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Bitcoin Payment Adoption Tracker

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Boltz's open-ended swap shutdown disables one BTCPay Lightning payment path while non-Boltz users remain unaffected. Against that disruption, current posts show fiat-settled Bitcoin checkout in Ghana, Blink-linked purchases in Nigeria, a two-second Bali P2P conversion and Bitcoin-priced tourism in El Salvador.

Major Adoption News

Ghana — BitSpenda turns a Bitcoin purchase into local-currency merchant settlement. A user reported buying local clothes from a Ghanaian merchant by sending sats through BitSpenda while the merchant received Ghanaian cedi instantly in a mobile-money account. BitSpenda's account endorsed the transaction as "exactly why we built" the service. A separate user described using BitSpenda and Mavapay for daily expenses during a week in Accra. The significance is concrete: the payer's bitcoin leg and the merchant's local-currency receipt are handled in one payment path. [1, 2, 3]

Nigeria — small-ticket spending is appearing at named, discoverable endpoints. BitcoinCalabar posted a brunch paid with Bitcoin and supplied the Blink merchant code `foodandwine@blink.sv`; BTC Map identifies Food and Wine Shop at 35 MCC Road in Calabar and marks it as accepting Bitcoin/Lightning with contactless payments. [4, 5] Bitcoin Ekiti separately posted sats spent on hair cream at Ayoola Minimart; the linked map entry places the merchant in Oye Ekiti and shows Bitcoin/Lightning acceptance. [6, 7] These posts move beyond generic acceptance claims into food and personal-care purchases.

Nairobi-linked beauty services add a service-sector example. BitBiashara posted that a customer received a new set of nails at Peshy's beauty parlour "on Bitcoin," with a Lightning address. The map entry shows Lightning acceptance and community links to Bitcoin Dada Nairobi, Bitcoin Nairobi and Bitbiashara, although it supplies no street address. [8, 9]

El Salvador — Bitcoin-priced tourism is being scheduled in Berlín. Bitcoin Berlín SV advertised two Aug. 8 experiences—a $15 coffee tour at Finca La Cruz and a $15 sacred-cacao and cave tour—both payable with Bitcoin. This is evidence of a tourism merchant offer and booking channel, not completed sales or attendance. [10]

South Africa — a De Rust eatery is being promoted through the Lightning map. Bitcoin Karoo posted a Blink address for Pluim Eatery and asked why customers would swipe when they could spend sats; BTC Map identifies the venue at 24 Schoeman Street, De Rust, with Lightning acceptance. The post is a payment promotion rather than a reported transaction. [11, 12]

Payment Infrastructure

Boltz's open-ended shutdown is disrupting a live merchant-payment dependency. Boltz says swaps will remain disabled until further notice after months of automated, AI-assisted probing and several contained exploits; following recent security scans, it says it cannot responsibly re-enable swaps and does not expect swap services to resume shortly. Its API remains available for cooperative refunds, unilateral refunds do not depend on Boltz infrastructure, and it says no user funds were at risk because the service is non-custodial. [13]

The impact is visible above the swap layer. BTCPay Server warned that its Boltz plugin would not work and customers would not be able to pay Lightning invoices through it, while users who do not use the plugin were unaffected. Another report said several mobile wallets and BTCPay instances using the plugin were down and returning "swap creation is disabled"; a follow-up said some supposedly self-hosted BTCPay instances had outsourced their Lightning node to a third-party provider, leaving their interface confused when that provider went down. [14, 15, 16]

BTCPay's immediate alternatives are operational rather than protocol-level: self-hosters can re-enable their own Lightning node and use the LSP plugin for inbound liquidity, connect a Blink wallet if the server administrator enables the plugin, or select another plugin. [17, 18, 19] The architecture question is now explicit: ndeet proposed a fleet of swap services with wallets rotating between providers so more teams can scan and harden the codebase, describing Boltz as a single point of failure. That is a resilience proposal, not evidence that such a fleet is already operating. [20]

