

The Cash Column

Velma Edition

BLISS 2025



A dark, moody background featuring a woman with long, dark, wavy hair. She is wearing dark sunglasses perched on her head. The lighting is dramatic, highlighting the texture of her hair and the frames of the sunglasses.

BCH VELMA UPGRADE

BLISS
2025

Schedule

Tuesday 13th		Wednesday 14th		Thursday 15th	
09:30	Introduction	Introduction	Introduction	Introduction	09:30
09:40					09:40
09:50	Breaking into Mainstream (Presentation by Elliot)	Debugging with CashScript (Presentation by Rosco)			09:50
10:00					10:00
10:10					10:10
10:20	Announcing [REDACTED] (Presentation by Mathieu)	Moria and on-chain oracles (Presentation by Dagur)			10:20
10:30					10:30
10:40	Break	Break	Break	Break	10:40
10:50					10:50
11:00					11:00
11:10					11:10
11:20					11:20
11:30	Hardware Acceleration (Presentation by Peter)	Panel Discussion (Social impact and adoption)	Panel Discussion (Technical state and usecases)		11:30
11:40					11:40
11:50					11:50
12:00					12:00
12:10					12:10
12:20					12:20
12:30					12:30
12:40	Lunch	Lunch	Lunch	Lunch	12:40
12:50					12:50
13:00					13:00
13:10					13:10
13:20					13:20
13:30					13:30
13:40	Launching bcashGPT (Presentation by Milan)	Weapons of Mass Adoption (Presentation by Kallisti)	Global Reserve Currency (Presentation by Jeremy)		13:40
13:50					13:50
14:00					14:00
14:10					14:10
14:20	Bliss AMA (Organizers open discussion)	Incentives & Security (Presentation by Milan)	B Someone (Presentation by Kyle)		14:20
14:30					14:30
14:40	Break	Break	Break	Break	14:40
14:50					14:50
15:00					15:00
15:10					15:10
15:20	Open House (Talk with projects, builders and developers on the open floor)	Open House (Talk with projects, builders and developers on the open floor)	Upgrade Celebration (Music, Raffles, Airdrops, etc.)		15:20
15:30					15:30
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15:50					15:50

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Speakers



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Libertarian p2p cash advocate
BCH developer & innovator

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Jeremy

Following Bitcoin (Cash-BCH)
on its rise to reserve currency.

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Kallisti

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Foreword

Welcome to Bliss 2025.

My name is Jonathan Silverblood, and on behalf of the crew, sponsors and builders I would like to thank you for making this journey with us.

It is my hope that you will find this event interesting and educational, but more importantly, inspiring, and that each one of you walk away at the end of the event with a newfound dedication to go further and help build the infrastructure, tools and services that enables your friends, family, neighbours and kids to join the peer to peer cash revolution.

Sincerely,
Jonathan Silverblood

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GP

The Journal of Global Surgery (ONE) and Bitcoin Cash: A New Era in Scientific Publishing

by Dr Saqib Noor

(founder of the Journal of Global Surgery)

BMedSci MBBS MRCS MSc (Trauma surgery) FRCS (Tr&Orth) MBA

The Broken Scientific Publishing Industry

Scientific publishing is broken. What was once a noble pursuit—sharing research for the advancement of human knowledge—has been usurped over the last few decades by profit-driven publishers. These publishers are currently charging medical researchers exorbitant article processing fees (APCs) in order to publish their work, often exceeding \$3,000 per article (paid for by the author in advance of publication) just to make the article open access to the world. Alternatively, the publisher takes full copyright of the work and locks the knowledge behind expensive paywalls, asking subscribers to pay large sums for viewing the work.

This system benefits publishers while stifling scientific progress and restricting equitable knowledge dissemination, particularly for those in middle-income countries (MICs) who cannot afford such fees. The scientific publishing industry has now become a multibillion-dollar enterprise, generating profits that rival those of tech giants like Google and Apple, all while restricting access to research.

For decades, researchers, institutions, and advocates have decried this exploitative system, calling for fundamental change in how scientific knowledge is shared and accessed. Although solutions like Sci-Hub and arXiv have attempted to address these barriers, they come with their own limitations. Sci-Hub, while providing free access to paywalled research, operates in legal grey areas and faces frequent takedown attempts, making it an unreliable long-term or sustainable solution. arXiv, on the other hand, allows researchers to share preprints freely, but these papers are not peer-reviewed, limiting their credibility in the academic community

Although some journals do offer open access publishing with no author fee, these journals are rare and often rely on funding from governmental or large institutions. This reliance on 3rd party funding can introduce potential biases, as funding bodies may influence editorial decisions, research priorities, or the types of studies that receive publication support. Despite these outcries, no sustainable

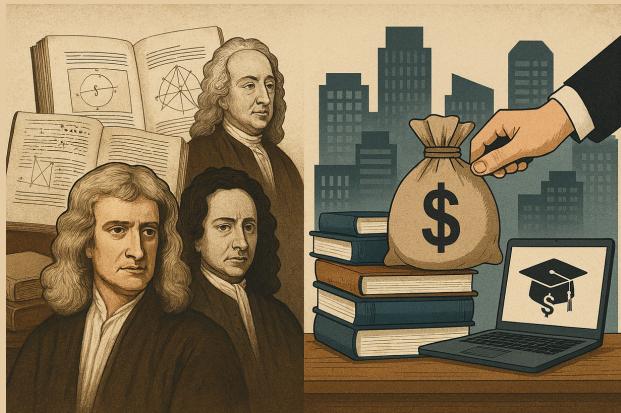
solution has ever been found —until now. The Journal of Global Surgery (ONE) is offering a radical, sustainable and transparent alternative and is a transformative step towards a fairer scientific publishing model.

JoGS.ONE enables a transparent, community-driven publishing ecosystem where researchers can publish without prohibitive costs, peer reviewers are fairly compensated, and access to knowledge is truly open through an innovative, first-of-its-kind community-funded model that empowers both researchers and readers.

In order for the model to work and truly accessible to all, the journal also needed a payment network that is borderless, permissionless, instant, supports microtransactions and designed specifically for commerce. Therefore, the journal also integrated Bitcoin Cash (BCH) into its payment network as a critical aspect to the publishing solution - the journal now becomes even-

more efficient, allowing for seamless, low-cost transactions whilst also removing financial barriers and allowing for true global accessibility. This model dismantles financial barriers, ensuring that research is accessible to all and that contributors are rightfully recognized for their work.

How did we get here? The History of Scientific Publishing to the Current Industry



Scientific journals began in the 17th century with the *Journal des Scavans* (1665) and the *Philosophical Transactions of the Royal Society* (1665). These early publications provided a structured platform for scholarly communication and played a key role in the dissemination of scientific discoveries. Influential figures such as Isaac Newton, Robert Hooke, and Edmond-

Halley contributed to these early journals, laying the foundation for the peer-reviewed publishing system that continues today. These early efforts sought to formalize scholarly communication. However, over time, the industry became monopolized by a handful of corporate publishers, transforming knowledge dissemination into a highly lucrative business.

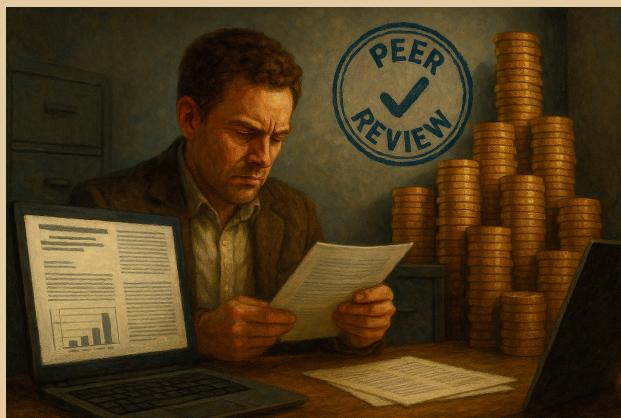
Today, the scientific publishing landscape is dominated by five corporate giants: Elsevier, Springer Nature, Wiley-Blackwell, Taylor & Francis, and SAGE. A 2015 study in PLoS One found that these publishers controlled over 50% of all scientific literature, profiting from publicly funded and unfunded research while giving nothing back.

The scale of exploitation is staggering:

- **Elsevier's profit margins exceed 35%,** rivaling those of Google and Apple. (Source: The Guardian, 2019)
- **University libraries have faced a 500% increase in journal subscription fees since the 1980s,** forcing them to cut access to-

- essential research. (Source: Björn Brembs, 2021).
- **Nature charges up to \$11,000 in APCs per article**, making it inaccessible for many researchers outside of elite institutions. (Source: Springer Nature, 2023)

The Further Exploitation of Peer Review



Peer review—the foundation of academic integrity—is also exploited. The same publishers that charge exorbitant APCs and subscription fees rely on unpaid labor from academics who conduct peer reviews for free, often driven by a deep commitment to their field and a passion for advancing scientific knowledge. Despite their invaluable contributions, they are systematically exploited by publishers who profit from their unpaid labor. This model enriches publishers while-

exploiting scholars who dedicate their time and expertise to maintaining research quality.

The goodwill that traditionally motivated peer reviewers is rapidly eroding as corporate profits soar and equitable access remains out of reach.

The fundamental principle of knowledge-sharing is being compromised, as financial barriers continue to exclude a vast portion of the global research community

The Journal of Global Surgery (ONE): A Disruptive Model

JoGS.ONE **rejects this exploitative system**. Instead, it implements a revolutionary publishing model built on transparent, efficient running costs, community funding, peer-review recognition within the financial model, and also integrating Bitcoin Cash to allow borderless participation with no financial barriers. The key innovations include:

- **A Streamlined, Cost-Effective Submission & Review System**

- Manuscript processing is automated, reducing administrative overhead.
- **Peer Reviewer Compensation**
- Peer reviewers receive financial stipends, ensuring fair compensation for their expertise.
- **A Community-Powered Payment Model**
- Instead of APCs, JoGS.ONE **gradually covers the costs of production through any contribution. Authors, readers, institutions, and philanthropists can all participate equally via microtransactions.**

Any contributor receives instant early access to the article.

- Contributions can be as low as **\$0.10 per article**, gradually covering the already minimal publication costs.
- Once fully funded, articles **become open-access for everyone**, ensuring universal knowledge distribution.
- **Integration of Bitcoin Cash (BCH)**

By leveraging BCH, JoGS.ONE enables seamless, low-cost transactions, removing financial barriers and ensuring true global-

-accessibility and reducing the journal's administrative banking costs.

Real-World Impact: The Success of JoGS.ONE's Inaugural Issue



JoGS.ONE's approach is not just theoretical—it has already proven successful. In 2024, 11 articles were successfully reviewed through peer review and published online. Within hours they were fully funded by the community through multiple micropayments—culminating in the release of the first issue in January 2025 and the journal receiving its ISSN number.

This rapid turnaround from publication of an article to full funding demonstrates how quickly a dedicated community can contribute, ensuring research reaches-

open-access status in record time.

These articles featured authors and scientific contributions from all over the world, many of whom would never have been able to afford the exorbitant APCs charged by traditional publishers. By removing these financial barriers, JoGS.ONE has enabled a more inclusive and equitable platform for global scientific exchange.

The journal is also experiencing a growing number of peer reviewers who recognize the value of a system that compensates their contributions fairly. This expansion further strengthens the integrity and quality of published research.

