

# Merchant Settlement and Circular Economies Push Bitcoin Payments Forward

Bitcoin Payment Adoption Tracker

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## Merchant Settlement and Circular Economies Push Bitcoin Payments Forward

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South Africa led this batch with rand-settled merchant acceptance and six named circular economies, while Kenya, El Salvador, and Bolivia added merchant-growth and payment-enablement signals. The report also highlights Lightning and mobile-money infrastructure, the absence of new regulatory changes, and the limited hard usage data disclosed.

### Major Adoption News

#### **South Africa — MoneyBadger lowers the barrier for merchant bitcoin acceptance**

MoneyBadger said merchants can accept Bitcoin payments from customer wallets for in-store or online transactions and receive settlement in rand, without handling the cryptocurrency themselves [1].

**Business impact:** This separates customer-facing Bitcoin acceptance from merchant treasury handling, which can make rollout easier for businesses that want local-currency settlement [1].

#### **South Africa — Circular-economy activity is being presented as live, multi-community commerce**

Bitcoin Ekasi said South Africa has **six** Bitcoin circular economies where real sats are already moving between people, naming BitcoinWitsand, BitcoinKaroo, BitcoinLoxion, BitcoinPlett, BTCSEdgefield, and Bitcoin Ekasi [2]. Ekasi also said its own project, launched in 2021, is building a Bitcoin circular economy rather than a charity model [3].

**Business impact:** The significance here is local payment density. A cluster of spend locations and repeat users is a stronger medium-of-exchange signal than a single merchant announcement.

#### **Kenya — Another Lightning merchant surfaced on BTCMap**

Bitcoin Chama highlighted zap merchant `rachael@8333.mobi` and its BTCMap listing, framing the use case as Bitcoin as everyday money [4].

**Business impact:** Each BTCMap-listed merchant improves spendability and discoverability, both of which are necessary for recurring payment use.

### **Payment Infrastructure**

#### **Africa-wide — BitSpenda positions Bitcoin-to-mobile-money payments as a Lightning-based rail**

BitSpenda described instant Bitcoin-to-Mobile Money payments across Africa as seamless, fast, and borderless using Lightning Network technology, and said users can buy and sell Bitcoin for payment use cases through its app [5].

**Significance:** A bridge between Bitcoin and mobile-money systems can widen usable payout paths in markets where mobile wallets already dominate day-to-day payments.

#### **Kenya — Ark Node pairs Bitcoin with M-PESA**

At Bitcoin Nairobi, Noelyne Sumba showcased Ark Node, built on Bitcoin and M-PESA, as proof that African innovation can address African payment challenges [6].

**Significance:** This points to payment infrastructure being built around existing local habits rather than asking users to abandon them.

#### **El Salvador — Merchant checkout aids move into field use in Berlín**

Bitcoin Berlín SV said additional tent cards were placed at Bitcoin merchants in Berlín. In related posts, it said tent cards for Berlín and BitcoinLaLaguna were being prepared to make daily Bitcoin payments easier and reduce friction at checkout [7, 8].

**Significance:** Merchant-facing checkout aids are simple, but they directly target payment friction at the point of sale.

### **Regulatory Landscape**

#### **Africa**

No explicit regulatory, licensing, tax, or enforcement changes affecting Bitcoin payments were cited in the African material. The updates centered on merchant

acceptance, Lightning usage, mobile-money integration, and circular-economy development.

### Latin America

No explicit legal or policy changes affecting Bitcoin payments were cited for El Salvador or Bolivia. The Latin American items in this batch focused on merchant enablement and grassroots onboarding rather than regulation.

### Usage Metrics

The supplied material contained little Bitcoin transaction-volume data. The clearest disclosed counts and benchmarks were:

- **South Africa:** Bitcoin Ekasi said there are **6** Bitcoin circular economies in the country and identified the communities involved [2].
- **Kenya:** one additional merchant, `rachael@8333.mobi`, was surfaced with a BTCMap listing in the provided material [4].
- **Kenya benchmark:** At Bitcoin Nairobi, Prof. Bitange Ndemo said M-PESA now runs **98%** of Kenya's payments, using that history as a benchmark for how a once-doubted payment rail can scale [9].
- **Nairobi, Kenya:** Bitcoin Babies said coffee and mug purchases at its conference booth were being paid over Lightning, but no sales totals were disclosed [10].

### Emerging Markets

#### South African township economy — Bitcoin Ekasi shows routine retail use

Bitcoin Ekasi said children in its community are using sats to buy everyday essentials, and it provided both on-chain and Lightning donation options along with a BTCMap merchant reference [11].

**Why it matters:** Everyday essentials are a stronger payments signal than one-off demos because they reflect repeat household spending.

#### East Africa — Borderless payments are being tied to merchant expansion

Gorilla Sats highlighted the ability to send sats from Bugiri to Nairobi without jumping through hoops and argued that more places to earn, spend, and accept Bitcoin are needed for circular economies to grow [12].

**Why it matters:** This frames Bitcoin not only as merchant checkout, but also as a cross-border payment rail whose usefulness still depends on local acceptance.

## Bolivia — Grassroots merchant acquisition remains manual and local

Bitcoin Research Bolivia said it is distributing BTCMap flyers door to door to increase the number of businesses accepting Bitcoin, and noted that the flyers themselves were paid for with Bitcoin [13].

**Why it matters:** Merchant adoption in newer markets is still being driven by direct fieldwork rather than large platform integrations.

## Adoption Outlook

This batch points to momentum through practical payment layers rather than new regulation. South Africa produced the strongest cluster signal, with rand-settled merchant acceptance via MoneyBadger and six named circular economies presented as live spend zones [1, 2]. Kenya added smaller but important signs of payment growth: another BTCMap-listed merchant, live Lightning sales at Bitcoin Nairobi, and infrastructure efforts that connect Bitcoin to familiar regional rails and habits [4, 10, 6]. Latin America, by contrast, contributed merchant enablement rather than policy or volume data, through checkout aids in El Salvador and door-to-door onboarding in Bolivia [7, 8, 13]. The main information gap remains hard Bitcoin payment metrics: the material shows where people can pay and what tools are being deployed, but not transaction throughput or adoption rates.

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## Sources

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2. X post by @BitcoinEkasi
3. X post by @BitcoinEkasi
4. X post by @Bitcoinchama
5. X post by @bitspenda
6. X post by @GorillaSats
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