Regulatory Landscape

South Africa — the current self-custody warning is broader than the primary text supports. A current post claimed that a new SARB release would make self-custodial Bitcoin spending impossible. [21] The linked National Treasury/SARB document instead invites comment on a draft Crypto Assets Manual for **cross-border** activities. It says the draft is intended to govern cross-border crypto-asset transactions, CASP permissions and FinSurv reporting, and that both the draft Regulations and Manual remain subject to refinement after public comments. [22]

The proposed reporting trigger is a transfer between a domestic Authorised CASP and an offshore CASP, or from a domestic Authorised CASP to a non-custodial wallet, when it creates a cross-border inflow or outflow. The notice says that, at this stage, only individuals may externalise crypto assets through Authorised CASPs under their stated allowances; it also says the approach neither distinguishes between crypto-asset types nor declares crypto assets an official currency. [22] Comments are due by 30 September 2026. [22] For Bitcoin payments, this is a consultative cross-border compliance signal—not evidence in the text read of a final ban on domestic self-custodial spending.

Usage Metrics

- **Indonesia:** Bitcoin House Bali reported converting 100,000 Indonesian rupiah in cash into 100,000 rupiah in Bitcoin in two seconds through a peer-to-peer Wallet of Satoshi transaction. This measures a reported cash-to-Bitcoin conversion, not a merchant purchase. [23]
- **Ghana:** The current material records one reported clothing purchase with instant cedi settlement and a separate one-week Accra daily-expense testimonial, but gives no transaction amount or aggregate count. [1, 3]
- **Nigeria:** The posts describe a Bitcoin-paid brunch, hair-cream purchase and nail service, but do not state sat or fiat values. [4, 6, 8]
- **El Salvador:** The Berlín tourism offer lists two future experiences at $15 each; it reports no attendance or completed-payment figure. [10]

These are not directly comparable measures: one is a P2P conversion, one is a local-currency settlement anecdote, several are item-level purchase reports, and the Salvadoran figures are advertised prices. The period therefore supports directional breadth, not a network-wide transaction-volume or merchant-growth estimate.

Emerging Markets

The developing-market pattern is local adaptation rather than one universal payment model. Ghana couples a sats payment to mobile-money settlement in cedi; Nigerian examples use Blink addresses and map discovery for food, personal care and beauty; Bali shows a fast cash-to-Bitcoin P2P entry point;

and El Salvador packages Bitcoin acceptance into bookable tourism. The sectors now visible in the current material span clothing, food, personal care, beauty and tours, while the absence of repeat-rate or aggregate-volume data keeps the signal at an early, transaction-level scale. [1, 4, 6, 8, 23, 10]

Adoption Outlook

Bitcoin payment use is becoming more concrete at the merchant edge—especially through Ghanaian fiat settlement and Nigerian Lightning endpoints—but the Boltz episode shows that backend provider concentration can still interrupt invoice generation for some wallets and BTCPay stores. Because BTCPay says non-Boltz-plugin users were unaffected and offers alternative configurations, this is a bounded provider-dependency failure rather than evidence that Lightning payments as a whole stopped. [14, 17, 18] South Africa adds a second, slower-moving constraint: proposed cross-border reporting rules are still consultative, so the next viability signals are operational recovery, repeat payment data and the final regulatory text. [22]

Sources

1. X post by @AlexLi98
2. X post by @bitspenda
3. X post by @Barakana_GE
4. X post by @BitcoinCalabar
5. Food and Wine Shop - BTC Map
6. X post by @BitcoinEkiti
7. Ayoola Minimart - BTC Map
8. X post by @BitBiashara
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10. X post by @BitcoinBerlinSV
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20. X post by @ndeet
21. X post by @carelvwyk
22. Draft Crypto Assets Manual for cross-border activities
23. X post by @btchousebali