-85%

fewer failed transfers after gas abstraction

CHECKOUT

<5 sec

average time from tap to confirmed payment

MERCHANT SETUP

1 day

to go live on the Paycio gateway and API

Figures reflect production performance in the first two quarters after launch.

BEFORE

Sending crypto meant copying long addresses, holding the right gas token and hoping nothing went wrong. Merchants mostly stayed away.

AFTER

Users send money to a phone number, fees sort themselves out, and merchants take crypto through a checkout that looks like any other.

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DELIVERED IN THIS ENGAGEMENT

- ✓ Consumer wallet apps for iOS and Android
- ✓ Merchant payment gateway and API
- ✓ KYC, fraud and compliance layer

paycio.com ↗