Additionally, JoGS.ONE has established key partnerships with organizations such as InciSion and the Association of Academic Global Surgery (AAGS), fostering collaboration and increasing its reach within the global surgical community.

Momentum continues to grow as more researchers, institutions, and supporters recognize the potential of this innovative publishing model. JoGS.ONE is setting a precedent for a future where scientific knowledge is truly accessible to all, free from financial gatekeeping. In conclusion, the Journal of Global Surgery has already demonstrated the power of collective funding in publishing, the viability of BCH microtransactions for scientific access, and the potential to permanently disrupt the industry. A new era of ethical scientific peer-review publishing has truly begun.

About the Author



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WHERE ARE WE GOING?



BY
C H E A P Y

Where are we goin?

by CHEAPY



Lets start at the end of the chapter:

Humans reached out to the stars and then spread out to them like dandelion seeds in the wind. We boarded rockets to Saturn and then beyond. We reached post scarcity as all matter is made of energy and energy is abundant. Humanity united in the goal and understanding that exploring the outer and inner universe is one of the most noble pursuits. But how did we get there?

AI hyper accelerated humans ability to create. Technological advances in storage leapfrogged the use of the chain and we let go of what was once so integral to the advancement of humanity. The line between “man” and “machine” blurred and then was erased all together.

Copyright ceased to exist. Much like the “invention” of the chocolate chip cookie we came to understand that the more we share information the better off we are as a whole. Someone was the first to put pieces of chocolate in a cookie.

That person improved the already delicious cookie and neither would be possible if people had not learned and shared the method of both making chocolate and refining flour and all of the other pieces of the puzzle that go into those processes all the way back to making fire. It became obvious that humanity is better off because when information was been shared.

But that does not mean we gave up on privacy. The individual retained their right to keep whatever they wish to themselves though over time with less to fear there was also less need.

Through concerted effort we accepted that we as a species are more similar than we are different and that there really is no “US” or “THEM” there is only “WE”. We firmly understood that bombing those slightly different people over there is no different than stabbing ourselves in the hand.

The former Google mantra of “Do no evil” was a good start but in a world where “inalienable rights” are actually “conditional permissions” based on which team is winning to distribute them, you actually have no rights. The only reasonable alternative was a world where you “cant do evil” and systems were designed to lock that in.



What started out as a purely monetary system expanded to being not only a unit of account but also an immutable ledger of record. In a post truth society it became necessary to have a universal record of events hashed onto the chain. For a while it became almost religious. The standards made during the industrial revolution faded away. People were encouraged to embrace discovery and curiosity

Individuals organized themselves without a master or dictator through the process of emergent consensus to find the best path forward. They dismantled the old systems and they didn't ask permission because they knew if they did the people in power would not choose to give it up. When roadblocks were erected, routes around them were found. Bad actors were rejected, battles were had and won and lost. The intolerant minority persevered because they were unwavering in the pursuit of what they knew was right. Eventually the-

-incentives made it so that working towards progressing humanity was also far more profitable than only thinking about the short term.

By freeing the market people were able to free the world. No longer were a select few able to print infinite funds to corrupt, bomb, sabotage and bribe. Those in power had to embrace the new paradigm of deflationary money. But not before attempting to corrupt it.

“Freedom money” changed everything and set humanity on the path to its future excellence. Much like the internet, the engine, and the printing press before it Bitcoin shifted the human race. The creator, Satoshi Nakamoto while remembered mostly for creating the blockchain that solved the Byzantine Emperors problem, his greatest contribution was designing a system in which it PAYS to be honest and help the system stay honest. He demonstrated that the power of greed can be harnessed for good.

There came a second dark age. A post truth world where the information space was flooded with nonsense. It became impossible to form Schelling points because there were barely moments to catch a breath let alone organize. It is impossible to deny that the global standard of living had risen, but people were by no means happy. Reality being too hard to face addiction to escape was rampant.



The power structure stacked so unfairly it was not hard to kindle the flames of apathy. People were desperate for an alternative as the previous systems failed them. People were tired of war and injustice that benefited the few.

People woke from the lies and manipulations of those that wished to maintain power. They watched as promises were broken and they worked harder and got less. The veil was lifted by a few who were vilified.

It's not a fantasy. We will get there if we choose to go together. We all stand on the shoulders of giants.

Join us on the Rocket to Saturn.

About the Author



Cheapy

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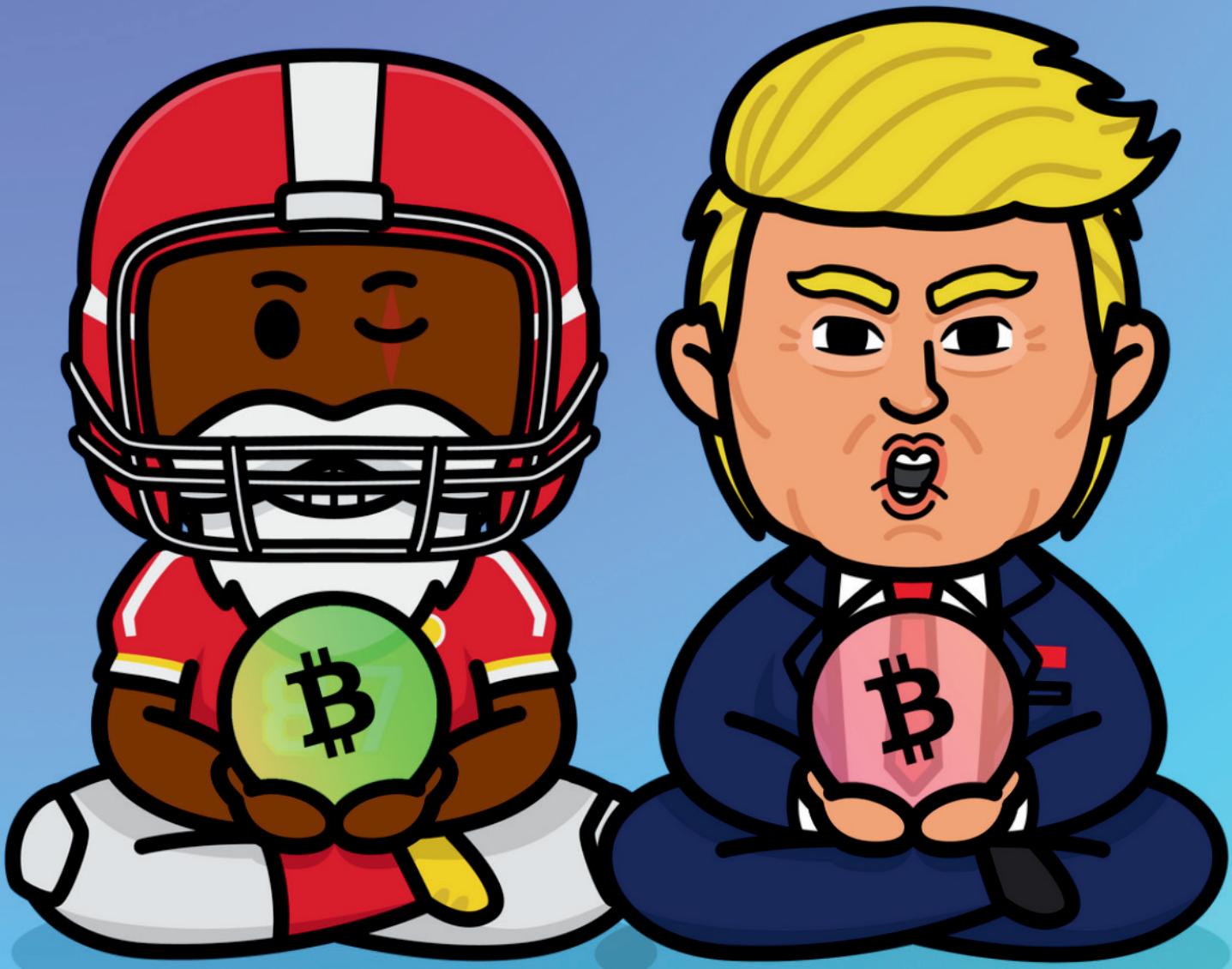
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THE BCH.GURU

CHAPTER 7 PREDICTING PREDICTIONS

Exclusively for BCH Bliss, continued from the
BCH Guru YouTube chapter series



BCH.GURU

PREDICTING PREDICTIONS

BCH Guru

A seeker, restless in thought, stepped forward and asked, "Oh, esteemed BCH Guru, how can one predict the unpredictable? How may we see through the fog of the unknown?"

The Guru turned his gaze upon the gathering, his voice as steady as the rising tide.

"The unknown is a vast ocean, and yet do we not sail upon it? Do we not cast our nets into its depths, trusting that something will rise to meet us? To predict is not to control, but to understand the currents beneath the surface."

The seeker furrowed their brow. "But how, Master, do we trust in prediction? Many have claimed knowledge of the future, yet the wise have always doubted."

The Guru's eyes shone.

"Once, the future belonged to the whispers of kings, to the closed chambers of the powerful. But now, the chains have been broken. The truth no longer hides behind the curtains of institutions or the decree of rulers. It is written in stone—the unyielding ledger of Bitcoin Cash." A murmur passed through the crowd, for they knew of this ledger, yet had not seen its full power.

The Guru continued, his voice like the wind before the storm.

"A great dance is unfolding, unseen by those who do not dare to look. The oracles step forward, offering their truths to the chain. Liquidity providers bring forth their weight, giving shape to the wager. And the people, once mere spectators, now become participants, each staking their vision against the unknown."



BCH.GURU

About the Author



BCH Guru

A unique, on-chain, peer-to-peer crypto price prediction game and NFT collection, built on Bitcoin Cash mainchain with CashTokens.

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COLLECT THEM ALL!





minisatoshi.cash



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The background of the entire image is a close-up photograph of a person's hands. One hand is wearing a dark blue velvet glove, while the other is bare. The person is holding a golden, metallic mask over a thick, antique-looking book. The lighting is dramatic, with strong highlights on the gold mask and the edges of the book, set against a dark, textured background.

The

BIGGEST

GENESIS

BLOCK

-Vikram Nikkam

The Bitcoin Genesis Block: A Digital Wishing Well for Satoshi's Electronic Cash!



The Bitcoin Genesis Block, the very first block address 1A1zP1eP5QGefi2DMPTfTL5SLmv7DivfNa ever mined by Satoshi Nakamoto, has taken on a life of its own beyond its technical and historical significance. What started as the foundation of the world's first decentralized cryptocurrency has, over time, transformed into something akin to a digital wishing well—a place where Bitcoin enthusiasts, believers, and admirers send small (and sometimes large) amounts of bitcoin as a symbolic tribute to the revolutionary-

concept Satoshi introduced to the world.

A Digital Monument That Keeps Growing

As of today, the Genesis Block address has accumulated over 100 bitcoins and thousands of transactions. Since these coins are effectively locked, the balance will likely continue growing indefinitely as more people send tokens of appreciation or participate in this unique tradition.

A Wishing Well for Bitcoin Believers

Over time, Bitcoin users began sending BTC to the Genesis Block address, despite knowing that the funds could never be moved. Some senders may have viewed it as an homage to Satoshi, an offering to the philosophy of decentralization, or even a way to "wish well" for Bitcoin's continued success. This behavior is strikingly similar to how people throw coins into traditional wishing-

wells—knowing that they won't get them back, but doing so as a symbolic gesture of hope, luck, or gratitude. Just as people toss pennies into fountains in hopes of good fortune, Bitcoiners have sent BTC to the Genesis Block address, marking their appreciation for the technology that has reshaped finance.

