

**Company:** PayToMe.co, Palo Alto, CA  
**Company Description:** PayToMe.co is the world’s first AI-powered Financial Operating System for SMBs. We unify AI bookkeeping, real-time reporting, patented Text-to-Pay, AR/AP automation, and fraud detection—integrated with QuickBooks, Xero, and 12,000+ financial institutions. Trusted by 100+ businesses across 100+ countries.  
**Nomination Category:** Company / Organization Categories  
**Nomination Sub Category:** Tech Startup of the Year- Software  
**Nomination Title:** PayToMe.co — The World’s First AI-Powered Financial Operating System for SMBs



1. Which will you submit for your nomination in this category, a video of up to five (5) minutes in length about the achievements of the nominated organization since 1 January 2023, OR written answers to the questions for this category? (Choose one):

Written answers to the questions

2. If you are submitting a video of up to five (5) minutes in length, provide the URL of the nominated video here, OR attach it to your entry via the "Add Attachments, Videos, or Links to This Entry" link above, through which you may also upload a copy of your video.
3. If you are providing written answers for your submission, you must provide an answer to this first question: Briefly describe the nominated organization: its history and past performance (up to 200 words):

Total 197 words used.

PayToMe.co is the world’s first AI-powered Financial Operating System for small and medium-sized businesses (SMBs), redefining how global commerce handles payments, bookkeeping, and financial operations. Founded in Silicon Valley, PayToMe.co tackles the \$46B+ in annual losses SMBs face due to outdated systems, manual invoicing, fraud, cross-border complexity, and the friction of legacy POS terminals.

Unlike single-solution tools like Square (POS), QuickBooks/Xero (accounting), or Stripe/Plaid (payments/data), PayToMe.co unifies AI bookkeeping, real-time reporting, patented Text-to-Pay via SMS, AR/AP automation, and embedded fraud detection into one intelligent platform. Integrated with QuickBooks, Xero, and 12,000+ financial institutions, the platform supports merchant onboarding in 34 countries and customizable invoicing across 100+.


Since inception, PayToMe.co has processed thousands of transactions for 100+ businesses in over 100 countries. The company is backed by Startupbootcamp and Hatcher+, with strategic partnerships with Stripe, Plaid, and US Bank.


With strategic partners and integrated platforms—such as Stripe, Plaid, QuickBooks, and Xero—valued from \$10B to \$90B+, PayToMe.co is bringing that same infrastructure to underserved SMBs—without the complexity or cost. The company’s exponential growth, global reach, and award-winning innovation (8 international honors) position it as a next-generation fintech leader driving financial inclusion at scale.


4. If you are providing written answers for your submission, you must provide an answer to this second question: Outline the organization's achievements since the beginning of 2023 that you wish to bring to the judges' attention (up to 250 words):


Total 219 words used.

Since 2023, PayToMe.co has achieved global traction, product innovation, and strategic recognition—emerging as a category-defining fintech platform for small and medium-sized businesses (SMBs).


 **Product Innovation:** Launched the world's first AI-powered Financial Operating System for SMBs—combining AI bookkeeping, AR/AP automation, real-time reporting, embedded fraud detection, and patented Text-to-Pay via SMS.

 **POS Enablement & Merchant Onboarding:** Empowered SMBs to accept payments instantly—**without complex or expensive POS hardware**. Through integrations with Stripe and US Bank, PayToMe.co enables **fast-track merchant onboarding in 34 countries**, bringing enterprise-level infrastructure to micro-merchants, restaurants, and retailers globally.

 **Platform Scale:** Integrated with QuickBooks, Xero, Plaid, 12,000+ financial institutions and 7,000+ applications. Offers customizable invoicing in 100+ countries and cross-border capabilities tailored to global SMBs.

 **Customer Traction:** Onboarded over 100 businesses across 100+ countries and processed thousands of live transactions.

 **Recognition & Awards:** Earned **8 international awards** for technology excellence and innovation. Ranked **Top 2 out of 100+ global startups** by Hatcher+ based on product scalability and market impact.

