

South Africa's Mixed Bitcoin-and-Stablecoin Retail Network Reports 95% Growth

Bitcoin Payment Adoption Tracker

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By Bitcoin Payment Adoption Tracker • August 25, 2026

MoneyBadger's mixed Bitcoin-and-stablecoin network reports 95% payment growth in H1 2026, while BTCPay, BULL Wallet and Lightning Enable updates expose the security, recovery, compatibility and machine-payment trade-offs shaping Bitcoin checkout.

Major Adoption News

South Africa — MoneyBadger's 2026 report provides the period's clearest demand-side measure, but it is not Bitcoin-only. The report measures completed payments across South African merchants and describes routine spending on groceries and fuel, generally in amounts under R200, both online and in-store. It says activity that began in 2023 as Bitcoin payments at a major national retailer is now a mix of Bitcoin and rand-backed stablecoins; payments across the network grew 95% in the first half of 2026 versus the same period a year earlier, while rand value spent grew 176%. [1] The business significance is the shift from exchange or cross-border proxies to observed retail payments; the limitation is that neither headline growth rate can be attributed to Bitcoin alone. [2]

Awka, Anambra, Nigeria — Sario Eventers is a concrete low-friction Lightning payment example. Bitcoin Anambra says a community member bought an attachment and settled the bill over Lightning with a QR code and swipe, with “no transfer” and “no POS.” The post gives a Blink address, while BTCMap places the merchant in Awka and flags Lightning and Bitcoin acceptance; the map does not classify the business sector. [3, 4] This demonstrates a completed payment path without dedicated point-of-sale hardware, but not repeat demand or merchant scale.

Akatsi, Ghana — Padis Eatery is a mapped Lightning food merchant.

The current post identifies the venue as Ghanaian, gives its Blink Lightning address, and links to BTCMap; the listing supplies an Akatsi address and shows Lightning acceptance. [5, 6] The listing is dated November 2025, so this is evidence of continued visibility and spendable supply rather than proof of a new current-period onboarding.

Calabar, Nigeria — Chef Green adds a food-payment use case.

A current post says meals were paid for with Bitcoin and supplies a Blink address; BTCMap identifies Chef Green Signature Local Cuisine Hub at Atekong Junction, Calabar, with Lightning and Bitcoin acceptance indicators. [7, 8]

Payment Infrastructure

BTCPay Server — location not stated; processor and node-operator impact.

Version 2.4.3 is the final, fully open-source release, described as security-focused with a strong upgrade recommendation. External access to the LND API remains restricted, however, so remote integrations such as Zeus may not work with BTCPay-hosted LND nodes for now. [9] The release therefore pairs security-focused maintenance with a specific compatibility constraint for operators using remote Lightning tooling.

BULL Wallet — location not stated; mobile-wallet layer.

Version 6.13.0 restores Lightning sends and receives after the suspension of Boltz services, along with manual and automatic Liquid-to-Bitcoin transfers. It also improves Payjoin v2 recovery after interruptions or restarts and adds BTCMap discovery of nearby Bitcoin-accepting businesses without requesting device-location access. [10] The combination addresses both payment continuity and merchant discovery, though the release itself supplies no usage measure.

Blink/Spark — location not stated; temporary availability dependency.

Blink said Spark, the service provider it uses for non-custodial accounts, was temporarily down while an issue was investigated; Blink later said the outage had been resolved and service was back up. [11, 12] The episode is a reliability signal for payment accounts that depend on an external service, not evidence of lost funds or a lasting interruption.

Agent-to-service payments — location not stated.

Lightning Enable MCP now supports MPP over Lightning alongside L402, allowing agents to use either flow without accounts, cards or checkout; the update provides .NET, Python and Docker distribution paths. [13] A companion illustration reduces the interaction to an API quoting 5 sats, an agent paying, and the API returning the result. [14] This lowers the apparent integration friction for machine-initiated micropayments, but the illustration is a capability flow rather than an adoption or volume metric.