The Genesis Block's transformation into a digital wishing well is a testament to Bitcoin's cultural significance. It represents more than just an asset or a piece of code—it embodies a movement, a belief system, and a community that continues to thrive.

Bitcoin's Genesis Block started as a technical milestone but has evolved into something far more profound. Whether intentional or accidental, it has become a symbol of faith in the future of decentralized finance—much like a wishing well that holds the dreams and hopes of those who contribute to it.

Perhaps, in the distant future, the Genesis Block will be viewed as a digital monument, a reminder of the moment a new-

financial era began. And just like ancient wishing wells, people may continue to toss their digital "coins" into it, keeping Satoshi's vision alive for generations to come.

While this practice highlights the cultural significance of Bitcoin, it also raises an important question: Is Bitcoin (BTC) still fulfilling its original purpose as electronic cash, or has that mission been carried forward by Bitcoin Cash (BCH)?

Bitcoin's Shift Away from Electronic Cash



When Satoshi Nakamoto introduced Bitcoin in 2008, the whitepaper was titled “Bitcoin: A Peer-to-Peer Electronic Cash System.” The goal was clear—Bitcoin was meant to be a fast, low-cost, and decentralized alternative to traditional money. Early adopters used bitcoin for everyday transactions, from buying pizza to online commerce.

However, as Bitcoin grew, scalability issues emerged. The Bitcoin network became congested, transaction fees soared, and confirmation times became unpredictable. Instead of prioritizing usability as everyday cash, Bitcoin (BTC) adopted a store-of-value narrative—positioning itself as “digital gold” rather than a medium of exchange. The shift was cemented in 2017 when the Bitcoin community split over the block size debate, leading to the rebranding of Bitcoin Cash (BCH).

Bitcoin Cash: Carrying the Legacy of Electronic Cash

Bitcoin Cash (BCH) was launched in August 2017 as a solution to Bitcoin’s scalability issues. Unlike BTC, BCH increased the block size, allowing for more transactions per block and significantly lower fees.

The goal was simple: stay true to Satoshi’s vision of Bitcoin as a fast, low-cost, and globally accessible electronic cash system.

How Bitcoin Cash Aligns with Satoshi’s Vision?



- Low Fees & Fast Transactions
- BTC transactions can sometimes cost \$5 to \$50 during network congestion.
- BCH transactions typically cost less than a cent, making

- microtransactions viable.
- Scalability for Mass Adoption
- BTC is limited by its 1MB block size, leading to congestion and high fees.
- BCH increased the block size to 32MB, ensuring smooth transactions even during high usage.
- Peer-to-Peer Usability
- BTC's high fees make it impractical for daily purchases.
- BCH is actively used in many real-world applications, from online shopping to in-person payments.

The Genesis Block's Symbolism in the BTC vs. BCH Debate



The Bitcoin Genesis Block is now treated as a wishing well, with bitcoin holders sending coins to an address that can never be spent. Ironically, this mirrors how BTC itself has evolved—more as a symbolic asset than an actual currency.

Bitcoin Cash, on the other hand, continues to function exactly as Bitcoin was originally intended:
A medium of exchange for daily transactions
A decentralized, censorship-resistant currency
A system that enables economic freedom worldwide.

Final Thoughts: Keeping the Spirit of Bitcoin Alive

The Genesis Block remains a powerful monument in the crypto world, reminding us of Bitcoin's revolutionary beginnings. While BTC has become a digital store of value, Bitcoin Cash (BCH) continues to carry the legacy of Bitcoin as electronic cash.

If Bitcoin was meant to replace banks, BCH is the chain that still upholds that mission—enabling peer-to-peer transactions without intermediaries, with low fees, and at global scale. While people toss bitcoin into the Genesis Block wishing well, hoping to honor Satoshi's vision, the true tribute may be in using BCH —keeping-

Bitcoin's original purpose alive through real-world adoption. When I made my own wish and sent my share to the Genesis Block around the beginning of 2018, the total was around 68 Bitcoins and just over 1k transactions. In my view, it should have taken much longer to reach 100, but recently, to my surprise, I saw that it had already hit that milestone, with the number of transactions reaching 42,444.

For me, the true purpose of this wish is to honor Bitcoin's legacy —one that Bitcoin Cash continues to uphold.

For all we know, people may be tossing bitcoin into the Genesis Block Well as an offering to Satoshi Nakamoto while either secretly or unknowingly wishing for Bitcoin Cash, which faithfully preserves his vision.

While others may have sent bitcoin to the genesis block to honour Satoshi, when I tossed my coin into the genesis block, I wished that there would be more adoption of Bitcoin Cash, which truly honors -

Satoshi Nakamoto's peer-to-peer- electronic cash!

About the Author

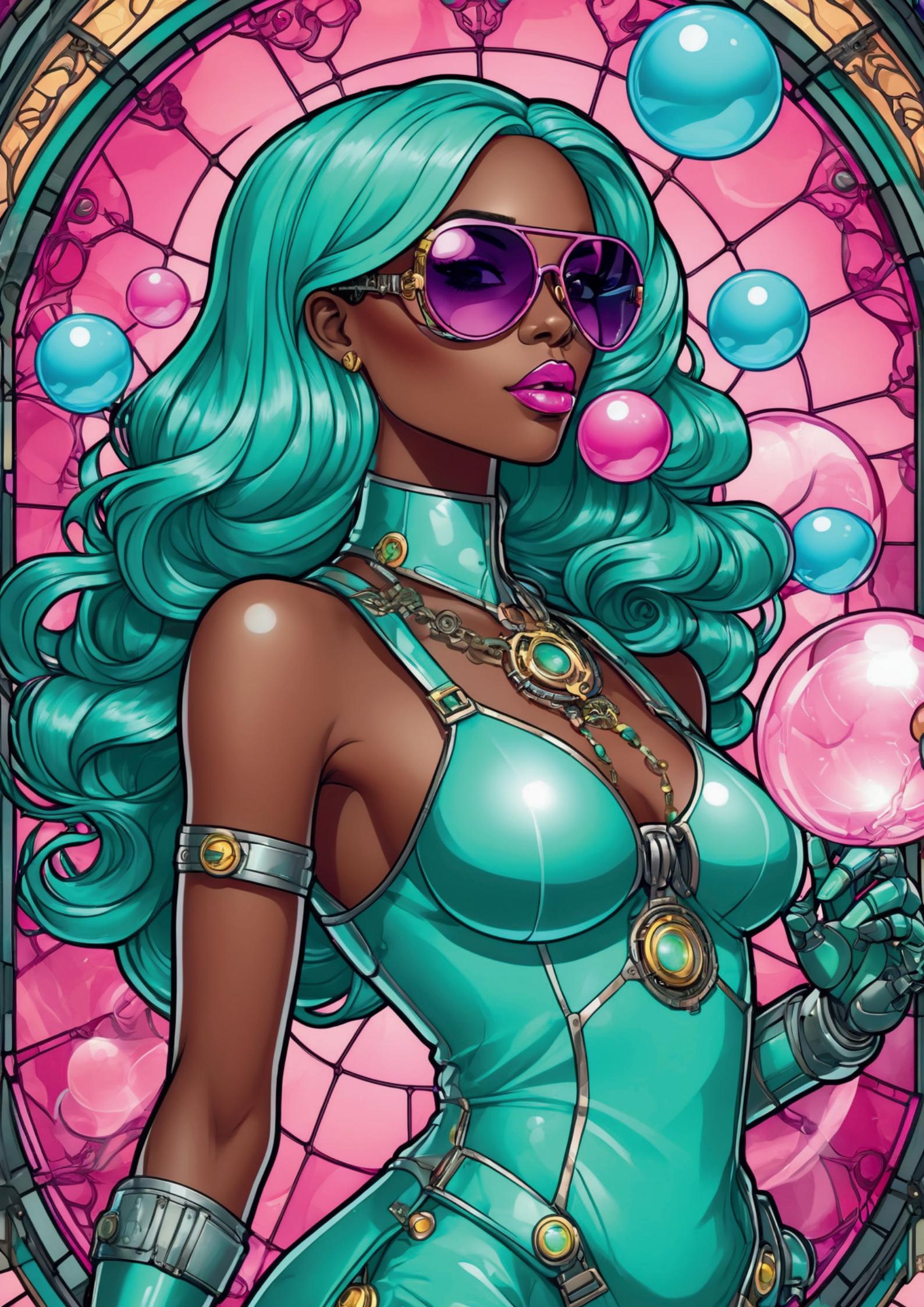


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RAVISH

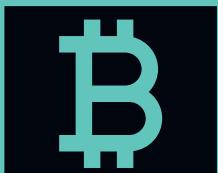
O F F O C E A N



New American cuisine
highlighting fresh ingredients
and Chef-driven dishes.

*"It's a Vibe" at Ravish, a new
local favorite restaurant.*

Thinking outside THE BOX for the NEXT ERA OF BITCOIN CASH



///Ryan X Charles///

Thinking Outside the Box for the Next Era of Bitcoin Cash

Bitcoin Cash is a remarkably reliable and useful cryptocurrency that could support a much higher level of transaction volume than it currently does. Why hasn't Bitcoin Cash achieved mainstream adoption for payments and other use cases?

I have a couple of suggestions to improve Bitcoin Cash, both at a protocol layer and at an app layer, that I believe would make a big difference in the user experience. I think by focusing on consumer applications with great user experience, we stand a chance at growing Bitcoin Cash significantly.

Email Addresses



Send Bitcoin Cash to:

yourname@email.com

My top suggestion is to use email addresses as Bitcoin Cash addresses. This may sound unusual at first, but hear me out. Email addresses have dramatically improved user experience properties and technical properties compared to the current format.

An email address takes this structure: ` [name]@[domain] ` such as `john@example.com` . I doubt everyone loves email, but everyone is familiar with this address structure.

Email addresses are both decentralized (because anybody can own a domain name) and federated (because, in practice, most people use a service provider). Because everyone is already familiar with email for sending and receiving messages, new users will have no barrier to entry learning to use the same address format to send and receive Bitcoin Cash.

And there are many reasons why this is far superior to the current format, thanks to including a user-friendly name part and the technically useful domain part.

or each domain, assume a "send" protocol which is a web API used at

`[https://\[domain\]/cryptocurrency](https://[domain]/cryptocurrency)` . The exact URL doesn't really matter, and you can also use a `well-known` file to customize the location, but ultimately the idea is to attach a discoverable API location to each domain.

Now that each domain has a standardized web API, you can do anything whatsoever at that URL, including getting a new address for sending.

Thus, the simplest protocol is to simply allow sending to an email address by getting a Bitcoin Cash address from the domain's API. The user would never see the Bitcoin Cash address, only the email address.

Some developers might object: "but now you have to trust the server!" But in practice, you always trust the server and/or application you are dealing with anyway, unless you wrote your own wallet software. Letting every user specify a server they trust, which could be their own server, to deliver public keys enables many use cases and-

Consider:

technical applications that are impossible with the current approach.

The server at `[domain]` does not have to have any private keys, only public keys, because new public keys can be determined deterministically from a master public key.

- You can query a new Bitcoin Cash address every time you send for recurring payments, for increased privacy.
- An off-chain cryptographic signature can be included from the server for an "address receipt" for auditability (enabling the sender to prove that they sent a payment to `'[name]@[domain]' ,

in case the server committed fraud and used a wrong address).

