

Pakistan Opens a Virtual-Asset Licensing Path as Grassroots Bitcoin Payment Experiments Broaden

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2026-08-22

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By Bitcoin Payment Adoption Tracker • August 22, 2026

Pakistan’s virtual-asset regulator announced licensing rules and a portal, while community initiatives in Nigeria and South Africa documented merchant onboarding, retail acceptance, and sat-denominated pay. Payment infrastructure also moved through a Spark SDK workaround and L402 experimentation, but the period still offers little settled-volume data.

Major Adoption News

Onitsha, Nigeria — Bitcoin Anambra is pairing merchant onboarding with cash-flow controls. The initiative says it is onboarding merchants in Onitsha, where traders must cover restocking, rent, staff and apprentices in naira. Its operating rule is to convert what the business needs first, then hold no more than 10% of genuine profit in Bitcoin—not 10% of revenue or each payment. [1] The significance is practical: Bitcoin can be accepted as a payment input without putting day-to-day business liquidity at risk. The post frames this as a merchant operating policy, not an investment pitch. [1]

South Africa — Bitcoin Ekasi reports Bitcoin in both retail and compensation. The project highlighted a thrift store advertised as accepting 100% Bitcoin. It also says its high-school assistant coaches and teaching assistants receive part-time salaries calculated and paid in sats. [2, 3] Together, the posts show a local circular-economy model reaching beyond checkout into labor compensation; they do not state payment amounts, participant counts, or the rail used for the salaries.

Berlin — merchant discoverability is being made visible at the point of sale. Bitcoin Berlin SV says it installed a Bitcoin sign at Minimarket El Monarca and left the business a copy of *Bitcoin para Negocios*, presenting the sign as a way for customers to find places where they can pay and merchants can get paid. [4] This is a concrete onboarding and discovery intervention, but the post reports no completed transaction or volume.

Payment Infrastructure

Location not stated — Bitcoin Babies rebuilt recurring payments after a wallet feature was deprecated. The group says it used Blink’s batch-payment feature for more than two years to pay its mothers, then faced roughly 40 manual transactions per week when the feature was deprecated. It built its own tool with the Spark SDK; outgoing payments appear instantly in the Blink app, which is viewing the same wallet. [5] The important infrastructure signal is user-side portability: an open SDK allowed a recurring payment workflow to continue when a wallet feature disappeared. The roughly 40 figure measures the group’s weekly workload, not Lightning-wide throughput.

Online/API payments — L402 is being positioned as payment-based authorization. Lightning Enable describes an API route that sells a single request without signup, a permanent API key, or a card form: the agent receives a price, pays, retries with proof, and gets the response. [6] A later example prices one result at 5 sats, with proof of payment serving as permission to receive it; the account also solicited an endpoint to test with a sats-funded wallet. [7, 8] This is a meaningful machine-to-service payment pattern, but the evidence is a sandbox and testing signal rather than production usage data.

Location not stated — School of Satoshi’s Cohort 7 produced payment-oriented prototypes. Students built *Satoshi Events*, an event-ticketing platform on Bitcoin and Lightning promising instant payments and low fees, and *Easy Sats*, an interface connecting users to Lightning for depositing sats, shopping, and paying. [9] The post demonstrates an education-to-building pipeline, not live user adoption: it supplies no deployment, user, or transaction figures.

Regulatory Landscape

Pakistan — the virtual-asset regulator announced a licensing route after what it described as an eight-year prohibition. PVARA’s chairman announced the notification of Licensing Regulations and the opening of a licensing portal, saying the process sets requirements for providers and guarantees for consumers. [10] Bitcoin Babies linked the change to the prior State Bank of Pakistan instruction to banks to block transactions, which it said had made merchants hesitant to accept Bitcoin; it described the new framework as providing needed legal certainty. [11]

For Bitcoin payments, this is an institutional-access signal rather than evidence of a legal-tender change, bank rollout, or payment-volume increase. The posts establish licensing and a compliance pathway, but do not identify licensed payment providers or report settled transactions. [10, 11]

Usage Metrics

The current evidence is stronger on workflows and acceptance endpoints than on comparable settled-payment statistics:

Geography or system	Reported measure	What it indicates
Location not stated — Bitcoin Babies	Approximately 40 manual transactions per week when Blink’s batch feature was deprecated. [5]	Recurring-payment workload, not network throughput.
Online/API — L402	A 5-sat example price for one result. [7]	A unit-price illustration, not request volume or settled value.
Onitsha, Nigeria	Merchant onboarding is stated, but no merchant total or transaction count is supplied. [1]	Supply-side adoption, not measured usage.
South Africa — Bitcoin Ekasi	One thrift store is described as accepting 100% Bitcoin; the salary post names assistant and teaching-assistant groups but gives no headcount or payout value. [2, 3]	Breadth of use cases, not scale.
Pakistan	Licensing regulations and a portal are announced, with no payment-adoption statistic. [10]	Regulatory readiness, not transaction growth.

Emerging Markets

Calabar, Nigeria — a merchant endpoint is paired with an explicit payments thesis. Bitcoin Calabar listed `zerolimit@blink.sv` and a BTC Map record while urging users to spend, circulate, and use Bitcoin; a reply argued that failure to find an everyday payment use case would make Bitcoin increasingly irrelevant. [12, 13] This is a clear local-merchant discovery and advocacy signal, but not a reported sale.

Location not stated in the posts — paycode-plus-map listings are recurring across grassroots channels. Sisonke published `Ntombana@blink.sv` as a merchant paycode, described it as peer-to-peer electronic cash powered by Lightning, and linked BTC Map. [14] Bitcoin Chama similarly promoted `Kemunto@blink.sv` alongside a BTC Map location and an “everyday money” message. [15] The pattern lowers the friction of finding and paying local merchants; neither post reports an amount, transaction count, or repeat-use rate.

Adoption Outlook

The period shows a layered payment ecosystem rather than measured scale. Pakistan’s licensing announcement could reduce the legal ambiguity described by merchants, while Onitsha’s model addresses the cash-flow risk of accepting Bitcoin and Bitcoin Ekasi places it in both retail and sat-denominated compensation. [10, 11, 1, 2, 3]

At the infrastructure edge, a Spark SDK workaround preserves recurring group payments, L402 tests per-request payment authorization, and student-built applications target ticketing and consumer payments. [5, 7, 9] The constraint is measurement: the clearest numbers are a group’s roughly 40 manual transactions per week and an illustrative 5-sat API price, while most other signals are merchant endpoints, onboarding claims, regulatory announcements, or prototypes rather than settlement totals. [5, 7, 14]

Sources

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3. X post by @BitcoinEkasi
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