ZYMIX selects Mangopay to power embedded payments across its UK SuperApp for Gen Z

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Strategic partnership brings payments into the social experience, merging fintech with ZYMIX’s wider SuperApp ecosystem.

London, 10 September 2026, London, UK – ZYMIX (https://www.zymix.ai/en/index.html), the UK SuperApp built for Gen Z, has selected Mangopay (https://mangopay.com/en-gb), the wallet-first payments infrastructure provider, as its strategic payments partner ahead of ZYMIX’s UK rollout this September.

As part of the agreement, e-money services within ZYMIX Wallet will be provided by Mangopay U.K. Limited, an electronic money institution authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (FCA reference 984753). ZYMIX will provide the consumer-facing wallet and wider platform experience, while Mangopay will provide the regulated e-money services.

This structure allows ZYMIX to make payments a core infrastructure layer of the SuperApp rather than a standalone financial feature, enabling money to move within the same digital environment in which users communicate, discover events, organise activities, participate in communities and transact.

Payments Move From Destination To Infrastructure

The partnership mirrors a significant shift in how consumer services can be delivered. Instead of requiring users to leave an experience and enter a separate banking or payments application, the financial infrastructure operates underneath the activity itself. A user could, for example, discover an event, buy a ticket, organise attendance with friends, split transport costs and settle shared expenses without moving between several disconnected applications.

For ZYMIX, this is central to the company’s wider proposition: reducing the fragmentation of the consumer digital experience by bringing communication, content, communities, events, payments and everyday digital services into one connected ecosystem.

Nikita Sun, Chief Strategy and Corporate Affairs Officer at ZYMIX, said: “Payments are becoming infrastructure rather than a destination Consumers do not wake up wanting to use a payments application; they want to buy a ticket, organise a night out, split a taxi, pay a friend or participate in a community.}} The payment is simply one part of that wider activity.

“The problem is that today those journeys are fragmented across multiple platforms. You discover something in one application, organise it somewhere else, pay through another service and then use yet another platform to settle the cost between friends.

“A SuperApp model gives us the opportunity to redesign that architecture around the consumer rather than around traditional technology categories.By integrating Mangopay at infrastructure level from launch, ZYMIX can make e-money services part of the experience rather than another destination the consumer has to navigate.”

Building The Financial Architecture For A Superapp

Mangopay provides wallet-first infrastructure designed for platforms managing complex payment flows between multiple participants. Its capabilities span programmable wallets, pay-ins and payouts, payment processing, foreign exchange, and identity verification.

The infrastructure will enable ZYMIX to build payment journeys in which funds can be received, safeguarded, split and transferred across different use cases, while Mangopay provides the e-money services. Embedding that capability before launch gives ZYMIX an e-money services architecture designed to scale beyond basic peer-to-peer payments.

Over time, the same infrastructure can support increasingly sophisticated transactions involving consumers, events, creators, communities and commercial partners, creating the foundations for commerce to operate throughout the ZYMIX ecosystem rather than as a separate product vertical.

That distinction is strategically important. As digital wallets, APIs and embedded finance mature, the boundary between social platforms, commerce and financial services is increasingly disappearing. Payments can now operate as an invisible infrastructure layer inside consumer platforms, allowing transactions to take place at the point of intent rather than requiring consumers to interrupt an activity to “go banking”.

Nikita Sun continued: “We believe the next generation of consumer technology will increasingly separate the financial infrastructure from the financial interface. The regulated movement and safeguarding of money remains highly specialised, but the place where consumers encounter that infrastructure is changing. Increasingly, the interface will be the platform where the consumer is already communicating, shopping, travelling, attending an event or spending time with friends.

“That is particularly important for ZYMIX because we are not trying to build another application competing for another five minutes of somebody’s day. We are building infrastructure intended to remove unnecessary movement between applications altogether.”

Mangopay already provides payment infrastructure to major European platforms including Vinted, Mirakl, Wallapop, Chrono24 and Debenhams. Its technology is designed for platforms where transactions can involve several participants and where the movement of money forms part of a broader consumer or commercial experience.

For ZYMIX, that multi-party architecture is particularly relevant as the company develops an ecosystem connecting consumers with friends, event organisers, creators, communities and businesses.
University life puts digital fragmentation into focus

One of the first markets in which that model will become visible is the UK university sector, where ZYMIX is initially focusing its rollout. A typical student social experience can already involve multiple financial interactions: purchasing an event ticket, sharing a taxi, ordering food, buying drinks, contributing towards an activity or paying somebody back after one person covers a group expense.

Yet the social conversation and the financial transaction frequently happen across entirely separate platforms. ZYMIX intends to close that gap by incorporating payment functionality into the same environment where those interactions are already taking place, including tools designed around shared expenses and settling money between friends.

Sun added: “University life makes the fragmentation particularly obvious. A single night can involve an event platform, several messaging applications, a taxi app, a banking app and multiple payment requests between friends.That is not a payment problem in isolation. It is an infrastructure problem created by a digital ecosystem that has become increasingly fragmented. Our proposition is that the technology should do more of the connecting, rather than expecting the consumer to continually move between services.”

Alex Taylor, Managing Director, UK at Mangopay, said: “The way consumers interact with digital platforms is changing rapidly. Content, communities, events and commerce are increasingly converging within the same experience, but behind that simplicity sits a much more complex movement of money between users, platforms and other participants. That is where wallet-based infrastructure becomes critical.

“ZYMIX is building payments into the platform from the outset rather than treating them as something that sits alongside the consumer experience. Mangopay’s role is to provide the regulated infrastructure underneath that experience, giving ZYMIX the flexibility to manage increasingly sophisticated payment flows as its ecosystem develops.

“We are pleased to be supporting ZYMIX as it launches in the UK and to provide an infrastructure that can grow with the platform.”

The partnership forms part of ZYMIX’s broader strategy to build what it describes as a connected digital ecosystem for the next generation of consumers. Rather than competing for attention within another standalone application, ZYMIX is bringing messaging, communities, content, events, payments and digital services together within a single platform, with the objective of reducing the number of disconnected applications and journeys consumers need to manage.

With Mangopay providing the underlying e-money service infrastructure, ZYMIX is positioning payments as one of the first major layers of that model: not fintech added to a social platform, but e-money services embedded directly into the architecture of a new consumer ecosystem.

About ZYMIX
ZYMIX (https://www.zymix.ai/en/index.html) is the UK's first all-in-one social SuperApp, built for Gen Z. ZYMIX combines messaging, events, short video, communities and payments into one app — everything Gen Z actually does online, in one place. ZYMIX launches across UK universities in Autumn 2026. Join ZYMIX on the App Store (https://apps.apple.com/app/zymix/id6751567683) or Google Play (https://play.google.com/store/apps/details?id=com.siuper.im&pcampaignid=web_share).
Website: https://www.zymix.ai/en/

About Mangopay
Founded in 2013,Mangopay (https://mangopay.com/en-gb) is the wallet-first infrastructure for multi-party

payment flows, designed to give platforms the control, scalability and flexibility required to manage complex movement of money between users, sellers and partners. Mangopay provides programmable wallet infrastructure alongside payment processing, pay-ins and payouts, foreign exchange, identity and fraud-prevention capabilities, supporting platforms including Vinted, Mirakl, Wallapop, Chrono24 and Debenhams.
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