- You are not limited to one Bitcoin Cash address. Instead, the sender could query many addresses, making complex transactions possible, or even sending multiple transactions for a single payment, enabling privacy techniques like merge avoidance. This is impractical with ordinary Bitcoin Cash addresses, which would require manually giving many unique Bitcoin Cash addresses to someone per payment.
- You can send additional information over this protocol directly to the recipient, such as merkle proofs, enabling SPV and other advanced techniques.
- You are not limited to one cryptocurrency. The same self-custodial wallet software can host many different cryptocurrencies, and the same email address can be used for all of them. For instance, a new protocol can be created for each type of cryptocurrency at `https://[domain]/cryptocurrency/[type]` where `[type]` is the name of the cryptocurrency,

such as BCH or BTC.

- You are not even limited to cryptocurrencies. You can send end-to-end encrypted messages from email address to email address using this idea, enabling upgraded truly end-to-end encrypted email for the first time, both in a way backwards-compatible with email, but completely ridding us of every aspect of the legacy email protocol except for the address format.

Note that while some custodial wallets may already use email addresses, that doesn't mean that email addresses only work for custodial wallets. Email addresses work for self-custodial wallets with no changes in trust model (the user de facto trusts their wallet software to do what it says - keep private keys client-side). Email addresses do not require any more trust than what the user already has in their wallet software.

Domain Names



Send Bitcoin Cash to:

yourname@domain.com

We can go further than email addresses for improving the user experience and technical properties of Bitcoin Cash. If the Bitcoin Cash community is willing to consider important changes to the protocol, we can make some dramatic improvements for users and developers by adding domain names into each block.

The reality is that full nodes are not the core of the Bitcoin Cash network, mining pools are. If each mining pool puts their -domain name in a block, we will gain some remarkable properties.

First of all, note that there are only a handful of major mining pools. Consider that with ten-minute blocks, in a one-month period there can be no more than about 4032 blocks, implying an upper limit of 4032 mining pools.

In practice, the number of mining pools is more like 10 or so. These 10 mining pools mine the vast majority of blocks.

If each mining pool puts their domain name in each block, either by changing the block header, or, more easily, by adding it into an input of the coinbase transaction, we can then establish a protocol for mining pools to communicate with each other via web APIs hosted at their domain.

Once you have such a protocol, you can do real-time queries to the mining pool network to know that a transaction will be confirmed. You can know the amount of hash power of a mining pool by simply counting recent blocks.

Although any transaction on Bitcoin Cash that is unconfirmed is highly reliable in practice, it may technically be double-spent. But if all mining pools are identified and agree that a transaction is valid, then you can be certain that it will be-

confirmed, by knowing that greater than 50% of the hash power agrees.

This changes confirmation from "high probability" to "certain" - a very important difference for usability.

Not only would mining pools be able to communicate with each other, but wallets, apps, and users could easily query the mining pools to get blockchain information. Think of this mining API as a sort of standardized blockchain explorer API.

The fundamental idea here is that once we recognize that mining pools are the core of the network, and are not anonymous, there is no reason not to add a domain name into each block to enable validation of mining pool identity and then querying the mining pools in proportion to hash power.

Conclusion

Bitcoin Cash is a remarkable cryptocurrency that has not yet achieved mainstream adoption. I believe that by focusing on user experience and technical improvements, we can grow Bitcoin Cash significantly. I have suggested two important changes to the protocol that I believe would make a big difference in the user experience: using email addresses as Bitcoin Cash addresses, and adding domain names into each block.

I hope that the Bitcoin Cash community will consider these ideas and others to improve Bitcoin Cash for the next era.

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BITCOIN



UPGRADE

BigBlockIfTrue

2021-05-15

Summary

Bitcoin Cash now supports multiple OP_RETURN outputs in transactions, allowing developers to experiment with new protocols and features without disrupting existing systems. Additionally, the previous 50-chain limit on unconfirmed transactions has been removed, eliminating restrictions that complicated transaction processing and network development.

Why It Matters?

These changes enhance Bitcoin Cash's flexibility for innovation while improving transaction reliability. Removing the chain limit allows for smoother, uninterrupted payment flows, making zero-confirmation transactions more efficient. Meanwhile, multiple OP RETURNS support more sophisticated data embedding and protocol experimentation, further expanding Bitcoin Cash's use cases.

u8

2022-05-15

Summary

This upgrade enhances Bitcoin Cash's smart contract capabilities by adding introspection opcodes, expanding integer limits, and re-enabling the multiplication opcode. Previously, covenants—contracts that enforce conditions on how funds are spent—were inefficient, requiring redundant transaction data and exceeding VM limits. Additionally, the integer limit increases from 32-bit to 64-bit, eliminating the need for inefficient workarounds and improving contract security and scalability.

Why It Matters?

By making covenants more efficient and enabling higher-precision math, this upgrade significantly reduces transaction sizes, fees, and computational overhead. It unlocks new possibilities for Bitcoin Cash smart contracts, including advanced DeFi applications, trustless financial agreements, and scalable on-chain solutions. Re-enabling multiplication further enhances contract efficiency, making Bitcoin Cash a more competitive and capable blockchain for real-world use cases.

CashTokens

2023-05-15

Summary

Bitcoin Cash introduces P2SH32, a 32-byte variant of Pay-to-Script-Hash, improving cryptographic security. Transaction version enforcement is now a consensus rule, simplifying future upgrades. The minimum transaction size is reduced from 100 to 65 bytes, optimizing space efficiency.

A major upgrade enables native Layer 1, UTXO-based, miner-validated tokens via Byte-String Commitments (NFTs) and Numeric Commitments (FTs). These allow contracts to issue verifiable messages without private keys, unlocking decentralized oracles and efficient tokenized assets, reducing complexity and transaction sizes.

Why It Matters?

These changes enhance Bitcoin Cash's security, efficiency, and scalability while enabling decentralized finance (DeFi), asset tokenization, and smart contracts without increasing validation costs.

ABLA

2024-05-15

Summary

Manually coordinating blocksize limit increases in Bitcoin Cash creates overhead and exposes the network to social attacks, similar to those seen in Bitcoin Core's history. To address this, the Adaptive Blocksize Limit Algorithm (ABLA) automatically adjusts the blocksize limit after each block based on the exponentially weighted moving average of previous block sizes. This removes the need for manual agreement, reducing governance friction and attack risks. The 32 MB limit remains as a minimum "stand-by" value, while increases occur dynamically based on actual network demand.

Why It Matters?

ABLA strengthens Bitcoin Cash's resilience against social attacks and reduces coordination costs for network participants. By making blocksize adjustments automatic and demand-driven, the network can scale efficiently without contentious debates or governance delays, ensuring smoother long-term growth.

VMLA (Velma)

2025-05-15

Summary

Bitcoin Cash's virtual machine (VM) limits have been adjusted to support more advanced smart contracts, reduce transaction sizes, and lower the computational load on full nodes. These changes remove restrictive opcode and contract size limits, enabling more efficient and secure contract development. The update also allows for larger stack items, unlocking new cryptographic applications, and introduces high-precision math operations for decentralized finance (DeFi) and other complex financial systems.

Why It Matters?

These improvements make Bitcoin Cash more competitive as a smart contract platform by lowering development costs, enhancing security, and enabling cutting-edge cryptographic and financial applications. By optimizing efficiency and reducing blockchain resource consumption, this upgrade helps scale Bitcoin Cash while maintaining decentralization and security.



Bitcoin Cash Velma Upgrade

Key Bullet Points

Annual Bitcoin Cash Upgrade

- BCH upgrades yearly with new technology.
- 2024's "Jessica" upgrade introduced ABLA for automatic block size adjustment.
- 2025's "Velma" upgrade enhances smart contract capabilities.

Velma Upgrade Overview

- "Velma" stands for Virtual Machine Limits.
- Goes live on May 15, 2025, alongside the 2nd annual BLISS conference in Slovenia.
- Available for testing now on Chipnet.

Key Components: Two Cash Improvement Proposals (CHIPs)

a. CHIP-2021-05 VM Limits

- Adjusts virtual machine limits for more powerful smart contracts.
- Removes the 201 OP_code limit.
- Increases stack element size from 520 bytes → 10,000 bytes.
- Introduces new limits for operation spending, hashing, & control stack usage.

b. CHIP-2024-07 BigInt

- Lifts the 64-bit integer limit, allowing unlimited-size calculations.
- Enables better DeFi, zero-knowledge cryptography, and quantum-resistant cryptography.

Developer & Network Benefits

- Smart contracts can be more complex and capable.
- Better support for financial applications and cryptographic security.
- No action needed from BCH holders—just enjoy the improvements!

Conclusion

- BCH Virtual Machine now offers greater flexibility and innovation.
- Developers can start building with new capabilities today.



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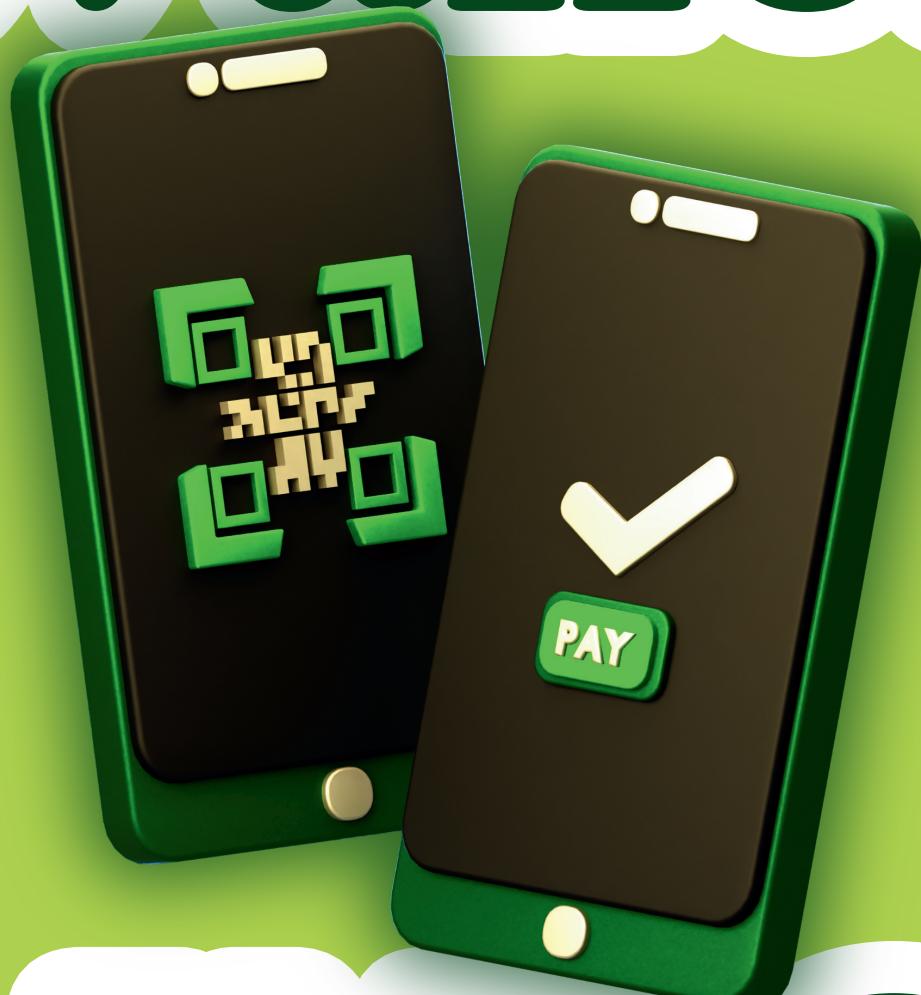


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wallet



INFO



Selene Wallet

About

Selene Wallet is a fast, simple, secure wallet app for the Bitcoin Cash (BCH) cryptocurrency.