 **Accelerator Success:** Selected by Startupbootcamp (Europe) and Hatcher+ for elite fintech acceleration and global expansion.

 **Funding Milestone:** Closed a strategic seed round to support growth and preparing for Series A.

PayToMe.co is redefining how SMBs onboard, operate, and grow—replacing legacy systems with AI-driven, cross-border-ready, and scalable financial automation.

5. If you are providing written answers for your submission, you must provide an answer to this third question: Explain why the achievements you have highlighted are unique or significant. If possible compare the achievements to the performance of other players in your industry and/or to the organization's past performance (up to 250 words):

Total 224 words used.

PayToMe.co’s achievements are significant because they reflect a **breakthrough shift** in how SMBs globally can access financial infrastructure once reserved for large enterprises. While industry giants like **Stripe, Square, QuickBooks, and Xero** each focus on isolated functions—such as payment processing, POS, or accounting—**PayToMe.co is the first to unify them** into one AI-powered Financial Operating System.

Unlike competitors requiring third-party add-ons, costly hardware, or manual setups, PayToMe.co provides **instant merchant onboarding** in 34 countries, AI bookkeeping, real-time reporting, fraud detection, AR/AP automation, and patented SMS-based Text-to-Pay—all natively integrated. This removes friction for underserved merchants like restaurants and logistics businesses, particularly in emerging markets.

In contrast to platforms like Square (valued over \$35B) and QuickBooks (\$13B+), PayToMe.co delivers similar enterprise-grade capability in a **more accessible, global, and embedded way**—with no hardware, faster onboarding, and a significantly lower cost of adoption.

Compared to its own past performance, PayToMe.co has **quadrupled its customer base**, expanded to 100+ countries, and earned 8 international awards in under 18 months—all while maintaining lean operations and no prior institutional funding.


Its Top 2 ranking by Hatcher+ among 100+ global startups, combined with rapid partnerships and live traction, proves the platform’s scalability, product-market fit, and disruptive potential.


PayToMe.co isn’t just competing—it’s **redefining the financial infrastructure stack for SMBs worldwide**, and that’s what makes its impact uniquely significant.


6. You have the option to answer this final question: Reference any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words):


Total 242 words used.


PayToMe.co’s nomination is backed by a range of distinguished recognitions, institutional endorsements, and performance milestones that provide strong validation of our impact, scalability, and innovation.

 **Top 2 Startup – Hatcher+ Global Portfolio:** PayToMe.co was ranked in the **Top 2 out of 100+** global startups by venture capital firm Hatcher+, based on our technological innovation, business scalability, and market traction. This ranking affirms our strong product-market fit and global investment readiness.

 **Startupbootcamp Fintech – Europe’s Largest Accelerator:** PayToMe.co was selected from over **1000+ companies** to join the Startupbootcamp fintech cohort, representing the top tier of early-stage innovation across Europe, Southeast Asia, and Africa. This milestone validates our product through rigorous due diligence and international mentorship.

 **8 International Awards:** Since 2023, PayToMe.co has earned eight global awards across categories such as **Technology Excellence, Financial Innovation, ESG Leadership**, and **Customer Impact**, judged by independent panels.

 **Featured in The Nilson Report:** Recognized by **The Nilson Report**, one of the world’s leading authorities in payments and fintech, for innovation in embedded finance and AI-powered SMB payment automation.

 **Seed Investment:** Successfully raised a seed round from **Startupbootcamp and Hatcher+**, providing early institutional backing to scale our Financial Operating System.

 **SVB Nexus Selection:** Invited by **Silicon Valley Bank (SVB)** to join **Nexus**, its exclusive VC matching platform for high-growth startups.

Together, these recognitions demonstrate significant third-party validation, rapid momentum, and PayToMe.co’s unique potential to transform global SMB finance.

Attachments/Videos/Links:

[PayToMe.co — The World’s First AI-Powered Financial Operating System for SMBs](#)

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