Regulatory Landscape

No qualifying change — no jurisdictional rule is stated in the current-period material read. The payment-relevant sources reviewed here describe South African payment behavior and software, wallet and merchant operations; they do not announce a legal-tender, licensing, taxation or transaction-rule change. [2, 9]

Usage Metrics

The period contains one aggregate network measure and several isolated merchant-payment examples. They should not be combined into a Bitcoin adoption rate.

Geography / scope	Reported measure	What it indicates
South Africa — MoneyBadger network	Payments grew 95% year over year in H1 2026 and rand value spent grew 176%; the network now combines Bitcoin and rand-backed stablecoins. [1]	The strongest aggregate retail-payment signal in the period, but not a Bitcoin-only count or value series.
Awka, Anambra, Nigeria — Sario Eventers	One community member's bill was settled over Lightning; no amount is stated. [3]	A completed low-friction payment, not a frequency or population measure.
Calabar, Nigeria — Chef Green	Meals are reported as paid with Bitcoin; no amount or frequency is stated. [7]	A food-sector use anecdote, not transaction volume.
Akatsi, Ghana — Padis Eatery	Lightning acceptance is listed; BTCMap dates the listing to November 2025. [5, 6]	Merchant availability and discoverability, not a current-period transaction count.
De Rust, South Africa — Nouvelle Saison	The current post says sats left the wallet; BTCMap lists the deli at 3 Kerk Street and dates the listing to January 2025. [15, 16]	A payment-use signal attached to an existing listing, not confirmed new onboarding or repeat use.
Location not stated — Haven food court	Chips were reported paid for in sats via Bolt Card. [17]	Evidence of a Bolt Card payment path, with no amount or frequency.

No read source supplies a comparable Bitcoin-only transaction count, settled

Bitcoin value, merchant total or repeat-use rate. The only aggregate growth figures explicitly combine Bitcoin and stablecoins, while the merchant records expose acceptance routes and individual examples rather than demand totals. [1, 4]

Emerging Markets

Everyday household use — location not stated. BTC Shule describes a mother using a Fedi wallet to buy soap with sats and frames the payment as a simple transaction for an ordinary need. [18] This is a stronger usability signal than a generic acceptance announcement, but the post gives no amount, merchant total or location.

Education-linked circular use — location not stated. Bitcoin Dua says students earn and spend to keep a circular economy in motion and pairs the message with a Blink merchant address and BTCMap listing. [19] The model links payment practice to education and local circulation, but the post reports neither student participation nor transaction volume.

Across the African examples, the recurring distribution pattern is a named Lightning endpoint plus BTCMap discoverability, with food, household goods and small retail purchases providing the visible use cases. The current evidence is therefore richer in payment availability and practical demonstrations than in sustained, geographically comparable demand.

Adoption Outlook

The period shows two different kinds of progress. South Africa offers measurable growth in a mixed Bitcoin-and-stablecoin retail network, while Awka, Calabar, Akatsi and De Rust provide concrete merchant-level payment or acceptance signals without Bitcoin-only scale measures. [1, 3, 7, 6, 16]

Payment plumbing is advancing through distinct tradeoffs: BULL restored Lightning functionality and added merchant discovery, BTCPay is prioritizing a fully open-source security release while retaining an LND API compatibility constraint, and Lightning Enable is broadening machine payments beyond L402 to MPP. [10, 9, 13] Spark’s temporary outage and subsequent restoration show that service dependencies remain part of the user-facing payment experience. [11, 12]

The near-term viability question is whether these endpoints and demonstrations become repeatable, measurable Bitcoin payments. This period provides mixed-asset network growth, individual transactions and better tooling, but still no comparable Bitcoin-only transaction count, value or repeat-use rate. [1, 14]

Sources

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3. X post by @BitcoinAnambra
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