Key Features

- Open source
- Cross platform
- Simple for new users
- Customizable for power users

www.selene.cash



Paytaca

About

Bitcoin Cash (BCH) is a decentralized digital currency designed for online transactions, enabling direct peer-to-peer payments.

Key Features

- Local merchant networks
- AnyHedge integration

www.paytaca.com



Zapit

About

Convenient. Secure. Superfast. Nominal Transaction fees. Earn some great rewards by using Zapit's Web3 P2E games.

Key Features

- P2P marketplace
- Web 3 gaming

www.zapit.io



Electron.Cash

About

Control your own private keys. Easily back up your wallet with a mnemonic seed phrase.

Key Features

- Power user desktop wallet
- CashFusion
- CoinControl spending

www.electroncash.org



Bitcoin.com

About

The Bitcoin.com Crypto Wallet is the easy-to-use, multichain, self-custody crypto & Bitcoin DeFi wallet that puts you in full control of all your cryptocurrency wallet and holdings.

Key Features

- Shareable link feature
- Multicoin support

www.bitcoin.com



Cashonize

About

Cashonize is a Bitcoin Cash (BCH) Wallet which supports CashTokens, WalletConnect and CashConnect.

Key Features

- Strong integration with BCH DeFi
- Token burning

www.cashonize.com





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BITCOIN CASH STACK

OPPORTUNITY

THE BITCOIN CASH PODCAST

Finding Opportunities In the BCH Stack

A cryptocurrency is like any system - resources are invested & results come out. As BCH is a decentralised ecosystem, there is no central coordination of where resources are directed, but luckily there is a natural tendency for necessary gaps to be (eventually) filled thanks to the “invisible hand of the market”. That said, this process frequently operates quite inefficiently, with a trail of wasted resources & failed projects before the community’s collective intelligence brute forces its way onto successful ideas or methods. That’s waste which we as an ecosystem should try to minimise, which means identifying needed gaps for new resources better & cheaper.

New resources (i.e. money, talent, skills or projects) for BCH only comes from 2 places.

1. Growth of existing entities:
Companies or individuals in the ecosystem succeed enough that they have spare focus & money to take on more responsibilities.

2. New entrants: Intrigued by the rising excitement & momentum in the BCH space, new people join the scene - bringing with them fresh ideas, attention, money, skills & sometimes products.

In either case, but especially the latter, it can be difficult to figure out where to start. I offer this mental model as one possible guide for that scenario.

I think of the BCH ecosystem as a technology stack of interconnected layers. Ratings are given relative to the current size of the ecosystem & progress of other layers. From bottom-to-top, the layers are.

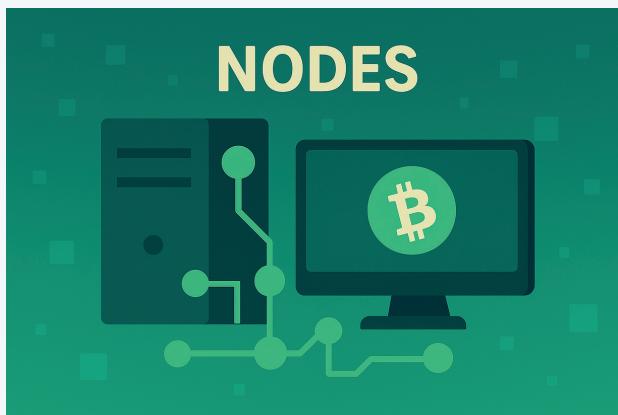
0. Mining

Examples: BCHN

Rating: Ambiguous. At its small size and marketcap, the BCH community has relatively little influence in the Bitcoin mining scene. It’s mostly up to the BTC community to keep that on track. Although in many-

respects they aren't doing a particularly great job, BCH is currently too small to have the bandwidth (pun intended) to improve the situation. This will become more relevant to BCH probably only in the long term future. I don't recommend we spend any effort on this at this time except for individuals who feel a true calling to it.

1. Nodes



The physical computers that store the BCH blockchain, broadcast transactions & verify transactions/blocks. Includes both mining & non-mining nodes. Also the process of researching, debating & deciding on protocol upgrades.

Examples: BCHN, Verde, Knuth, BCHD.

Rating: Strong. Even with a small community, BCH has several independent node-

team which regularly come to consensus for upgrades with the CHIP process. Funding of these efforts is not abundant, but it is not problematically lacking either. BCH already has the best UTXO protocol tech available on the marketplace & is growing - that lead year-on-year.

2. Infrastructure



Everything that connects to nodes to abstract data, add monitoring or other ways of more easily/effectively interacting with nodes or the BCH blockchain.

Examples: Fulcrum, Explorer.melroy.org

Rating: Average. Compared to other ecosystems, BCH is not particularly standing out, but this isn't a glaring issue at this-

moment. Existing solutions service the ecosystem at its current size. Improving infrastructure will be driven by growth in the other layers, it doesn't need to be a focus in and of itself.

3. Tooling



Technology designed for software developers (not end-users) to build wallets & apps.

Examples: LibAuth, CashScript, WalletConnect, CashConnect, (upcoming) XO.cash

Rating: Very strong. Tooling is more about quality than quantity & despite its small size BCH has the best UTXO dev tooling in the entire cryptocurrency industry (as confirmed by developers in other ecosystems)-

-which pairs nicely with its cutting-edge UTXO protocol. Tooling projects are well-funded & managed by deeply involved & committed members of the BCH ecosystem. We're clearly outperforming in this area & it's not where extra resources would be most impactful.

4. Wallets



The end-user software the majority of users download to send/receive BCH transactions, interact with apps & learn about or discover more of the BCH ecosystem.

Examples: Selene, Paytaca, Cashonize, Zapit, Electron Cash, Bitcoin.com

Rating: Very strong. After looking shaky here several years ago, BCH wallets have-

-experienced a serious renaissance. The community currently has a healthy variety of independent mobile & desktop wallet solutions, open/closed source, different funding models & different dev priorities.

BCH users are spoiled for choice. Another area BCH is outperforming coins of similar size or even bigger & not where fresh resources are currently needed most.

5.Apps



The non-wallet applications for end-users that make it more exciting, interesting, useful & attractive to use BCH than just simply sending & receiving money for basic peer to peer payments.

Examples: *A Fifth Of Gaming, BCH Bull, Cauldron DEX, BCH Guru*

Rating: Weak. The BCH DeFi ecosystem is still in its fledgling stage, and despite having some very strong teams most existing projects are still very new & nascent. Apps are the primary factor that attracts new users to the scene, creates content opportunities for discussion, and ideally reinvest profits into tooling, infrastructure & nodes. In some ways this layer is our central concern, other layers exist largely to support it. Apps are the biggest drivers of on-chain transactions which are essential to attracting attention, building community excitement & funding mining hashrate. Current projects need time to mature, but we also need a big rise in the total number of projects (the more the better). With sufficient to very strong layers below it, in theory the environment is well prepared for welcoming in lots of new app building activity. This is currently one of the best places for newcomers to look to dive into the-

-ecosystem & add value.

6.Discussion



Promotional content & physical events designed for the enfranchised BCH community.

Examples: The BCH Podcast, General Protocols Spaces, BLISS, La Economia P2P, BitcoinCashResearch

Rating: Strong. The BCH community is growing, but it's already well-supported at its current size with opportunities for detailed discussion. Particularly for physical events, which require concentration of a global community in a single location, there isn't the resources or demand for more or bigger events at this time.

7.Onboarding



Promotional content & physical events designed for newer BCH users, helping to give a warm welcome & friendly face to brand new cryptocurrency or BCH users who might feel intimidated plunging into all the action swirling around in the Discussion layer.

Examples: Fiendish & Friends, local BCH meetup groups, VELMA explainer video

Rating: Very weak. Setting aside some excellent work by Fiendish, good novice-friendly content is very sparse in the BCH community. The situation is very understandable -BCH has a small community, with no centralised promotional effort or funding plus a unique history of censorship &-

-slander that few or no other projects have to endure. Nevertheless, the situation has been improving as BCH's outperformance on other layers allows for fresh attention & resources to address this issue. The door is wide open at the moment for new contributors in the BCH ecosystem to make a huge impact here. Along with the app layer, this is the best place for new BCH projects.

As you can see from the above analysis, the biggest opportunities currently are at the app & onboarding level. So if anyone is looking for fresh areas of the BCH ecosystem to work on, I would recommend starting there.

I will also be dedicating my additional resources to levelling up the scene in those two layers specifically. More on that soon!

In the meantime, I offer some excellent ideas I am not working on that seem to me begging for the right person to begin executing.

Flipstarter Tracking & Accountability:



There have been several attempts at this problem, but nobody has created a dedicated, high-quality solution to maintaining easily referenced records of community funding campaigns via Flipstarter or FundMe.cash. Over time, funders have become more demanding of campaign accountability and quality before parting with their hard earned sats, somewhat alleviating the issue of scammy or low value pitches, but this capital efficiency could be certainly increased with a better set of analytical tools. Donations could also be improved with gamification & guides/education/tools for creators to help them get started & grow in the BCH economy.

BCH Bank Run:



Gamify the exposure of price manipulation on centralised exchanges by creating a website with a countdown to a given regular date (e.g. 15th of each month). At the specified interval, run social media campaigns for BCH users to withdraw their coins from centralised exchanges and education about self-custody, attempting to get a highscore in the confirmed number of BCH withdrawn. Provide graphs & analysis of any impact on the BCH price & any notice or coverage of this regular “bank run” from external media. Build escalating momentum to the point of causing - breakdowns in any centralised -exchanges attempting to-

manipulate the price. Pairs nicely with BCH on-chain stability or DeFi solutions like BCH Bull, MUSD or Cauldron.

BCH TikTok & Instagram accounts:



Current content creators in the BCH ecosystem have not focussed lots of attention on creating short-form, visually engaging viral videos specifically for the TikTok & Instagram audiences (which have their own trends & interests compared to other platforms). The door is wide open for someone to be “The BCH guy/girl” on either or both of these platforms & that could draw in an entirely unaddressed market of BCH adopters.

Cryptocurrency Debate Circuit:



Cryptocurrency is famously tribal & all advocates of each coin believe their favourite to be the best. A competitive bracket or series of debates among prominent advocates of different coins on cryptocurrency specific topics could be both entertaining & educational. The resulting platform & attention could be monetised by selling ad space to businesses in the relevant coins seeking to gain extra adopters from the already crypto-enfranchised listener base.

BCH Meetup Network:

Running a local BCH meetup is no small task. Fostering a local group to regularly meet & discuss BCH as well as help newcomers onboard to the space with a friendly face requires a lot of passion &

commitment, but can be equally rewarding once established (both to the organiser & the BCH community as a whole). Not only could BCH benefit from some more passionate meetup operators, but from better organisation & support for new and existing meetup groups. Meetup organizers need all kinds of help (from advice, funding support, merchandise, answers to questions, connections to BCH projects) which could be much better managed. Meetup organisers can network to share ideas & maps or event lists published in collaboration with BCH wallets or information hubs.



