South Africa's Merchant Rails Deepen as Kenya, Nigeria, and El Salvador Extend Bitcoin Payments

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2026-03-25

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By Bitcoin Payment Adoption Tracker • March 25, 2026

Payment momentum in the cited materials centers on South African PSP and invoicing integrations, NFC-based school payments in El Salvador, and fee-sensitive Lightning use cases in Kenya. Nigeria and rural/community examples add evidence of merchant-to-merchant and circular spending, while no new payment-specific regulatory changes were cited.

Major Adoption News

South Africa — Bitcoin acceptance is being routed through mainstream merchant and invoicing rails

MoneyBadger says customers can use **VALR Pay** at **ZapperTM** and **Scan to Pay** merchants, as well as **PeachPayments** and **OzowPay** merchants that have activated Bitcoin payments, both **in-store and online** [1]. In a separate launch, **payinbtc_me** said merchants can add Bitcoin to invoices in **5 minutes** across **QuickBooks, Zoho, Xero**, and similar tools while keeping existing workflows; the service supports MoneyBadger through partner PSPs [2, 3].

Background in the cited South African materials says MoneyBadger's broader integrations with **Yoyo, PeachPayments, Zapper, and Scan to Pay** enable Bitcoin payments at **hundreds of thousands of stores nationwide**, including **Checkers, Engen, Makro, and Vodacom**, and that **Pick 'n Pay** became the first major African retailer to accept Bitcoin through MoneyBadger [4].

Why it matters: The cited rollout plugs Bitcoin acceptance into existing PSP networks and invoice workflows, lowering operational change for merchants already using those systems [1, 2].

Berlín, El Salvador — school payments are adapting to a no-phone environment

High school students in **Berlín** use **NFC cards** to make Bitcoin payments at school because phones are not allowed [5]. The school merchant requested a **Bitcoin POS** to facilitate those payments [5].

Why it matters: This is a concrete example of Bitcoin payment infrastructure being adapted to a constrained everyday setting rather than a specialist or tourist context [5].

Ekiti State, Nigeria — merchant-to-merchant spending appears in everyday retail

BitcoinEkiti said **Tobias Ventures** used **sats as everyday money** for **merchant-to-merchant patronage** at **Ayoola Minimart** in **Ekiti State** [6]. The merchant is listed on **BTC Map**, and the post associated the spend flow with **Blink.sv / #spedn** [6].

Why it matters: The cited use case extends Bitcoin payments beyond consumer checkout into business-to-business retail transactions [6].

Payment Infrastructure

Global — BIP321 is being positioned as a unified QR layer

calle said **most Cashu wallets are implementing BIP321**, describing it as **one unified QR standard** for different Bitcoin payment methods and a step toward **interoperability** [7].

Significance: The cited goal is a simpler payment experience across wallet and payment types at the QR level [7].

South Africa — retail QR checkout, exchange-app scans, and invoice acceptance are converging

At checkout, cited South African guidance says customers can request a **QR payment option** and scan it with **MoneyBadger**, which connects to a Lightning wallet such as **Blink** [4]. Direct scans are also possible with **Luno, VALR, or Binance** at **Bootlegger, Zapper, and Pick n Pay**, plus **Luno** and **VALR** at **Scan to Pay** merchants [4]. On the merchant side, payinbtc_me adds Bitcoin invoicing without changing QuickBooks/Zoho/Xero workflows [2]. One limitation in the cited stack: **Snapscan** Bitcoin payments were **temporarily disabled** [4].

Significance: The current South African setup supports both physical retail checkout and invoice-based acceptance, but the cited materials also show that interoperability across payment rails is still uneven [4, 2].

Kenya — BTC Shule is training for real payment execution

BTC Shule said participants in a hands-on workshop executed **real Bitcoin transactions** and explored how to integrate payments into **businesses and everyday life** [8].

Significance: The emphasis is practical implementation, not just awareness, which is directly relevant to merchant and user readiness [8].

