

Square's U.S. Seller Rollout and Bolivia's 105-Merchant Expansion

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Square began auto-enabling Bitcoin payments for eligible U.S. sellers as Bolivia's mapped merchant base rose above 105. This brief also tracks the Cash App-Square payment flow, merchant expansion in Chile, Ghana, and Zambia, and Kenya's remittance-oriented payment tooling.

Major Adoption News

United States — Square starts auto-enabling bitcoin acceptance for eligible sellers

Miles Suter said eligible U.S. Square sellers began having Bitcoin payments automatically enabled starting today, with rollout continuing through the coming month. He said no additional setup is required, sellers receive USD by default, and the change is meant to make it easier for millions of businesses to accept bitcoin [1, 2].

Suter also said availability will expand gradually rather than reaching full coverage overnight; a user replying from a coffee shop reported not yet seeing the option live [2, 3].

Business impact: This is the largest platform-side merchant-enablement move in the current notes because activation is shifting from merchant setup to default rollout while merchant settlement stays in USD [2, 1].

Bolivia — merchant map grows beyond 105, with new sectors in Santa Cruz

Posts from SATOSHI SOMOS TODOS say Bolivia now has more than 105 merchants accepting Bitcoin, with 25 in Santa Cruz de la Sierra and additional

locations being added weekly to BTC Map with bitcoin4b [4, 5].

The five merchants highlighted in the latest thread span a beauty salon, two barber shops, a street-food vendor accepting Lightning, and a motel accepting bitcoin [6, 7, 8, 9, 10].

Business impact: The new signal is not only a higher merchant count, but broader day-to-day sector coverage across personal care, food, and lodging-related services [5, 9, 10].

Chile — Arica adds its first bitcoin-accepting pizzeria

Bitcoin Research Bolivia said Il Forno di Lucas is the first pizzeria in Arica, Chile to accept bitcoin. The BitcoinArica community used bitcoin there, and a later post invited people to visit Arica and support businesses that accept Bitcoin [11, 12].

Business impact: This is a city-level first in a mainstream food category, which matters because it tests bitcoin payments in repeatable, everyday spend rather than one-off specialty purchases [11].

Payment Infrastructure

United States — Cash App, Square, and merchant discovery are being linked more tightly

Suter confirmed that customers can pay Square merchants using the BTC balance in Cash App [13, 14]. A user noted that Cash App shows merchants with the bitcoin option turned on, while Suter said Square’s merchant map is opt-in because some sellers may prefer not to be listed; he added that listed merchants see major uplift in payments versus non-listed merchants [15, 16].

Significance: The cited flow combines buyer funding, merchant acceptance, and merchant discovery inside one ecosystem, which reduces friction on both sides of checkout [14, 16].

United States — Square is framing bitcoin as an open settlement rail

In a discussion about why BTC should sit between customer and merchant even when both may think in dollars, Suter said the goal is to deprioritize proprietary internal rails in favor of a global open payments network. He added that if all wallets and POS systems support this construct, it becomes a dollars-to-dollars open source network, and said somebody has to be first [17, 18].

He also described bitcoin as everyday money as a long-term journey with more pieces still to be put in place sustainably, and replied that payer-side bitcoin selection is coming soon [19, 20].

Significance: The rollout is being positioned as payment-rail design, not only as a merchant feature release [18, 19].

Kenya — bitcoin remittance tooling remains part of the payments story

A Kenyan post promoted using bitcoin via tando_me to support family through remittances, and said bitcoin can be bought at bitika.xyz without opening a bank account or completing KYC [21].

Significance: This is a clear cross-border payments use case in the current notes, extending the bitcoin payments narrative beyond local merchant checkout [21].

Geography not specified in cited post — Banxaas is preparing wallet choice for invoice payments

Banxaas said users will soon be able to choose their preferred Lightning wallet when paying an invoice if they are not connected via NWC, describing the flow as faster, safer, and more efficient [22].

Significance: This is a user-experience improvement for Lightning invoice payments rather than a merchant-count announcement [22].

Regulatory Landscape

North America

No payment-specific legal or regulatory changes were cited in the U.S. materials. The developments were product rollout, merchant enablement, and payment-rail design.

Latin America

No legal or regulatory changes affecting bitcoin payments were cited for Bolivia or Chile. The current notes focus on merchant growth, BTC Map expansion, and sector diversification.

Africa

No legal or regulatory changes affecting bitcoin payments were cited in the African notes. The reported activity centers on merchant acceptance, Lightning usage, and remittance tooling.

Usage Metrics

The current notes remain light on transaction-volume data. The clearest measurable signals are merchant counts, rollout scale, and merchant-discovery performance.

- **United States:** Suter said Square is making it easier for millions of businesses to accept bitcoin, with eligible U.S. sellers being automatically enabled over the coming month rather than all at once [1, 2].
- **Bolivia:** More than 105 merchants now accept Bitcoin nationwide, including 25 in Santa Cruz de la Sierra; five new merchants were highlighted in the latest thread [4].
- **United States:** Suter said merchants who opt into Square’s map see major uplift in payments versus non-listed merchants, although no percentage was disclosed [16].
- **Chile:** The reported signal is a city-level first: Arica’s first bitcoin-accepting pizzeria [11].

Emerging Markets

Bolivia — merchant growth is spreading across everyday service categories

The newest Santa Cruz additions include beauty services, barbering, street food, and a motel, not just food-and-beverage merchants [6, 7, 8, 9, 10].

Why it matters: In emerging markets, sector breadth is as important as merchant count because it shows where bitcoin can be spent during ordinary daily routines [5].

Ghana — Akatsi adds a supermarket payment example

Bitcoin Aves showed a wheat drink being bought with sats at PeacePot Supermarket in Akatsi using Blink, with the merchant listed on BTC Map [23].

Why it matters: Supermarket-style retail is close to household recurring spend, which is a stronger payment test than novelty purchases [23].

Zambia — Livingstone adds a tourism use case

Bitcoin Victoria Falls posted that Crocodile Park in Livingstone accepts bitcoin and published a Wallet of Satoshi contact together with a BTC Map listing [24].

Why it matters: This expands visible adoption into the tourism sector, not just food stalls or convenience purchases [24].

Kenya — remittances remain a distinct adoption lane

The Kenyan remittance message pairs family support through tando_me with a low-friction bitcoin on-ramp [21].

Why it matters: In developing markets, cross-border family payments can advance in parallel with merchant acceptance rather than waiting for dense local merchant networks [21].

Adoption Outlook

The current notes show two layers of momentum. In the United States, Square’s rollout reduces merchant setup friction and links seller acceptance more directly to Cash App-funded payment flow [2, 14]. In Latin America and Africa, growth is still more street-level: merchant counts are most visible in Bolivia, while Ghana, Zambia, Kenya, and Chile contribute concrete sector and corridor examples [4, 23, 24, 21, 11].

The main limitation is measurement. Outside Square’s scale claim about millions of businesses and Bolivia’s 105-plus merchant count, the source set offers little hard transaction-volume reporting [1, 4]. The directional trend, however, is clear: lower-friction onboarding on a large platform and continued Lightning-led merchant expansion in emerging markets are advancing at the same time [2, 22, 9, 23].

Sources

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