Ok, that's a sprinkling of ideas I hope inspire someone. Ideas are good, but ultimately it all comes down to execution! These are all projects I hope to tackle myself in future when I have the capacity, but I would be thrilled if someone else makes it a success before I can!

About the Author



The Bitcoin Cash Podcast

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Bitcoin Cash
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Tackling Bottlenecks in Bitcoin Cash Mass Adoption: How Paytaca Is Pioneering Real- World Crypto Use Cases

Joemar Taganna

Founder & CEO, Paytaca

Tackling Bottlenecks in Bitcoin Cash Mass Adoption: How Paytaca Is Pioneering Real-World Crypto Use Cases

1. Introduction

Cryptocurrencies carry the promise of a decentralized financial future, with distributed ledgers and fast, low-cost transactions. Among them, Bitcoin Cash (BCH) aspires to be the world's "electronic cash," designed to handle high transaction volumes at minimal fees. However, actual adoption of BCH in everyday commerce remains limited. Factors like user-experience hurdles, price volatility, inconsistent internet access, and merchant hesitancy all contribute to low uptake.

Paytaca, a Bitcoin Cash-focused wallet app and payments platform, addresses these challenges by offering an integrated ecosystem: a point-of-sale (POS) system already adopted by hundreds of merchants, an online storefront (with local delivery) for partner merchants, a peer-to-peer exchange for BCH trading, vending machines that enable direct fiat-to-crypto conversions, NFC payment cards designed for low-connectivity settings or fast, phone-free payments, and stablecoin integration to minimize the impact of volatility. Our goal is to make Bitcoin Cash a practical, everyday payment solution rather than a niche or speculative asset.

This essay explores Paytaca's identification of adoption bottlenecks, our focus on the Philippines as an initial market, and the specific technologies and partnerships that constitute our approach. By combining technology, outreach, and local collaboration, we hope to illustrate a model that can be adapted to other regions worldwide, ensuring that BCH can fulfill its potential as a user-friendly, everyday currency.

2. The Hurdles Facing Bitcoin Cash Adoption

A major reason for the slow progress of BCH as a daily payment method lies in the persistent gaps between the technology and everyday realities. Despite high smartphone penetration, many communities lack stable or affordable connectivity, hindering the smooth operation of crypto wallet apps. Using BCH can also involve scanning QR codes and managing private keys—concepts still unfamiliar to many consumers. Concerns over volatility loom large, too. When prices fluctuate significantly, merchants and individuals alike become wary of accepting or holding BCH, particularly if they operate on tight budgets or thin profit margins.

Merchants, in turn, remain reluctant to overhaul existing payment processes for what may seem like a novelty. Without a critical mass of crypto-savvy customers, there appears to be little incentive to invest in new hardware or staff training. Users also face challenges on the fiat on-ramp side. Many still handle cash for daily transactions and find it difficult to convert their physical funds into crypto if the process demands exchange accounts or bank transfers.

Finally, a lack of education and reliable resources fosters skepticism, especially in regions with limited financial literacy. People often conflate “crypto” with risk-laden speculation or scams, creating a barrier that even the best technology may struggle to overcome. Paytaca addresses these obstacles by focusing on ease of use, value preservation through stablecoins, merchant-friendly infrastructure, straightforward on-ramps, and additional in-app services that enrich the overall experience.

3. Why the Philippines?

The Philippines, home to over 100 million people scattered across thousands of islands, offers a fertile testing ground for Paytaca's solutions. On one hand, the fintech ecosystem is dynamic, with apps like GCash and PayMaya handling microtransactions and e-commerce. On the other hand, many Filipinos remain unbanked, relying on cash in a largely informal economy. Remittances—often burdened by high fees—are a critical part of many families' budgets, suggesting that BCH could provide a cheaper, faster alternative.

However, infrastructure challenges abound. Rural or remote areas can lack stable internet access, while data costs deter students and lower-income individuals. Distrust of cryptocurrency also persists, fueled by media coverage of hacks and the perception that crypto is mostly for tech-savvy traders. If Paytaca can surmount these hurdles in the Philippines—where the need for low-cost, convenient digital payments is tangible—we believe the same model can succeed in other emerging markets worldwide.

4. Paytaca's Multi-Pronged Ecosystem



Rather than presenting a single app or feature, Paytaca offers an interconnected suite of tools and partnerships designed to eliminate barriers for both users and merchants. Our POS system sits at the core of this ecosystem. Unlike typical crypto wallets, which cater to one-on-one transfers, the Paytaca POS supports businesses handling multiple transactions every day. Merchants enter amounts in local currency, and the system automatically calculates the BCH equivalent. Thanks to Bitcoin Cash's safe zero-confirmation, these transactions finalize in near-real time, especially for smaller payments.

To address volatility, Paytaca integrates stablecoins such as Moria or its own StableHedge tokens that are pegged to a fiat currency like USD or PHP. Merchants can instantly convert BCH payments into these stable tokens, minimizing market risk.

Meanwhile, Paytaca's vending machines serve as a straightforward on-ramp: users simply insert Philippine peso bills and receive an equivalent balance of BCH or stablecoins, bypassing the complexities of traditional exchanges. Although these machines currently function exclusively as on-ramps, they still play a pivotal role in making BCH more accessible, particularly in cash-centric environments.



Paytaca also prioritizes education. We conduct training with merchants, showing them how to process BCH payments, reconcile sales, and process cash outs. We offer step-by-step guides and responsive support channels to guide newcomers, addressing the trust gap that many harbor about cryptocurrency. By nurturing a confident, informed user base, we can catalyze organic adoption at both the consumer and business levels.

5. Merchant Map: Real-Time Transparency

A distinctive feature of the Paytaca ecosystem is our merchant map at map.paytaca.com. Many directories claim to list crypto-friendly businesses, yet these often become outdated. Paytaca's map links directly to the POS system, displaying each merchant's last transaction timestamp. If a coffee shop processed a BCH payment two hours ago, users can verify it has recent activity and avoid confusion at checkout. This real-time feedback builds trust among travelers and locals who want to spend BCH.

The map also incentivizes merchants to remain consistent in accepting BCH. Knowing that prospective customers can see the freshness of their transaction data motivates them to stay active. In the future, we plan to integrate additional analytics—such as transaction counts or user ratings—enabling deeper insights into where BCH adoption is thriving and spurring friendly competition that benefits the entire network.



6. Stablecoins for Value Preservation

Volatility poses a significant hurdle for daily crypto transactions. While BCH's low fees and fast confirmations are ideal for high-volume, small payments, price swings deter merchants from holding crypto proceeds. Stablecoins resolve this challenge by pegging a token's value to a stable asset like USD or PHP, offering consistent purchasing power.

Paytaca is preparing to roll out StableHedge—currently in alpha—to fuse BCH's speed and efficiency with the stability merchants and consumers need. Once live, this will allow a small restaurant to convert BCH into stablecoins immediately, or let the POS app handle this process automatically upon receiving payments, ensuring consistent revenue. Meanwhile, users wary of volatility could keep their funds in stablecoins until they decide to spend or revert to BCH. This dual-currency strategy offers greater flexibility and broadens BCH's appeal to those who might otherwise avoid volatile assets.

Stablecoins also open doors for seamless remittances. An overseas worker can purchase stablecoins and transfer them via the BCH network to family members in the Philippines, who can then spend the tokens at Paytaca-enabled merchants or convert them into pesos. Conversion options include Paytaca's P2P exchange, and soon, local cash-out partners such as pawnshops or convenience stores may also facilitate the process. This setup bypasses many of the delays and fees associated with traditional remittance services.

7. Additional Tools: P2P Exchange and Online Marketplace

Alongside our POS system and vending machines, Paytaca's in-wallet apps offer two more services that enrich the BCH ecosystem. First, we have created a P2P Exchange feature, enabling users to buy or sell BCH among themselves without third party risk.

To streamline this process, Paytaca has minimized the steps involved in matching buyers and sellers, making the experience more fluid than a typical peer-to-peer platform. This easy-access P2P option has emerged as a popular way for local communities to acquire BCH, particularly in regions where formal exchanges are complicated or costly.

Second, Paytaca's Marketplace app enables partner merchants to sell their products online, with payments settled directly in BCH. Integrated logistics solutions allow local riders—who also receive their pay in BCH—to manage deliveries. This setup reduces fees and markups compared to mainstream food-delivery apps while ensuring merchants receive instant payouts, thereby increasing their net profits. Customers benefit from lower service charges, and the Marketplace as a whole functions as a holistic e-commerce and delivery platform rooted in Bitcoin Cash. By cultivating a self-sustaining ecosystem of buyers, sellers, and logistics providers, the Marketplace has the potential to become a significant revenue source for Paytaca.

onvert them into pesos. Conversion options include Paytaca's P2P exchange, and soon, local cash-out partners such as pawnshops or convenience stores may also facilitate the process. This setup bypasses many of the delays and fees associated with traditional remittance services.

8. NFC Payment Cards: Future Pilots in Schools and Transport



Smartphone apps still depend on data connections that may be unreliable or expensive in certain areas. To accommodate low-connectivity situations, Paytaca is developing NFC-based payment cards. These cards shift more of the connectivity burden to the POS, letting users pay simply by tapping.

One pilot in the works involves distributing NFC cards at a university cafeteria in Tacloban City. While the cafeteria has stable internet, student cell signals are weak. By preloading the NFC card, via Paytaca's vending machines, students can tap to pay for meals, eliminating the need for steady mobile data. This setup could produce hundreds of BCH transactions a day, illustrating the feasibility of crypto-driven microtransactions.

Another potential pilot is with a regional transport group interested in upgrading fare collection. Instead of fumbling with coins, commuters could tap an NFC card, creating an efficient, transparent system. If widely adopted, public transport could boost BCH transaction volumes exponentially, showcasing that it can handle large-scale, everyday usage.

9. Education and Engagement



Even with user-friendly interfaces, stablecoins, and offline payment tools, cryptocurrency adoption cannot flourish without trust and understanding. Paytaca bridges this gap through a solid focus on education and community building. We train merchants onsite, explaining BCH basics, how to reconcile daily sales, and how to reassure customers wary of crypto. We also hold events and partner with educational institutions, aiming to demystify blockchain technology and highlight practical benefits like lower fees and instant settlement.

Accessible documentation supports these efforts, along with direct customer support channels for troubleshooting. Real-world demonstrations often serve as the strongest endorsements—when a student successfully buys a cafeteria meal or a commuter pays a bus fare with BCH, their peers see that crypto can be neither complicated nor risky. As that perception spreads, local communities gradually adopt BCH as a legitimate alternative to cash.

10. Expansion Across the Philippines

SunStar

LIFESTYLE

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TUESDAY, 20 AUGUST 2024

SunStar Specials

Paytaca launches Bitcoin cash-focused e-wallet in Cebu

ATHEA KRISTINA SALMAYOR,
U.P. CEBU INTERN / Writer

Tacloban-based fintech startup Paytaca launched its Bitcoin Cash-focused e-wallet at Robinsons Galleria Cebu on July 7, 2024. The event, dubbed as the "Bitcoin Cash Revolution," introduced the application to the Cebuano community and promoted the use of Bitcoin Cash (BCH).