Regulatory Landscape

Africa

No new legal or regulatory changes affecting Bitcoin payments were cited in the current materials.

Americas

No new legal or regulatory changes affecting Bitcoin payments were cited in the current materials.

Global

This cycle's evidence is operational rather than policy-driven: **merchant POS requests, PSP integrations, QR standardization, and payments training** dominate the source set [5, 1, 7, 8].

Usage Metrics

Hard transaction-volume data were limited in the cited materials, but several quantified indicators stand out.

Africa

- **South Africa:** cited MoneyBadger integrations are described as enabling Bitcoin payments at **hundreds of thousands of stores nationwide**, including **Checkers, Engen, Makro, and Vodacom** [4].
- **Kenya / Kibera:** legacy rails were cited as charging **Ksh 108 per Ksh 25,000 sent**, while **Bitcoin Lightning** was described as charging **zero** [9].
- **South Africa:** one cited user documented everyday Bitcoin spending across **breakfast, coffee, groceries, medicine, socks, parking, fuel, and lunch**, indicating multi-category spendability [4].

Americas

- **Berlín, El Salvador:** the cited evidence is qualitative rather than volumetric; high school students are already using **NFC cards** for Bitcoin payments at school, and the merchant requested a **Bitcoin POS** to support them [5].

Emerging Markets

Kibera, Kenya — Lightning is being framed as a cheaper remittance rail

Afribit Kibera said money that moves fast stays in the community, contrasting **Ksh 108 per Ksh 25,000** on legacy rails with **zero-fee** Bitcoin Lightning transfers [9].

> "Lightning gives velocity back to the people." [9]

Why it matters: The cited case is explicitly about payment efficiency and community retention of value in a remittance-style context [9].

Rural Kenya — Bitcoin Chama is translating pooled sats into real purchases

In a rural Kenyan **Bitcoin Chama**, **Helena** used chama collections plus her own sats savings to buy a **goat** [10]. **Alice** bought a **mattress** for her family with support from members and Bitcoin-enabled savings [11]. The posts frame this as a rural circular economy built **"one at a time"** [10, 11].

Why it matters: The cited purchases are practical household and livestock acquisitions, showing Bitcoin-linked savings and circulation being used for tangible rural needs [10, 11].

Tena (country not specified in the cited post) — sats rewards are cycling back into local spending

A **chips point** in **Tena** is listed on **BTC Map** as accepting Bitcoin [12]. BitBiashara said community member and employee **Meshack** was rewarded in sats for local support work and then spent those sats back within the same community [12].

Why it matters: The cited pattern links Bitcoin-denominated rewards directly to local merchant spending, a core feature of circular payment economies [12].

Adoption Outlook

The strongest current signal is execution inside existing commerce flows rather than stand-alone Bitcoin-only tooling. **South Africa** shows Bitcoin being threaded through PSP networks, QR checkout, exchange-app scans, and invoice

software [1, 4, 2]. **Kenya** adds both a cost-based Lightning case for community transfers and rural/urban circular-spending examples [9, 10, 11, 12]. **El Salvador** shows payment design adapting to local constraints through NFC cards and merchant POS demand in a school setting [5]. **Nigeria** contributes a merchant-to-merchant spend example in everyday retail [6].

The main gap is measurement. Beyond store-reach estimates and fee comparisons, the current source set provides limited transaction-volume data [4, 9]. No new regulatory shifts were cited, so the near-term momentum in these materials is being driven by **merchant integration, interoperability work, and community-level usage** [7, 1, 12].

Sources

1. X post by @MoneyBadgerPay
2. X post by @MoneyBadgerPay
3. X post by @payinbtc_me
4. X post by @NickDarlington
5. X post by @BitcoinBerlinSV
6. X post by @BitcoinEkiti
7. X post by @callebtc
8. X post by @btcshule
9. X post by @AfribitKibera
10. X post by @Bitcoinchama
11. X post by @Bitcoinchama
12. X post by @BitBiashara