Hosted by Paytaca's ambassadors, Cladge and Demi, the event was filled with games, prizes, and performances from local acts. It also served as an educational platform, informing attendees about the benefits of cryptocurrency, particularly its promise of freedom and flexibility, offering endless opportunities to users. "Unlike in banks, users hold their own funds in Paytaca. Paytaca can't steal user funds or manage funds on their behalf," said Paytaca Chief Marketing Officer Aaron JP Almadro. "Its peer-to-peer feature allows for easier storing and spending, making BCH accessible to users everywhere worldwide," he added.

How it started

Tacloban Dr. Joemar Taganna, who now serves as Paytaca's President, Chief executive officer, and Chief Technology Officer, began the company's journey with the rest of the board in 2018.

Since then, the company has developed into a cryptocurrency e-wallet, successfully expanding its reach from Tacloban to Ormoc and now, Cebu. The name Paytaca is derived from the Filipino word "Pitaka," meaning wallet, and is also reminiscent of the Cebuano phrase "Pay Tika," which translates to "I'll pay you." In the first episode of Paytaca's online talk show, "PaytacaTalks," Joemar Taganna discussed the etymology of the name, highlighting its focus on trade and payment.

Bringing the benefits of cryptocurrency

Paytaca's primary currency is Bitcoin Cash, one of the top 20 cryptocurrencies in circulation worldwide. It is also considered the best cryptocurrency for peer-to-peer digital payments.

The company aims to promote the widespread usage of Bitcoin Cash for payments by translating its cost-efficiency as a digital currency into tangible value for merchants and customers alike. This is something that the company has demonstrated with the launch of its Marketplace where its users can order food and have it delivered and pay 20 percent less compared to other delivery apps, prompting a way of saving that is made possible by using Bitcoin Cash as currency.

"We launched this service in Tacloban already, where we have in-house riders. We will be launching in Ormoc City this August, and soon in Cebu as well," explained Almadro. The company believes that cryptocurrencies will eventually replace traditional currencies similar to how new and more superior technologies replace outdated ones.

With this innovative e-wallet,

Paytaca officially launched its Bitcoin Cash-focused e-wallet at Robinsons Galleria.




Although Paytaca began its journey in Tacloban City, the company plans to extend its solutions to other cities and provinces. In fact, we have already started expanding to neighboring regions like Ormoc and Cebu. Each area has distinct characteristics—some enjoy strong local government support, better infrastructure, or higher digital payment awareness. By tailoring our strategies to these varied conditions, we can grow the merchant network, strategically deploy vending machines, launch and operate our marketplace and delivery services, and introduce NFC cards for schools and public transport on a broader scale.

Over time, broader adoption may take root as locals discover the convenience of BCH-based transactions in education, transport, and online marketplaces. This natural expansion, driven by tangible benefits over traditional cash handling, could eventually lead to millions of daily, real-world transactions on the BCH network.

11. Significance for Global BCH Adoption

Although Paytaca's primary focus is the Philippines, its solutions and experiences offer insights that resonate with emerging markets worldwide, many of which struggle with similar infrastructure constraints and dependence on cash. Notably, Paytaca's reach has extended beyond the country's borders: in Taiwan, independent BCH supporter Gordon Lin has used Paytaca to onboard more than a dozen merchants so far. The merchant map—which shows real-time transaction activity—underscores the platform's data-driven transparency, reassuring newcomers while promoting active merchants. Over time, the organic adoption and community-driven momentum seen in the Philippines and Taiwan could be replicated in other regions, accelerating crypto usage under real-world conditions rather than mere speculation.

Conclusion

Achieving mass adoption for Bitcoin Cash requires more than emphasizing low fees and fast settlements. It demands a fully developed ecosystem that addresses everyday concerns about volatility, on-ramping, connectivity, and trust. Paytaca's approach—combining a POS system, a merchant map with real-time data, stablecoin support, vending machines for fiat conversion, a P2P exchange, an online marketplace, and upcoming NFC card pilots—shows how multiple solutions can work in tandem to overcome adoption barriers.

In the Philippines, where remittances are critical and cash-based transactions remain prevalent, Paytaca's ecosystem illustrates how BCH can align with local needs. Should the pilot projects with schools, transport operators, and additional cities prove successful, they could offer a model for integrating BCH into daily commerce worldwide. By focusing on user experience, reliability, and tangible value for merchants and consumers, Paytaca aims to nudge cryptocurrency beyond its current niche into a mainstream payment option.

Over time, as more communities see friends or colleagues paying for lunch, groceries, or transport via BCH or stablecoins, the boundary between “digital asset” and standard currency could blur. If it works amid Tacloban City’s connectivity constraints and cautious user base, there is every reason to believe such solutions can flourish globally, transforming Bitcoin Cash into a genuine, everyday medium of exchange.

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IT'S THE EMPLOYEE,



STUPID!

by IAN BLAS

It's the employee, stupid!

Buenos Aires, Argentina - At BCH Argentina, we have identified a key challenge in the adoption of Bitcoin Cash (BCH) by businesses: resistance does not primarily come from the owners but from the lack of familiarity and adaptation among operational staff. Overcoming this obstacle is crucial for the effective implementation of BCH in commercial environments.

The Challenge in BCH Adoption

Convincing business owners of the benefits of BCH is only the first step. The real challenge arises with the staff responsible for daily operations, such as cashiers and managers, who interact directly with the technology and customers. Especially in businesses with high employee turnover, unfamiliarity with Bitcoin Cash can lead to errors, resistance, and a lack of confidence.

CAJA: A Solution for the Argentine Context

To address this issue, BCH Argentina developed "caja.bcharg.com," a platform designed to facilitate the transition to BCH in the Argentine context. CAJA simplifies the use of BCH, reduces operational friction, and helps staff adapt more easily.

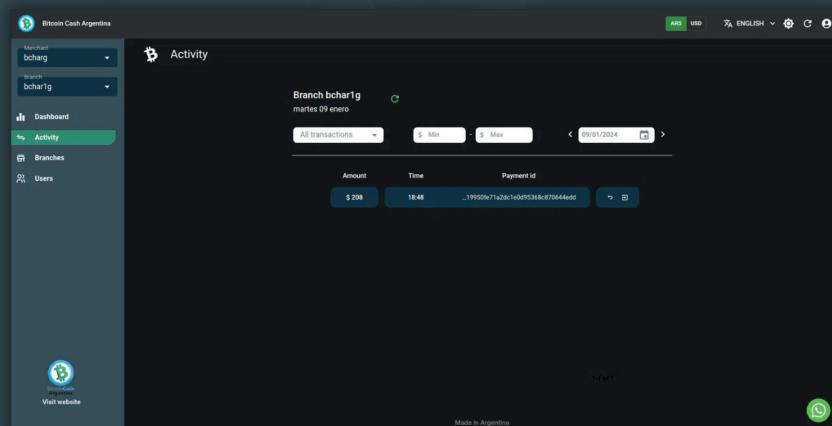
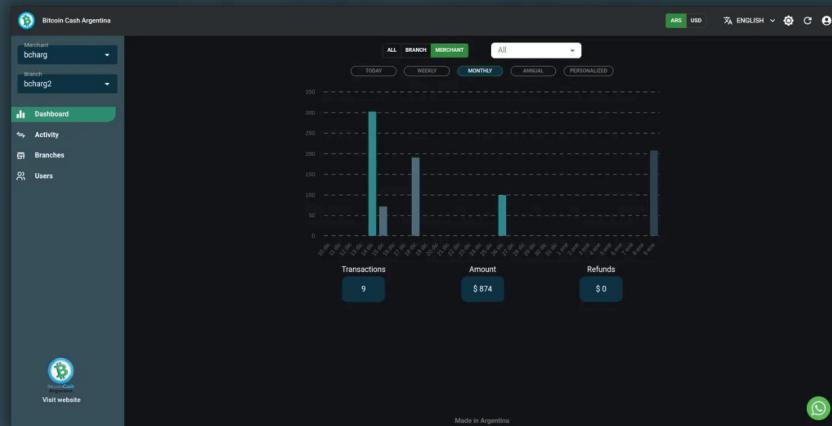
We emphasize that CAJA is tailored to the Argentine reality, where many businesses use desktop computers instead of mobile devices. While it has been effective in this setting, it is not intended to be a universal solution.

Key Features of CAJA

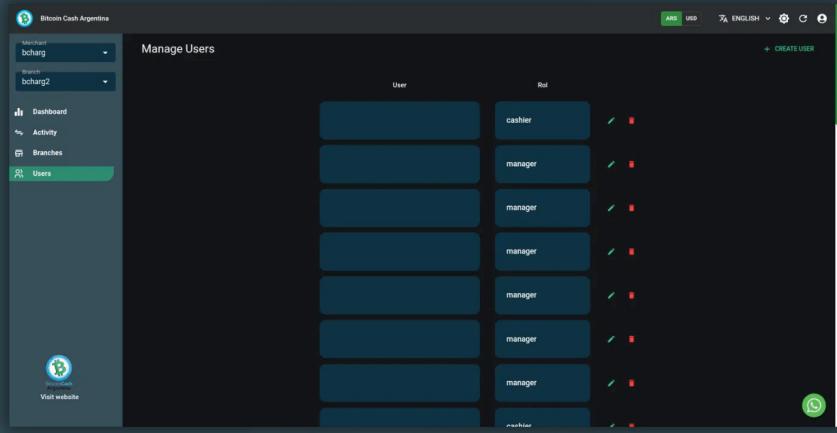
- Intuitive Interface: Inspired by popular platforms like "Mercado Pago," makes adaptation easier without extensive training.
- Control and Security: Staff can only view transactions and metrics without modifying critical settings.
- Efficient Management: Tools to monitor branch performance and optimize operations.

Technological Compatibility: Designed for desktop PCs,

- eliminating the need for specialized hardware investments.
- Financial Transparency: No intermediaries—funds are transferred directly to the merchant's wallet with no fees.



The screenshot shows the 'Manage Branches' page. On the left, the 'Merchant' is set to 'bcharg' and the 'Branch' is set to 'bcharg2'. The main table lists multiple branches, each with a BCH address and two small red icons. A 'CREATE BRANCH' button is located at the top right of the table area. The table has columns for 'Branch' and 'BCH Address'. The BCH addresses listed are: bitcoincash:, bitcoincash:, bitcoincash:, bitcoincash:, bitcoincash:, bitcoincash:, bitcoincash:, and bitcoincash:.



Conclusion

The real challenge in BCH adoption lies in the adaptation of operational staff. CAJA has been an effective solution in Argentina, facilitating the integration of BCH into daily business operations. However, each market presents unique challenges, making it essential to tailor solutions to specific needs.

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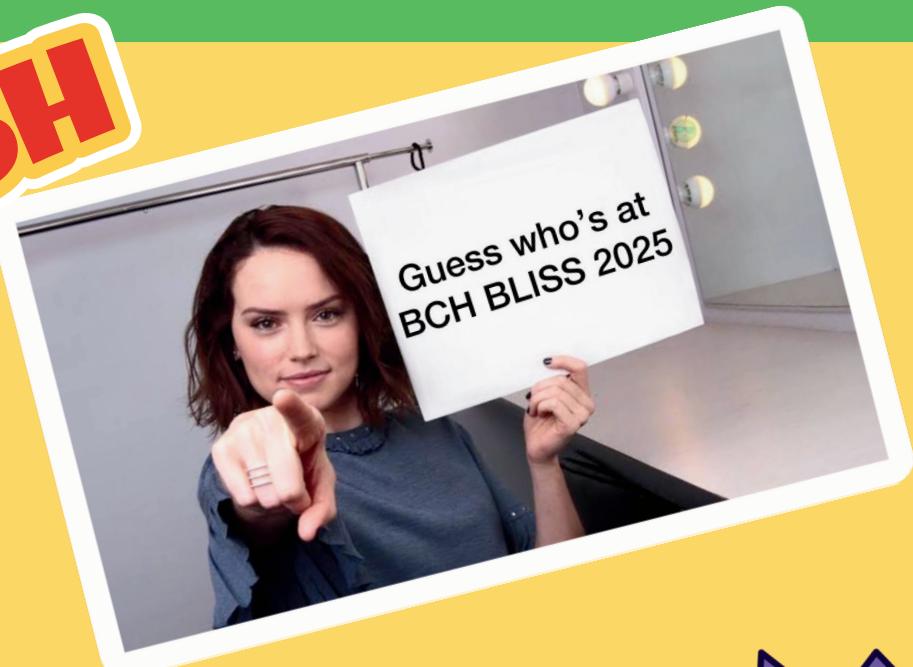
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VELMA EDITION

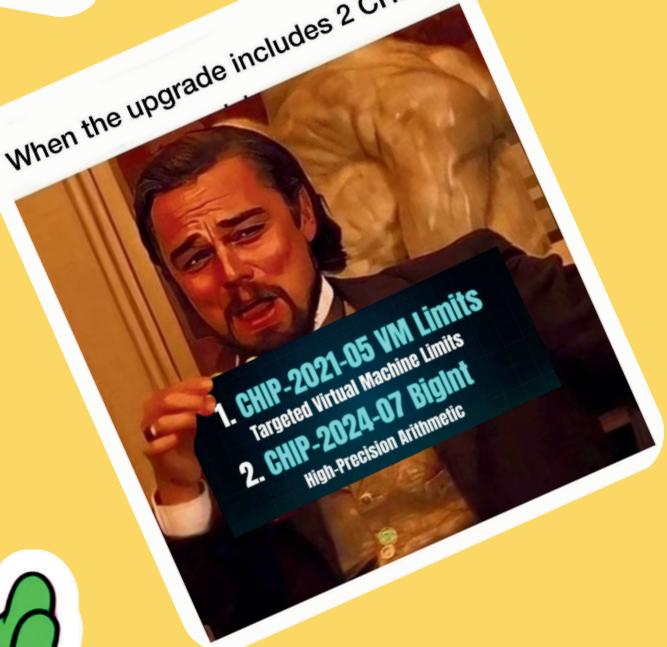
SHEESH



wow!

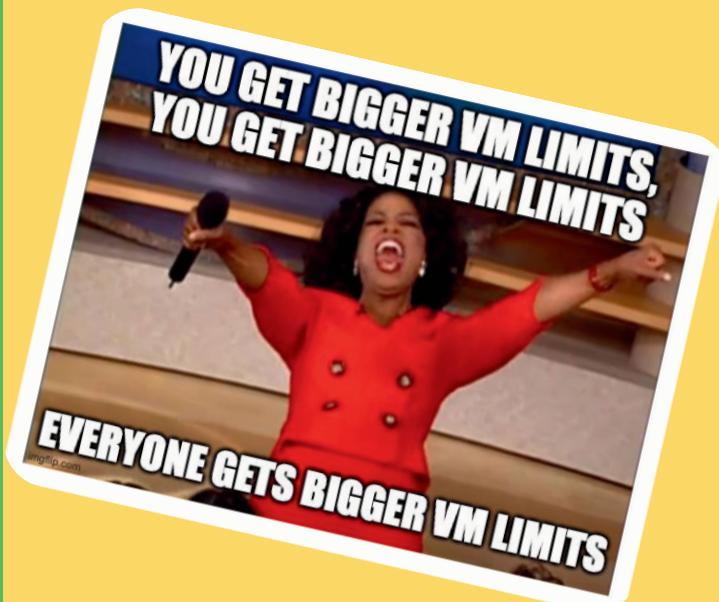


When the upgrade includes 2 CHIPS





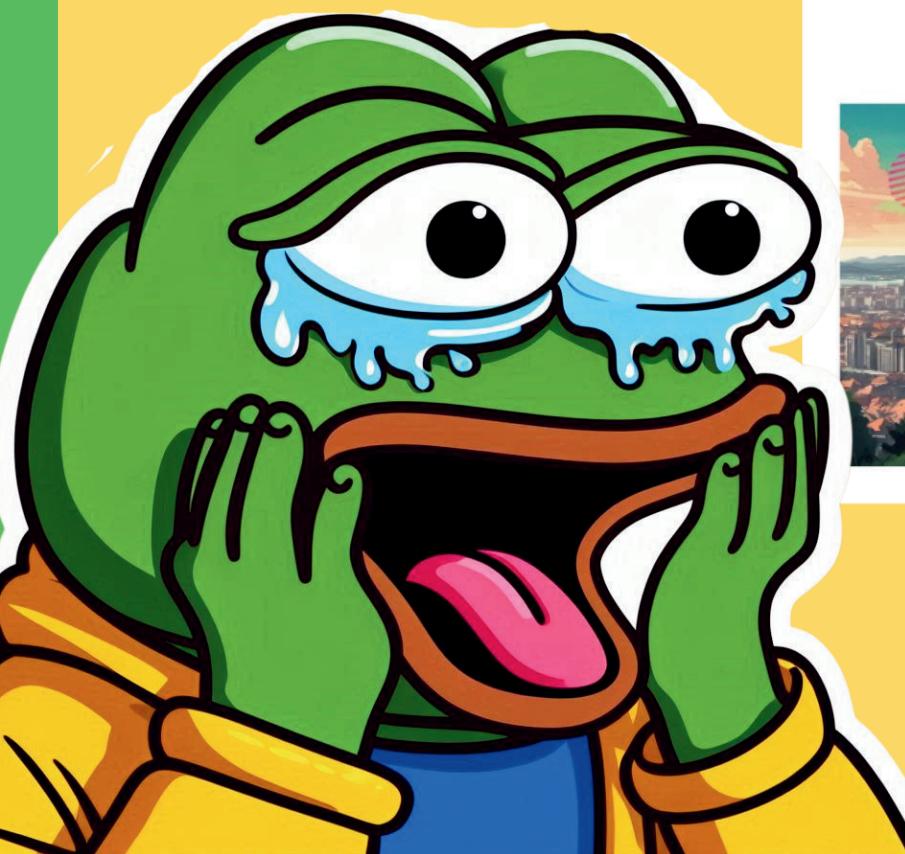
WOW!



YOU CAN HAVE THIS:

BTC	SOL	DOGE
\$ 60,595.20 -8.33 %	\$ 226.02 -6.81 %	\$ 0.2448 -6.57 %
ADA	SHIB	LUNA
\$ 1.9433 -5.64 %	\$ 0.000051 -3.59 %	\$ 45.55 -10.34 %
XRP	AVAX	AVAX
\$ 0.2222 -2.6 %	\$ 89.69 -8.51 %	\$ 89.69 -8.51 %
DOT	LTC	LTC
\$ 2.60 -6 %	\$ 244.81 -10.87 %	\$ 244.81 -10.87 %

OR BLISS:



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ARTS

BY CM WORKS



INKTO฿ER

2023

BCH
EDITION

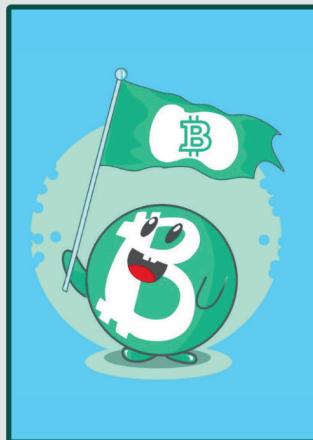


A Tasty Tribute to Bitcoin Cash

This playful piece turns Bitcoin Cash into a sugary delight—minty icing, candy sprinkles, and a bold crypto logo top a pastel cupcake in this vibrant fusion of finance and food. A charming highlight from the Bitcoin Cash series for Inktober 2023, it's where digital currency meets dessert.



Ride the Future BCH Speed Machine



BCH Buddy Rises!

This cheerful mascot waves the Bitcoin Cash flag high in this vibrant piece from the artist's Inktober 2023 Bitcoin Cash Series. A playful fusion of crypto spirit and cartoon charm, this artwork celebrates the optimism and energy behind peer-to-peer digital cash.

Powering the Planet

From the Inktober 2023 Bitcoin Cash Series, this dynamic artwork envisions a world energized by peer-to-peer freedom. With bold strokes and cosmic flair, it's a reminder that Bitcoin Cash isn't just a currency—it's a global movement.



The Power of the Network

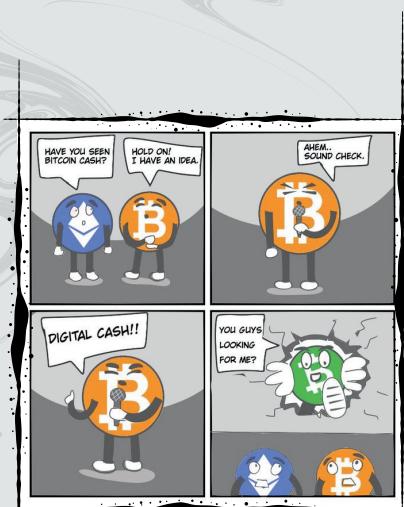


In this striking comic, Bitcoin knows it's not alone. Backed by powerful innovations like CashTokens, the ecosystem shows strength in unity. A fun reminder: in crypto, teamwork scales impact.



The Bullish Buddies

Meet the adorable duo leading the crypto charge! With their vibrant green hues and unmistakable charm, these bullish buddies embody optimism and strength in the digital finance world. Whether you're a seasoned investor or just joining the ride, let their energy inspire your next big move.

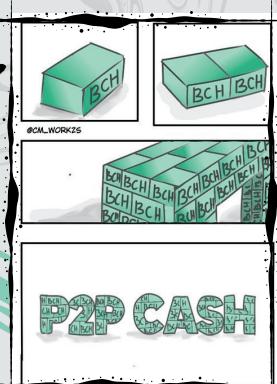


The Call for Digital Cash

In this playful scene, Bitcoin and Ethereum search for real digital cash—until Bitcoin Cash crashes onto the scene in true hero fashion. A fun take on identity in the crypto world, reminding us there's a coin for every purpose.

Built for Peer-to-Peer

In this playful scene, Bitcoin and Ethereum search for real digital cash—until Bitcoin Cash crashes onto the scene in true hero fashion. A fun take on identity in the crypto world, reminding us there's a coin for every purpose.



BCH ARTS COMICS

WORD SEARCH



BITCOIN	ABLA	BLISS	LJUBLJANA	NAKAMOTO
VELMA	BUILDER	INNOVATION	DECENTRALISED	CREATIVITY
UTXO	SATOSHI	CELEBRATION	COMMERCE	PEERTOPEER
CASHTOKEN	SOVEREIGN	JESSICA	BLOCKSIZE	SLOVENIA
MAGAZINE	UPGRADE	PAYMENTS	PROOFOFWORK	CRYPTOCURRENCY
ECONOMY	INTROSPECTION	REVOLUTION	CHIP	CYPHERPUNK

A dark, moody background featuring a woman with long, dark, wavy hair. She is wearing dark sunglasses perched on her head. The lighting is dramatic, highlighting the texture of her hair and the frames of the sunglasses.

BCH VELMA UPGRADE

BLISS
2025